

PHD CHAMBER BULLETIN



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PHD CHAMBER OF COMMERCE AND INDUSTRY

WISHES

HAPPY
New Year
2021

Video Conferences with Dignitaries



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PRESIDENT'S MESSAGE

Friends,

As we step into the New Year 2021, I take this opportunity to wish our members a very happy and healthy New Year. We look forward to a year of hope and prosperity after the worldwide challenges we faced last year, due to the COVID-19 pandemic. As Socrates once said, "The secret of change is to focus all of your energy, not on fighting the old, but on building the new." The New Year gives us an opportunity to start afresh with renewed optimism, confidence, and enthusiasm, to focus on the priorities COVID brought to the fore and aspire for a healthier, more harmonious and progressive society. To realize our aspirations for India, we must work, united. The Chamber and I are eager to plan new strategies, advocating constructive policies and ideas to the government, for creating conditions for India to become a prosperous and sustainable nation and achieve the US \$ 5 trillion target in the next few years.

Recovering from the daunting impact of COVID-19, the Indian economy has exhibited stronger-than-expected pick up in recovery over the past two months. The policy measures undertaken by the government during the last nine months enhanced economic activity to a significantly higher level. PHDCCI's GPS Index shows that GST collections, passenger vehicle sales and SENSEX were at a 33 months high in December 2020, indicating India's attractiveness to foreign funding agencies. Strong boost was observed in recent months in the production of cement, steel, consumer durables and capital goods from the lows of April 2020. I must highlight that the comfortable external balance position of India supported by surplus current account balances, resumption of portfolio capital inflows on the back of robust FDI flows and build-up of foreign exchange reserves are also comforting factors. Further, the Chamber's EBM Index (Economic and Business Momentum Index) forecasts a higher growth trajectory in FY 2021-22, reaching 7.7%.

I laud India's leadership for taking decisive action as the country gets set to begin the world's largest vaccination drive against the Coronavirus. India's drugs regulator has approved the Oxford COVID-19 vaccine Covishield, manufactured by the Serum Institute, and indigenously developed Covaxin of Bharat Biotech, for restricted emergency use in the country.



Mr. Sanjay Aggarwal



I am of the view that though the economy has exhibited strong signs of recovery in recent months, however, to sustain the momentum, there is a need to lower interest rates for consumers and businesses, lesser compliances for MSMEs vis-à-vis ease of doing business and reduction of taxes, to increase the personal disposable income of the people. I also suggest that the value chains of MSMEs should be enhanced, making them more structurally competent, thus contributing to the country's overall export growth momentum.

I also opine that the financial sector's focus should be on ensuring hassle free disbursements of loans vis-à-vis enhanced liquidity for MSMEs, especially in rural sectors. The Government's encouragement of India's participation in global value chains through production-linked incentives (PLI) for targeted sectors is a noteworthy initiative. The Chamber appreciates the provision of Rs 1.46 lakh crores under Production Linked Incentive (PLI) Scheme for 10 champion sectors as it will help link India to global economies, encourage exports, give companies a competitive edge in the international market and make India a global manufacturing hub. These reforms aim to have a multiplier effect on the economic growth trajectory through enhanced demand, job creation, increased private investments, escalated exports and growth of sectors that have strong backward and forward linkages.

The Union Budget 2021-22 is being presented next month at a very crucial time when the Indian economy is on the recovery path. A 10-pronged strategy has been proposed by the Chamber to Hon'ble Finance Minister, Ms. Nirmala Sitharaman, which includes refueling consumption and demand, encouraging private investments, front loading of infrastructure investments, establishing Development Funding Institutions to fund industrial and infrastructural investments, strengthening MSMEs, reducing the costs of doing business, ease of doing exports, increasing tax to GDP ratio, focus on agriculture and rural sector and reforms in social infrastructure.

Robust growth of infrastructure is the key ingredient to realize the vision of Aatmanirbhar Bharat. This

will also have a far-reaching impact on generating demand in the economy and thus help in mitigating the effect of COVID-19. The Government should consider raising investment funding for the National Infrastructure Pipeline through borrowings from overseas markets by issuance of overseas bonds both in Rupee and Forex denominations as also by attracting FDI into the DFI by inviting reputable Sovereign Funds and large pension funds etc through an SPV that could act as a mega Development Financial Institution.

We all would agree that special support to the Tourism industry is also the need of the hour as this sector witnessed massive distress over the past year.

Focus needs to be increased on export competitiveness and better connectivity with the Global Value Chains. Time is most opportune for India to capture a bigger share in the world economic system. Furthermore, focus should be on building the value chains within the country instead of importing components. This will increase our economies of scale, reduce costs, ensure quality & dependability, increase traceability and help in maintaining speed of delivery.

I opine that at this juncture, there is an urgent need to resolve the issues related to the new farm laws through open dialogue between the farmers' organizations and the government. An important point to note is that the initiatives announced for the development of the agriculture sector including Soil Health Card Scheme, National Agriculture Market (e-NAM), Pradhan Mantri Fasal Bima Yojana, Pradhan Mantri Krishi Sinchai Yojana, Micro Irrigation Fund, schemes for livestock & fishermen, among others are highly commendable and should be conveyed in the right spirit to the farmers and their associations through awareness building. Further, recent reform measures for agriculture sector including removing the norm for farmers to sell agricultural produce only to licensees of the APMCs, amendment of Essential Commodities Act, agriculture marketing reforms, and promotion of herbal cultivation will help to double the farmers' income.

We need to become a global factory in every vertical and have a youth-driven workforce that is passionate

towards building a prosperous nation. India has an abundance of natural and food resources to cater to national and international demands. We need to create opportunities for employment & entrepreneurship and skill development among the working citizens and make sure their capabilities are utilized to the best.

Implementation of digital platforms such as Aarogya Setu and e-Office backed by robust ICT infrastructure has helped the country reduce hardships caused by the pandemic. From judiciary and education to tele-medicine, many sectors have switched to the virtual mode. The government is using information technology as one of the most vital tools to deliver a variety of services to its citizens and to keep the wheels of the economy whirling.

I can't emphasize enough the need for robust health systems and increased spending in this sector to build hospitals, manufacture and procure medical equipment, also increase the number of medical colleges across the country and other such reforms. COVID-19 made us all realize that health is our foremost priority, and thus my gratitude to the medical professionals and allied services who have been our heroes, working tirelessly throughout the pandemic, ensuring the safety and health of us and our loved ones.

We all must remember that 2021 is essentially all about rebuilding and strengthening our economic environment. In words of the famous musician, Price, "Every day I feel is a blessing from God. And I consider it a new beginning. Yeah, everything is beautiful".

Let us hope and pray that the New Year will enable us to overcome the menace of the corona pandemic and move forward in making India a global economic power.

I would like to thank all the industry members and the secretariat for facing the challenges COVID-19 brought and acknowledge the burden PHD Chamber employees shouldered with great professionalism. Hoping each of us will strive to boost healthcare and the economy, and thereby reinvigorate India's development.



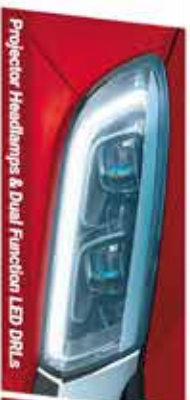
Sanjay Aggarwal
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MR. SANJAY AGGARWAL, PRESIDENT, PHDCCI FELICITATED BY GOLF FEDERATION OF INDIA

Mr. Sanjay Aggarwal, President PHDCCI, was felicitated by Mr. Faggan Singh Kulaste, Hon'ble Minister of State for Steel and Chief Patron of Golf Federation of India for encouraging & supporting young & budding Golfers on the occasion of Good Governance Day on December 25, 2020 at New Delhi.



VIRTUAL NATIONAL MINING SUMMIT

The Minerals and Metals Committee of PHD Chamber organized a virtual National Mining Summit on November 18, 2020 on the theme - Reforms for Atma Nirbharta in Mining Sector. Mr. Dharmendra Pradhan, Hon'ble Union Minister for Steel and Oil and Natural Gas was the Chief Guest and Mr. Fagga Singh Kulaste, Minister of State for Steel was the Guest of Honor.

The mining, coal, and petroleum sector has been one of the prime focus sectors in terms of development and reforms in the past few years. Our steel consumption per capita globally has grown over the years and our market has more capability deliberated, Mr. Dharmendra Pradhan, Hon'ble Union Minister of Steel, Petroleum & Natural Gas. The Minister, while talking about reforms, mentioned that the bidding

system has helped in equal distribution of the revenue. He mentioned that we need to exploit, access, and monetize the natural resources at the same time leverage technology, transparent bidding process making India cost-competitive so that raw materials are available with ease. He emphasized that while India is becoming self-reliant, we need to make India a global manufacturing hub for which we need to monetize the mineral resources of the country and make the process more simplified. We need to make this sector more profitable so that business investments can be increased in this sector.

Guest of Honor, Mr. Fagga Singh Kulaste, Hon'ble Minister of State for Steel mentioned that India is a land of resources. While some of the resources are available abundantly, many need the intervention of

international markets. Under the visionary initiatives of Mr. Narendra Modi, we are progressing towards making India Atmanirbhar and, for the same, there are a lot of reforms and developments taking place in the mining sector. He said that the government wants the intervention of the private sector in the auctions and India needs to work in the coal sector. He mentioned that the Government is in constant talk in introducing systematic reforms, leverage ease of doing business and making India self-reliant in the times to come.

Mr. Jayanta Roy, Senior Vice President, ICRA while presenting the Knowledge Report talked about the current status of the mining sector, key challenges, recent government interventions, key opportunities, rebooting for reforms 2.0 and changes proposed in the MMDR Act 1957. He

also talked about the importance of the mining sector in the economy, employment generation, and its linkage in other sectors as well. Talking about some of the challenges, he deliberated about the slow regulatory approvals, risk in capital blockage, environmental clearance, limited investments in mineral exploration, sub-optimal investments in technology, and others. He gave a detailed outlook about the key policy changes implemented recently in the mining sector paving way for the betterment of the industry with reforms such as iron ore and commercial coal mine auctions helping India to step up in the global market.

Mr. Sanjay Aggarwal, President, PHD in his Presidential Address complimented the Government of India for announcing bold structural reforms in the Mining sector that will go a long way in making India 'Atma Nirbhar' in mining, coal, and steel sectors.

He mentioned that the reforms are likely to boost the production of various minerals by introducing competition, transparency, private sector participation, and an increase in foreign investment. The government has announced a composite exploration-cum-mining-cum-production regime under which 500 mining blocks will be offered through the open and transparent auction route through amendments to the Mines and Minerals (Development and Regulation) Act. Mr. Aggarwal emphasized that the Summit aims to bring policymakers and

bureaucrats from Central and State Governments and entrepreneurs on a single platform to deliberate on the benefits of the reforms announced by the Government recently and give recommendations for circumventing challenges posed by the recent disruption in the sector.

Mr. Anil Chaudhary, Chairman, Minerals & Metals Committee, PHD Chamber while giving an industry outlook, its challenges, and way forward, deliberated about the role of mining in the development of the nation. He mentioned that India is blessed with good resources of iron and, it is one of the largest miners of iron. He mentioned that Atma Nirbhar Bharat is a concept that everyone has to carry forward and the mining sector can be one of the major contributors in making India self-reliant.

Mr. Naveen Jindal, Co-chairman, Minerals & Metals Committee, PHD Chamber delivered the vote-of- thanks to all the delegates and talked about the need for stringent policies in the coal sector so that it benefits all and particularly the Industry itself.

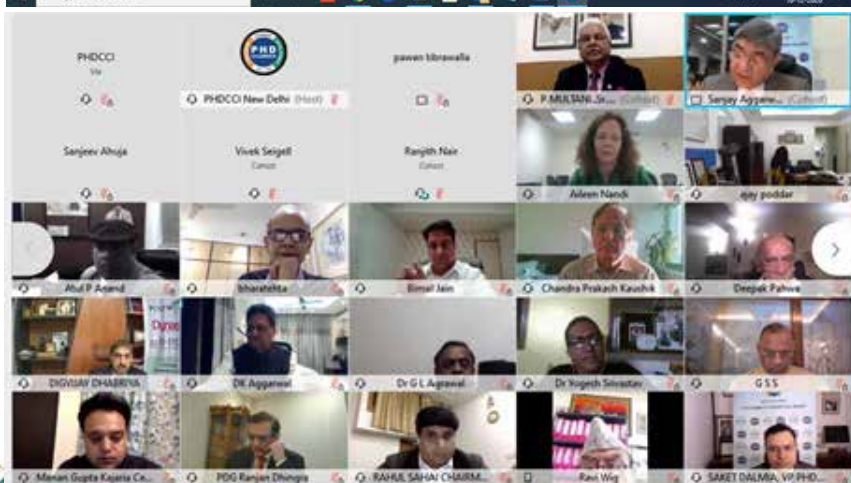
The first technical session on Reforms for Atma Nirbhar in Mining Sector: Central Government's Perspective was addressed by Ms. Ravneet Mann, VP, Invest India, who spoke about how the Mining sector would be benefited due to reforms; Mr. V R Sharma, MD, JSPL, spoke about the importance of logistics in the Mining sector and appealed for One Nation, One Electricity Tariff. Mr. Vijay Jhanwar, MD, Vraj Metaliks, informed that when the auction process

started, unrealistic prices were quoted which was not the case in auctions which were carried out in November 2020. According to him, even after reform measures were implemented, various other factors like Centre – State coordination, prompt forest clearances and reduction in steel prices were essential for creating a robust mining and steel sector.

The second technical session on Reforms for Atma Nirbhar in Mining Sector: State Government's Perspective was addressed by Mr. Sameer Visnoi, IAS, Director, Geology and Mining, Government of Chhattisgarh, who stated that reforms were required on the procedure for giving forest clearances and suggested that various approvals should be granted to the winners of auction process promptly. Mr. Surender Kumar, IAS, Principal Secretary, Steel & Mines, Government of Orissa advised that the policymakers should take a long- term view of Atma Nirbhar (like if a mineral resource is required till next 50 years, it should be optimally mined so that India does not have to import it till 2070). He suggested that we should consider utilizing low grade minerals also by using technology.

The Summit was moderated by Dr Yogesh Srivastav, Principal Director and Mr. Rakesh K Gupta, RD, PHD Chamber. The summit was sponsored by JSPL and SAIL and supported by Invest India. ICRA was the Knowledge Partner.





INTERACTIVE SESSION WITH MS AILEEN NANDI, MINISTER COUNSELOR FOR COMMERCIAL AFFAIRS, EMBASSY OF UNITED STATES OF AMERICA

Ms. Aileen Nandi, Minister Counselor for Commercial Affairs, Embassy of United States of America interacted with the members of the Managing Committee of PHDCCI on December 16, 2020.

Mr. Sanjay Aggarwal, President, PHDCCI introduced Ms. Aileen Nandi, assumed the position of Minister Counselor for Commercial Affairs,

US Embassy in December 2018. She manages Commerce Section's seven offices throughout the country with a staff of 70 people including colleagues from the U.S. Patent and Trademark Office, the Bureau of Industry & Security and the U.S. Trade and Development Agency and oversees U.S. commercial policy engagements with the Government of India. Ms.

Nandi has extensive India expertise, with previous stints as Principal Commercial Officer in Kolkata and Chennai.

The President highlighted that PHDCCI had released a Research Paper titled "The Future of Expanding India-USA Bilateral Relations; Strengthening bilateral ties through Free Trade Agreement" which brought to the fore ever-expanding complementarities and synergies between India and the US.

Ms Aileen Nandi expressed her gratitude for the opportunity to interact with the members. She spoke on the topic, "US Trade and Commerce: The New Horizon" which assumes significance in light of the President elect of US, Mr. Joe Biden. Ms Nandi highlighted that India-US have strong relationship from the past and will continue to have it. The strong people-to-people ties between the countries, reflected by a four million strong Indian American diaspora are a tremendous source of strength for the partnership.

She highlighted that India and US cooperate closely at multilateral organizations including the United Nations, G-20, ASEAN Regional Forum, International Monetary Fund, World Bank and World Trade Organization. She appreciated India's growth in Aerospace Defence, Health Sector, Cyber Security which are tremendously contributing to the success story of the country. She highlighted that even though the pandemic has slowed down the process, however every crisis brings opportunities. In order to realise the full potential of relations, the two governments will strive to complete the unfinished agreements and set the course for a Comprehensive Strategic Global Partnership. She also mentioned that One Physical Summit is being planned in June 2021 as the vaccination will be rolled out till then and people will not be scared to meet in person.

Mr. Pradeep Multani, Senior Vice President, PHDCCI proposed a hearty vote-of-thanks to her.



VIRTUAL NATURAL GAS CONCLAVE

The Hydrocarbon Committee of PHDCCI organized a Virtual Natural Gas Conclave on November 3, 2020. Mr. Tarun Kapoor, Secretary, Ministry of Petroleum & Natural Gas was the chief guest at the conclave.

Mr. Sanjay Agarwal, President PHDCCI in his welcome address gave an overview of the current Gas Market and highlighted that power, fertilizer, industrial, and CGD sectors are expected to have the highest contribution in the demand for Natural Gas and thus help future growth.

Mr. V.K. Mishra Co-chairman, PHDCCI & Director Finance, Petronet LNG gave the Industry perspective and highlighted the various endeavours taken by the Government to increase India's contribution to its energy basket. He concluded his remarks by emphasizing on having Natural Gas under the GST ambit.

Chief Guest, Mr. Tarun Kapoor, Secretary, Ministry of Petroleum & Natural Gas talked about various opportunities for manufacturers in the Indian Gas Network. He further advised that industries that use other

fuel can shift to Gas and help India take a step closer towards a Gas based Economy. He further spoke about various policy reforms/frameworks that are in process for buying and selling Natural Gas. He also spoke about TSO, various Gas Networks, Domestic Gas production, Gas Pricing and said that switching from fuels will be good for all Industries and the Environment.

Mr. Rajeev Kumar Mathur, Executive Director Corp Affairs/AM, GAIL discussed the need to increase per capita energy consumption that will help India to become a gas-based economy. He stressed on the fact that Natural Gas is a fuel of choice and needs to be pushed. He also talked about the various new infrastructures, pipelines, distribution networks, investment opportunities, expansion of CGD sector and how third party access to pipelines will be beneficial. He concluded by saying that new fields under OALP have given a lot of market and pricing freedom.

Mr. A K Jana, Managing Director, Indraprastha Gas Limited mentioned that targeting the

transport system will help to increase the consumption of energy and strengthening infrastructure will help to increase energy production. He also emphasized replacing LNG with many energy resources that will help to increase India's energy mix.

Mr. Nakul Raheja, Country Head, Shell Energy India deliberated the need to secure more energy and at the same time look at the consumption of cleaner energy to tackle climate change. He mentioned that gas can make a difference in climate issues and needs to focus to strengthen its growth in sectors like power, industries, and transportation. He also mentioned that gas plants are quicker and cheaper to build and globally, gas plays a pivotal part in the power mix.

Mr. Pawan Kumar Tibrawala, Co-chairman, Hydrocarbon Committee PHDCCI delivered the formal vote-of-thanks to the delegates.

The session was moderated by Dr Ranjeet Mehta, Principal Director, PHDCCI and was attended by many industry stalwarts from India and abroad.



WEBINAR ON HEALTH CONCERNS OF MSME IN PRESENT ENVIRONMENT



The MSME Committee of PHDCCI in association with HopeQure Wellness Solutions organized a webinar on 'Health Concerns of MSME in Present Environment' on November 5, 2020. The objective of the webinar was to learn how to handle anxiety caused due to the pandemic and handle depression during the ongoing pandemic and discuss business reviving strategies.

Mr. Mohit Jain, Chairman, MSME Committee, PHDCCI said that India will suffer from a massive mental health crisis due to unemployment, alcohol abuse, economic hardship, domestic violence and indebtedness. While this will affect most of the population, it will disproportionately affect the poor, most vulnerable and the marginalized groups.

Mr. G L Agarwal Founder, Social Action Foundation shared the challenges faced by MSMEs due to changing business scenarios.

Mr. Vivek Sagar, MD & CEO (HopeQure), India talked about the corporates employee wellness Program for management that helps employees in improving their productivity. He said according to the World Health Organisation reports, each year India contributes to around 2.2 lakh cases of suicides.

Dr Amandeep Goyal, MD & Psychiatry said the need of the hour is to sensitize and educate individuals about the signs and symptoms of mental illness while normalizing the idea of seeking support for themselves and their loved ones.

Dr Pinky Goswami, Senior Clinical Psychologist said that open discussions and dialogue with the general public are needed on the subject, which will in turn help create a more inclusive environment for people with mental illness.

Mr. D P Goel, Co- chair, MSME Committee, PHDCCI said that we need to teach our youth that having a mental health issue is as normal as having a cold. They need to talk freely and support their peers.

Dr Ranjeet Mehta, Principal Director, PHDCCI stated that approximately 125 million Indians are affected by mental health issues, including 56 million suffer from depression and 38 million suffer from anxiety disorders.



E-CONCLAVE ON DECODING LABOUR CODES

PHDCCI organized an E-Conclave on 'Decoding Labour Codes' on November 6, 2020 to sensitise Industry and deliberate on key features of the three labour codes and its coverage and applicability & Compliances and Statutory Provisions for Employers under the Codes on the Industrial Relations Code, 2020; the Code on Social Security Bill, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020. The government plans to bring into effect new labour laws across the country from April 1, 2021.

Mr. Sanjay Aggarwal, President, PHDCCI in his presidential address said that labour reforms introduced are comprehensive and progressive, marking a huge step forward in the IR ecosystem of our country. He further said that these reforms are meant to enhance the employment

landscape, in addition to giving a fillip to investments and sustainable growth. He asserted that in this new regime the Central Government, State Governments, Trade Unions and Employers need to play a crucial role, ensuring Social Security of workers and the Sustainability of Businesses and Jobs.

Mr. Ravi Wig, Mentor, HR & IR Committee, PHDCCI deliberated on the industrial relations legacy of India and said that for going forward, we have to understand our rich and diverse working culture of the past. He asserted on the idea of Udyog Parivar, wherein workers and employers should be considered as the part of one family for harmonious industrial relations.

Mr. R P Singh, Chairman, HR & IR Committee, PHDCCI supported

the concept of Udyog Pariwar and complimented the government for consolidating central labour laws into labour codes to reform the archaic labour laws and to facilitate the ease of doing business in India.

Mr. Alok B. Shriram, Past President, PHDCCI said that reforms introduced in the three labour codes are progressive and emphasized that for the new Codes to make the most impact on job creation, it is essential for State governments to ensure their effectiveness.

Mr. Anil Khaitan, Past President, PHDCCI supported the legislation and said that the multiplicity of trade unions in one factory should be banned; there should be the concept of one factory-one trade union.

The technical presentation on the three labour codes was given by Mr. Harvinder Singh, Advocate- Labour Laws Advisor and Ms. Raavi Birbal, Advocate- Supreme Court of India.

The session was moderated by Dr Jatinder Singh, Director, PHDCCI.





DIGITAL HEALTH: THE FUTURE, SERIES III ON MOBILE DIGITAL HEALTH DEVICES: THE COVID-19 PANDEMIC IMPACT AND MOBILE DIGITAL HEALTH ROADMAP



PHDCCI organized a webinar on “Digital Health: The Future, Series III on Mobile Digital Health Devices: The Covid-19 Pandemic Impact and Mobile Digital Health Roadmap” on November 11, 2020.

Mr. Pradeep Multani, Senior Vice President, PHDCCI welcomed all the esteemed panellists and talked about the global healthcare emergency due to COVID-19 which has exposed the gaps in handling Pandemics even in the most advanced economies of the world. Mr. Multani said that the wearable medical device market is expected to reach more than US\$ 27 million by 2023, a spectacular jump from almost US\$ 8 million in 2017. Mr. Multani further added that numerous apps are now available to assist Healthcare Professionals (HCPs) with many important tasks, such as information and time management; health record maintenance and access; communications and consulting; reference and information gathering; patient management and monitoring; clinical decision-making; and medical education and training. However, lack of standards and regulations, limited guidance from physicians in selecting

healthcare apps, and resistance from traditional healthcare providers are some of the key factors restraining the growth of the market.

Dr N. Subramanian, Chairman, Health Committee, PHDCCI & Director, Medical Services, Indraprastha Apollo Hospitals talked about the benefits and role of Digital Health / Tele-Health technology in several consultations, medical education, cross consultations and many more. Dr Subramanian informed that the first tele health centre was established in Aragonda in the year 2000 and after that there was not much improvement but as the pandemic affected the world, controlled centres were set up in the remotest parts of India. He further said that WHO has recognized the health hazards of healthcare workers and adopted the tele-health technology. He further said that tele-health significantly addressed the major healthcare challenges like accessibility, availability and affordability. Dr Subramanian shared that the expenditure of USD 45 trillion arising from only treatment of the Non-communicable diseases can be minimized by the use of digital health

technologies.

Mr. Levi Shapiro, Founder, Health Israel, talked about the major healthcare challenges that arose in 2020 and particularly COVID-19 which has obscured many long-term structural needs in the health sector. Mr. Shapiro talked about how the Healthtech investment transformed during these times from telemedicine to software applications to personalised medicines using AI and Big data. He mentioned that Covid has been very beneficial for Digital health Start-ups, where the total funding reached an all time high with telemedicine funding getting a three times boost. Mr. Shapiro talked about the ecosystem provided to health tech start-ups and the Israel advantage from prototype to commercialization.

Dr Jitendar Sharma, Managing Director, AMTZ said that mobile digital health is not a product, it's a process. Dr. Sharma said mobile digital health is a spectrum through which multiple products can be fitted which leads to a desired outcome. Dr Sharma talked about three baskets of digital health innovation starting from traditional & evolving telemedicine program to

smart wearables to the penetration of mobile health in medical equipments. He shared the details of EMRAI (Electronic Medical Records Alliance of India), which consists of two parts, the provider and service user part for accessing the patients records. Dr Sharma mentioned that there is a need for creating a platform so that it becomes easier for any hospital for getting the records of the patients for which small hospitals in rural areas need to adopt the electronic medium.

Dr Sharma also mentioned that EMRAI has been supported by Ministry of Electronics and IT and also created a Centre of Excellence at AMTZ and are happy to associate with PHDCCI.

Dr Deep Goel, Senior Director, Dr. B L Kapur Memorial Hospital talked about role of digital health and Artificial Intelligence combining

together with Digital Health and it could benefit in various ways especially in rural areas, where these services are not available. Dr Goel also talked about critical care and home care, where the Digital Health could be very beneficial for better output. He also talked about the new applications and products like smart bedsheet which can seamlessly record patient data like BP, Heart rate, etc and transfer it to the monitor, which lessens the doctor / nurse visit to the patient.

Dr Goel expressed that tele-consultation is the future for India and combining it with AI can be another game changer but a lot needs to be done to make it useful and easily available for every common person. Dr Goel also talked about personalized treatment of a disease for a particular person which can be possible with

Mobile AI devices including robotic surgery. Dr Goel further shared that the digital health future is exciting and there's a need for creating opportunities for making a better life of a common man by improving primary and secondary health care needs.

Dr Harvinder Popli, Co-chair, Health Committee, PHDCCI & Director, School of Pharmaceutical Science, DPSRU delivered the vote-of-thanks to all the panellists and also talked about the release of Digital Health guidelines by MoHFW, Govt. of India & WHO guidelines on Health.

The session was moderated by Mr. Vivek Seigell, Principal Director, PHDCCI and he shared the PHDCCI support of playing a critical role to create the Centre of Excellence for Digital Health with AMTZ at Vizag.



DP WORLD - FACILITATING MSMEs ACCESS TO INTERNATIONAL MARKETS

The International Affairs and Trade Fairs Division, PHDCCI organized an interactive video conference on “DP World - Facilitating MSMEs Access to International Markets” on November 24, 2020.

Mr Vijay Mehta, Chairman, International Affairs Committee for MENA, PHDCCI in his welcome address highlighted that UAE is the second largest export destination of India with an amount of nearly US\$ 29 billion for the year 2019-20 with growing economic and commercial relations to deepening bilateral relationship between the two countries.

Mr. Hamad Al Sayegh, Head - Strategic Accounts, DP World UAE Region gave an insight on India-UAE partnership & trade development initiative with an aim to enhance access to new opportunities / markets and facilitate profitable investments for Indian businesses.

Mr. Raveen Guliani, Head - Business Development, DP World UAE Region in his presentation spoke on ‘Facilitating MSMEs Access to International Markets through India -UAE Bridge’. He highlighted DP World is a leading trade enabler which offers integrated solutions to global

companies. He also highlighted Dubai Industrial Strategy 2030 of supporting global manufacturing, developing downstream and value added exports.

Mr. Surinder K Kalra, Co-chairman, International Affairs Committee for MENA, PHDCCI in his vote-of-thanks mentioned that vast number of opportunities exist between India and UAE.

The session was moderated by Mr. Niraj, Secretary-International Affairs, PHDCCI.





ECONOMIC REFORMS AND POST COVID-19 GROWTH

PHD Chamber organized an interactive session on 'Economic Reforms and Post COVID-19 Growth' on November 18, 2020.



Dr Arvind Virmani, Renowned Economist and Chairman, EGROW (Foundation of Economic Growth and Welfare), said that the economic growth trajectory is expected to be strong and positive in the coming quarters on the back of recent Government reforms. These reforms show the Government's intent to re-accelerate GDP growth and put India on a significant position in the world economic system. Dr Arvind Virmani discussed about the history of economic reforms since 1980s. He highlighted a few noteworthy economic reforms undertaken by the Government including GST implementation, reforms in Insolvency and Bankruptcy Code (IBC), reforms in natural resources sector, emphasis on digitization, among others. He characterized the recent Government reforms, including corporate tax rate cut, increase in private competition, strategic industry policy framework, new education policy, among others as big bang reforms.

With regard to the difficult times amidst COVID-19, he suggested a few potential reforms for 2021, such as simplification of GST, rationalization of direct tax code, preference to direct cash transfer schemes, focus on

ease of doing business, strengthening financial sector, among others. He was of the view that factors such as de-globalisation, supply chain diversification, need for dualistic trade policy, digitization, etc. reflect a huge opportunity for India to emerge as a strong global player.

Mr. Sanjay Aggarwal, President, PHDCCI, appreciated the government for undertaking proactive and fast track measures to safeguard its people, economy, trade and industry against the wild tide of pandemic COVID-19. He mentioned that the series of stimulus announcements by the Government under the AatmaNirbhar Bharat Abhiyaan 1.0, 2.0 and 3.0 along with the measures undertaken by the RBI has taken the total stimulus package to the level of around Rs 30 lakh crores. Mr. Aggarwal stated that the recovery in the key economic and business indicators on the back of string of economic reforms announced by the Government in the last 7-8 months, has instilled expectations of a strong, sustainable and even positive growth in Q3 FY2021 with robust resumption of the lost economic activity. He concluded by suggesting that there is a need to enhance the share of actual cash benefit of the stimulus and infrastructural investments by the Government.

Dr Charan Singh, Renowned

Economist, Non-Executive Chairman of Punjab & Sind Bank and Chief Executive, EGROW, said that MSMEs have a significant role to play in the coming times and therefore, they need to be facilitated effectively. He advocated that government should plan and execute establishment of India Institute of Entrepreneurship on the same lines as Indian Institute of Management to tap young demography of India to start their enterprises. He stated that non-banking financial institutions (NBFCs) have a crucial role in supply chain of finances. He emphasized that there is a need to have an alternative for China at the global front. He suggested that India should work on attracting foreign companies into the country and in this regard, Indian embassies in various countries should be vocal about potential of India. He highlighted the importance to create clusters, especially in the North and North-east India to cater to USD 5 trillion economic size in times ahead.

Mr. Pradeep Multani, Senior Vice President, PHDCCI, said that the Government along with RBI has announced various bold monetary and fiscal measures in a calibrated manner to help the country fight against COVID-19 and support the robust resumption of the lost economic activity. He emphasized that focus is required on enhancing ease of doing business in the country. In the post-COVID scenario, there would be noticeable changes in the global supply-chains and India should focus on capturing a significant share in the world economic system.

Dr S P Sharma, Chief Economist, PHDCCI stated that the COVID-19 pandemic has affected the whole world ecosystem. At this juncture, there is a need to discuss the economic reforms undertaken by the Government in recent times as well as in last few years to see how the country's economic trajectory will transit from slow to fast to fastest in the coming times.



SESSION WITH THE HON'BLE MEMBERS OF PARLIAMENT ON 'ATMANIRBHAR BHARAT'

The Parliamentary Forum of PHDCCI organized an interactive session with the Hon'ble Members of Parliament on 'Atmanirbhar Bharat' on November 19, 2020.

The eminent panelists were: Mr. Harivansh Narayan Singh, MP & Deputy Chairman, Rajya Sabha, BJP; Mr. Sanjay Seth, Member of Parliament (Lok Sabha), Ranchi, BJP and Mr. Janardan Singh Sigrwal, Member of Parliament (Lok Sabha), Maharajganj.

Mr. Sanjay Aggarwal, President, PHDCCI in his presidential remarks spoke about how the clarion call for Atmanirbhar Bharat has captured people's imagination and become a mantra for everyone. He mentioned that this pandemic has shown us the importance of local markets and local supply chains. He further deliberated that India is already moving towards building self-reliance in the fields of solar equipment, aviation, defence and medical equipment, among others. The tribal and backward areas have huge scope to produce their goods that will make them self-reliant. He also said that the government is taking bold steps at the policy level and education has a vital role in accomplishing the dream of Atmanirbhar Bharat. Students must be skilled and trained for the jobs of the future so that they are trained to

be job creators, not job seekers.

Mr. Harivansh Narayan Singh, MP & Deputy Chairman, Rajya Sabha, BJP deliberated that Mahatma Gandhi had envisioned an Aatmanirbhar Bharat and our Prime Minister, Mr. Narendra Modi has made his vision a reality. Gandhi ji had seen this dream then and always believed that India was united in terms of spiritual, economic and cultural aspects, which would help making India self-reliant.

Mr. Singh said that Self-Reliance is based on 5 pillars i.e. Economy, Infrastructure, System, Demography and Demand. He also mentioned the need to improve income and productivity of the labour force. He further stated that we also need to bring in reforms in healthcare and education sector, ease of doing business, propagate skill development and support the state governments. We also need to promote swadeshi products, Make in India and strengthen local supply chain management that will overall help in strengthening the economy and increasing farmers' income.

Mr. Sanjay Seth, MP & Deputy Chairman, Rajya Sabha, BJP spoke about the need to promote local products at ground level that will help in the upliftment of local artisans, craftsmen and farmers. Giving an example of the State of Jharkhand, he said that bamboo products are

getting popular there. This increase in demand of bamboo can be utilized by the local vendors and give a boom to the bamboo industry. He also said that the 'Vocal for Local' mantra needs to be adopted by everyone for attaining Atmanirbhar Bharat.

Mr. Janardan Singh Sigrwal, Member of Parliament (Lok Sabha), Maharajganj while appreciating the reforms announced by the government to mitigate the daunting impact of the pandemic, discussed the initiatives undertaken by the government at the local level in the production of sanitizers, masks and PPE kits to meet the demands of the public in the state of Bihar. And that we need to strengthen the local supply chain and promote the usage of local products to be competitive in the global market and also make India a manufacturing hub and a favourable destination for investments, said Mr. Sigrwal.

Mr. Pradeep Multani, Senior Vice President, PHDCCI while delivering the vote-of-thanks mentioned that PHDCCI stands in full solidarity in making India Self-Reliant. He suggested that the MSME sector in the area of ease of doing business needs help in process simplification, which will result in better time management and higher business growth & development.

Mr. Rakesh Gupta, Chairman-Parliamentary Forum while moderating the interaction with the Hon'ble Members of Parliament, talked about the need for being vocal to local, which will help India strengthen its supply chain for the post-pandemic world.

The session was moderated by Dr Yogesh Srivastav, Principal Director, PHDCCI and was telecasted on Sadhna Plus News & VIP News Channel.



PLENARY SESSION - 1: INDIA - WEST AFRICA SUMMIT & BSM 2020



The International Affairs and Trade Fair Division of PHDCCI organized a virtual edition of INDIA - WEST AFRICA SUMMIT & BSM 2020 on November 19-20, 2020.

The summit was divided into two plenary sessions. The first Plenary Session was held on November 19, 2020 on 'Opportunities on Bilateral Economic and Business Cooperation with Ghana, Cote d'Ivoire, Senegal, Gambia and Togo'. This was followed by a Buyer Seller Meet (BSM) between India and West Africa.

Mr. Sanjay Aggarwal, President, PHDCCI, in his Presidential Address highlighted that West Africa had always remained at the heart of Africa's transformation. India's economic partnership with West African countries has been vibrant, extending beyond trade and investment.

Dr Srikar K Reddy, Joint Secretary, FT-Africa, Department of Commerce, Ministry of Commerce and Industry,

underlined India's historically close ties with West Africa and its steadfast commitment to deepen economic engagement. He informed that in 2019-20, trade between India and Africa as a whole stood at US\$ 66.7 billion with an immense potential to expand further.

The Ambassador and High Commissioners from West African countries- H.E. Mr. Y. K. Sailas Thangal, Ambassador, Embassy of India, Cote d'Ivoire; H.E. Mr. G V Srinivas, Ambassador, Embassy of India, Senegal (Concurrently Accredited to The Gambia, Guinea Bissau and Cabo Verde); Mr. T V Ganesan, Head of Commercial Wing, High Commission of India, Ghana and Mr. Praveen Chandra Kala, Charge d'Affaires, Embassy of India, Togo spoke on the opportunities of trade and economic cooperation between India and countries under their purview.

Dr Vineet Arora, Director, Intellio Healthcare Pvt. Ltd., India gave an

insight about West African markets and trade figures. He said West African region has emerged as an important partner for India, both as an export market and as a source of import. He also stressed on the existence of huge synergy in SME development. Indian SMEs, who have got wide exposure and expertise in this regard, have a lot to offer to the immense need for such development in Africa.

Mr. Vivek Aggarwala, Chairman, International Affairs Committee for Africa, PHDCCI in his vote-of-thanks mentioned that countries of West Africa and India share a symbiotic relationship and India should make diligent investments to tap the unexplored potential of the African continent.

The session was moderated by Mr. Niraj, Secretary- International Affairs, PHDCCI and was followed by exclusive B2B meet between India and West Africa representing various sectors that witnessed a footfall of approximately 150 trade visitors.



PLENARY SESSION - 2 INDIA - WEST AFRICA SUMMIT & BSM 2020

The International Affairs and Trade Fair Division of PHDCCI organized a virtual edition of INDIA - WEST AFRICA SUMMIT & BSM 2020 on November 19-20, 2020.

The second plenary session was held on November 20, 2020 followed by a Buyer Seller Meet (BSM) between India and West Africa. The Plenary session - 2 was on 'Opportunities on Bilateral Economic and Business Cooperation with Nigeria, Mali and Niger'.

Mr. Pradeep Multani, Senior Vice President, PHDCCI, while welcoming the dignitaries highlighted that West Africa has always remained at the heart of Africa's transformation. Domestic factors including consumption, natural resources and primary commodities remained the major growth driver of the region.

Prince Kayode Adetokunbo, President, Abuja Chamber of Commerce and Industry, Nigeria stated that Nigeria should use Indian technology to diversify its economy and shared potential areas to deepen economic ties between Nigeria and India with the Private sector playing a critical role.

The Ambassador and High Commissioners from West African countries- H.E. Mr. Abhay Thakur, High Commissioner, High Commission of India, Nigeria (Concurrently Accredited to Benin, Chad and ECOWAS); H.E. Mr. Anjani Kumar, Ambassador, Embassy of India, Mali (Concurrently Accredited to Mauritania) and H.E. Mr. Prem Kumar Nair, Ambassador, Embassy of India, Niger spoke on the opportunities of trade and economic cooperation between India and

countries under their purview.

Mr. Vivek Aggarwala, Chairman, International Affairs Committee for Africa, PHDCCI said that countries of West Africa and India share a symbiotic relationship and there is a need to deepen the relationship through cross border investment.

Mr. Saket Dalmia, Vice President, PHDCCI while delivering the vote-of-thanks mentioned that Africa is the land of opportunities which has a huge potential with numerous investment opportunities for investors.

The session was moderated by Mr. Niraj, Secretary- International Affairs, PHDCCI and was followed by an exclusive B2B meet between India and West Africa that witnessed a footfall of approximately 170 trade visitors representing various sectors.





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INTEGRATED APPROACH TO COMBAT COVID-19 PANDEMIC

The AYUSH Committee of PHDCCI organized a webinar on 'Integrated Approach to Combat COVID-19 Pandemic' on November 24, 2020.



Prof. (Dr.) Tanuja Manoj Nesari, Director, All India Institute of Ayurveda, Ministry of AYUSH, said that our protocol is not from illness to wellness but it is illness to happiness. She also mentioned that 400 patients have successfully recovered from COVID-19 in their institute through Ayurveda and only 4% needed integration with oxygen. She also requested support from modern allopathic doctors on capacity building for severe cases. She also highlighted few products such as olive oil, soya oil, mustard oil, chyawanprash and giloy, which are in huge demand registering 20% to 40% annual growth. She also talked about the significance of AYUSH Sanjivani app which has been subscribed by around 1.87 crore people who are getting benefitted from the app.

Prof. (Dr.) Nesari informed that many Ayurvedic herbs such as Kadha and Immunomodulators are playing a very significant role in building the overall immunity of an individual and also keeping them safe from the virus. She also talked about e-Advisory, which reaches out to more than 150 countries and launch of AYURAKSHA, a joint venture of AIIA & Delhi Police for maintaining the health of front line COVID warriors -Delhi police personal

through Ayurveda immunity boosting measures.

Mr. Arvind Varchaswi, Chairman, AYUSH Committee, PHDCCI in his welcome address talked about integrating modern medicine with Ayurveda & Homeopathy systems of medicine along with role of our traditional healthcare systems including Yoga. He also mentioned that there's a need for building a bridge between traditional and modern healthcare systems through an integrated approach towards holistic health.

Dr T.S. Kler, Chairman, PSRI Heart Institute said by adapting a healthy lifestyle, exercising with positive attitude could help to fight against any disease. Dr Kler opined that modern medicine and Ayurveda should have a joint approach & studies should be published in medical journals for creating awareness about any concept. He mentioned the need for collaboration of these two medicine systems for taking it to the next level.

Dr R.N. Wahi, Homeopathy Physician & Vice President, SDHA shared his personal experience on how Homeopathy could also play a significant role in fighting against this virus.

Dr Himanshu S Tiwari, Medical Advisor, Multani Pharmaceuticals Ltd shared a brief presentation on the current therapy available for COVID-19, which involves only

symptomatic treatment, supportive care and prevention. Dr Tiwari also mentioned about the preventive approach with Ayurveda, Siddha & Unani and highlighted about the need for an integrated approach to fight with this ongoing pandemic. He also shared that herbs like Tulsi leaves, crushed ginger and turmeric could be beneficial in developing overall immunity. He mentioned about the practice of Yogasana and Pranayama under the guidance of a qualified Yoga Instructor could also play a major role in combating COVID-19. Dr Tiwari also recommended that herbs like Chyawanprasha and AYUSH Kwath which could also be useful in immunity building.

Mr. Sava Zixvanovich, Managing Director, Vyom Digital Services Ltd. mentioned about the services of Vyom Smart Care by Pi an android app, which connects patients in need and helps in getting medical care. Mr. Sava also talked about the digital platform which can integrate and assist in treating mild cases by Ayurveda & Homeopathy and severe cases through modern medicine and hospitals. Mr. Sava also shared the USPs of Vyom Smart Care and a personalized Healthcare plan with e-insurance, e pharmacy and all world class health facilities with a click. He urged all medical providers to come forward and work together to develop a better digital system, which could be very helpful for the patients.

Mr. Vivek Seigell, Principal Director, PHDCCI delivered the vote-of-thanks to the panellists, Sponsor and attendees. The webinar was sponsored by Vyom Digital Services Ltd.



WEBINAR ON CORONA – THE NEW WAY OF SALES BY BUSINESS COACH MR. RAHUL JAIN “REJUVENATE YOUR BUSINESS WITH PANDEMIC ERA SALES STRATEGIES”

PHD Chamber organized a webinar on “Corona – The New Way of Sales” by Business Coach, Mr. Rahul Jain on November 25, 2020. The objective of the webinar was to focus on the new ways of handling the cancellation of payments & orders along with new sales strategies to get the clients during Corona and maintain the sales which an organization had

prior to the pandemic.

Mr. Rahul Jain is the pioneer who brought the concept of Business Coaching to India, 16 years ago and also the Founder Director of Business Coaching India LLP. He is a professional (Engg. & MBA) with over 25 years' hands-on experience, with blue chip companies such as TATA MOTORS and then as a serial entrepreneur.

Mr. Rahul Jain explained how businesses can cope up with the pandemic challenges using simple strategies like cost-cutting via benchmarking methodology and reviving sales via acquiring lost clients and increasing passive revenue. The session was very interactive with hands on approach on Business strategies.

5G TECHNOLOGY: INDIA'S JOURNEY POST-COVID

The Telecom Committee of PHDCCI organized an interactive webinar on '5G Technology: India's Journey post COVID' on November 26, 2020.

Mr. Sandeep Aggarwal, Mentor-Telecom Committee, PHDCCI in his welcome address, while giving an overview about the evolution of technology in the world mentioned that post COVID-19, we have understood that digital is the way forward and how we are improving our capability to assimilate information in a better way. We need to develop our infrastructure, increase the towers and increase the installation of fiber kilometers so that the connectivity reaches every part of the country. He encouraged foreign private investors and telecom players to invest in technology in India.

Mr. Anil Khaitan, Former President, PHDCCI said that the pandemic has transformed consumer behaviour & people have started to rely completely on digital solutions. Mr. Khaitan added that 5G will be a key driver for the Indian industry towards a better future and will help drive sustainable economic growth and define India's next decade of innovation. 5G could be critical in enabling businesses to maintain operations and remain resilient & agile in the phase of any future destruction.

Mr. S.K Gupta, ITS, Secretary, Telecom Regulatory Authority of India



(TRAI) deliberated that 5G is a very important technological development and a combination of Artificial Intelligence, Internet of Things, cloud services and data explosion. He spoke about how telecom has become a vital backbone of our economy and even the development of a country's GDP depends on it. Fast deployment of 5G is required and enhanced mobile broadband and latency applications etc. will lead to better adoption as people are more than ready for it.

Throwing light on some of the challenges and precautions that we need to take in order to adopt 5G, Mr. Gupta further added that data privacy and data security are needed to be taken care of so as to avoid misuse of data. In order to be ready for 5G, we need to work on proper optical fiber connectivity and bandwidth. He also mentioned that 5G would be a collaborative effort of system integrators, device manufacturers, OEMs, TSPs, ISPs, etc.

Mr. Amit Marwah, Head of Marketing & Corporate Affairs, Nokia India spoke on how this year has given a new meaning to data growth

and on the impact of COVID-19 on 2020 network traffic trends. He also elaborated on how homes & business are connected with 5G by getting home broadband for gaming and HD videos, serving 'ultra-broadband' to areas where fiber-to-the-home (FTTH) is uneconomical and connecting small and medium businesses with guaranteed reliability for business-critical applications. He also mentioned as to how automation and robotics driven use-cases are emerging from the pandemic in the field of manufacturing, healthcare, retail, autonomous vehicles and video analytics. He said that 5G technology will lead to acceleration of Industry 4.0.

Mr. Alok Mukherjee, Co-chairman-Telecom Committee, PHDCCI delivered the vote-of-thanks to the panellists. Dr Yogesh Srivastav, Principal Director, PHDCCI moderated the session. Prof N.K Goyal, Chairman E TEMA & President-CMAI was also part of the discussions. The webinar was supported by Paramount Communications Ltd.



The Parliamentary Forum of PHDCCI organized an interactive session with the Hon'ble Members of Parliament on 'Atmanirbhar Bharat' on December 4, 2020.

Mr. Pradeep Multani, Senior Vice President, PHDCCI in his presidential remarks deliberated about the need for ease of doing business which would be a major step towards Atmanirbhar Bharat. It would help in Make in India, attract FDI, generate employment and double farmer's income. He suggested some steps for the same, which included single window clearance; reduction in the number of government departments; one-time registration for license; cost aspect reduction and an efficient & speedy justice system. He also emphasized that every sector should be given production-linked incentives so that it can help India become self-reliant and make the industry profitable.

Mr. Sushil Gupta, Member of Parliament, Rajya Sabha, New Delhi mentioned that commercial vehicles in Delhi have started to run on CNG and a lot of industries have been converted to PNG, which has curbed the pollution level to some extent. He also spoke about the efforts of the Delhi government in converting parali burning into compost and fertilizers, which have also helped in reducing the pollution levels.

Talking about the effect of COVID-19 on Delhi, Mr. Gupta mentioned that the Delhi government has been putting a lot of efforts to deal with the pandemic. It helped in setting fixed rates in the hospitals for COVID patients, opened plasma hospitals, got more beds available in the hospitals, met all the medical facilities and took every possible measure and precaution to fight with the pandemic. He said that we need to realize that the pandemic is a global crisis and the entire nation needs to come together to fight with it.

He also said that for the smooth



SESSION WITH THE HON'BLE MEMBERS OF PARLIAMENT ON 'ATMANIRBHAR BHARAT'



functioning of the industry, the Delhi Government has eliminated inspector raj system so that the industry does not have to go to 30-40 departments for approvals. This has also led to an increase in the revenue of businesses as well. Mr. Gupta added that vocal for local can only be adopted with the help and support of the industry and the whole country has to unanimously work towards building an Atmanirbhar Bharat.

Mr. Ram Kripal Yadav, Member of Parliament, Lok Sabha, Patna, Bihar, BJP while discussing the initiatives undertaken by their government in Bihar, mentioned that Bihar has progressed a lot in the last decade. Reforms have been undertaken in sectors like infrastructure; water; electricity and

agriculture, which have improved the condition of the state manifold. He also said that unemployment is a sector which is being worked upon and that will automatically improve the economy as well. With the efforts of government and ministries, Bihar will find solutions to its problems and accelerate its development in the times to come.

Mr. Rakesh Gupta, Chairman-Parliamentary Forum while moderating the interaction with the MPs, deliberated about the effects of pollution in Delhi and how the pandemic is affecting the economy.

The webinar was moderated by Dr Yogesh Srivastav, Principal Director, PHDCCI.



AIR QUALITY OF DELHI NCR AND DEVELOPMENT OF AIR QUALITY STANDARDS

PHD Chamber organized an interactive video conference on 'Air Quality of Delhi NCR and Development of Air Quality Standards' with Dr Rakesh Kumar, Director, National Environmental Engineering Research Institute (NEERI) on December 1, 2020. The webinar was moderated by Dr Ranjeet Mehta, Principal Director, PHD Chamber.

Mr. Sanjay Aggarwal, President, PHD Chamber in his welcome address deliberated on the poor air quality in the country and mentioned that a majority of the polluted cities are from India. He suggested that industries and plants should adopt renewable sources of energy like wind, solar, hydro, etc. and reduce the usage of non-renewable sources of energy. One should abide by the 3R's (Reduce, Reuse and Recycle) to have a greater impact globally, underlined Mr. Aggarwal. He also mentioned that the focus of India, particularly Delhi and other polluted cities, should be on e-vehicles to reduce air pollution.

Dr J P Gupta, Chair, Environment

Committee, PHD Chamber highlighted that the causes of air pollution in Delhi have been wide-ranging like stubble burning, pollution by BS6 vehicles, power plants, constructional and industrial activities and steps have to be taken to curb it.

Dr Rakesh Kumar, Director, National Environmental Engineering Research Institute (NEERI) gave a comprehensive presentation on air pollution with special focus on Air Quality of Delhi-NCR. He discussed factors responsible for it. Some of them were emissions from construction industries, crematoriums, tandoors, stoves, motorized traffic, industries and factories, open burning of biomass, DG sets, stubble burning and dust particles. He also mentioned that road and construction dust are the dominant sources of PM₁₀ in the city which can be controlled by a combination approach: Mechanical and Sprinkling mixed with dust suppressants.

Talking about the initiatives taken by NEERI towards cleaner air and

reduction in the pollution level, Dr Rakesh Kumar apprised that NEERI has installed an Air Pollution Control system for Crematoria in Nigam Bodh Ghat. NEERI has also installed Wind Augmentation Purifying Units in traffic junctions which collects and purifies the particulate matter. Another great initiative taken by NEERI is Smart Tree-Green pillar, which is an organic light tower of metal framework covered with living plants such as money plant, crassula plant, orchids flowering plant, etc. with a controlled system of drip irrigation so that there is no wastage of water and provides a mist cooling system. These initiatives by NEERI have to be made popular in all the cities to have greater impact in reducing the air pollution, said Dr Rakesh Kumar.

Dr J S Sharma, Co-chair, Environment Committee, PHD Chamber delivered the concluding remarks and thanked Dr Rakesh Kumar for his insightful and informative presentation and all the esteemed panellists and participants.



E-INVOICING - PREPARATION, CHALLENGES & RESOLUTION

With the objective of reviewing industry's preparedness and dispelling apprehensions on the new system of E-Invoicing under GST which shall be applicable w.e.f. January 1, 2021, the Indirect Taxes Committee of PHD Chamber organized a webinar on 'E-Invoicing – Preparation, Challenges & Resolution' on December 4, 2020.

Welcoming the delegates, Mr. Sanjay Aggarwal, President, PHD Chamber lauded the Government for ushering the new system of e-invoicing, which will do away with monthly filing of Goods and Services Tax returns. E-invoicing will provide better taxpayer services by restraining multiple reporting and smoothening filing of GST returns.

Mr. Bimal Jain, Chairman, Indirect Taxes Committee, PHDCCI presented the theme for the webinar. He apprised that presently e-invoicing is mandatory for Registered Persons with turnover of Rs. 500 crore or more. From January 1, 2021 it will be compulsory for Registered Persons having turnover of over Rs. 100 crore, and from April 1, 2021, it will be mandatory for all. He mentioned that E-Invoicing system will boost the automation of the GST return filing

process and will provide a direction for Ease of Doing Business and facilitate compliance by taxpayers.

Mr. Puneet Bansal, Managing Partner, Nitya Tax Associates gave a detailed presentation on Challenges in e-invoicing system. He highlighted that from January 2021, E-Invoicing will be applicable on taxpayers with aggregate turnover exceeding Rs. 100 crores and will cover large base taxpayers considering inclusion of stock transfer. He stated that ERP integration and technology upgradation is a major challenge for the government. He apprised on the possible issues that may arise for the supplier on the date of issuance of e-invoice if IRN is not generated within 30 days. Other issues pertaining to ERP integration & technology upgradation; cancellation of e-invoice post 24 hours of generation; auto-population of details of E-invoice in GSTR -1 and manner of availment of Input tax Credit were deliberated upon.

Ms. Geetika Shrivastava, Executive Partner, Tattvam Advisors made a presentation on the process of generating e-invoice Online and Do's and don'ts for the taxpayers while generating the Invoice. She explained

the process of online generation of e-invoice through the GST E-Invoice system including login, generation, cancellation, bulk generation of e-invoices, process to generate IRN among others.

Mr. N K Gupta, Executive Director, S S Kothari Mehta & Co. made a presentation on the importance of e-invoicing and repercussions for not adhering to E invoicing protocols. He apprised that the new system of e-invoicing will replace manual and periodic reporting of forms; Tax collection and refund can be done seamlessly and will reduce the need for post audit systems.

Mr. Kapil Sharma; Partner and Mr. Gagan Guagnani, Senior Associate, Lakshmikumaran & Sridharan made a presentation on e-invoicing - way forward for ease of business for tax payers and experience world wide of e-invoicing. They shared the features of e-invoice worldwide including the approach, fines & penalties, integrity & authenticity and the drawbacks observed across the countries. They mentioned that many countries across the world have adopted standards for e-invoice which are like PEPPOL, UBL-TR, SUNAT etc. (based on Universal Business Language) and Indian schema is based on PEPPOL standard.

Mr. Ashish Chaudhary, Co-chairman, Indirect Taxes Committee, PHDCCI delivered the vote-of -thanks to the esteemed speakers.





INVESTMENT OPPORTUNITY IN BINH DUONG PROVINCE FOR INDIAN INVESTORS

The International Affairs & Trade Fairs Division, PHDCCI participated in the webinar on “Investment Opportunity in Binh Duong Province for Indian Investors” on December 14, 2020 organized by Binh Duong province and Becamex IDC.

H.E. Mr. Nguyen Hoang Thao, Chairman, Binh Duong People’s Committee highlighted that India and Vietnam have gained a remarkable achievement in many fields over the past 50 years. Trade between the two countries in 2020 is estimated at more than USD 6 million.

H.E. Mr. Pham Sanh Chau, Ambassador of Vietnam to India in his special remarks mentioned that Vietnam’s rise in ease of doing business

has helped its business environment enabling Indian investors to structure their operations in its vibrant economy offering enormous growth potential.

Mr. Ajay Poddar, Chair, International Affairs Committee for East & South East Asia, PHDCCI highlighted that India’s relations with Vietnam are marked by growing economic and commercial engagement and is amongst the top ten trading partners of Vietnam.

Eminent speakers for the panel discussions were: Mr. Vo Son Dien, Advisory & Marketing Director, Marketing Department, Becamex IDC; Mr. Luu Phuoc Loc, Vice - President, Binh Duong Furniture Association; Mr. Shantanu Srivastava, Chairman, India-ASEAN Business Promotion Council,

ASSOCHAM and Mr. Sanjay Jain, CFO, Wipro Consumer Care Vietnam.

The ensuing discussion covered the topics such as FDI regulations, advantages and incentives available in Binh Duong Province; FDI opportunities in Binh Duong Province in infrastructure, hospitality, logistics & household real estate sectors; Strength of Binh Duong’s wood industry and Indian investment perspectives as an investor & experience sharing of Indian FDI in Binh Duong Province.

Dr Madan Mohan Sethi, Consul General of India in HCMC delivered the vote-of-thanks and mentioned that there is a huge synergy & enhancing collaboration between the two countries.



INDIA - MALAYSIA VIRTUAL TRADE EXPO

The International Affairs & Trade Fairs Division, PHDCCI with support of the Department of Commerce, Ministry of Commerce & Industry participated in the 'INDIA-MALAYSIA VIRTUAL TRADE EXPO', December 17 – 19, 2020 as a Country Partner. The inaugural session of the event was organized on December 17, 2020.

Mr. Jaggarao Simancha, Founder & CEO, ASC Agenda Suria Communication Sdn. Bhd, Malaysia, in his opening remarks apprised that the trade dynamics between India and Malaysia hold immense potential. The Virtual Buyer/Seller Meeting offers a solution to help industries in the current situation by connecting them with existing buyers across the emerging markets.

Mr. Sanjay Aggarwal, President, PHDCCI, in his welcome remarks highlighted that India and Malaysia bilateral, economic and trade partnership offers immense opportunities of collaboration for

business communities with growing engagements in all aspects. He also felt that it is an opportune time for the Indian and Malaysian businessmen to work in closer cooperation with each other.

Datuk R. Ramanathan, President, Federation of Indian Chamber of Commerce and Industry, Malaysia stressed on the importance of applying digitalisation to enhance one's business growth globally. He also mentioned that the Virtual Buyer-Seller Meet will bring in new partnership, collaboration and networking opportunities.

Mr. Mohd Feisal Ezuan, Trade Commissioner, Malaysia External Trade Development Corporation (MATRADE), Malaysia shared that India and Malaysia shared dynamic relations, evolving in the rapidly changing international environment. Malaysia has been recognised as an attractive investment destination with huge business opportunities.

H.E. Mr. Mridul Kumar, High Commissioner, High Commission of India, Malaysia highlighted that India and Malaysia shared close economic and commercial ties. In 2019, India was Malaysia's tenth largest import source and seventh largest export destination with a bilateral trade of US\$ 16 billion. He further added that both the countries shared diversified trade basket which includes food and agro products, petroleum, electronics, electrical equipments, minerals & mineral fuels and metals.

Mr. Ajay Poddar, Chair, International Affairs Committee for East and South East Asia, PHDCCI delivered the vote-of-thanks to the delegates.

The webinar was moderated by Mr. Naveen Seth, Principal Director, PHDCCI and witnessed the participation of more than 200 industry members from India and Malaysia.





DOING BUSINESS WITH MALAYSIA - THE NEW NORMAL DURING THE MALAYSIA INDIA TRADE EXPO 2020

The International Affairs and Trade Fairs Division of PHDCCI in partnership with Malaysia External Trade Development Corporation (MATRADE) organised a webinar on “Doing Business with Malaysia - The New Normal” on December 18, 2020 during the Malaysia India Trade Expo 2020, December 17-19, 2020.



Mr. Sanjay Aggarwal, President, PHDCCI, in his presidential address highlighted that India is one of the top ten largest trading partners of Malaysia, while Malaysia is India's 13th largest trading partner in the world.

Mr. Ajay Poddar, Chair, International Affairs Committee for East & South East Asia, PHDCCI gave an insight on the India-Malaysia trade development and cultural relations.

Mr. Mohd Feisal Ezuan, Trade Commissioner, Malaysia External Trade Development Corporation (MATRADE), Malaysia gave an overview on potential sourcing sectors of Malaysia such as oil and

gas, furniture, rubber based products, green technology and construction, design and engineering with the total trade valued at US\$10.5 billion as of January-October 2020.

Mr. Roswaidin Zain, Director, Malaysian Investment Development Authority (MIDA), Malaysia, in his presentation highlighted leveraging Malaysia for ASEAN expansion with the effective cost of doing business, utility cost, strategic location, business friendly investment policies, quality life and competitive investment incentives.

Mr. Khairul Anwar, Director, Malaysian Timber Council, Malaysia highlighted the performance of Malaysian timber sector and the opportunities for the Indian Businessmen in the sector.

Ms. Bhavna Shah, Country Representative – India / Sri Lanka, Malaysian Palm Oil Council, Malaysia gave an overview on impact of COVID-19 pandemic on the palm oil sector and challenges faced by

plantations.

Dr Suresh Motwani, Co- chairman, SEA IPOS Council, Solvent Extractors Association of India (SEA) apprised on India - Malaysia joint efforts to promote palm oil production & trade.

Mr. Vipin Gupta, Vice President, Indian Vegetable Oil Producers Association highlighted that India has sufficient refining capacity in edible oil with ample scope of increasing palm oil production.

Mr. Jaggarao Simancha, Founder & CEO, ASC Agenda Suria Communication Sdn. Bhd, Malaysia deliberated about the change in the business dealings due to the Covid pandemic and the need for virtual connection and networking opportunities.

The webinar was jointly moderated by Mr. Naveen Seth, Principal Director, PHDCCI & Mr. Niraj, Secretary, International Affairs, PHDCCI and witnessed the participation of more than 250 industry members from India and Malaysia.



HOW LOGISTICS WILL CONTRIBUTE TO ATMANIRBHAR BHARAT



The PHDCCI Logistics Management Committee organized a virtual seminar on 'How Logistics will contribute to Atmanirbhar Bharat' on September 8, 2020. The objective of this virtual seminar was to deliberate on strategies and action plan and how Indian Logistics sector can play a pivotal role in making India self-reliant and transform India into a future economic powerhouse.

Dr D K Aggarwal, President PHDCCI in his address mentioned that in order to accomplish the vision of 'Atmanirbhar Bharat mission', India needs to be a trustworthy partner in global supply chain and become a global manufacturing hub by ensuring ease of business and reducing the cost of business in which logistics has a major role to play. He also stated the issues and challenges faced by the logistics sector especially due to the

pandemic and the initiatives taken by the government for the sector as a whole.

Chief Guest, Dr V K Saraswat (Padma Bhushan), Hon'ble Member, NITI Aayog in his inaugural address mentioned that globally logistics has shown tremendous growth and there is a huge opportunity for Indian logistic sector by going for automation of logistics chain and transportation processes through Internet of Things (IOT) and digital technologies. He also mentioned as per global trends, there is a need for environment-friendly, sustainable and eco-friendly logistics in India with collaborative approach between all stakeholders. He further added that India is an emerging market for domestic logistics and can become a major transshipment hub and there is a need to increase agility, stability, transparency, and speed in supply chain to compete with the

existing Global Supply Chains.

Mr. Pawan Kumar Agarwal, IAS, Special Secretary (Logistics), Ministry of Commerce and Industry, in his keynote address emphasized the need to bring about formalization and standardization in the Logistics sector which will increase investors and other stakeholders' confidence and bring about cost optimization by becoming more multi-modal in nature. He added that digital technologies can bring about more efficiency in the logistics sector and also there is a pressing need to professionalize workforce by upskilling through industry specific certification courses and democratization of the sector through automation.

Mr. Ramesh Agarwal, Chairman, Logistics Management Committee, PHDCCI in his Industry Perspective address highlighted the need for

reduction in overall logistics cost by cost optimization across logistics value chain. He opined that the sector needs support since industry is highly fragmented and majority of operators are small players, who have been hit badly due to the pandemic and ensuing lockdown.

Mr. Pawanexh Kohli, Former CEO & Chief Advisor, National Centre for

Cold Chain Development (NCCD) said that Atma Nirbhar means self-determination and self-choice. He mentioned that logistics is the sole backbone sector which translates into being productive for which it is essential to increase the efficiency of land, labour, and capital and at the same time to cater to the immediate demand.

Mr. Saurabh Sanyal, Secretary-General, PHDCCI Chamber delivered the vote-of-thanks to the esteemed speakers and participants. The virtual conference was moderated by Dr Ranjeet Mehta, Principal Director, PHDCCI.



RESPECTING THE ENVIRONMENT: GLOBAL CHALLENGES

The Environment Committee of PHD Chamber organized a webinar on “Respecting the Environment: Global Challenges” with Prof. Dinesh Singh, Former Vice Chancellor, Delhi University on September 22, 2020. The webinar was moderated by Dr Ranjeet Mehta, Principal Director, PHD Chamber.

Dr Ranjeet Mehta, Principal Director, PHD Chamber in his introductory remarks emphasized that it is one’s duty to protect and improve the natural environment including forests, lakes, rivers and wild life, and to have compassion for living creatures. He also talked about the year long, pan India initiative Titled ‘Citizens’ Duties Awareness Programme’ by the Department of Justice to protect the environment by inculcating a spirit of ‘duties towards the nation’ in every citizen.

Mr. Mahendra Rustagi, Co-chairman, Environment Committee, PHD Chamber while welcoming

Prof Dinesh Singh stressed on the importance of respecting and protecting the environment and also ensure that we do not pollute or damage it.

Prof. Dinesh Singh, Former Vice Chancellor, Delhi University in his key note address deliberated on the dangerous aspects of Climate Change by citing that Greenland is losing ice very rapidly into the Arctic Ocean causing the water level of the oceans to rise. He further highlighted that many Islands have been submerged due to rising sea levels.

He emphasized that the temperatures are rising at a shocking rate in the Polar Region due to the heat absorbed by the water. He further talked about the concept of atmospheric reverse wherein the heat trapped in the atmosphere heats up the oceans which further vaporises the water, which further causes tropical storms damaging the environment even more.

Talking about the recent bush fires, he said that an alarming rate of tree cover loss is taking place which is destroying the tropical forests and is almost equivalent to losing a football field sized area every second.

He also highlighted the harmful effects of plastic on the environment. Tons of plastic is turning up in the oceans which is harming the marine life severely due to the microfibers present in plastic.

Sharing some positive points, Prof. Dinesh Singh said that India has not lost a single species of wildlife and the forest areas have also not declined. He concluded by saying that one must make conscious efforts to preserve the heritage and contribute by helping in maintaining the ecological balance.

Dr J S Sharma, Co-chairman, Environment Committee, PHD Chamber delivered the vote-of-thanks to the Guest Speaker for his insightful presentation.



ENTERPRISING AFRICA (3D VIRTUAL SOURCING EXPO)

The International Affairs and Trade Fairs Division of PHDCCI in association with Federation of Indian Exporters Organisation (FIEO) and Futurex Trade Fairs and Exhibition Pvt. Ltd. and Exhibition and Trade Services India Pvt. Ltd. (ETSIPL) organized ENTERPRISING AFRICA (3D Virtual Sourcing Expo), September 22-25, 2020. The ENTERPRISING AFRICA had three parallel virtual shows focussing on Plastics & Packaging (4PX), Food & Agri (AGRIFOODX) and Medical & Healthcare (MEDX).

The inaugural session was graced by the presence of 500 high profile dignitaries from Indian Missions in Africa, Department of Commerce, New Delhi and industry. Mr. Vivek Agarwala, Chairman-International Affairs for Africa, PHDCCI mentioned that more than 80 industries showcased their products and services mainly focusing on Plastics & Packaging (4PX), Food & Agriculture (AGRIFOODX) and Medical & Healthcare (MEDX). He informed that PHDCCI was aggressively involved in promoting India's trade with the African Region. He spoke on the "FOCUS AFRICA" program which was evolved few years back.

Mr. Sharad Kumar Saraf, President, Federation of Indian Export Organisations (FIEO) while delivering the welcome address, mentioned

that India is an important player in the international trade as it accounts for 6.7% of the total trade. He mentioned that in 2019 India stood as the 18th largest exporting country in the world with 1.72% share in global exports. He expressed confidence that the future of Africa is very bright as several international business observers have named Africa as the future economic growth of the world and the land of opportunities.

Mr. Ashish Sinha, Acting High Commissioner of India to Kenya said that the digital platform is helping in expanding business in the current scenario as there is a huge potential between India and African Nations. He informed that there are several Indian companies present in the African region in varied sectors such as engineering goods, agriculture, IT and automobiles. Mr. Sinha informed that NTPC in India and Kenya Power are working on an MoU and mentioned that there are many other projects from Indian companies in the pipeline in various sectors.

H.E. Mr. Abhay Thakur, High Commissioner of India to Nigeria appreciated the successful execution of India-Nigeria Virtual B2B meet organized earlier by PHDCCI. He highlighted that machinery is the fastest growing sector as Africa

wants to become more self-reliant. H.E. suggested that India needs to formulate projects for Africa. He also added the need to take advantage of investment opportunities as there are 6 economic zones which are coming up with support from FTAs and thus should add value to Africa and at the same time increase our exports.

Dr Srikar K Reddy, Joint Secretary (OSD) – FT (Africa), Department of Commerce, Ministry of Commerce and Industry underlined that India shares close ties with Africa and its steadfast commitment to deepen economic engagement with the region. He informed that in 2019-20, trade between India and Africa as a whole stood at USD 66.7 billion with immense potential to expand further. He highlighted areas of India-Africa cooperation which include restructuring and investing in Africa's healthcare system, investing in Africa's agro-processing sector and strengthening the African economy.

Mr. Prem Avneshi, Chairman, Futurex Group while delivering the vote-of-thanks to the dignitaries, highlighted that this 3D platform will provide great opportunity to connect and reach across the emerging markets.



SAFEGUARDING MSMEs AND RISK MITIGATION



There is a need for insurance cover for the MSME sector. MSMEs are deprived of insurance and at the same time they are not aware of the benefits of having insurance. There is a growing need for affordable insurance cover for MSMEs and to educate and inform MSMEs about the benefits of having an insurance cover. With these objectives, the BFSI Committee of PHDCCI organized a webinar on 'Safeguarding MSMEs and Risk Mitigation' on September 28, 2020.

Mr. Vinod Jain, Chairman, PHDCCI, while moderating the webinar, mentioned that MSMEs are especially vulnerable to risks that threaten the dream venture that they have

worked so hard to build. Insurance is a prudent way to limit liabilities in the event of damage to assets, property and business. For MSMEs, it could be the key to survival. He opined that it is crucial for them to understand the importance of Risk Assessment, need for covering the risks and buying of Insurance to protect their assets, liability, amid any risk which may arise due to various reasons/calamities.

Mr. Abhay Kishore Pandey, GM, State Bank of India apprised that earlier only standard insurance products were available but now many advanced products as per the need of the clients are available.

Mr. Pankaj Verma, Head - Market Underwriting, SBI GENERAL opined

that MSMEs are most affected during COVID-19 and are vulnerable to huge risks and it is very important for them to understand the insurable and non-insurable risks.

Mr. K K Gupta, Director, Resurgent India Ltd., gave an overview on the importance of MSMEs and insurance sector for the development of the country and mentioned that MSMEs need to be provided with customized and affordable policies in the banking and insurance sector.

Ms. Babeeta Sharma, Secretary (Finance) PHD Chamber, delivered the vote-of-thanks to all the delegates. The webinar was supported by SBI General Insurance Co. Ltd.



INDIA-US VIRTUAL B2B MEET

The International Affairs and Trade Fairs Division, PHDCCI organized INDIA-US VIRTUAL B2B MEET on October 15 - 16, 2020.

Mr. Sanjay Aggarwal, President, PHDCCI while welcoming the dignitaries to the B2B Meet highlighted that India-US bilateral relations today have deepened with greater bilateral economic engagement. He mentioned that the Virtual B2B Meeting between the counterparts of both the nations will act as offshoot for furthering of business and economic relations.

Mr. Aseem R. Mahajan, Consul General of India to Houston highlighted that Houston is the energy capital of the world and India should rejuvenate a souring economic relationship. He mentioned that trade and economic partnership between US and India has been a key component of the bilateral relationship.

Dr Swati Vijay Kulkarni, Consul General of India to Atlanta said Atlanta is a manufacturing hub and provides extended capacity for manufacturing of existing and future products. She also gave an overview of economic opportunities and business prospects

that exist for Indian businessmen in the US.

Mr. L. P. Gupta, Consul (Commerce), Consulate General of India to Chicago highlighted that Chicago is an exciting hub for start-ups for businesses. He emphasized the need for a robust public-private-partnership with opportunities to grow with a fast-paced approach in technology, innovation building, artificial intelligence and research between the two counterparts.

Dr T.V. Nagendra Prasad, Consul General of India to San Francisco talked about the diverse relations shared by India-US and how both countries shared strong bilateral relations due to converging interests. He stressed that United States firms are looking at India as an engine for growth post-pandemic.

Mr. Randhir Jaiswal, Consul General of India to New York mentioned that the relationship between India and the US is broad, deep and growing. He also talked about sustainable products and other opportunities of trade for Indian companies in the US. He also mentioned that the Virtual meetings

will provide great opportunity to connect and reach across emerging markets.

Mr. Sanjay Chadha, Additional Secretary, FT-NAFTA, Dept. of Commerce, Ministry of Commerce and Industry expressed his gratitude that PHDCCI is concentrating on the world's largest market. He mentioned that for the first time both the governments are talking about Trade Agreements and therefore the business community should take advantage of the situation and create the scenario into an opportunity. He also emphasized the need for the industry to stabilize its existing production and then venture into global markets.

Mr. Saket Dalmia, Vice President, PHDCCI while delivering the vote-of-thanks ensured that the interaction between India and US will increase bilateral relations.

The inaugural session was moderated by Mr. Naveen Seth, Principal Director, PHDCCI which was followed by exclusive B2B meets between Indian Sellers and Buyers from US representing various sectors.





ATMANIRBHAR KRISHI SE AATMANIRBHAR BHARAT FOCUS: AGRICULTURE REFORMS AND VALUE CHAIN DEVELOPMENT



The Agribusiness Committee of PHD Chamber organized a webinar on 'Atmanirbhar Krishi se Aatmanirbhar Bharat' on October 17, 2020. Mr. P K Swain, IPOS, Joint Secretary (Marketing & AMA), Ministry of Agriculture & Farmer Welfare was the Guest of Honour at the web discussion.

Mr. Sanjay Aggarwal, President, PHD Chamber in his presidential address, deliberated about the opportunities emerging from the agriculture reforms proposed through the Farmers' Bills for the rural youth and industry stakeholders.

Mr. N K Aggarwal, Chairman Agribusiness Committee, PHD Chamber in his opening remarks highlighted the importance of agriculture in fulfilling the Aatma Nirbhar theme set by the Hon'ble Prime Minister, Mr. Narendra Modi. While appreciating the proactive steps taken by the Government and introducing the New Farm Bill, 2020, he stated that India is a self-reliant country and needs to focus more on production of oil seeds to reduce the import dependence and walk on the

pathways of efficiency and economic growth.

Mr. P K Swain appreciated PHD Chamber for organizing the webinar and said that the New Farm Bill 2020 will act as a game changer to liberalize the Indian economy, providing an ecosystem of 'One Nation One Market' to revolutionize farmers into entrepreneurs and creating a platform for India to be more self-reliant and capturing investment opportunities in the International sphere. He also highlighted about the pro-active steps initiated by the Government to double farmer's income with technology advancements and policy implementation. Further, Mr. Swain added that India is the power house of agriculture produce and the sector has the potential to revive and rejuvenate India's economy on the basis of the philosophical foundation of Atmanirbharta.

Mr. Vijay Kumar V, Managing Director & CEO, NCDEX mentioned the importance of governance and public private investment in the agriculture sector. He stated that connectivity of market should be encouraged enabling a direct link to farmers, multi-

players and industry stakeholders.

Mr. Sanjay Sacheti, Country Head- India Region, Olam Agro India Ltd. stated that the New Farm Bill, 2020 will improve competitiveness of India as an exporting country. While suggesting that digitization of land records and land leasing framework should be done, he added that the need of the hour is collectivization of farming to build India as a food surplus country in the coming times.

Mr. Siraj Chaudhry, MD & CEO, NCML said that the new farm laws are reflective of agri-economy moving from scarcity to surplus. The Farm Bill, 2020 will act as a catalyst to remove barriers and transform the agriculture sector to an organized sector. He suggested that a concentrated effort from all stakeholders is needed for building supply chains and incentivizing the new law.

Mr. Sunil Kumar Singh, Additional Managing Director, NAFED highlighted the role of NAFED and MSP procurement done by NAFED. He recommended that commodity specific FPO should be built to correct the fragmented land holding issue. He concluded by stating the importance

of the New Farm Bill, 2020 in bringing fortune and growth in the sector.

Mr. Sarat Mulukutla, Chief Business Officer, Agribazaar deliberated on the importance of Public Private Investments in the sector to achieve employment opportunities and facilitate the growth of farmers, traders and investors in the country. He suggested that availability of electronic agricultural markets is the need of the hour to transform agriculture and support the New Farm Bill, 2020.

Mr. Rajnikant Rai, CEO, ITC's Agri Business Division mentioned the importance of quality standards that need to be maintained with the surpluses of the economy and

production as per the demands of the market. He recommended that Minimum Support Price should be given as cash transfer if there is a difference in MSP and open market to maintain the equilibrium and boost the economy.

Mr. Avijit Saha, Business Head, Rural & Inclusive Banking, ICICI Bank while discussing about the database of agriculture sector's contribution said that it directly or indirectly contributes 35% of GDP which includes agriculture and manufacturing & services sector depending upon agriculture commodity as a raw material.

Mr. Ch. Yashwanth, National Spokesman, Federation of All India Farmer Associations said that the bill

looks promising and will encourage the investors to invest, increase value addition to the sector and reduce wastage. He urged the government to ensure awareness programmes so that farmers get educated about the New Farm Bill, 2020 for better implementation.

Ms. Mallika Verma, Director, Agribusiness and Food Processing, PHD Chamber delivered the vote-of-thanks to the guests. The session was sponsored by Agribazaar and was attended by more than 100 industry stalwarts majorly from FPOs, global food MNCs, food processing, beverages, dairy, etc.



EXTRA SENSORY PERCEPTION BY MASTERMIND DEEPAK RAO MYSTERIES OF MIND THROUGH INTUITION | PREMONITION | BODY LANGUAGE

PHD Chamber organized a virtual session on 'Extra Sensory Perception (ESP)' on October 17, 2020 with Mastermind, Mr. Deepak Rao. The objective of the ESP session was to demonstrate mind-to-mind communication.

Mr. Sandeep Aggarwal, President, PHDCCI in his opening remarks

welcomed Mr. Deepak Rao and gave a brief introduction about the laurels and achievements of Mr. Rao in the field of extra sensory perception.

Mr. Deepak Rao gave a small presentation about the experiments on extra sensory perception that includes body language, premonition and intuition. He said that his

experiments include the ability to utilize one's mental capabilities to the maximum. The Four types of experiments conducted during the session were: Time of Birth Experiment, School Friend Experiment, Intuition Experiment and Holiday Premonition.

The session was sponsored by Paramount Communications Limited.

PHDCCI organized an interactive webinar on “Future Ready Digital Workforce of India” on October 29, 2020 with all the stakeholders of the skill ecosystem in India to deliberate on the roadmap for digital skilling of the workforce.

Mr. Sanjay Aggarwal, President, PHDCCI said that the world has to adapt itself to use of digital and electronic modes of communication and doing business. This has necessitated the creation of a Digital Workforce to keep our businesses running. He pointed out that Industry 4.0 is heralding a whole new set of job skills such as business analytics, data science, machine learning, artificial intelligence, cloud computing, blockchain and Internet of Things (IoT).

The Future Ready - Digital Workforce in its new ‘avatar’ will have to cut across different functions of an organization as also across all sectors and not remain in the realms of IT industry. He commented that the IT industry will need to take up the role of not only developing technology but also skilling the workforce by developing modules which are relevant and specific to functions of the organizations as also for specific sectors. Further India being a country with a young workforce with excellent skillsets in areas like IT and healthcare can take a lead which will help us to compete globally in capability and efficiency.

Mr. Jayant Krishna, Group CEO, (UKIBC) Former CEO, Skill India Mission & ED & COO, NSDC said that India has created a special niche in the world in terms of the skilled workforce and we have a great demographic advantage which we need to develop and harness. We have the youngest population and our strength is to prepare a future ready digital workforce. It is a fact that around 98% of the work done at the time of Covid lockdown was possible because of the digital skills we possess. He underlined that there is a lot of scope in developing new digital skilling modules and content for making the population digital ready.

Mr. Ajit Gupta, Co-chairman, Skill & Entrepreneurship Development Committee, PHDCCI stated that growth incorporating the digital environment will be crucial for future



FUTURE READY DIGITAL WORKFORCE OF INDIA

competitiveness of manufacturing companies.

Prof. Sudhir Kumar Barai, Director, BITS Pilani said that Industry-Academia connect is very important for imparting the right set of skills to the students. The curriculum needs to be designed in harmony with the future requirements of the industry. We should develop work integrated learning programme for making the workforce industry friendly.

Prof. Prem Kumar Kalra, Director, Dayalbagh Educational Institute (Deemed University) shared that the future ready digital workforce can only be created by creating good digital leaders.

Ms. Sonia Sahgal, India University Recruiting Leader, Microsoft shared her thoughts that there is a need to change the fundamental mindset to adapt to the virtual world and digital

skills. The current generation is more open to learning newer technologies and not averse to them.

Ms. Supriya Menon, Director-Education, VMware, India said we need to be connected through digital means for adapting ourselves to the future needs. Digitalization also allows inclusion and diversity across all regions and sectors.

Ms. Anuka Kumar, Leader-Academic Partnerships, Career Education, IS/A, IBM explained that the whole idea of digital skilling program is to allow people to adopt technology and get used to it. It is important for the workforce to adopt to cloud computing, data analysis, IoT, etc. on time so that we are not left out of the race. The pandemic has enabled all the verticals to start using digital means and virtual needs right away from health care to fitness.

Mr. Sameer Aggarwal, India Head, LinkedIn Learning Solutions & Glint said that GenZ has higher potential to learn new age digital technology and hence they would be the real digital workforce for the future.

Mr. Anshuman Singh, Co-Founder, InterviewBit & Scaler Academy said

that we are getting into industry 4.0 and the tech companies are creating enormous amount of value with their innovations. He emphasized that Coding is the most important for digitalization and future of learning and India must go ahead to adopt it at all levels.

Mr. Saurabh Sanyal, Secretary General, PHDCCI delivered the vote-of-thanks to the dignitaries.

The session was moderated by Mr. Venkatesh Sarvasiddhi, Senior Head-Digital Skills, Industry Partnership & CSR, NSDC and Mr. Vivek Seigell, Principal Director, PHDCCI.

The PHD Mentoring and Guidance Centre organized an interactive session “Entrepreneurship Leading to New Unicorns” on October 14, 2020 with the management students of Institute of Information Technology and Management (IITM), Janakpuri, New Delhi. The objective of this session was to kick-start and develop interest among the students about start-ups and brief them about the virtual incubation assistance provided by the Chamber.

Prof. (Dr) Prerna Mahajan, Director, IITM in her welcome address introduced the panellists and highlighted the importance of start-ups.

Mr. Anil Khaitan, Chairman, Sunil Healthcare Ltd. and Mentor, MSME Mentoring and Guidance Centre and Former President, PHD Chamber in his key note address shared the mantras of being perseverant and patient for becoming successful entrepreneurs. He shared his practical experience with the students and urged the students to have a basic knowledge of finance to start their business in a profitable manner. He also stressed on quality and the firm belief that businesses will outshine only and only if the quality of goods or services is maintained.

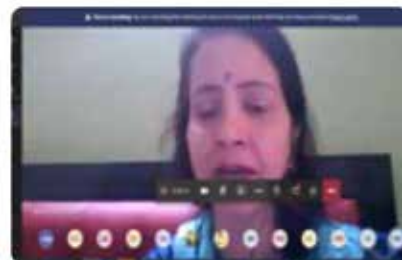
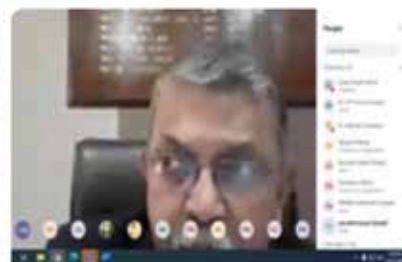
Mr. Saurabh Sanyal, Secretary General, PHD Chamber in his special address motivated the students to take up entrepreneurial activity and become a job creator rather than a seeker. He also mentioned about the Chamber’s services of hand-holding, mentoring, training and guiding students right from the beginning

and nurturing them to become an entrepreneur.

Dr H P Kumar, Former CMD, NSIC and Advisor, PHD Chamber urged the students to have complete knowledge about start-ups before entering into any business. He also suggested that in order to sustain in the long-run, one has to innovate and work on product

development.

Ms. Kanchan Zutshi, Secretary, PHD Chamber in her concluding remarks motivated the students to become members of PHD Mentoring and Guidance Centre wherein they will get the right assistance and hand-holding facility to become the next generation entrepreneurs.



ENTREPRENEURSHIP LEADING TO NEW UNICORNS

4TH ANNUAL CONVENTION ON CAPITAL MARKET & COMMODITY MARKET: ROLE OF FINANCIAL MARKETS IN BUILDING AATAMNIRBHAR BHARAT

The Capital Market and Commodity Market Committee of PHDCCI organized the 4th Annual Convention on “Capital Market & Commodity Market: Role of Financial Markets in Building AatamNirbhar Bharat” on October 3, 2020. Mr. Santosh Kumar Gangwar, Hon’ble Minister of State for Labour and Employment was the Chief Guest for the Convention.

Mr. B K Sabharwal, Chairman, Capital Market and Commodity Market Committee, PHDCCI moderated the convention and highlighted that capital market has demonstrated that there is liquidity and it can handle any kind of volume in these times of pandemic.

Dr D K Aggarwal, President, PHDCCI in his presidential address lauded the diligent efforts of regulators, banks, clearing corporation and depositories for making smooth transaction and working of this industry during the lockdown and pandemic. He stated that with the clarion call for ‘Building AatmaNirbhar Bharat’, we have to strengthen ourselves to be self-reliant and self-sustainable which will happen by increasing the focus on manufacturing, exports, integrating local supply chains with global supply chain and others. The stock market is the source of domestic mobilization and savings and serving the nation in times of crisis. Looking at the present times and situation in the commodities market, there will be an increase in international companies to venture into Indian markets and there will be a need to help them understand the market.

Chief Guest, Mr. Santosh Kumar Gangwar, Hon’ble Minister of State for Labour and Employment (Independent Charge) indicated that for making India, AatamNirbhar, financial markets play a pivotal role. He informed that under the guidance of our Hon’ble Prime Minister, Mr. Narendra Modi, we have converted this pandemic challenge into an opportunity, working diligently towards making



our country prosperous. He said that in the past one year, there has been a robust growth in the capital market. The Hon’ble Minister also said that commodity exchange will play an important role in the future especially in the agriculture sector.

Discussing recent developments in labour reforms, he mentioned that

with self-reliant India, there will be self-reliant labour by adopting ease of business and robust reforms. A database of the labourers is being created which will help to make this sector an organized one.

Mr. Ashok Aggarwal, Chief Mentor, CPAI & Chairman, Globe Capital Market Ltd, while talking



about AatamNirbhar Bharat discussed that self-reliant India is strengthening Indian companies and making them globally competitive. He said that GST, IBC, Jan Dhan Account, DBT and other reforms are helping us to become self-reliant. Talking about the capital market, he said that we have to raise our reserves and resources.

Ms. Latika S Kundu, MD &CEO, Metropolitan Stock Exchange of India Ltd; Mr. Vijay Kumar Venkataraman, MD &CEO, National Commodity & Derivatives Exchange Ltd; Mr. P S Reddy, MD & CEO, Multi Commodity Exchange of India Ltd; Mr. Ashish Chauhan, MD & CEO, BSE Ltd and Mr. Vikram Limaye, MD &CEO, National

Stock Exchange of India Ltd also presented their views at the inaugural session.

Mr. Sanjay Aggarwal, Senior Vice President, PHDCCI presented the vote-of-thanks to the Chief Guest and eminent experts at the inaugural session.

The technical session – “Role of Equity Market – Building AatamNirbhar Bharat” was moderated by Mr Ajay Bagga, Market Expert. Mr. Navneet Munot, Executive Director and Chief Investment Officer, SBI Mutual Funds Management Pvt. Ltd.; Mr. Nilesh Shah, MD, Kotak Mahindra Asset Management Co. Ltd. and Mr. Ravi Varanasi, Chief Business Development

Officer, National Stock Exchange of India Ltd. presented their views.

The technical session “Commodity Market for AatamNirbhar Bharat – Opportunity in Changed Regulatory Environment” was moderated by Mr. Vijay Sardana, Advocate, Delhi High Court & Member - CDAC, SEBI. Dr Shashank Saxena, Adviser (FSRL & C&C), Ministry of Finance and Mr. Aliasgar S Mithwani, Chief General Manager-CDMRD, SEBI were the eminent speakers.

Mr. Narinder Wadhwa, National President, Commodity Participants Association of India proposed the vote-of-thanks to the speakers, sponsors, associate partner and the delegates.



UNCLOGGING THE INDIAN LEGAL SYSTEM AND IMPROVING CONTRACT ENFORCEMENT MECHANISM FOR EASE OF DOING BUSINESS

The Law and Justice Committee, PHDCCI organized a webinar on ‘Unclogging the Indian Legal System and Improving Contract Enforcement Mechanisms for Ease of Doing Business’ on September 26, 2020. Dr D K Aggarwal, President, PHDCCI delivered the welcome address.

Hon’ble Justice Navin Chawla, Judge, Delhi High Court and Hon’ble Justice Sanjeev Narula, Judge, Delhi High Court elucidated the delegates on the pertinent issues having direct

or indirect influence on Enforcement of Contract, Unclogging the Indian Legal System and EoDB.

Mr. Amir Z Singh Pasrich, Chairman, Law & Justice Committee, PHDCCI and Dr Sanjeev Gemawat, Co-chairman, Law & Justice Committee, PHDCCI moderated the session.

The main deliberation in the webinar included reforms required to revamp the current judicial system, fixation of accountability of judges, lawyers and litigants, issue

of unnecessary adjournment, huge pendency of cases before Indian courts, enforcement of contracts, status of arbitration and mediation in India, false and frivolous litigation, handling of commercial disputes, virtual courts’ proceedings, fixation of timeline for disposing off matters, restoring the lost faith in Indian judiciary, improving the infrastructure of courts and use of artificial intelligence for assisting judges.

RADICO KHAITAN INAUGURATES “ATAL PARK” AND “PANWARIA POLICE STATION” IN UTTAR PRADESH



Radico Khaitan has developed a green belt area in Rampur City. Under the guidance of District Administration, “Atal Park” in the name of our former Prime Minister, Shri Atal Bihari Bajpayee ji was established and opened for society for fitness & recreation activities. The inauguration ceremony was graced by the presence of Mr. Mukhtar Abbas Naqvi, the Union Minister and Mr. Baldev Singh Aulakh, State Minister of UP Govt. The Panwaria Police Station was also inaugurated by Mr. Mukhtar Abbas Naqvi, Union Minister and Mr. Baldev Singh Aulakh, State Minister of UP Govt.

Dr. Lalit Khaitan, Chairman of Radico Khaitan is also the Chairman of UP Chapter, PHDCCI.





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NATIONAL CONFERENCE TO COMMEMORATE WORLD FOOD DAY

The Jharkhand Chapter along with Bihar Chapter of PHD Chamber organized a virtual National Conference to commemorate World Food Day on October 23, 2020 under the theme “Building Innovation & Sustainability in Nutrition Interventions” in association with Amway India.

Chief Guest, Mr. Sudhanshu Pandey, IAS, Secretary, Department of Food & Public Distribution, Government of India, in his address apprised on the importance of World Food Day and appreciated PHD Chamber for celebrating 2020 World Food Day theme (“Grow, nourish, sustain, together. Our actions are our future”), as a clarion call for

greater collaboration to build more resilient food systems and “defeat the scourge of hunger, food insecurity and malnutrition”. He also shared how the government has been tirelessly working for the distribution of food grains. India has successfully achieved food security in spite of food and health crisis brought on by COVID-19. He stated, “while many other countries are struggling during the Coronavirus pandemic to provide food security to people, Indian farmers broke last year’s food production record. In fact, export of essential agriculture commodities recorded an increase of more than 40%.”

Guest of Honour, Padamshree Dr Deepa Malik shared her inspiring and

personal experience as to how food and nutrition diet is most important for any sports person and her whole survival was towards a balanced diet. She also emphasized on mental health and how a healthy and nutritious diet can help in shaping one’s personality.

World Food Day, 2020, Grow-Nourish-Sustain Together, is a global cause. “Nutrition leads to healthy World,” said Ms. Simrat Bishnoi, Vice President – Corporate Communications, Marketing Communications and CSR, Amway India Enterprises Pvt. Ltd. She shared details of the role of private players in addressing childhood malnutrition. She also shared the various initiatives taken by the company to eradicate hunger. She outlined that their focus area is to work for undernourished children below 5 years of age and Amway is dedicated in this mission.

Mr. David Madiol, Global CSR Head, Amway Corporation, apprised the history of Amway India and Power of 5 Project, an initiative taken jointly. He also shared how Amway India with the Nutrilite Brand is working towards achieving their mission of eradication of hunger and malnutrition globally.

Dr Taruna G Gandhi, Mamta HMC, in her address explained how Power of 5 Project is confronting malnutrition in migratory and resettlement colonies. The project is to improve the nutritional status of under-five children through community-based nutrition education focusing on prevention, early identification and improved access to care, identification of malnourished children and improving their linkages to care and support services.

Dr Sunil Mehra, Executive Director, Mamta Health Institute for Mother and Child (Mamta – HMC, New Delhi), shared how they have partnered with Amway India in the mission of eradicating hunger and malnutrition.

Mr. Vishal Chaudhary, Chairman, Jharkhand State Chapter, PHD Chamber delivered the vote-of-thanks to the guests. The session was moderated by Dr Yogesh Srivastav, Principal Director, PHD Chamber.





FINANCING AND FACILITATING CREDIT FACILITY TO MSME SECTOR

The Bihar & Jharkhand Chapter of PHD Chamber, organized a webinar-cum-workshop on “Financing And Facilitating Credit Facility To MSME Sector” on October 1, 2020. The objective was to connect to the MSME sector and other stakeholders in the State of Bihar, getting financial institutions, banks and the government on one platform. The workshop highlighted and discussed the guidelines and procedure for financing facilities available for MSMEs. There are over 63 million MSME units in India.

Welcoming the participants and eminent speakers in the session, Dr. Yogesh Srivastav, Principal Director, PHDCCI, apprised the participants about the activities of PHD Chamber and its role in handholding the MSME sector.

While sharing the Industry perspective, Mr. Anil Khaitan, Former President and Mentor, PHD –MSME Mentoring & Guidance Centre, highlighted how COVID-19 has affected the economy and Indian businesses at large. He advised the industry members not to divert the working

capital funds for long-term loans.

Dr HP Kumar , Former CMD, NSIC and Advisor, PHD Chamber detailed how to avail credit facility from the government for MSME sector and explained the difference between financing and credit facility. He mentioned the four factors of financing:- (Adequacy of credit facility, timely availability of credit facility, should be economical and should possess easy terms and conditions).

Mr. Vishwa Mohan Jha, Director, MSME DI, Patna, explained the schemes and credit facilities floated by GOI during the Covid-19 for the MSME Sector. Mr. Jha also apprised the participants the importance of Udhayam Registration and how it is mandatory to register to avail the facilities of Government schemes and loans sanctioned for the MSME sector. He also shared the status of MSME sector in Bihar, where the state is ranking number one in MSME registration but still the state lags behind. He underlined that to become more competitive in the global market, all MSMEs need to upgrade technology and quality. He explained how Champion Desk of MSME is working efficiently for helping the MSME sector.

Ms. Kajal Shrivastava, Divisional Manager, MSME Incharge, Canara Bank, spoke about the bank’s perspective in disbursing loans to the MSME sector. She also explained the participants what the bank expects from customers while lending loan to industry and entrepreneurs. To run a business, the bank is providing finance, working capital for day-to-day running of business and term loan for upgrading machines. She emphasized that to get one’s project financed, the customer needs to have their civil score clear as today the banks are very cautious in recovery.

Mr. Vishal Chaudhary, Chairman, Jharkhand Chapter delivered the vote-of-thanks to the participants.



PROSPECTS AND CONSTRAINTS IN AGRI STARTUP IN DAIRY SECTOR

The Bihar Chapter of PHD Chamber in association with NABARD organized a webinar on “Prospects and Constraints in Agri Startup in Dairy Sector” on August 27, 2020 in a bid to double the farmer’s income by 2022. Bihar is rich in agricultural entrepreneurship and Start-Ups hold the key of harnessing potentialities in Bihar by employment for the youth.

Chief Guest, Dr Rameshwar Singh, Vice Chancellor, Bihar Animal Sciences University, Patna said that NABARD has been a big supporter of Technology Business Incubators (TBISs) for the institute which plays a catalyst role in developing Startups in the dairy sector. There is a lot of scope of allied activities and making a wide range of dairy products.

He called for the need to work on better breeding of animals as Bihar has a lot of cattle and exotic breeds. Dr Singh suggested processing, dairy services, breeding services and fodder production are some of the areas

in dairy sector which the youth can explore as there are many prospects in these areas.

Mr. Arun Raste, Executive Director of National Dairy Development Board, (NDDDB) emphasized how ration balancing is necessary for animal dieting which can reduce cost and maintain the health of animals. NDDDB is also promoting use of ethno-veterinary medicine or Pashu ayurveda (Ayurvedic Veterinary Medicine) to help control animal diseases. The Executive Director informed that even repellents can also be made from it and Semen station is being created and Enterprises can be started to train about artificial insemination.

Mr. Sudhir Kumar, Managing Director, Jharkhand Milk Federation highlighted how COVID-19 has led to the dairy sector making more profits and better livelihood for the farmers. He stated that Off-farm activities have huge scope of employment in this sector, i.e milk aggregator or collector, milk tester for checking of

adulteration, etc. He also suggested that the upcoming start-ups can divide the dairy sector into categories of aggregator and milk production. Rearing centre is another option for Start-ups.

Dr Ravindra Kumar Sohane, Director Extension Education Agriculture University, Bihar emphasized on using local based items to feed the animals by reducing cost of production. He mentioned that the Dairy Entrepreneurship Development Scheme is being implemented by NABARD for generating self-employment opportunities in the dairy sector. The constraints in the sector are requirement of high capital and investment by the farmers, manpower and labour and lack of required knowledge in this sector. There is also a provision of Agriculture Entrepreneurship Orientation Programme (AEOP) and Start-up Agri-Business Incubation Programme (SAIP) to help entrepreneurs to set up Start-ups.

Dr Pankaj Kumar, Deputy Director Training- Bihar Animal Sciences University in his technical presentation explained that there are four components for effective dairy farming, viz improved feeding, breeding, farm management, health & vaccination. He suggested entrepreneurs to focus on reducing cost for profit maximization in the dairy sector because the margin in milk and its products are stable. He said this can be achieved by preparing a complete mix of cattle feeds, it can be produced at own farm rather than buying from the market.

Mr. Santosh Kumar, Director, Anand Sagar Natural Dairy shared details about the Community Dairy Farming and emphasized on using of modern techniques like AI, Data Mining and Block chain for upgrading the sector.

Ms. Ajanta Bhumij, Director Ajanta Dairy Farm P Ltd. shared her success story on how she made her dairy business profitable.

Dr Yogesh Srivastav, Principal Director, PHDCCI delivered the welcome remarks. Mr. Mantosh Singh, Resident Director, Jharkhand State Chapter, PHDCCI delivered the formal vote-of- thanks to the guests. The session was moderated by Ms. Leena Lall, Resident Manager, Bihar State Chapter, PHDCCI.





INS & OUTS VIRTUAL SERIES: INAUGURAL SESSION ON REVAMPING URBAN INFRASTRUCTURE TO REVIVE INDIAN ECONOMY

The Chandigarh Chapter of PHDCCI in collaboration with the Indian Institute of Architects organized the inaugural session of Ins & Outs virtual series on the theme 'Revamping Urban Infrastructure to Revive Indian Economy' on October 19, 2020.

The session focused on finding solutions of issues including deterrents in getting private investments into infrastructure projects, empowering urban planners, removal of delivery bottlenecks, environment sustainability and inclusive approach to distribute the accountability amongst all stakeholders.

Mr. Durga Shanker Mishra, Secretary, Ministry of Housing and Urban Affairs said that by 2050 more than 85 crore people will be living in urban areas of India and our urban infrastructure needs to be optimized to meet the aspirations of people in terms of availability of healthcare, roads, education, drinking water, sanitation, waste management and

entertainment.

He further explained that the Smart City concept is built on the fundamental of achieving more from less and for that inclusion of technology from construction to IT / ITES is a must. He informed that the goal of the Government is to improve the quality of life of all the citizens through schemes like housing for all, affordable rental complex and Amrut.

Ar Habib Khan, President, Council of Architecture, Government of India mentioned that our urban infrastructure needs to be strengthened to improve the quality of life of people but at the same time rural areas need massive investments in infrastructure to revive the rural economy where 65-70 percent of our population lives.

Talking about urban planning of Chandigarh, Ar Kapil Setia, Chief Architect, Chandigarh Administration mentioned that this city was built in a way that it met the aspirations of the people in every area of life. Urban

Planning in Chandigarh is done with active participation of the people living in the city, he further added.

While moderating the session, Mr. Puneet Narang, Partner, KPMG posed questions related to financing of projects, changing expectations from urban local bodies, IT / ITES changing the way of living in both urban and rural areas and changing requirements of the people. He said that the pandemic has given an opportunity to the urban planners to introspect and look for long term solutions to cope with these kind of situations in a better way.

Earlier in his Welcome Address, Mr. Madhu Sudan Vij, Chairman, Chandigarh Chapter, PHDCCI informed about the initiatives taken by the Chamber on a regional level regarding urban housing. Mr. Suvrat Khanna, Co-chairman, Chandigarh Chapter, PHDCCI said that the eminent speakers have shared very useful information that will benefit all the participants.





LOGISTICS & WAREHOUSING MANAGEMENT - STREAMLINING DEMAND & SUPPLY

The Chandigarh Chapter of PHDCCI organized a Virtual Session on Logistics & Warehouse Management on the theme Streamlining Demand & Supply on November 6, 2020.

Chief Guest, Mr. Pawan Kumar Agarwal, IAS, Special Secretary (Logistics), Ministry of Commerce and Industry, said that COVID-19 pandemic underlined the importance of this sector. He informed that a separate Department of Logistics was created three years back by the Government of India and now they are focusing on integrated and structured development of logistics sector for its transformation. He informed that the Government is working on the National Logistics Policy, which aims to promote seamless movement of goods across the country.

Listing the hurdles in development of logistics sector in the country, he mentioned that poor definition and lack of understanding, absence of rules and regulations, non-standardization of logistics assets, lack of trained manpower and trust

deficit in transporters act as barriers to development of logistics sector in the country.

Mr. Agarwal stated that multimodal transportation, national logistics law to standardize documentation, liabilities of transporters, packaging laws and digital transformation are required for boosting the logistics sector. He added that use of inland water ways and containerization for domestic transportation will go a long way in cutting the logistics cost.

Mr. Agarwal also stressed the need for clean and green logistics by use of alternate fuels in transportation. He also emphasized on the need for specially trained workforce to handle the logistics efficiently.

Mr. Vivek Pratap Singh, IAS, Managing Director, Conware & Punjab State Warehousing Corporation, Director, PLIL stated that at present they are mainly catering to the agriculture sector but would like to move out to other sectors depending on the demand of the area. He said

that Punjab Government is willing to collaborate with private companies to build joint ventures to boost logistics sector in the State.

Mr. Sumit Sharma, Co- Founder, GoBOLT in his opening remarks said that the warehousing and logistics sector in India is projected to attract an investment amount of nearly US\$ 10 billion over the next 4-5 years.

Welcoming the speakers and participants, Mr. Madhu Sudan Vij, Chairman, Chandigarh Chapter, PHDCCI underlined that the objective of the program is to find synergies between the demand from industry and strategies adopted by the Center and State governments to fulfil the same. He appreciated the efforts of Punjab Government's commitment to facilitate trade within the State of Punjab through seamless logistics and warehouse infrastructure.

Mr. Karan Gilhotra, Chairman, Punjab State Chapter, PHDCCI delivered the vote-of-thanks to the Chief Guest, eminent speakers and the participants.





INVESTMENT OPPORTUNITIES IN BIO-ETHANOL SECTOR IN CHHATTISGARH STATE

The Chhattisgarh Chapter of PHD Chamber and CSIDC (Chhattisgarh State Industrial Development Corporation) jointly organized a webinar on “Investment opportunities in Bio- Ethanol Sector in Chhattisgarh” on August 7, 2020.

Mr. Shashank Rastogi, Chairman, PHD Chamber, Chhattisgarh Chapter said that Chhattisgarh is called “rice bowl of India”, because 80 percent of the state’s population is engaged in cultivation and the main production of the state is rice. The state has a conducive environment for manufacturing bio ethanol, and the government is providing favourable facilities for investors.

Mr. Chandrasekhar Reddy, Managing Director, Venika Bio CNG

Pvt. Ltd. welcomed the initiative of the state government. Mr. Sumit Sarkar, Project Officer of Chhattisgarh BioFuel Development Authority, stated that the state government has always been in the forefront of production of green petroleum. He informed that the government has invited proposals from investors and is also considering making bio ethanol from sugarcane along with paddy.

Mr. Naveen Seth, Principal Director, PHD Chamber informed about the online exhibition being organized by PHD Chamber for the first time where automobile sectors will also be exhibited in different areas and there will be discussions regarding alternative fuels. He invited the Government of Chhattisgarh to

become a state partner in this event. Mr. Uday Kulkarni, Assistant Vice President, Praj India Limited explained about the work being done by Praj India in the green fuel production sector.

On behalf of the Government of Chhattisgarh, Mr. Arun Prasad, Managing Director CSIDC, briefed about the efforts being made by the State Government for bio ethanol production.

Dr. Ranjeet Mehta, Principal Director, PHD Chamber delivered the vote-of-thanks to the guests. The program was moderated by Dr Yogesh Srivastav, Principal Director, PHD Chamber.



NEW LABOUR CODES: INTERPRET AND IMPLEMENT

The Haryana State Chapter of PHD Chamber organized a video conference on 'New labour Codes: Interpret and Implement' on November 26, 2020. The objective of the program was to apprise industry about new labour codes and how it will affect the industry.

Welcoming the participants, Mr. Pranav Gupta, Chairman, Haryana State Chapter, PHD Chamber mentioned that the New Labour Codes will go a long way in improving ease of doing business in India and will provide a transparent system to suit the changed business environment. He said that these reforms will lead to reduction in licensing requirements and paperwork as well as costs associated with multiple compliance obligations and their successful implementation will be the key to attracting more foreign investments and to get India's GDP growth trajectory back on track after an unprecedented contraction in Q1 2020-21 due to the extended lockdown under COVID-19.

Mr. Sanjeev Upadhyay, Founder Ubiquitous Talents apprised that the New Labour Codes will allow industries flexibility in hiring and retrenchment. They will make industrial strikes more difficult by clamping new conditions and also expand the social security net for both formal and informal workers. He said the New Code will also help in speedier adjudication of disputes. Appropriate rules for strikes and lockouts have also been provisioned in the New Code.

Adv Satyaraj Alva, Senior Labour Law Consultant made a detailed presentation to explain the salient features of the New Labour Codes namely Social Security Code, Occupational Safety Code and Industrial Relations Code.

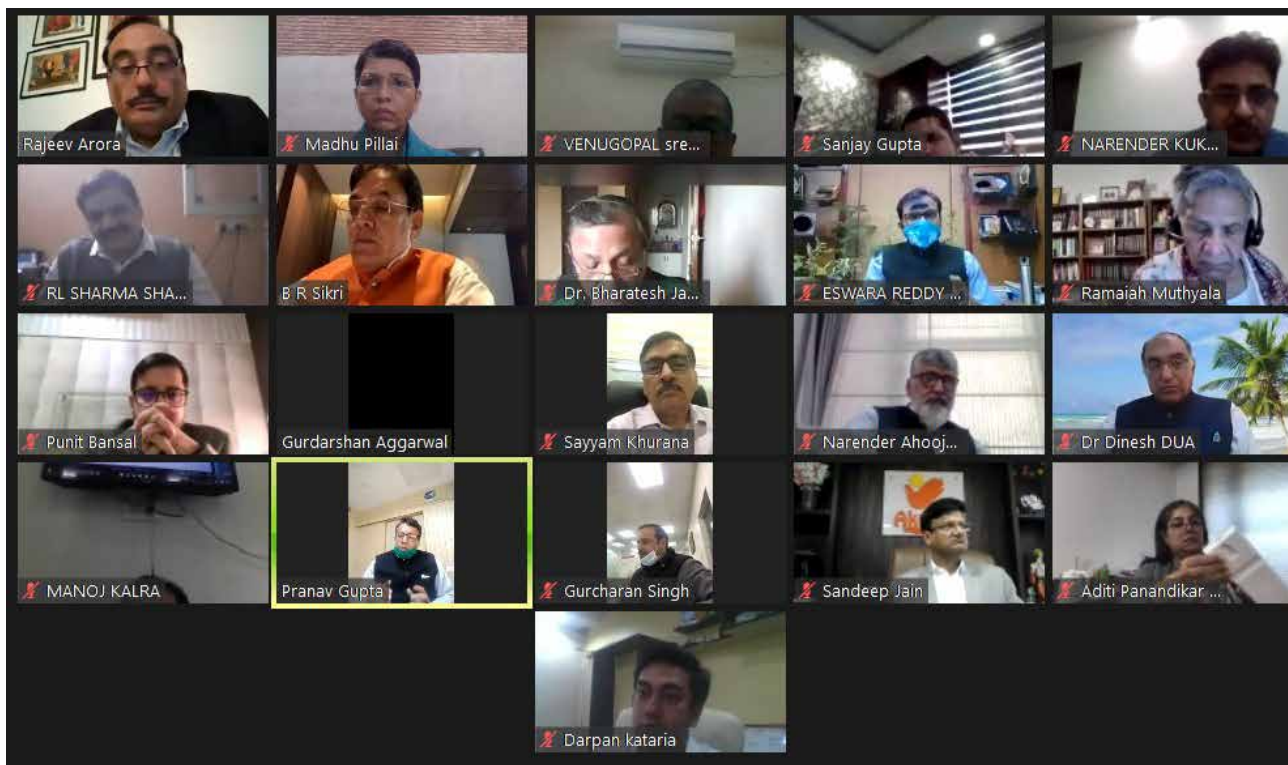
Mr. Harbhajan Singh, Former Director-HR, Honda Motorcycle and Scooters stated that the New Labour Codes provide a balance between interests of employers and employees and it will be the responsibility of States to implement them in letter and spirit. The Wage Code will be applicable to all organized and unorganized

sectors. For Social Security, Gig workers will be registered on the basis of Aadhar Card. There is clarity on retrenchment provisions. He added that the introduction of Fixed Term Employment will boost generation of new employment.

Dr G P Rao, Founder, Good People Relations highlighted that the New Labour Codes have simplified the existing labour laws. The interest of all stakeholders has been taken care of. These will boost Ease of Doing Business in the country and attract new investments. Under the new laws, strike by workers has been made more stringent and flash strikes have been banned. Now the workers can go on strike if more than 50% of the total workers agree to the proposal by giving prior notice. As part of the Social Security, the gratuity amount will be 50% of the gross salary and not the basic pay. For Dispute Resolution, multiple avenues have been provided. The Industrial Tribunal will now comprise equal number of representatives from the management and workers.

Mr. Anuj Aggarwal, Convener, Panchkula Zone, Haryana State Chapter, PHD Chamber & MD, Altruist Technologies Ltd. delivered the vote-of-thanks to the eminent speakers and participants.





TECHNOLOGY TRENDS IN PHARMA INDUSTRY



The Haryana State Chapter of PHDCCI organized a video conference on 'Technology Trends in Pharma Industry' on November 19, 2020. Mr. Rajeev Arora, IAS, ACS, Health and Family Welfare, Govt. of Haryana was the Chief Guest.

Welcoming the eminent speakers and participants, Mr. Pranav Gupta, Chairman, Haryana State Chapter, PHDCCI stated that the pandemic has spurred adoption of technologies and other innovations to support virtual work and other functions. Therefore, maintaining and expanding R&D, technological transformation and their global market presence are immediate priorities of pharma companies.

Chief Guest, Mr. Rajeev Arora, IAS, ACS, Health and Family Welfare,, Govt. of Haryana while giving the keynote address stated India has been advocating globalization, but the pandemic has underlined the need for self-sufficiency in various pharma supplies. He said although India has

expanded its industrial base but we lag behind in innovation which is essential for competing with the multinationals. He also pointed out that there is lack of interaction between industry and academia and R&D is not being given adequate importance. Therefore, there is need to improve the campus environment so that they become R&D hubs and lead to innovation. He emphasized that individual innovators should be encouraged and enabled to survive.

Mr. N K Ahooja, Haryana State Drug Controller informed that the mandate is to act as a facilitator, as a friend, philosopher and guide. He stated that new technology like 3D printing, AI and nano technology are available for up-gradation of pharma sector. He said that barcode technology can be used to check spurious drugs.

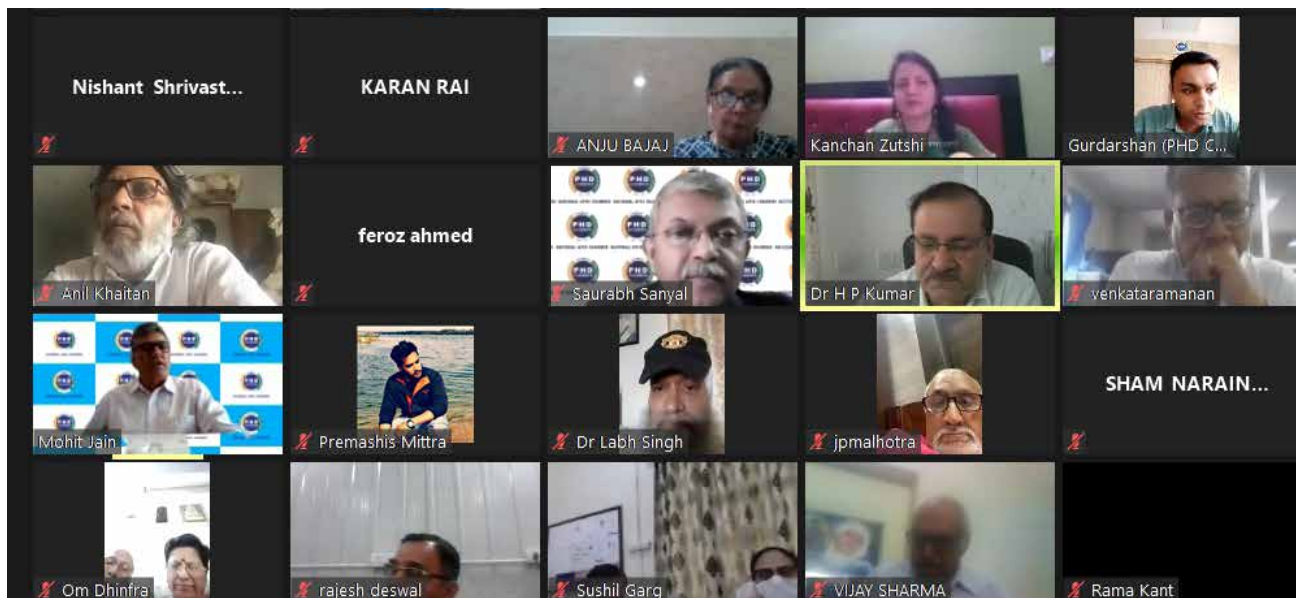
Presenting the Government of India perspective, Dr S. Eswara Reddy, Joint Drugs Controller said that as the drug regulations are changing frequently, therefore, technology is

crucial in driving automated regulatory compliance. He emphasized that pharma companies should adopt Track & Trace technology to effectively maintain their supply chains. He informed that the Regulator plans to use technology for automating its operations in coming times.

Mr. B R Sikri, Chairman, FOPE said that the Government should facilitate industry-academia ties up to boost innovation. He lamented that the compliance rate of Indian pharma industry is very low as compared to developed nations.

Mr. Narinder Jaryal, Marketing Program Manager, Agilent Technologies India Pvt. Ltd. and Dr Dinesh Dua, Chairman, Pharmexcil made a detailed presentation to highlight the role of technology in Pharma Industry.

Mr. Puni Bansal, Co- chairman, Haryana Pharma Committee, PHDCCI delivered the vote-of-thanks to the speakers and participants.



MSME CONCLAVE SCALING UP INDUSTRY TO THE NEXT LEVEL

The Haryana State Chapter of PHD Chamber organized a MSME Conclave on August 20, 2020 to apprise industry members about the benefits and registration process of GeM portal and how to raise funds by registering on the National Stock Exchange.

Mr. Mohit Jain, Chairman, Haryana State Chapter, PHDCCI stated that MSMEs are the backbone of industrial economy and play a key role in generating employment in the country. He underlined that to realize their full potential, MSMEs need to make full use of different funding facilities and marketing opportunities available in the country and avail benefits of various schemes announced by the government under the Atmanirbhar Bharat Abhiyaan.

Sharing the Industry perspective, Mr. Anil Khaitan, Former President and Mentor, PHD-MSME Mentoring & Guidance Centre said that scaling

up of businesses is important to increase competitiveness, increase market share and to maintain liquidity. Scaling up of business can be done by modernising with adoption of latest or alternative technology and proper financial planning.

Mr. Saurabh Sanyal, Secretary General, PHD Chamber explained the support offered to MSMEs by PHDCCI through its PHD-MSME Mentoring & Guidance Centre.

Dr H P Kumar, Former CMD, NSIC and Advisor, PHD Chamber said that scaling up of business not only means adding new technology or machinery but it also means full utilization of the available capacity. He said that majority of MSMEs are using only 60% of their capacity. He asserted that market plays an important role in success of any business.

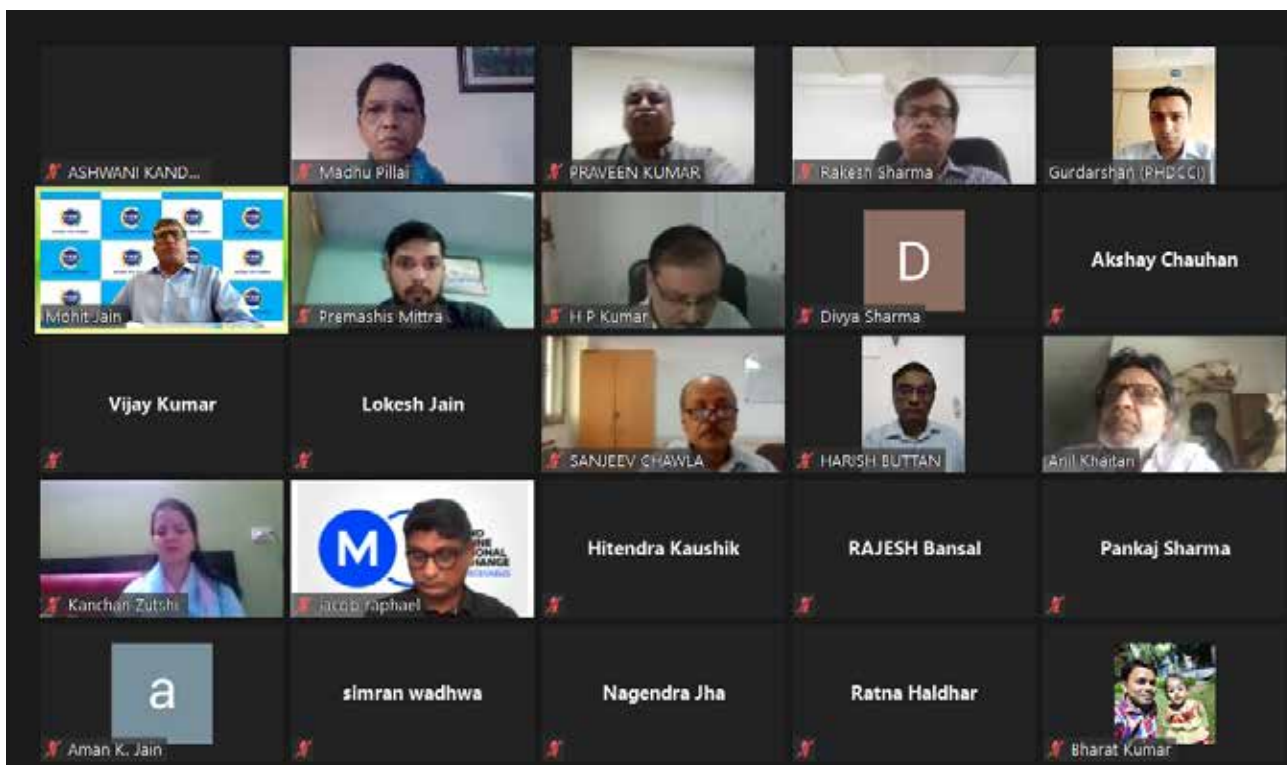
Explaining the procedure and benefits of listing on NSE, Mr. Rakesh Khurana, Regional Manager,

NSE stated that listing increases the visibility and credibility of the companies. He mentioned that for scaling up, businesses need finance and NSE is a good platform for raising funds at a very low cost.

Mr. Naveen Joshi, Regional Manager, GeM made a presentation to explain the process of registration on the GeM Portal. He stated that GeM portal was launched in 2016 for transparency and inclusiveness in public procurement. He said that this is a cashless, contactless and paperless platform. An industry can sell its products pan India on this portal and can also choose delivery options to sell in a particular region. He informed that registration on the portal is free and also explained the pre-requisites for registration.

Mr. Lokesh Jain, Chairman, MSME Committee, Haryana State Chapter, PHD Chamber delivered the vote-of-thanks to the participants.





PROGRAM ON TRADE RECEIVABLES DISCOUNTING SYSTEM



The Haryana State Chapter of PHD Chamber organized a Program on 'Trade Receivables Discounting System' on August 28, 2020 to apprise industry members about the Invoice Discounting Scheme promoted by the Ministry of MSMEs.

Welcoming the speakers and participants, Mr. Mohit Jain, Chairman, Haryana State Chapter, PHDCCI said that MSMEs are the back bone of Indian Economy and despite the important role played by them in the country's overall economic growth, they continue to face constraints in obtaining adequate finance, particularly in terms of their ability to convert their trade receivables into liquid funds. He opined that Trade Receivables Discounting System (TReDS offers a promising platform for solving their working capital issues.

Presenting the industry perspective, Mr. Anil Khaitan, Former,

President and Mentor, PHD-MSME Mentoring & Guidance Centre stated that discounting receivables can be a good source of finance for the cash starved MSMEs, particularly because it is an off-balance sheet finance. He said that although the Government had mandated all big corporate and Central Government PSUs to register on TReDS platform, but very few have come on board on this platform.

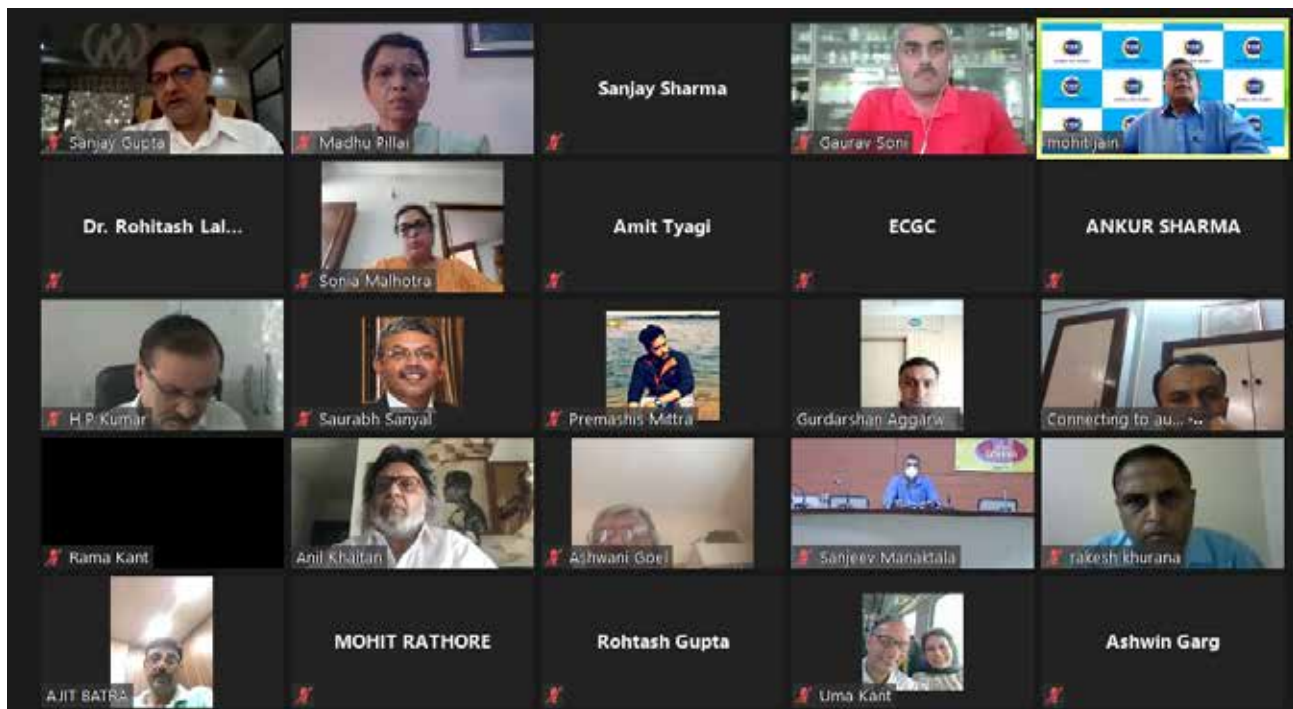
Dr H P Kumar, Former CMD, NSIC and Advisor, PHD Chamber said that although more than 1.3 crore enterprises are registered under GST but the number of companies availing services of TReDS platforms is very low. The reason for this could be lack of awareness. Moreover, the registration fee is very high. Mr. Kumar informed that MSMEs can take assistance from Chamber's PHD-Mentoring and Guidance Centre on various issues ranging from project

conceptualization, training, funding resources, etc.

Mr. Jacob Raphael, COO, M1xchange made a presentation on Registration and Benefits of TReDS Scheme. TReDS is a digital platform that allows small businesses to get access to working capital by auctioning their trade receivables.

Sharing the Government of India Initiatives on TReDS, Mr. Sanjeev Chawla, Director, MSME-DI stated that TReDS is a good mechanism for MSMEs to fulfill their liquidity requirements. The government has launched a CHAMPION Portal to empower MSMEs and address their grievances.

Mr. Lokesh Jain, Chairman, MSME Committee, Haryana State Chapter, PHDCCI delivered the vote-of-thanks to the participants.



EXPORT PROMOTION AND RISK MANAGEMENT

The Haryana State Chapter of PHD Chamber organized a video conference on 'Export Promotion and Risk Management' on September 25, 2020 to discuss the financial support, risk management and incentive policies of the government for the promotion of exports.

Welcoming the speakers and participants, Mr. Mohit Jain, Chairman, Haryana State Chapter, PHDCCI mentioned that in recent times, India is witnessing slowdown in exports with its traditional partners. Under these circumstances, we need to set in motion strategies and policy measures which catalyze growth of exports in several different sectors as well as in newer markets.

Mr. Anil Khaitan, Former President and Mentor, PHD-MSME Mentoring & Guidance Centre while presenting the industry perspective said that exports are the lifeline of the economy. He lamented that our country has not been able to exploit the full export potential. He added that as a number of risk factors are involved in international trade, therefore, it is important for exporters to have a robust risk management strategy in place.

Briefing about the services offered by PHD Chamber to exporters and

MSMEs, Mr. Saurabh Sanyal, Secretary General, mentioned that PHD MSME Mentoring & Guidance Centre provides capacity building, policy advocacy and virtual incubation services besides helping entrepreneurs for registration on GeM and Udyam portals.

Dr H P Kumar, Former CMD, NSIC & Advisor, PHDCCI mentioned that while India exports over 700 products to 119 countries but the value of exports is very low and does not match the potential that exists in the country. He said that the major reason for low exports is lack of information. He suggested that to jack up exports, relevant information like demand and trends prevalent in various international markets should be made available to exporters through a web portal. He apprised that useful information regarding exports is available on Chamber's MSME portal which can be accessed by the exporters.

Mr. Rakesh Khurana, Regional Manager, NSE informed that MSMEs can raise capital by listing on NSE and create value for their company as well as their investors. Mr. Khurana mentioned that the eligibility criteria for listing on NSE has been simplified and also briefed about the benefits of listing including enhanced visibility and credibility. He also mentioned that the

Governments of Punjab, Haryana, H.P. and Rajasthan offer subsidy to MSMEs for listing on NSE.

Explaining the NSE tools for Forex Risk Management, Mr. Vipul Khujuria from NSE apprised that to protect both importers and exporters from fluctuations in forex value, NSE offers Futures and Options tools.

Mr. Sanjay Kumar, Branch Manager, ECGC made a presentation to highlight the risks associated with international trade and various products offered by ECGC to safeguard the interest of the exporters.

Highlighting the Exports Promotion Schemes of GOI for boosting exports, Mr. Jaipal, Deputy Director, DGFT briefed about the Advance Authorization Scheme and Export Promotion Capital Goods Scheme. He informed that under the Advance Authorization Scheme, exporters are allowed to import duty free raw materials against an export obligation with at least 15% value addition in the export market.

Mr. Sanjay Gupta, Convener, Ambala Zone, Haryana State Chapter, PHDCCI delivered the vote-of-thanks to the speakers and participants.

Over 60 industry members participated and benefitted from the program.





IMPORTANCE AND SCOPE OF CREDIT RATING FOR INDUSTRY

The Haryana State Chapter of PHD Chamber organized a video conference on 'Importance and Scope of Credit Rating for Industry' on October 22, 2020.

Welcoming the speakers and participants, Mr. Mohit Jain, Chairman, Haryana State Chapter, PHDCCI mentioned that Credit Rating is beneficial for both lenders and borrowers. For money lenders, the credit rating helps in making good investment decisions and ensures safety of their money. The borrowers can benefit from a good credit rating by getting easy loan approvals and loans at competitive interest rates.

Mr. Anil Khaitan, Former President and Mentor, PHD-MSME Mentoring & Guidance Centre while sharing the Industry perspective said that credit rating is basically the assessment of capability of a business to service its loans and influences the decisions of lenders and investors. While rating a business, the Rating Agency considers credit history of a company in respect

of long and short term loans, bank guarantees, etc. Exhorting the businesses to get credit rating, he underlined that credit rating will help them not only in getting loans but also in improving management of their company because weaknesses in different aspects of company are highlighted by the Credit Rating Agencies.

Dr H P Kumar, Former CMD, NSIC & Advisor, PHDCCI informed that PHDCCI facilitates its members in getting credit rating and has also initiated a dialogue with major credit rating agencies to reduce the fee being charged by them.

Mr. Abhash Sharma, Director-Head, Mid Corporate, India Ratings made a presentation to highlight the benefits of credit rating for Industry. He said that credit rating is basically the probability of default of a business entity. He said that the rating of proprietorship and partnership goes one notch below the limited companies even when they have the

same strengths. He added that credit rating is based on various parameters including liquidity, utilization of bank limits, external liquidity, diverse funding sources, access to capital market, etc. Mr. Sharma informed that in India credit rating has 16 scales that are represented by letters A, B, C and D. The AAA is the highest rating implying that the company is very strong to meet the financial obligations. He added that good credit rating helps the company to improve its corporate image, lowers the cost of borrowing – both from banks and investors and helps in marketing. It also boosts the investor confidence in the company.

Mr. Vineet Kaura, AGM, Commercial Branch, SBI highlighted the importance of Credit Ratings in context with funding from Banks. He mentioned that the credit policy of banks is to identify the risk while extending loan to a company. Credit rating makes it easier for banks to take a decision as credit rating is done by considering the financial management of the company.

Mr. Mohit Jain, Chairman, Haryana State Chapter, PHDCCI delivered the vote-of-thanks to the speakers and participants.





FOCUS ON WELLNESS: SUNSHINE, WATER, REST, AIR, EXERCISE, SAFETY & DIET ARE THE BEST DOCTORS FOR WELLNESS IN MODERN LIFE DURING THIS PANDEMIC

The Jharkhand and Rajasthan Chapters jointly with Women Entrepreneurs Committee of PHDCCI organized a Virtual National Conference titled Focus on Wellness with the theme ‘Wellness in Modern Life’ on October 19, 2020. Mr. Ashok Chandna, Hon’ble Minister for Sports & Youth Affairs, Government of Rajasthan was the chief guest.

Mr. Sanjay Aggarwal, President, PHDCCI said that every disaster has its own challenges and opportunities. He said that we need to focus on positives and focus on wellness. Taking care of mind, body and soul has become very important in these times. He said that we have started eating healthy and started to care about ourselves and our surroundings. This pandemic has taught us to concentrate on our spiritual, physical and mental wellness. He spoke about the need for a healthy workplace which would benefit all.

Mr. Ashok Chandna, Hon’ble Minister for Sports & Youth Affairs, Government of Rajasthan congratulated Mr Sanjay Aggarwal, President, PHDCCI for taking over

as President and the amazing work done by Paramount Communications in Rajasthan. He emphasized that we should take care of our health to move forward. Health can be of employees equally of machines. He stressed on how inner engineering is important. Always seeing positive in everything is necessary and whatever path we choose, should always be aligned with our mind, body and soul.

Dr Aruna Oswal, Chairperson, Women Entrepreneurs Committee, PHDCCI spoke about sustaining positivity during these current testing times, which is important for our mind, body and soul.

Mr. Digvijay Dhabriya, Chairman, Rajasthan Chapter, PHDCCI spoke about the policy framework under which Government of India is providing free access to healthcare for 40% of people in the country. Rajasthan Chapter of PHDCCI is also working on the same framework by creating a favourable eco-system in the State. Mr. Suneel Dutt Goyal, Co- chairman, Rajasthan Chapter, PHDCCI said that how different modern life style

patterns affect our health in different aspects physically, psychologically, and socially.

Ms. Alka Gurnani Singh, National Manager –Public Affairs, Amway India Enterprise Ltd. said that building immunity, living a healthier and better life and taking care of ourselves along with the surroundings during this pandemic is really important. She said that people with less immunity and weak immunity are getting more affected by COVID- 19.

Col Rajnish Kapur, Business Head –Grey Cements, JK Cements Ltd. said that nature is most important which turns a negative thought into positive thought. He shared few of his personal life experiences.

Mr. Vishal Chaudhary, Chairman Jharkhand Chapter, PHDCCI delivered the concluding remarks and proposed the vote-of-thanks to the panellists and delegates.

The webinar was moderated by Dr Yogesh Srivastav, Principal Director, PHDCCI. It was supported by Amway India.



WELLNESS LEADS TO HAPPY & PROSPEROUS LIFE: FOCUS ON WELLNESS

The Jharkhand Chapter of PHD Chamber in association with Women Entrepreneurs Committee along with AMWAY organized a webinar on “Wellness leads to Happy & Prosperous Life” on August 11, 2020. The Chief Guest was Mr. Ashwini Kumar Chaubey, MOS, Health & Family Welfare.

Dr D K Aggarwal, President, PHD Chamber in his presidential address mentioned that in these indispensable times, there is a need to focus on wellness especially at the workplace. We need to take holistic measures to keep our body, mind, and soul healthy by practicing yoga, meditation, exercising, eating a healthy diet and taking natural medicines. He emphasized on the need to develop our health infrastructure and making the youth healthy and giving them education that will lead to a brighter India.

Dr Aruna Abhey Oswal, Chairperson, Women Entrepreneurs Committee, PHD Chamber apprised about the objective of the Committee that is to empower women by supporting and building their connections so that they can be the entrepreneurs for the future. Women will not only make her family healthy but also ensure that its positive outcome affect the entire society. She highlighted that in these times of pandemic, has led to us to go back to our roots by being with ourselves and give time to our mind, body and soul.

Chief Guest, Mr. Ashwini Kumar Choubey, Hon’ble Minister of State for Health & Family Welfare, Govt. of India stated that in these times of pandemic, health and wellness have become the prime areas of focus. We need to sync our mind, body and soul to keep ourselves positive. Mr. Ashwini Kumar Choubey discussed

that body is like the temple and we must ensure that we take care of it on a day to day basis. We need to ensure to live in a clean environment so that we can cleanse our body and this would lead to cleaning our mind and soul.

He cited examples of old times when people used to have a healthy lifestyle and followed healthy habits. He suggested regular intake of herbs like Galoy, Ashwagandha and other Ayurvedic medicines help to keep our bodies healthy and practice yoga and meditation to keep the mind positive.

Mr. Rajat Banerjee, Head Corporate Affairs, AMWAY India Ltd. mentioned that while COVID-19 has given us tough times, it’s time that we focus on a healthy workspace for the wellness of the employees. India has been the land for yoga and Ayurveda making it closer to its traditional herbs and medicines. He highlighted that

globally, there has been a spike in natural supplements like Vitamin C, D, Multivitamins, Tulsi, Chavanprash and others to strengthen the immune systems.

Col (Retd) Harmit Singh Sethi, Group Head & Executive Director-Corporate Affairs & Incubation-Dalmia Bharat Group talked about the concept of wellness and its major dimensions that are physical, emotional, spiritual, social, financial, environmental, occupational and intellectual.

Ms. Shagun Singhal Garg, Motivational Speaker, Columnist and Educationist discussed that the only incentive for wellness is making healthy choices for making our life

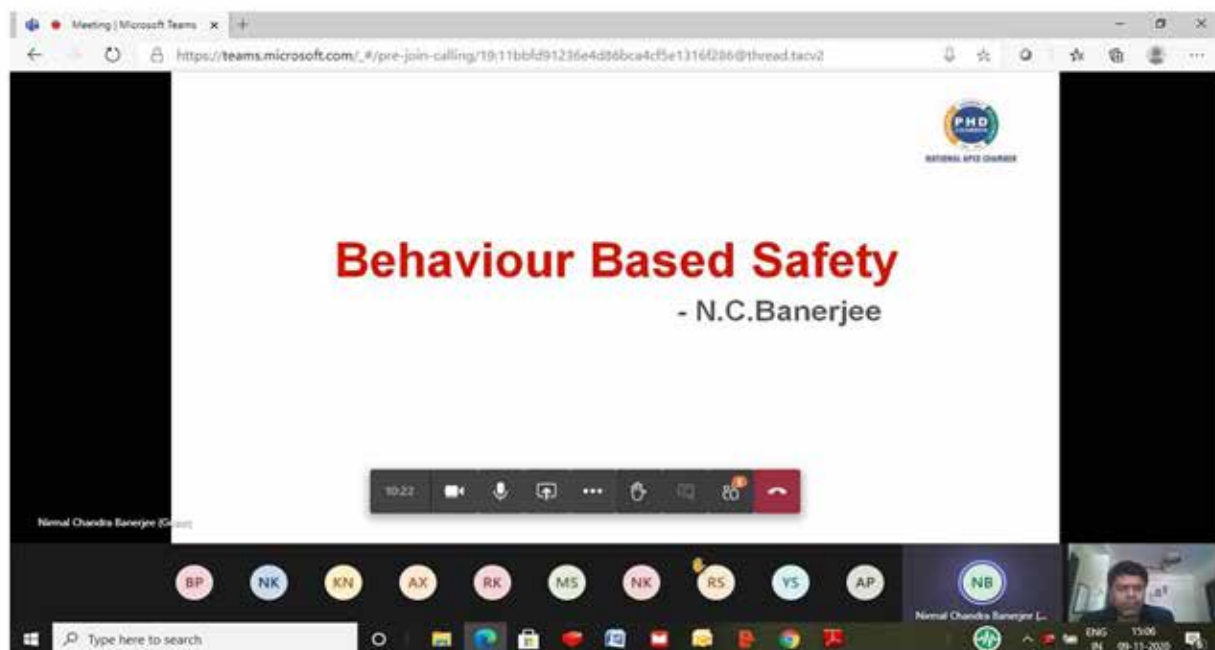
healthy. She gave tips for improving wellness in life that includes changing mindset; investing spending time with our mind and body; taking 21-day strategy to change body and mind; using positive words; having energy-giving natural foods; being grateful to life; being honest to oneself; being goal-oriented; stop comparing oneself with others; exercising; developing will power and sleeping properly.

Ms. Anjali Singh, MD, Corporate Bank Operations, Deutsche Bank said that this pandemic has changed our work culture and environment. There is a need to look after the wellness of our employees as well. We need to give them physical security and

wellness at the same time ensuring their health wellness by giving them medical insurance.

Mr. Pradeep Multani, Vice President, PHD Chamber while delivering the vote-of-thanks to the delegates, deliberated about the effective results of taking Ayurvedic medicines and kadha for strengthening immunity in these times of pandemic.

The session was moderated by Dr Yogesh Srivastav, Principal Director, PHDCCI. More than 500 participants attended this session from Corporates, PSUs & other Industry Associations.



WORKSHOP ON BEHAVIOURAL SAFETY

The Jharkhand State Chapter of PHD Chamber organized a virtual workshop for NTPC, Patratu Officials on behavioural Safety on November 9-10, 2020. Renowned Trainer, Dr N C Banerjee conducted the workshop for 50 Officials of NTPC.

FOCUS ON WELLNESS: QUALITY OF LIFE-PHYSICAL, MENTAL & SOCIAL

The Jharkhand Chapter of PHD Chamber organized a webinar on “Focus on Wellness; Quality of Life-Physical, Mental & Social” on August 28, 2020.

Dr Aruna Abhey Oswal Chairperson, Women Entrepreneurship Committee, PHDCCI in her welcome remarks spoke about staying positive during these difficult times. She also said that the most common emotion faced by all is fear which makes us anxious. We need to practice self-care, practice yoga and take care of our diet and health.

Dr D K Aggarwal, President, PHDCCI in his address spoke about how body should be aligned with the mind to be healthy. He also spoke about how we need to be strong, physically, mentally and spiritually. He also stressed on a healthy workplace which would benefit all. He suggested Yoga classes, mid-day fitness lessons, standing desks, meditation classes and counseling sessions to deal with difficult situations. This will lead to a lot of positivity amongst the employees and give better output if they are relaxed, added Dr Aggarwal.

Mr. Anuj Sawhney, Managing Director, Swiss Military shared his experience of working in Bollywood and how focusing on mental health and wellness during his stint helped him tide through. He also stressed that life is 10% of what actually happens, the remaining 90% is what we think happens to us which leads to a lot of negativity. He said not to let negative sentiments walk into your life and find a hobby and make it your passion. All the assets, wealth, money are inconsequential against being happy and living in the moment, remarked



Mr. Sawhney.

Lt. Col (Retd.) Rita Gangwani, Pageant & Personality Transformation Coach spoke on how focusing on mental health and empowering your mind is equally necessary during Covid. She stressed that the pandemic has deeply affected us mentally, physically, socially as well as culturally and we need to overcome our fear. She also gave tips on how to make our mind strong and take charge on our mental health to be able to sail through these tough times. This included accepting the situation and being positive; to communicate and share your feelings with your loved ones; to follow a daily routine and exercise; developing a hobby and pursuing it and be thankful for wherever you are and whatever you have in life as there are others who are not as lucky.

Mr. Rajat Banerji, Vice President, Corporate Affairs Head, Amway India Enterprise Pvt. Ltd., appreciated the efforts of PHD Chamber for this endeavour and also expressed how wellness is always a balance between yoga, diet and meditation. He said that wellness can also be expanded in the workplace and has proved to be beneficial for the employees in terms of maintaining peace and

mental health leading to better productivity. He also added that focusing on immunity building is also equally necessary and this crisis has made everyone aware of wellness programmes, immunity booster teas, etc. He also gave a brief about how Amway has introduced traditional herbs like tulsi, ashvagandham, etc in its products and its contribution in the field of health and wellness.

Dr Ashish Vijay Jain, Executive Vice President & Head of Health and Well-being, Glaxo Smith Kline, stressed on how wellness is divided into- physical, emotional, mental and spiritual health and how maintaining a balance among these four will help us be positive in life. He also spoke on how mental health can be enhanced if we adopt new things and try new skills and keep our mind occupied. Our spiritual side is also equally important and we need to celebrate life and look at it positively, added Mr. Jain.

Mr. Saurabh Sanyal, Secretary General, PHDCCI delivered the formal vote-of- thanks to the panelists.

The webinar was moderated by Dr Yogesh Srivastav, Principal Director, PHDCCI. It was supported by Amway India.





PEACE TO PROSPERITY ECONOMIC REVIVAL & SURVIVAL OF KASHMIR

The Kashmir Chapter of PHD Chamber in association with Comtech Group organized a webinar on 'Peace to Prosperity Economic Revival & Survival of Kashmir' on September 01, 2020.

Mr. Mushtaq Ahmad Chaya, Mentor Kashmir Committee, PHDCCI in his welcome remarks spoke about staying positive in these difficult times of COVID-19.

Chief Guest, Mr. Sanjay Kumar, Conflict Transformation Expert, The Art of Living stated that the basic need for any kind of economic development is peace and commitment. He apprised that for better business, we need to work continuously to bring about peace and harmony. He added that

through our tireless efforts we have to avert our youth from violence and drugs to work towards peace and that peace will bring economic revival and survival for Kashmir.

Mr. Pervaiz Qalander, Senior Project Consultant of J&K shared using of modern techniques for upgrading each and every sector with ease of doing Business with less human interface.

Mr. Bilal Ahmad Kawoosa, State Expert Chair, PHDCCI-Kashmir said that Kashmir is in need of an economic Bailout Package and there is an urgent need for announcing fiscal stimulus measures to revive the economic health and bring back economic peace and stability in the region.

Mr. Riyaz Sheikh, Chairman Comtech Group of Companies insisted on releasing of all pending payments and infusion of capital in the economy through infra and IT projects. Other speakers included Prof. Dr Ravi Jyee, Chairman of Afro-Eurasian Chamber Education Development and Empowerment; Mr. Maharaj Krishan Bhat, Chairman, Kashmir Carpet Cluster Development Organization; Mr. Himayun Wani, Executive Member, PHDCCI; Ms. Qaiser Mir, State Expert Chair Women Empowerment and Mr. Adnan Shah, Co-chair, PHDCCI Youth Forum Kashmir.

Ms. Mallika Verma, Director, PHDCCI delivered the vote-of- thanks to the dignitaries.





MEETING WITH LIEUTENANT GOVERNOR, JAMMU AND KASHMIR

A delegation of Kashmir Chapter, PHD Chamber headed by its Chairman, Mr. Baldev Singh Raina and Mentor, Mr. Mushtaq Ahmad Chaya met Mr. Manoj Sinha, Lieutenant Governor, Jammu and Kashmir on August 29, 2020 at the Raj Bhavan in Srinagar. The delegation submitted a 20-point agenda suggesting various measures for relief and meaningful revival of the

business sector in the Union Territory of Jammu and Kashmir. Members sought Lt. Governor's intervention for the nomination of PHDCCI, J&K in all Boards, Advisory Committees, Task Forces, Apex Level Consultative Committee (ALCC) and District Level Monitoring Committee (DMC).

The Lt Governor informed that a committee headed by Advisor to the Lt Governor, Mr. Kewal Kumar

Sharma, has already been constituted for relief and revival of business in Jammu and Kashmir.

Other members of the delegation were Mr. Showket Chowdhary, Executive Member; Mr. Bilal Ahmad Kawoosa, Expert Committee Chair and Mr. Iqbal Fayaz Jan, Regional Manager PHDCCI- J&K.





WORKSHOP/INTERACTIVE MEETING ON FORMATION / PROMOTION OF FPOS

Agriculture Production and Farmers Welfare Department, Kashmir in collaboration with PHDCCI organized an interactive meeting/workshop on October 31, 2020 for formation/ promotion of Farmer Producer Organizations (FPOs) in agriculture and other allied sectors at the Directorate of Agriculture Kashmir chaired by Mr. Altaf Aijaz Andrabi, Director, Agriculture Kashmir.

The meeting was attended by Mr. Syed Haamid Bukhari, Registrar of Companies J&K Ladakh; Mr. Showkat Chowdhary, Expert Chairman PHDCCI Kashmir; Mr. Bilal Ahmad Kawoosa, State Expert Agri Business (PHDCCI); Dr Asif Ahmad Bhat, Representative of NABARD Project; Mr. Farooq Ahmad Shah, Coordinator Mushrooms; all Chief Agriculture Officers of Kashmir Division and representatives of selected FPOs.

Mr. Altaf Aijaz Andrabi, Director, Agriculture Kashmir made a detailed presentation regarding agricultural activities and formation of FPOs

for increasing the income of low and marginal farmers. Mr. Andrabi said that the rural sector will be transformed by constitution of Farm Producer Organizations which will strengthen the rural economy. He said these groups will not only help in agricultural progress, but also create new avenues for the development of the farm sector.

Mr. Andrabi emphasized that in order to give required impetus to increase farmers' income, formation of Farmer Interest Groups (FIGs) and of Farmer Producer Organizations (FPOs) are the only everlasting solutions for economic prosperity of the farmers by way of transforming agriculture into a remunerative venture and farmers into agri-entrepreneurs.

The Director iterated that the present policies of government including formation of FPOs are best suited to UT of J&K as the region is endowed with speciality/ niche crops viz. muskbudji (scented rice), red rice (zagg), sweet corn and baby corn in maize, saffron with G.I. certification,

Rajmah, Basmati rice, Organic honey, Apple, Cherry, Walnut, Almond, etc. with export potential which has great demand and relevance in national and international markets.

Mr. Haamid Bukhari, Registrar of Companies, J&K Ladakh emphasized on the team approach to comprehensively help the farmers to transform themselves into agro entrepreneurs.

Mr. Showkat Chowdhary, Expert Chairman, PHDCCI Kashmir assured that market linkages for the agri produce will be provided to the FPOs for earning better remunerative prices and PHD Chamber will play a vital role for formation of FPOs in J&K with the help of NABARD, SFAC, and Agriculture Department.

Representatives of FPOs thanked the organizers for organizing such workshops, as these workshops acquaint them with the latest trends and requested the organizers to organize such programs in future also.



Mr. Manoj Sinha, Lieutenant Governor, Jammu and Kashmir on October 27, 2020, inaugurated PHDCCI's Intellectual Property Facilitation Centre (IPFC) at Jammu and Sub-Centre at Srinagar through virtual mode.

The Lt Governor observed that the initiative is a move forward to promote awareness and adoption of Intellectual Property Rights amongst entrepreneurs and MSMEs in J&K. Lt Governor said that the UT government is making untiring efforts for the promotion and growth of Micro, Small & Medium Enterprises and all those associated with the sectors.

In order to improve competitiveness of local industry post abrogation of toll tax at Lakhanpur, the government is also taking 20 key steps that will not only enable the industry to become competitive, but will also flourish in times to come, said the Lt Governor.

The Lt Governor expressed his gratitude to PHD Chamber and the Ministry of Micro, Small & Medium Enterprises for this initiative of promoting and safeguarding Intellectual Property Rights in this Union Territory as this will encourage small businesses and increase J&K's footprint in the global marketplace.

Speaking on promoting self-employment, the Lt Governor underlined the need to safeguard the innovations of entrepreneurs through Trademark and Patent laws and help them sustain in competitive global market. The IPR Policy has a slogan- "Creative India; Innovative India" and it is our mantra to tap abundant energies and innovations in Micro, Small and Medium Enterprises (MSME) sectors of Jammu & Kashmir, the Lt Governor maintained.

The Lt Governor stressed on the need to generate awareness among stakeholders and devise simple mechanisms to ensure that the benefits of the IPR reach start-ups, village industries and people associated with the MSMEs. The UT government has recently signed a MoU with Flipkart to help connect our entrepreneurs to the global market.

Mr. Kewal Kumar Sharma, Advisor to the Lt Governor highlighted the



LT. GOVERNOR INAUGURATES IPFC CENTER AT JAMMU; SUB- CENTER AT SRINAGAR

importance of Intellectual Property Facilitation Centre and promoting awareness among the entrepreneurs and MSMEs regarding Intellectual Property Rights.

Mr. Manoj Kumar Dwivedi, Commissioner/Secretary, Industries and Commerce Department also threw light on the significance of Intellectual Property Facilitation Centre and its impact on Micro, Small & Medium Enterprises.

Mr. Sanjay Aggarwal, President, PHDCCI while delivering the welcome address said the IPR Centre would be facilitating the registration for

Trademarks, Copy rights, IPs and Geographical Indicator tags for the industry traders and also the research and technology development Institutes. This will encourage industry to enhance their spend on Research and Development and keep it protected.

Mr. Baldev Singh Raina, Chairman PHDCCI- Kashmir stated that the Hon'ble LG will bring ultimate development in J&K and make this Center vibrant in J&K. Mr. Rahul Sahai, Chairman, PHDCCI-Jammu expressed his gratitude to Hon'ble LG for virtual inauguration of IPFC-J&K.





OPPORTUNITIES FOR MSMEs TO PARTICIPATE IN GOVERNMENT PROCUREMENT PROGRAMME (GEM)

The Madhya Pradesh Chapter of PHDCCI and PHD MSME Mentoring and Guidance Centre organized a webinar on 'Opportunities for MSMEs to Participate in Government Procurement Programme (GeM)' on October 26, 2020. The objectives were to spread knowledge about the Government e-marketplace, advantages, safety & security and ease of doing business at GeM and to make entrepreneurs understand how public procurement policy of the government works through GeM. The event was attended by officials from the Government departments, Government E-Marketplace (GeM), MSMEs, entrepreneurs, traders and other participants.

In his welcome address, Mr. Pradeep Karambelkar, Chairman, MP Chapter PHDCCI, underlined the objectives of the webinar and how it is going to help the MSME Sector.

Mr. Anil Khaitan, Former President & Mentor of PHD MSME Mentoring and Guidance Centre stated that GeM is the best platform for the MSMEs to market and sell their products. He also

outlined the advantages of registering under the GeM Portal as MSMEs get direct access to all Government Departments and can market and sell their products with minimal efforts. Mr. Khaitan informed that PHD Chamber entered a MoU with GeM to create awareness with regard to GeM in various clusters of MSMEs. He also said that the MSMEs can bid for market tenders free of cost through e-Procurement portal. This would allow MSMEs to actively participate in various Government procurement programs. This would also enable the Public Sector Enterprises (PSUs) to achieve the mandatory 20% procurement from SMEs as stipulated in the Procurement Policy of 2012 and further contribute to the growth of MSMEs.

Dr H. P. Kumar, Ex-CMD, NSIC and Adviser, PHDCCI informed about PHD Chamber's MSME Facilitation Centre which is a One-Stop Solution for the MSMEs to expand their businesses. The MSME Facilitation Centre will help MSMEs by facilitating them for raising fresh capital and credit, providing

information about Government procurement operations and tenders as well as by guiding MSMEs on Marketing Opportunities.

Mr. Y. K. Pathak, Deputy CEO and Nodal Officer, GeM New Delhi gave an overview about Government E Market Place, its role in making India's MSMEs vibrant and competitive.

Mr. Sanjay Kumar Deharia, Business Facilitator (MP) gave a presentation on the GeM portal, registration procedure for buyers and sellers, uploading the product details and pricing of the products. He gave a brief outlook on the advantages of using GeM which included Efficiency, Transparency and Economy.

Dr Yogesh Srivastav, Principal Director, PHDCCI moderated the webinar and urged the state chapter to organize various technical and management training programmes for the benefit of entrepreneurs in the state.

Mr. Pradeep Karambelkar, Chairman, MP Chapter PHDCCI delivered the vote-of-thanks to all the participants.





LEADERSHIP IN CHALLENGING TIMES



The Punjab State Chapter of PHDCCI organized the third in the series, webinar on “Leadership in Challenging Times” on August 25, 2020.

As Covid-19 continues to disrupt the world economy threatening lives and livelihood of people across the globe and raises a number of unique challenges for industry, the session on “Leadership in Challenging Times” was organized where business leaders deliberated on how to handle the current challenges facing different industry verticals and also shared best practices they have adopted for employees safety and business continuity. The speakers analyzed how the COVID-19 pandemic has triggered digital acceleration and the role that it will play in rebounding and building resilience in an evolving environment.

Mr. Karan Gilhotra, Chairman, Punjab State Chapter, PHDCCI welcomed the speakers and

participants and said that all businesses are facing challenges and require guidance from industry experts.

Mr. Satnam Singh Sandhu, Chancellor, Chandigarh University said that currently the world is going through challenging times due to COVID-19 crisis which has resulted in massive job losses or salary cuts across the sectors and also made an impact on education of the children. He said that this difficult time presents an opportunity for entrepreneurs to show their leadership skills.

He informed that to boost the confidence of his team, his university leveraged technology, started work from home system and initiated the culture of self-monitoring. He further mentioned that their university had launched a campaign for distributing food and sanitizers among the needy which helped in motivating and boosting the confidence of his staff.

Mr. Sandhu urged the business fraternity to adopt value system and ethics in their working. He opined that our country can make great progress if the CSR funds of companies, are sincerely utilized for research and empowerment of people.

He strongly advocated industry-academia interface for proper skilling of students and producing employable workforce. He said that for this purpose, industries should connect with the universities. He informed that Chandigarh University is running an Incubation Centre for supporting new entrepreneurs and start-ups.

Mr. Ankit Kedia, MD, Caremont mentioned that post COVID-19, leadership will be data and empathy backed while preparing business plans and businesses will plan newer ways to face challenges that have been thrown up by the present pandemic. He added that while innovation is important but there is no harm in importing technology and indigenizing the same as this serves as a catalyst and adds to the confidence of the entrepreneurs.

Mr. R S Sachdeva, Mentor, Punjab State Chapter, PHDCCI delivered the vote-of-thanks to the guests.



EXPORT PROMOTION AND RISK MANAGEMENT

The Punjab State Chapter of PHDCCI in association with the Department of Industries & Commerce, Government of Punjab organized a video conference on “Export Promotion and Risk Management” on August 26, 2020 to discuss issues being faced by exporters during COVID-19 and suggest possible workable solutions.

Mr. R S Sachdeva, Mentor, Punjab State Chapter, PHDCCI while welcoming the distinguished speakers and participants, said that exports from Punjab have been hit due to COVID-19 and exporters need handholding to navigate the current crisis. He added that the State has great export potential and the program has been organized jointly with the Punjab Government to highlight the support available to exporters from Government and Banks.

Chief Guest, Mr. Sabin C, IAS, Director, Industries & Commerce, Government of Punjab informed that “One District One Product (ODOP) Scheme” is being activated to boost exports from Punjab. He informed

that the State is all set to focus on exports under the GOI Atmanirbhar and Make for World Schemes. For implementation of this scheme, District Level Export Promotion Councils are being set up in each district under the Chairmanship of Deputy Commissioners, with representatives from DGFT and Industry Associations. He informed that Punjab is already running cluster development programs for boosting exports.

UK based, Mr. Graham Bonner, Chairman, Gallus Ecom India Pvt. Ltd. apprised that Ecom has a business-to-business portal dedicated to Indian manufacturers and suppliers. Indian businesses can host their goods & services and advertise them on this portal to attract buyers for their products globally. He added that to support the Indian exporters during COVID-19, their company is offering this service free of cost for one year.

Mr. Bonner stated that India has huge resources and has great potential in manufacturing and can easily compete with China. He underlined that excellent quality, competitive

pricing and robust supply chain along with good communication are prerequisites for boosting exports.

Dr Manjeet Bhatoya, Deputy DGFT & Indian Trade Service Officer, Directorate General of Foreign Trade (DGFT), Ludhiana gave details of different schemes offered by DGFT for promotion of exports. She gave details about schemes like ‘Export Promotion Capital Goods Scheme’ under which machinery required for manufacture of export goods, is allowed to be imported, Advance Authorization which allows duty free import of input material for manufacture of export goods, Free sale certificate to facilitate export of medical equipments and drugs. She informed that DGFT also helps in amicable solution of quality disputes between the Indian exporters and foreign buyers.

Mr. Rakesh Suraj, Regional Director (NR), Engineering Export Promotion Council (EEPC) of India made a Presentation to highlight the support offered by EEPC to exporters. He informed that while exports from India have declined in the last few months but in July, they have registered a growth of 8-9% which is a positive sign. He also informed that EEPC maintains sector wise and country wise data of export products and potential markets. This information can be highly useful for exporters. He said that a list of items that were imported



from China and now blocked by GOI is also available with EEPC that can help manufacturers.

Detailing the support provided by ECGC to exporters, Mr. Kuldeep Singh, Branch Manager, Export Credit Guarantee Corporation of India Ltd. (ECGC) informed that ECGC has taken a number of steps like extension of Policy and reduction of 50% fee to help the exporters during the difficult period of COVID-19. He explained that besides providing insurance cover to exporters, ECGC maintains data of buyers and verifies the credit

worthiness of foreign buyers as well as maintains a list of defaulting companies so that Indian exporters can be cautious while dealing with such companies. Mr. Kuldeep Singh mentioned that ECGC also educates exporters on various aspects of export contracts and process for recovering payments from defaulters.

Mr. Vinod Kamra, AGM, State Bank of India informed that SBI has set up a Trade Finance Cell at Mohali which provides e-forex facility to the customers in tricity and surrounding areas. He said that Trade Finance Cell is

an online transparent platform where all documents can be submitted online and the rates can be directly booked by the customer himself with the treasury. He informed a similar Cell is also available in Ludhiana.

Mr. Karan Gilhotra, Chairman, Punjab State Chapter, PHDCCI delivered the vote-of-thanks to the guests and hoped that the discussion would help the exporters to enhance exports from the region and contribute to higher economic growth in the coming times.



HOW TO PITCH A STARTUP AND PROTECT YOUR IP

The Punjab State Chapter of PHDCCI in association with the Ministry of MSME and Chandigarh Group of Colleges, Landran organized a webinar on “How to Pitch a Startup and Protect your IP” on September 16, 2020.

Eminent speaker, Mr. Param Kalra, Co-Founder, StartHub Nation, Brio Ventures, Satnam Infosys, Global

Shaper explained in detail tips for pitching business ideas/ products to investors with complete pitch deck analysis. The goal of a successful pitch is to have investors begging to invest in your company. When you successfully deliver on what an investor wants, you will have a truly irresistible pitch.

Adv. Geeta Gulati, Trade Marks & Patent Attorney elaborated on

the types of Intellectual Property Laws and the need for IP protection before pitching ideas to investors. She mentioned a startup must pitch an idea to an investor, licensee or buyer after they secure patent protection. The reason is that a well prepared patent application would clearly delineate your idea before you pitch your idea. No inadvertent co-inventorship situation is created and there is no dispute as to who owns an idea.

Prof. (Dr.) P.N. Hrisheekesha, Campus Director, CGC Landran encouraged students to file patent applications to protect their intellectual property.



INNOVATIVE APPROACH FOR IMPLEMENTING INTEGRATED ENERGY EFFICIENT SOLUTIONS IN INDUSTRIES & FACILITIES

The Punjab State Chapter of PHDCCI organized a video conference on 'Innovative Approach for Implementing Integrated Energy Efficient Solutions in Industries & Facilities' on September 24, 2020 to highlight the economic and environmental benefits of energy efficient technologies.

Mr. Karan Gilhotra, Chairman, Punjab State Chapter, PHDCCI welcomed the speakers and participants and mentioned that saving energy cost by installing better and efficient equipments is the need of the hour as higher energy efficiency reduces operating costs and enhances profitability.

Mr. Mayur Karmarkar, Managing Director, ICA India stated that adopting energy efficient technology is a win-win situation for industry because it not only saves on power cost but also helps in reducing the carbon footprints.

Explaining the energy efficient initiatives & measures adopted by his company to save energy costs, Mr. Ashween Parmar, DGM- Maintenance, Sonalika Group informed that they

have saved hugely by replacing the conventional lights with LED lights and installing energy efficient compressors. He stated that their company started a campaign to educate their workers about the benefits of saving energy and show how they can decrease operating costs.

Delivering the keynote address, Mr. Anil Kumar Choudhary, Head – Operations, Chief General Manager from EESL explained how EESL helps industrial and commercial institutions to identify the type of technology they need to adopt for energy efficiency. He also enlightened participants how EESL helps industries to buy new equipments at a competitive cost. He also explained the Pay-As-You-Save (PAYS) business model of EESL under which upfront payment of equipments is borne by EESL and the company can pay back in easy three year instalments out of the savings from the new technology intervention.

Mr. Vivek Utpal, Senior Manager, EPSL Trigenation Pvt. Ltd. highlighted that Trigenation technology involves the combined

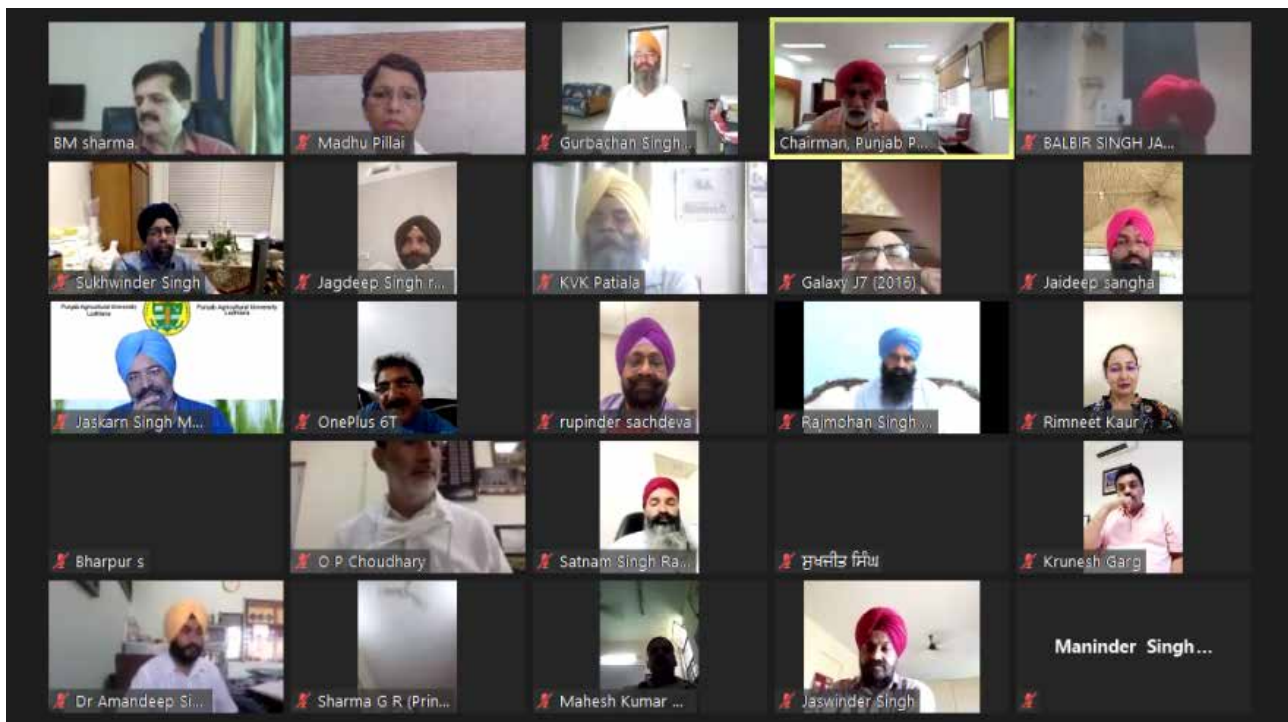
generation of three types of energy and produces cooling, heat and power simultaneously. He stated that this technology is not only cost effective but also helps in minimizing the impact on environment.

Mr. Abhishek Dhupar, Program Consultant, ICA India stated that his organization is working for improving energy efficiency by encouraging industry to upgrade to better and more efficient IE2 and IE3 motors. He underlined that even a relatively small gain in electric motor system efficiency can result in significant reduction in electricity consumption of individual companies resulting in reduction in input costs and increased profit.

Dr Anant Shukla, AGM, EESL informed about the Super-Efficient Air Conditioning program initiated by EESL under which they help industry and commercial institutions to acquire super efficient ACs at competitive price.

Mr. R S Sachdeva, Mentor, Punjab State Chapter, PHD Chamber moderated the session and posed series of insightful questions to the Panellists.





CURBING STUBBLE BURNING TO IMPROVE AIR QUALITY IN COVID TIMES



The Punjab State Chapter of PHD Chamber in association with Punjab Pollution Control Board (PPCB) organized a video conference on 'Curbing Stubble Burning to Improve Air Quality in Covid Times' on September 29, 2020.

Chief Guest, Prof. Satwinder Singh Marwaha, Chairman, Punjab Pollution Control Board said farmers should not burn crop residue in fields as pollution caused by it may help in the spread of COVID-19.

Prof. Marwaha stressed that maintaining clean environment is the responsibility of every person and it is especially necessary during the COVID-19 pandemic as the smoke helps in spreading the virus. He underlined that stubble burning not only creates pollution but also leads to loss of nutrients and micro-organisms impacting soil fertility. He added that the mandate of PPCB is regulatory and to impose penalty on violators. PPCB has been persuading farmers through campaigns to stop stubble burning.

Prof. Marwaha stated that this year, PPCB has decided to send NSS volunteers to selected hotspots to spread awareness among the farmers.

PPCB has planned to demonstrate experiment of in situ incorporation of stubble by using micro consortia to degrade the crop residue on 500 acres in the four districts of Fazilka, Bathinda, Moga and Ferozepur. He stated that the companies supplying micro consortia have claimed that the degradation period will gradually come down to 15 days over three years period thus solving the issue of farmers.

Appealing to the farmers to curb stubble burning, the Guest of Honor, Dr. J S Mahal, Director of Extension Education, PAU, Ludhiana said that stubble burning cannot be justified. He added that expensive machinery and tools are not necessary for management of crop residue because it can be done easily with the tools available with the farmers.

Earlier, welcoming the Chief Guest, eminent speakers and participants, Mr. R S Sachdeva, Mentor, PHD State Chapter, PHDCCI outlined the objective of the program that is to highlight the need for efficient management of crop residue as burning of the same leads to air pollution impacting both human and soil health.

The Session Moderator, Mr. BM Sharma, Chairman, Agri Committee-Punjab State Chapter, PHDCCI said that curbing stubble burning has assumed more importance in the light of COVID-19 and informed that experts from different parts of India, Canada and US have joined to share their views on this important subject.

Dr V S Hans, Head Renewable Energy Mechanical Engineering, PAU, Ludhiana shared that besides using crop residue as fodder and fertilizer, stubbles can be used in bio gas plants to produce electricity and also to produce bio-CNG in the running of vehicles.

Dr O P Chowdhry, Head-Department of Soils, PAU, Ludhiana said stubble burning not only impacts environment but also affects soil health. Incorporation of crop residue in the soil helps in saving useful microbes, increases water holding capacity of soil and increases soil fertility.

Dr G S Gill, Environmental Engineer, Punjab Pollution Control Board stated that during COVID-19 lockdown, the pollution levels in Punjab were negligible meaning that

the environment can be cleaned if we decrease processes like stubble burning that lead to air pollution. He shared that stubble burning is banned and detailed about the punitive provisions for violation. Dr Gill informed that PPCB has been educating farmers regarding technologies available for crop residue management through banners, literature etc.

Prof. Paramveer Singh, Punjabi University, Patiala shared that he has been campaigning with the help of student volunteers to educate farmers for curbing stubble burning for the last four years.

Dr Lavleesh Garg, Skill Development Centre of PAU, Ludhiana shared details of the training courses and skill development programs being run by PAU jointly with the Crop Residue Management Association and various NGOs.

Dr Rajbir Singh Brar, Director, ICAR- ATARI, Ludhiana mentioned that harmful gases released on burning of crop residue causes air pollution and climate change, which is dangerous as it can help in the spread of COVID-19. Mr. Brar added that although many ex-situ options are available but in situ mixing of crop residue is the best option as it increases soil fertility and the results become evident in three years.

Mr. Manmohan Kalia, Joint Director, Agriculture Engineering-

Department of Agriculture and Farmers' Welfare, Punjab informed that appropriate technology is available for crop residue management and the required machines and tools have been provided all over Punjab for which the State Government has provided funds. There is a need to change the mindset of farmers to succeed in curbing stubble burning, he asserted.

Addressing the conference from California, Mr. Baldev Singh Bhangu, Agri Specialist, Dept. of Food and Agriculture, California & Former Prof. PAU shared that advance and cheap machines for recycling the crop residue are available in US that can be used. Triple press is used to conveniently store the crop stubbles as they occupy less space. He also mentioned that stubbles are also converted into small pellets and used as manure. These advanced technologies will be useful for farmers in India also as besides providing efficient solutions for crop residue management, they will help in job creation.

Dr Harminder Singh Sidhu, Director, Gadri Baba Dulla Singh Giani Nihal Singh (GBDSGNS) Foundation, Jalal diwal mentioned that although machines and tools for crop residue management are available for farmers but the technique has not reached them. Besides educating farmers about the benefits of residue management, there is need to train them in the use of technology.

Dr Manjit Singh, Head- Farm Machinery & Power Engineering, PAU, Ludhiana shared the details of farm machinery made available to the farmers in the State.

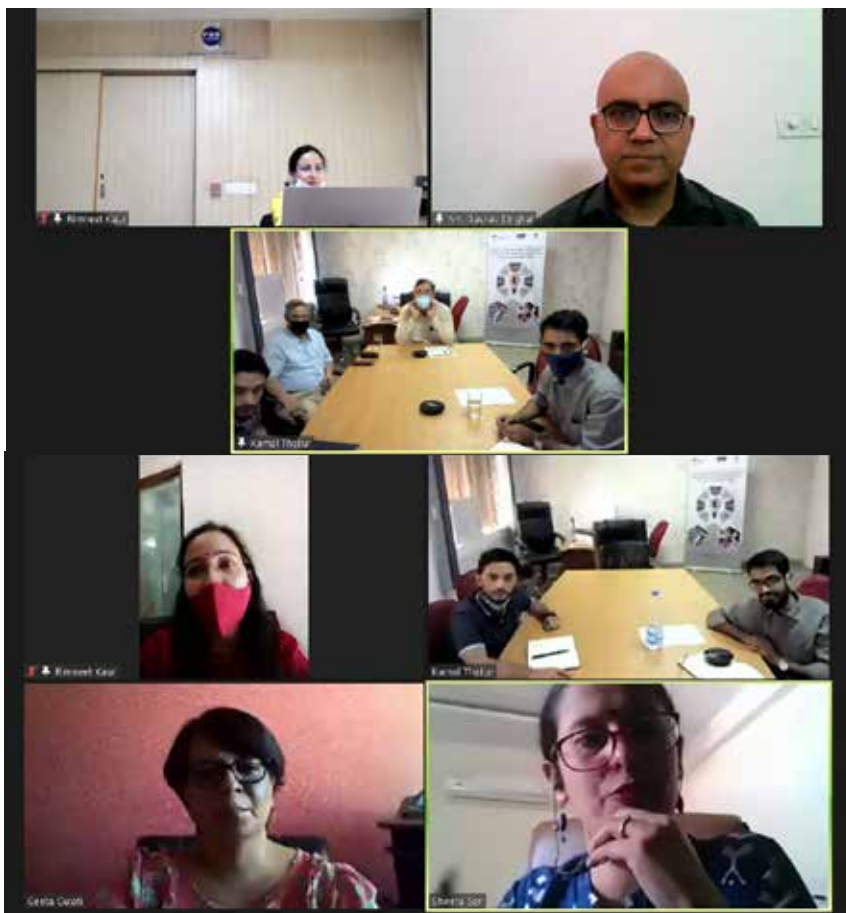
Mr. Jagdeep Singh Rajoana, a progressive farmer from Ludhiana shared how he has been benefitting by mixing the crop stubble in the fields. He mentioned that his crop yield of potatoes has increased without any additional inputs. Mr. Rajmohan Singh Kaleka, another Progressive Farmer from Patiala shared that farmers need to be educated about the easy technology available for crop residue management so that the menace of residue burning could be curbed.

Mr. Sukhwinder Pal Singh, Executive Director, Sikhar Trading Ltd., Vancouver, Canada suggested that NRIs should be involved in persuading farmers for stopping stubble burning. He said that the farmer himself is the first one to be affected when he burns the crop residue.

Mr. R S Sachdeva, Mentor, PHD State Chapter, PHDCCI delivered the vote-of-thanks to the participants and hoped that the session will benefit all stakeholders and help in curbing the menace of stubble burning.

More than 100 progressive farmers from different districts of Punjab and various agri stakeholders attended and benefited from the programme.





also carry high personal risk whereas in LLPs the risk is slightly less. He said a Partnership firm is created on basis of a Partnership Deed. It is important to have a well-documented Partnership Deed to avoid any misunderstanding among the partners at a later stage.

He also explained the Tax benefits available to startups and eligibility for registration to avail these benefits.

Session on Importance of IPR for Startups

Ms. Geeta Gulati, Advocate, Trade Marks & Patent Attorney said that every startup has Intellectual Property (IP) Rights, which it needs to understand and protect. IP includes trade name, brand, logo and designs. The startup ventures should be proactive in developing and protecting their intellectual property for many reasons like improving the valuation of their business, to generate goodwill, to protect their competitive advantage, to use intellectual property as a marketing edge and to use the IP Rights as a potential revenue stream through licensing.

She mentioned that trademarks give identity to the venture and includes name, color combination and style of writing the name. A trademark can be registered provided some other person has not registered for the same or similar name. The validity of trademark is 10 years from the date of filing the application and can be renewed infinitely. The trademark is valid only in the country in which it is registered.

She added that civil and criminal remedies are available for violation of IP Rights like using a similar mark for similar or related goods or services or is using a well-known mark.

She mentioned that copyright means a legal right of an author/artist/originator and prevents such work from being copied or reproduced without the consent of the copyright holder. Copyright registered in one country gets registered automatically in other countries and is valid for lifetime of the holder and 60 years after his death.

She said that industrial designs include product design that can be manufactured in a factory and their registration is valid for 15 years. New invention can be patented and their

STARTUP BOOTCAMP

The Punjab State Chapter of PHD Chamber in association with the Ministry of Micro, Small & Medium Enterprises and Central Tool Room (CTR) Ludhiana organized a Startup Bootcamp, October 22-24, 2020.

Welcoming the participants, Mr. A.P. Sharma General Manager, Central Tool Room (CTR), Ludhiana highlighted the facilities and services provided by their Centre to MSMEs in Punjab. He informed that CTR, Ludhiana provides assistance in tooling, product development and validation with latest technology of 3D printing. Short and long term training courses are also offered by the CTR, Ludhiana to skill entrepreneurs and manpower for MSMEs in the State.

Mr. Sharma informed that during the COVID-19 lockdown, CTR helped in manufacturing of face shields, masks and other COVID-19 related products.

A detailed presentation was made by Mr. Jagdeep Saini, Manager Training, CTR, Ludhiana and Mr. Mrinankush Datta, Incubation

Incharge, CTR, Ludhiana about the facilities available at CTR, Ludhiana including metallurgical support and material testing services, product designing & manufacturing, human resource development, etc.

CA Gaurav Singhal, Co-chairman, Taxation Committee, Punjab State Chapter, PHD Chamber & Partner, Heads Up Consulting Pvt. Ltd. made a presentation to explain various types of legal entities and the importance of business formats. He said that business format that Startups adopt is important as it impacts the startup ecosystem, the entrepreneurial spirit and the fund raising capacity of the startup. He stated that like other business entities, a Startup can be Proprietorship, Partnership or a company.

He informed that Proprietorship firms require least regulatory compliances and companies the maximum. He said Sole Proprietorships are preferred due to simplicity but they involve high risk. He explained that Partnership firms



registration is valid for a period of 20 years.

Ms. Shweta Sen, Head, IPR Integrum IP explained that in India, a Startup is defined as a company which is fresh or not older than 10 years and is engaged in development of a new product or improvement of an existing product. A company formed by splitting of an existing company is not considered as a Startup. She added that it is important for Startups to get their ideas patented at the earliest so that they are not copied by larger companies having better resources.

Discussing about the strategies for protection and exploitation of IP Rights for startups, Ms. Sen

mentioned that Startups should evaluate and prioritize the IP Rights involved in their business.

She advised that Startups should protect their ideas with Patents. She added that for patenting, it is not necessary that the idea should be about a technological breakthrough. Even simple ideas can be patented. However, patents are not free and all ideas are not patentable. Therefore, it is necessary to determine whether the idea is patentable before filing the application.

Session on Steps involved in formation of an entity and registration process

CA Mastan Singh Chambyal, Founder partner at M S Chambyal

and Associates made a detailed presentation on the various requirements in formation and registration of a legal entity including filing of MOA, AOA, filing of form 32, form 18, Power of Attorney; Requirement for section 25 Company, Joint Stock Company, Non Joint Stock company, Producer Company; Public Limited and Private Limited company.

The vote-of-thanks was delivered by Mr. A.P.Sharma, General Manager, CTR, Ludhiana..





ROLE OF INTELLECTUAL PROPERTY (IP) IN INNOVATION MANAGEMENT: CHALLENGES & PROSPECTS



The Punjab State Chapter of PHD Chamber in association with the Ministry of Micro, Small & Medium Enterprises and Desh Bhagat University, Mandi Gobindgarh organized a video conference on 'Role of Intellectual Property (IP) in Innovation Management: Challenges & Prospects' on October 29, 2020 to educate startups and students about various types of Intellectual Property Rights and their importance in innovation management.

Welcoming the participants, Mr. R S Sachdeva, Mentor, Punjab State Chapter, PHDCCI informed that PHDCCI has set up an IP Facilitation Centre at Amritsar under the aegis of Ministry of Micro, Small & Medium Enterprises for providing services in Patents, Copyrights, Trademarks and Geographical Indications.

Ms. Geeta Gulati, Advocate, Trade Marks & Patent Attorney said that students in US Universities create a lot of patents as they patent all their research work but in India, very little research work is patented due to lack of awareness. She described in details the definition of each IP product, procedure for their registration,

period of their validity, remedy for their violation and also the way these can be commercially exploited by the innovator.

Dr Shweta Sen, Head IPR, Integrum IP in his presentation on Innovation Management stated that innovation refers to an invention and its commercialization i.e. converting innovative ideas into a practical action plan so that it becomes a reality. She mentioned that innovation is important for every startup in terms of its growth, standing out from its competitors and meeting the needs of customers.

Dr Sen pointed out that a business stops growing when it is unable to respond to the changing needs of the customers. She added that an innovation process includes preparation, implementation, scaling up, evaluation and improvement of ideas. She said that for businesses, the key to success is inventing and encouraging new ideas and leveraging the years of experience.

She informed that innovations can be protected through patenting as it prevents others from copying without due permission of the inventor,

thus allowing the patent holder to commercially exploit his innovations.

Prof. Shalini Gupta, Vice Chancellor, Desh Bhagat University said that new ideas are important for growth. She mentioned that during COVID-19, only those companies survived or even thrived who innovated new ideas for staying connected and continuing their activities.

Underlining the need for protecting innovation through IPRs, she stated that Research, Innovation and Entrepreneurship are the guiding principles of the academic policy of Desh Bhagat University and they encourage their students to patent their research work. To develop and sustain the IPR Culture among their students, the University has set up an IP Fund which provides financial support to students for patenting their work. She said the University is keen to collaborate with PHDCCI and other similar institutions to take their innovations to MSMEs.

More than 100 Startups and students of Desh Bhagat University, Mandi Gobindgarh attended and benefited from the programme.



INPUT TAX CREDIT UNDER GST – RESTRICTIONS & ISSUES

The Punjab State Chapter of PHD Chamber organized an interactive video conference on 'Input Tax Credit under GST – Restrictions & Issues' to educate Industry members about the provisions related to Input Tax Credit under GST on November 27, 2020.

Welcoming the participants, Mr. R S Sachdeva, Mentor, Punjab State Chapter, PHDCCI stated that the GST Act came with a very special feature of linking the Input tax credit with the payment of consideration of the value of supply along with tax thereon, received by a registered person. But numerous issues have been cropping up in GST Input Tax credit from time to time. He added that it becomes highly critical for businesses to be highly compliant under the GST regime.

Moderating the Session, CA Vishal Garg, Co-chairman, Taxation Committee, Punjab Chapter, PHDCCI & Partner, Vikas Garg & Associates said that due to ignorance, some industry members are taking wrong credits and refunds. Therefore, it is important to educate industry members about the various provisions of ITC.

Explaining about various sections of GST Act for availing of ITC, Adv. Pawan K Pahwa, Chairman, Taxation Committee, Punjab Chapter, PHDCCI & Partner, Panacea Legal Services, Chandigarh pointed out that GST being a value added tax, input tax credit has a great significance in the compliance process under GST. He added that certain issues on the admissibility of input tax credit are still ambiguous and need appropriate and positive intervention of the government.

He underlined that it is necessary to file the Returns on time to avail ITC as delay of even one day can render the person ineligible for availing ITC. He informed that ITC is also disallowed in case if goods lost, destroyed or written off and exempted supplies. He advised the participants to take cautious decision as these could have a significant impact on the business as and when the same are objected by the authorities during the audits.

Adv. Pradeep S. Rawat, Founder-VLR Legal made a presentation regarding the eligibility and restrictions on admissibility of ITC. Detailing various clauses of Sections

16 and 17 of the GST Act, he stated that ITC provisions are very complex and need to be well understood. He said that the Government needs to strengthen GST infrastructure for ease of doing business.

Mr. Rohit Chawla Key Partner Manager, Tally Solution Pvt. Ltd. explained the main features of their company's latest product offerings, TallyPrime, the Next Gen Business Management Software, a powerful software to enhance business productivity of MSME owners and new-age entrepreneurs. He informed participants that TallyPrime Release 1.0 has a fresh look and comes with several new features that will benefit the entrepreneurs along with accountants in their day-to-day work.

He shared that to simplify data entry and make it faster and flexible, a new feature 'GoTo' has been introduced. This capability has taken Tally's famous reporting engine to the next level. Multi-task facility has been added in the product and it has been designed such that it is scalable for future feature rollouts and is supported by this interface without breaking the frame. This will allow customers to easily shift and adopt future releases without any requirement to upskill or learn new techniques.

More than 100 leading Industrialists from Pan India participated and benefited from the programme.



PHD CHAMBER FELICITATES GRITFORLIFE, A CYCLOTHON FOR RAISING FUNDS FOR CANCER PATIENTS

The Rajasthan Chapter of PHDCCI felicitated 'Gritforlife', a 2800 km Cyclothon in 14 days by Mr. Vicky Bedi, 64 Years old Sikh Gentleman in the aid of cancer patients. The felicitations were done by Mr. Digvijay Dhabriya, Chairman, Mr. Suneel Dutt Goyal, Co-chair and Mr. R K Gupta, Resident Director, PHDCCI Rajasthan Chapter on November, 29, 2020 at Jaipur on his last leg of the Cyclothon. On the occasion, Major General Dr S C Pareek, Executive Director, Dr Sanjeev Patni, Director, Surgical Oncology and Dr Nidhi Patni, Director Radiation Oncology of Bhagwan Mahaveer Cancer Hospital & Research Centre, Jaipur were also present.

During the felicitation ceremony, Mr. Bedi shared his experiences and reaffirmed his commitment for helping cancer patients. The team of Bhagwan Mahaveer Cancer Hospital Jaipur led by Major General, Dr Pareek offered to treat needy and economically weaker section cancer patients free of cost as per their policy and requested Mr. Bedi to share details of such patients he came across during his cycling in Rajasthan and elsewhere. Mr. Bedi requested PHDCCI Rajasthan Leadership to promote cycling in the state and take up the matter with the State Government for developing cycling tracks and increasing awareness amongst masses about safe cycling.

A unique solo ultra-endurance +2800 km cycling ride started on November 17,2020 from Gurdwara Rakabganj Delhi. The journey was undertaken, by Mr. Vicky Bedi, a 64 years old Sikh of Guru Nanak pariwar 15th generation descendant and Trustee of Bedi Foundation all through the State of Rajasthan to finish in 13-14 days. He is doing this noble work to raise funds for Breast (and other) Cancer Patients. Rupees One Crore has already been donated to BCPBF - Cancer Foundation, in whose aid this challenge is being undertaken. The



Challenger, Mr. Bedi has dedicated his ride as:

A Ride for Cancer : Through raising awareness on Cancer by holding detection camps and talks and donating proceeds of approx Rs. 1.5 Crore donations to Cancer Foundation.

A Ride for Spreading Oneness: In the culmination of 550th year of birth of Guru Nanak and commencement of 400th Year of birth of Guru Tegh Bahadur, spread the message of Oneness as befitting remembrance of the great Gurus.

A Ride for Homage to the Fallen Soldiers : Through paying homage

by laying wreaths at Longewala and other War Memorials.

The Challenger Vicky Bedi rode into Rohtak on Day1 - November 17, on Day2 - November 18 to Mandava and on Day 3- November 19 he reached Bikaner and thereafter to Phalaudi Day 4, Jaisalmer Day 5 - and then to Barmer, Jodhpur, Ajmer, Jaipur and then to Delhi. He finished the Cyclothon at Gurdwara Rakabganj on December 1, 2020.

Mr. Digvijay Dhabriya, Chairman, PHDCCI Rajasthan Chapter said that PHDCCI is honoured to have such citizens who are taking efforts and passion for such a noble cause.





THE ADVENT OF BLOCK CHAIN & CRYPTO CURRENCY

After the Supreme Court of India directed the Indian Government to draft a regulatory framework for crypto currencies that would determine the legal landscape of the crypto currency market in India for the foreseeable future, the crypto market has seen an upsurge. India is likely to become part of the League of Nations soon where digital currency and block chain technology would be allowed to influence the economic landscape.

In this context, the Uttarakhand Chapter of PHDCCI organized a

webinar on October 9, 2020 and invited experts from the sector to come together with the stake holders to brainstorm and present their foresightedness for the benefit of all. The webinar was mainly addressed to the entrepreneurs open to adopt new age technology and general masses that are little bit exposed to the crypto currency trading and for those who have invested into the same.

Mr. Sumit Gupta, Founder (Coin DCX's-Crypto Currency) and Mr Samson Masih, Block chain Expert (Founder- IbF & 3WM Group) were

the key panellists. Mr. Sumit Gupta, shared his vision of providing a world class platform with great flexibility and reliability for digital money transactions in India. He stated that the blockchain technology will grow and touch the lives of everyone. Digital money, powered by blockchain technology, is here to stay and will continue to evolve, as more and more financial institutions across the globe are showing trust in it and are embracing the idea of decentralised digital economy for its speed, security, and the democratic value.

Mr. Samson apart from presenting on various aspects of crypto currency ecosystem, also talked about possibilities of adopting blockchain technology for various functions of business and government. Mr Samson interacted with the delegates extensively for the queries related to digital money use.

The program was led by Mr. Verendra Kalra, Chairman, Uttarakhand State Chapter of PHDCCI and was moderated by Mr. Anil Taneja, Regional Director, Uttarakhand State Chapter of PHDCCI. Ace HR firm and WORLD COINZ sponsored the webinar.



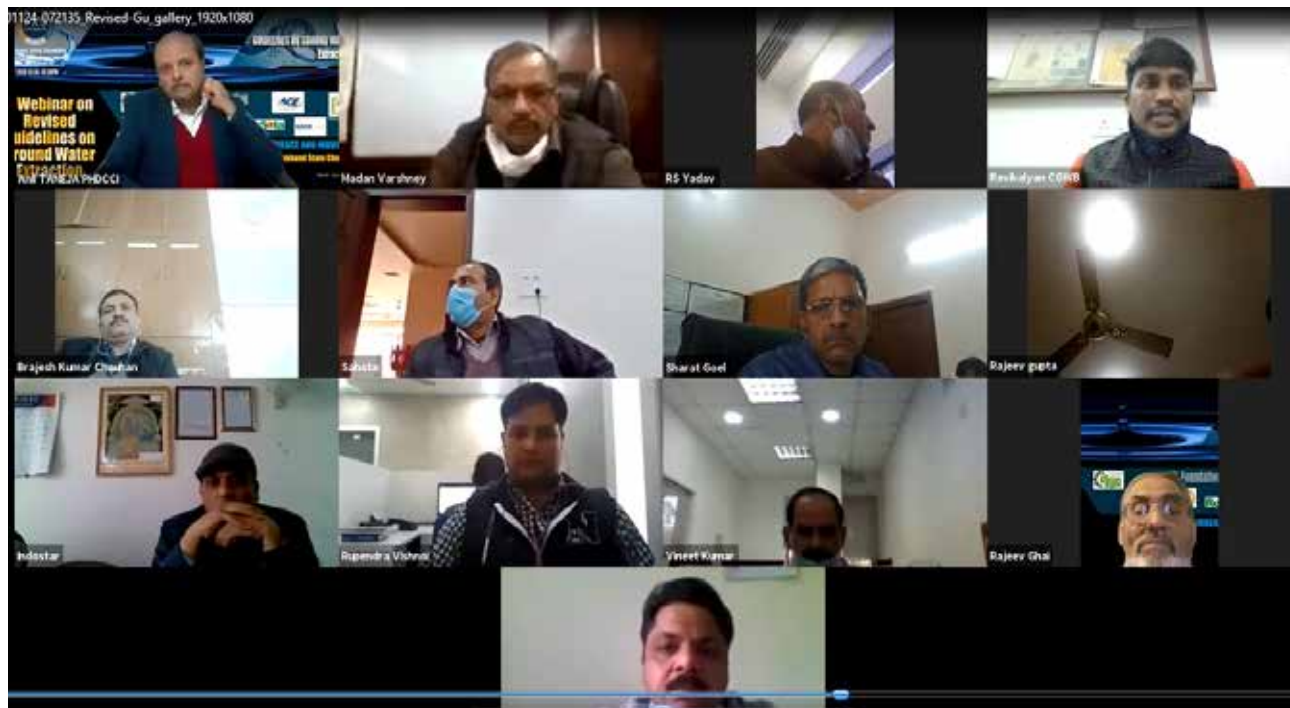
COVID ANTIDOTE FOR HOSPITALITY SECTOR IN HIMALAYAN STATE OF UTTARAKHAND

The Uttarakhand Chapter of PHDCCI organized a video conference on September 23, 2020 for discussing the detailed representation made by Uttarakhand State Chapter based on inputs shared by hoteliers of Uttarakhand for the hospitality sector, for submitting to

the State Government to address issues arising out of the COVID emergency situation.

The dignitaries present were Mr. Hemant Kochhar, Chairman, PHDCCI, CEO- Ace Consultancy; Mr. Anil Taneja, Regional Director, PHDCCI along with other renowned hoteliers of

Uttarakhand. Mr. Judhajit Sengupta and Mr. Tushar Tiwari from Wishlife as technical partner of PHDCCI, UK were also present. Mr. Tanay Chautani from Travel XP as special guest shared his suggestions out of his experience in the field of travel.



REVISED GUIDELINES ON GROUND WATER EXTRACTION



To regulate and control management and development of ground water in the country and to issue necessary regulatory directions for the purpose, the Central Ground Water Authority (CGWA) was constituted under Section 3 (3) of the Environment (Protection) Act, 1986. The implications are on existing and new industrial, infrastructure & mining projects. The state government is required to enact the ground water legislation. Industry is not very clear about the implications and compliance needs. In this context, Uttarakhand Chapter of PHD Chamber on November 24, 2020 organized a webinar with CGWA to present the new guidelines which were issued on September 24, 2020 and also to address the industry queries.

Mr. Ravikalyan Bussa, Senior Hydro Geologist from CGWA Govt. of India presented a brief snapshot of various provisions of the new guidelines. The industry is finding the

registration, process of depositing water conservation fees & taking NOC very cumbersome. This had been a deterrent to the new investments in the industrial estates.

Mr. Rajeev Ghai, Co-chairman, Uttarakhand Chapter of PHD Chamber informed that PHDCCI had been active with its policy level interventions at state and central level for issuance of new guidelines. The new guidelines as of now have brought in some provisions which are welcomed by the industry. In the pretext of ongoing pandemic emergency, Mr. Ghai iterated the appeal of the industry members to extend the last date of registration from June 2020 to April 2021.

Mr. Anil Taneja, Regional Director, Uttarakhand State Chapter, PHDCCI stated that a detailed white paper will be prepared soon for submission to the authorities at state and central level.

Mr. Mukesh Mohan, Chief Engineer, Irrigation, Govt. of Uttarakhand and Mr. Udayraj Additional Secretary-Irrigation spoke on the subject. Mr. Udayraj stated that the draft of the policy for water management is in process and be finalized soon in consultation with the industry.

More than 80 industry members participated from Udham Singh Nagar & SIIDCUL Haridwar. This included executive members of PHDCCI Uttarakhand State Chapter, Mr. R.S. Yadav from IGL; Mr. Yogesh Jindal from SPNG group; Mr. Sharat Goel from Sri Ram Solvents; Mr. Ashwani Chhabra from Himalayan Food Park and Mr. Madan Mohan Varshney from Flex Foods Ltd. Other members included Mr. Naveen Jhanji from Behal Paper; Mr. Harjeet Singh, MD from Sahota Paper; Mr. Jasbeer Goraya from Goraya Paper and Mr. Abhishek Jindal from Jindal Steels.

The program was led by Mr. Rajeev Ghai Co-chairman, Uttarakhand State Chapter of PHDCCI and was moderated by Mr. Anil Taneja, Regional Director, Uttarakhand State Chapter PHDCCI. Ace HR firm, Renesola & ADOS Solar sponsored the webinar along with UIWA, BIA, SEWA, VK Foundation & Indian Block chain firm as partners.



PROMOTING ENTREPRENEURSHIP AND INVESTMENTS IN FOOD PROCESSING INDUSTRY



The Uttar Pradesh Chapter of PHD Chamber organized a virtual seminar on “Promoting Entrepreneurship and Investment in Food Processing Industry” on September 23, 2020.

Chief Guest, Mr. Alok Sinha, IAS, Agriculture Production Commissioner, Government of Uttar Pradesh stated that the State Government has come up with the FPO policy whereby developing one FPO (Agriculture FPO and off-farm FPO) per block per year is targeted in the State resulting in the development of more than 800 FPOs per year which shall cover and cater not only Agriculture produce but also horticulture, dairy and animal husbandry produces of the State.

Mr. B L Meena, IAS, Principal

Secretary, Horticulture and Food Processing Department, Govt. of UP, informed that Uttar Pradesh being the 4th largest state in the country has tremendous potential in the food processing sector and the State Government has a lot to offer and facilitate the investors in this segment. Mr. Meena urged investors to invest in cold storages, reefer vans and mobile units to prevent spoilage and waste of the raw materials produce of the State.

Mr. Anil Khaitan, Former President & Mentor MSME Mentoring and Guidance Centre, PHDCCI, said that both Indian as well as foreign companies are investing in the food processing sector but there are some critical challenges which are still being

faced by this sector of the country, which are lack of distribution and supply of quality raw materials which ultimately affects processing and exports; inadequate logistics and cold chain infrastructure, which results in loss of more than 30% of produce from farm to store.

The chief dignitaries of the session included Dr. R K Singh, Joint Director, Food Processing, Govt. of UP; Dr H P Kumar, Former CMD, NSIC and Advisor, PHDCCI; Mr. Saurabh Sanyal, Secretary General, PHDCCI; Mr. Manish Khemka, Co- chairman, UP Chapter, PHDCCI; Dr Ranjeet Mehta, Principal Director, PHDCCI and Mr. Atul Srivastava, Resident Director, UP Chapter, PHDCCI.



MEETING WITH UNION MINISTER OF STATE FOR STEEL

A PHDCCI delegation comprising of Mr. Naveen Jindal and Mr. Ravi Gupta, Co-chairmen of the Minerals and Metals Committee; Dr Yogesh Srivastav, Principal Director and Mr. Punit Chaudhry, Joint Secretary met Mr. Fagga Singh Kulaste, Union Minister of State for Steel, on November 4, 2020. The meeting was to invite him to be the Guest of Honor for the Virtual National Mining Summit held on November 18, 2020. The delegation also discussed the health of steel industry as well as Opportunities and challenges post Covid-19.



MEETING WITH SECRETARY (ECONOMIC RELATIONS), MINISTRY OF EXTERNAL AFFAIRS

A PHDCCI delegation led by Mr. Sanjay Aggarwal, President, Mr. Saurabh Sanyal, Secretary General, Mr. Naveen Seth, Assistant Secretary General and Mr. Niraj, Secretary (International Affairs) met with Mr. Rahul Chhabra, Secretary (Economic Relations) and Mr. Noor Rahman Seikh, Director (Economic Diplomacy), Ministry of External Affairs on January 12, 2020 at New Delhi. Mr. Aggarwal apprised him about the pivotal role played by the Chamber in the promotion of Indian exports and services globally. Mr. Chhabra appreciating the activities of the Chamber informed that his office has already sent a recommendation to the Ministry of Commerce for including PHDCCI as an Apex Chamber of India and is awaiting their revert.

MEETING WITH ADDITIONAL SECRETARY, DPIIT

A PHDCCI delegation led by Mr. Sanjay Aggarwal, President, Mr. Vishal Dhingra, Chairman, Foreign Trade & Investment Committee, PHD Chamber, Mr. Saurabh Sanyal, Secretary General and Dr. S P Sharma, Chief Economist, PHD Chamber met Ms. Sumita Dawra, Additional Secretary, Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry on December 29, 2020 at Udyog Bhawan, New Delhi. Mr. Sanjay Aggarwal, President, PHD Chamber congratulated Ms. Sumita Dawra,

Additional Secretary, DPIIT on her promotion as Additional Secretary in DPIIT and appreciated the measures undertaken by the Government to improve the ease of doing trade and put in place an enabling & investor friendly FDI policy. He also suggested for speedy implementation of the centralized Investment Clearance Cell as early as possible to ease the overall compliance burden on trade & industry and extended all support to work in close coordination with DPIIT for accelerating trade and investments activities in the country.



MEETING WITH SECRETARY, WOMEN AND CHILD DEVELOPMENT DEPARTMENT, RAJASTHAN

Mr. Digvijay Dhabriya, Chairman and Mr. R.K. Gupta, Resident Director, PHDCCI-Rajasthan Chapter met Dr. K. K. Pathak, Secretary, Women & Child Development Department, Government of Rajasthan on January 4, 2021 at Civil Secretariat, Jaipur. Mr. Dhabriya requested Dr. Pathak to become Chief Guest for the forthcoming webinar on women empowerment.

MEETING WITH DIRECTOR HORTICULTURE PLANNING & MONITORING UNION TERRITORY OF J&K



A delegation of Horticulture Committee of PHD Chamber Kashmir Chapter met with Mr Imam Din (KAS) Director Horticulture Planning & Monitoring Union Territory of J&K on September 12, 2020 to discuss logistics and infrastructure facilities of the horticulture sector.

PHD FAMILY WELFARE FOUNDATION (PHDFWF)

PHDFWF'S NEW INITIATIVES

PHDFWF RECOGNISED FOR CSR TIMES AWARD 2020 UNDER SKILL DEVELOPMENT CATEGORY



The PHD Family Welfare Foundation has been recognized for 'CSR Times Award-2020' under skill development category for the welfare work of skill development, mobile medical care and support to the needy during COVID-19. The award was announced on December 10, 2020 at the 7th National CSR E-Summit & Award 2020 organized virtually by CSR Times. Ms. Anuradha Goel, Chairperson, PHDFWF accepted the Award with all humility on behalf of countless donors of PHDFWF who gave much needed donation to keep up the welfare work and thanked dedicated & efficient board members, secretariat and the beneficiaries of PHDFWF for believing in their work. Ms. Goel thanked CSR Times, Jury members for considering PHDFWF worthy of this prestigious award.

WEBINAR ON 'GARDEN ANYWHERE'

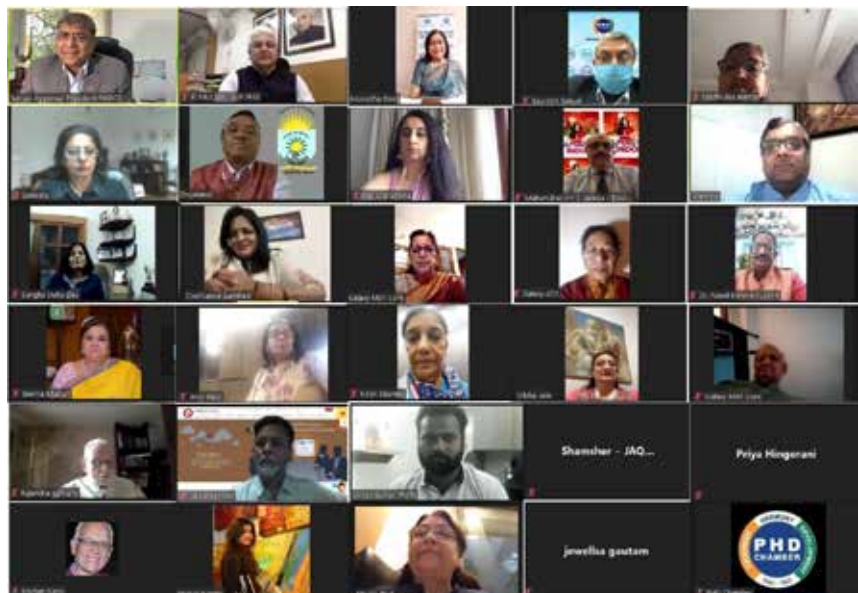


The PHD Family Welfare Foundation and WC Committee of PHDCCI organized a virtual webinar on “Garden Anywhere” on November 24, 2020 with Ms. Nivedita Mitra, a certified Toastmaster & Neuro Linguistic Programming coach. The programme started with a welcome address by Ms. Anuradha Goel, Chairperson followed by the Presidential Address by Mr. Sanjay Aggarwal, President PHD Chamber. Mr. Pradeep Multani, Senior Vice President virtually felicitated Ms. Nivedita Mitra with PHDFWF’s memento. Ms. Mitra shared a presentation, where health benefits of gardening were mentioned like exposure to Vitamin D, growing own food for healthy life, etc. Ms. Mitra mentioned about mint, fenugreek, coriander, ajwain, curry leaves, aloe-vera, giloy and holy basil with their importance. Healthy benefits of these herbs and use of plastic bottles were mentioned for new enthusiasts who would like to start their own garden at their places. The programme ended with a formal vote-of-thanks by Ms. Madhulika Mehta, Co-chairperson, PHDFWF.



WAY FORWARD IN THE NEW NORMAL

The PHD Family Welfare Foundation and Women and Child Committee, PHDCCI organized a webinar on ‘The Way Forward in the New Normal’ in association with Confluence on October 28, 2020. Ms. Anuradha Goel, Chairperson, PHDFWF welcomed all the eminent speakers from India and abroad and the participants followed by virtual felicitation of the keynote speakers, Ms. Suneeta Trivedi, Mr. Dhyaneshwar Muley, Ms. Manisha Girotra, Mr. Mahendra Sinh C Jadeja and Mr. Pramod Bhagat with a memento by Mr. Sanjay Aggarwal, President PHDCCI, Mr. Pradeep Multani, Senior Vice President, PHDCCI and Mr. Saurabh Sanyal, Secretary General, PHDCCI. Mr. Sanjay Aggarwal, President, PHDCCI delivered the presidential address and shared the changes which are occurring due to the Corona Pandemic



in daily lives of the people. Different perspectives from eminent speakers from India and abroad were shared of this new normal time. Ms. Seema Khaitan, GB Member, PHDFWF delivered the vote-of-thanks to the keynote speakers and other participants.

COOKING PROGRAMME ON CULINARY ARTS AS BUSINESS



The PHD Family Welfare Foundation organized a webinar on cooking programme ‘Culinary Arts as Business’ on October 5, 2020 with Chef, Ms. Devika Chaturvedi. Ms. Anuradha Goel, Chairperson, PHDFWF virtually welcomed and felicitated Ms. Devika with a PHDFWF memento. Ms. Devika shared recipes of different dishes which were made with easily available ingredients at home. The dishes were Bruschetta, Dark Chocolate and Chilli Tart and Herbed corn and Spinach Pillaf. GB members of PHDFWF and Women and Child Committee, PHDCCI participated in the programme.

PHDFWF – L&T PRAYAS SKILL DEVELOPMENT CENTRE, SURYA VIHAR, FARIDABAD



PHD Family Welfare Foundation virtually inaugurated a Skill Development Centre on October 17, 2020 in Surya Vihar, Faridabad with support from Prayas Trust, L&T, Faridabad. The inaugural programme started with lamp lighting followed by Ribbon cutting by the President, Prayas Trust in the gracious presence of Ms. Anuradha Goel, Chairperson, PHDFWF; Ms. Madhulika Mehta, Co-chairperson, PHDFWF and senior members from L&T and PHDFWF. The Centre offers tailoring and embroidery course for underprivileged women and girls living nearby. A total of 40 trainees are currently availing training at the Centre.

DISTRIBUTION OF DRY FOOD PACKETS, FACE MASKS AND SANITARY NAPKINS



During the current pandemic of COVID-19, PHD Family Welfare Foundation has been distributing dry food packets, cotton face masks and sanitary napkins to its beneficiaries, security guards, the needy migrants living in resettlement colonies of Delhi/NCR and the artists of Centre for Indian Classical Dances in Hauz Khas. PHDFWF also distributed 4 kg of wheat and 1 kg of rice to 750 High Risk Groups with support from DSACS in TI-Okhla Project Centre.



HEALTH CARE

JAQUAR FOUNDATION MOBILE MEDICAL VAN, GURUGRAM



PHDFWF-Jaquar Mobile Medical van, Gurugram conducted 15 health check-up camps in October 2020 and benefited 878 patients and 16 camps in November 2020 and benefitted 796 patients. These camps provide free diagnostic care and medicines to the beneficiary patients from Harchandpur, Alipur, Garhi Bazidpur and Dhaula of Gurugram.

L&T HOWDEN MOBILE MEDICAL CAMP PROJECT, FARIDABAD



PHD Family Welfare Foundation organized 10 free health check-up camps in different parts of Faridabad with the support from L&T Howden Pvt. Ltd. A total of 831 patients benefitted from these camps. Free diagnostic facilities with distribution of medicines were being provided to the needy patients.



SMPF MOBILE MEDICAL VAN

PHDFWF-SMPF has been organizing free health check-up camps on a regular basis. The camp is providing free diagnostic care, clinical services and medicines to the beneficiaries of Delhi/NCR and Uttar Pradesh. A total of 14 health check-up camps were organized that benefited 711 patients in October 2020.

JAQUAR FOUNDATION MOBILE MEDICAL VAN, BHIWADI, RAJASTHAN



In the month of October & November 2020, 29 camps were organized benefiting 1238 patients in the villages of Ujoli, Akoli, Mithalwas, Narayanvihar and Khalilpuri of Bhiwadi. The Mobile Medical Van provides diagnostic care to the patients by following all the precautionary measures. PHDFWF has been organizing its regular health check-up camps under the supervision of Jaquar groups.

JAQUAR DENTAL AND EYE MOBILE VAN (DELHI CAMPS)



Jaquar - Dental and Eye mobile van organized 28 general health checks up camps in the month of October & November 2020. The camps were organized in different skill development centres of PHDFWF across Delhi/ NCR benefiting 865 patients. The mobile van also provided free diagnostic care, clinical services and distribution of medicines by maintaining social distancing.

TARGET INTERVENTION PROJECT ON HIV/AIDS

Target Intervention Project (TI) has been providing various Health/RCH Services to industrial and migrant workers with financial support from Delhi State AIDS Control Society (DSACS) since 2003 in resettlement areas of Okhla. 289-ICTC, 188-RPR, 335-RMC, 24-PT, 14-STI, and 7-DIC, 16 Group Meetings and 8 Review Meetings were conducted in the month of October and November 2020.

AAOT MOBILE MEDICAL VAN

PHDFWF in association with AAOT is running a mobile medical van project in different JJ clusters of Okhla. Doctors and paramedical staff from the Holy Family Hospital provided free OPD services along with distribution of medicines by taking all precautionary measures due to COVID-19.

SKILL DEVELOPMENT

PHDFWF-JAQUAR N.L MEHRA VOCATIONAL TRAINING CENTRE, AYA NAGAR



The PHDFWF-N L Mehra Vocational Training Centre has been providing training in Nursing Assistant, Advance Computer Education, Retail Management and Beauty Culture courses which is benefiting many students in that particular area. In the month of October 2020, 107 students took training with all precautionary measures at the Centre. The Retail Management course students were given exposure to make themselves self-confident to face their future clients.

L&T HOWDEN NEW SKILL DEVELOPMENT CENTRE, PALLA, FARIDABAD



PHDFWF's Skill Development Centre at Faridabad has been providing training in Beauty culture, Tailoring & Embroidery and Computer education with support from L&T Howden Pvt. Ltd., Faridabad. A total of 93 beneficiaries are availing training under this project.

HINDUSTAN TIN WORKS SKILL DEVELOPMENT TRAINING CENTRE, BADARPUR



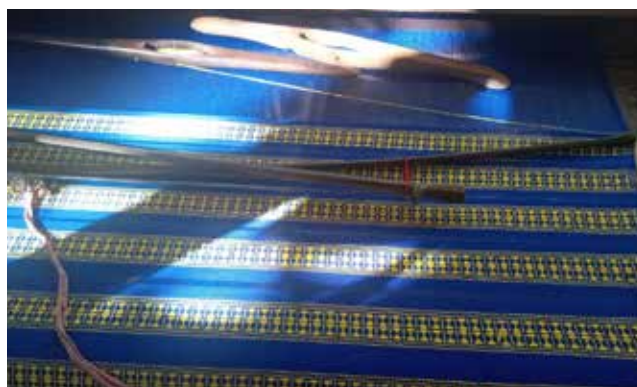
Currently, 53 beneficiaries are attending training courses on Computer education and Beauty culture under the project supported by Hindustan Tin Works Ltd. All the precautionary measures are being taken care of while giving training at the Centre.

JAQUAR SKILL DEVELOPMENT TRAINING CENTRES, MANDI VILLAGE



The PHDFWF-Jaquar Skill Development Centre in Mandi village offers courses like Beauty culture, Tailoring, Mobile repairing, Cooking and Masala making. Currently 125 trainees are availing courses with all precautionary measures.

KAJARIA CERAMICS SKILL DEVELOPMENT TRAINING CENTRE, ASSAM



PHDFWF with financial support from Kajaria Ceramics Ltd. has been running a Skill Development Training Centre in Lakhimpur district of Assam. The Centre is providing training in Knitting and Hand weaving courses to girls and women to earn their livelihood.

GOYAL MG GASES SKILL DEVELOPMENT TRAINING CENTRE, BADLI EXT., ROHINI



With support from Goyal MG Gases, PHDFWF has been running a Skill Development Centre at Badli, Rohini which offers courses like Computer education, Tailoring and Beauty culture. Currently 87 trainees are availing this course with proper precautionary measures and social distancing.

SMPF SKILL DEVELOPMENT TRAINING CENTRE, DWARKAPURI



The Centre provides training in Tailoring & Embroidery, Beauty culture & mehendi, Mobile repairing and Computer education. Currently 101 students are enrolled in the Centre availing different courses. Other activities like general awareness camps and mobile medical camps are also held in this Centre.

WRG SKILL DEVELOPMENT CENTRE, AYA NAGAR



Currently 46 students are availing Tailoring and Embroidery & Computer education courses at this Centre. All trainers and trainees are taking precautionary measures while availing classes.



FENA SKILL DEVELOPMENT TRAINING CENTRE, OKHLA PH-I

PHDFWF with financial support from the Fena Foundation has been running a Skill Development Training Centre in Tekhand village, Okhla, Phase-I. The Centre is providing training in Tailoring & Embroidery to the local deprived girls to earn their livelihood.

ITE SKILL DEVELOPMENT CENTRE, NOIDA



PHDFWF has been running a Skill Development Centre in Noida with support from ITE Foundation. Currently 69 women and girls are availing training in Beauty culture and Tailoring which would enable them to earn their livelihood either by self-employment or by working somewhere in their field.



PHD RURAL DEVELOPMENT FOUNDATION (PHDRDF)

PHD Chamber strongly believes in its social responsibility being an important part of business philosophy. The PHD Chamber is extending its contributions to the community through Corporate Social Responsibility (CSR) initiatives by the PHD Rural Development Foundation as its social arm. The initiatives are designed to ensure that every corporate donor embodies the principles of CSR as per section VII of Company's Act 2013. The Foundation takes appropriate initiatives in the areas of Healthcare & Sanitation, Education, Skill Development, Women Empowerment and Water Harvesting Conservation and seeks to empower individuals and community at large by providing them with the support they need to affect change in their own environment for social and economic development.

PHDRDF HEALTHCARE INTERVENTION AND SANITATION

PHDRDF has been actively conducting free health camps for the low-income population in various geographical locations across the country to increase access to healthcare. A team of a qualified Doctor, ANM, Lab Technician and project coordinator are present for each camp and are responsible for its success. Emphasis is given on generating awareness among the community on sanitation & hygiene, child & maternal health, waterborne diseases, communicable diseases and other geography based medical problems.

PHDRDF- NATIONAL SAFAI KARAMCHARIS FINANCE & DEVELOPMENT CORPORATION

PHDRDF in partnership with the National Safai Karamchari Finance Development Corporation (NSKFDC), Ministry of Social Justice & Empowerment is conducting 25 health camps across seven states in India for manual scavengers. In this regard, PHDRDF organized a total of 10 health camps, that included - in Uttar Pradesh- two health camps at Sitapur and Ghazipur; in Orissa- five health camps at Khordha, Subarnapur, Puri, Koraput and Rayagada and in Assam – three health camps were held at Kamrup (Metro), Mangaldoi and Kamrup (Rural).



Representative images from health camps held in Odisha

The camps were organized with five specialists including one physician, one eye specialist, one gynaecologist, one dermatologist and one pediatrician along with paramedical staff. Around 180-230 patients were treated and free medicines were provided in each camp. Facilities like testing of blood pressure, blood sugar, ECG, eye testing were done during the camp. Along with medicines, free spectacles were also distributed to more than 70 patients at each location. Additional camps will be conducted in the state of Assam, Bihar and Odisha soon. In addition to the existing 25 health camps, eight more camps were awarded to PHDRDF to conduct in the states of Punjab, Uttar Pradesh and Gujarat in the month of December 2020.



Representative images from health camps held in Assam

PHDRDF - ROTARY CLUB OF ROORKEE

PHDRDF has partnered with the Rotary Club of Roorkee, Rotary International, Rotary District grant through THDC, Rishikesh for a Mobile Medical “Sehat Van” to provide a holistic health care program to 30 villages in Tehri Garhwal. The project will provide screening, diagnosis and treatment for Non-Communicable Diseases (NCD) including diabetes, hypertension, cardiac problem and/or oncology through on-ground health camps as well as tele-medicine consultations with specialist doctors. The mobile medical van will be equipped with testing devices like ECG, blood test and supported by a qualified medical team consisting of a medical doctor and paramedical staff. In women and child care camp, focus will be on women based health issues. The project is expected to reach out to approximately 12,000 people in the areas of Tehri Garhwal, who are unable to access healthcare easily.

PHDRDF WATER MANAGEMENT

PHDRDF has been constantly working towards recharging of ground water table by establishing Rain water harvesting structures and generating awareness amongst the community on need and technologies of water conservation.

PHDRDF - COCA COLA FOUNDATION



Kadru chuwa wala check dam

PHDRDF and Coca Cola Foundation have partnered together to promote sustainable solutions for water resource management with surface water conservation and ground water recharge, through construction of seven check dams in water-stressed two blocks of Ranchi district – Kanke and Ratu in Jharkhand. The project will reach out to more than 15,000 people, creating a total water recharge capacity of 292,100 cubic meters. Three check dams have been completed out of seven check dams, namely, Kadru Chuwa Wala, Fauji Wala and Sukkhal Khatt Wala check dam so far and the remaining are in progress.

PHDRDF - SS KOTHARI AND FAMILY



Bhairuji wala check dam after completion of construction on the left and during the ground breaking ceremony with Mr. K S Mehta and community members on the right.

PHDRDF and S.S Kothari and family represented by Mr. KS Mehta have partnered together to construct one water harvesting structure ‘Bhairuji wala ’ in Hajipur Village, Alwar, Rajasthan with a length of 110 feet. The check dam will have water holding capacity of 6, 16, 600 cubic feet. This check dam will help in augmentation of the water table and recharge the groundwater. The construction work towards the check dam has been completed with active participation from the community.



PHDRDF - DALMIA BHARAT



Excavation work taking place for Khali Kuan wala check dam



Around 50 percent of construction of Khali Kuan wala check dam completed

PHDRDF and Dalmia Bharat have partnered together to construct one water harvesting structure 'Khali Kuan' in Hajipur Village, Alwar, Rajasthan with a length of 99 feet. The check dam will have a water holding capacity of 360,000 cubic feet. This check dam will help augmentation of the water table and recharge the groundwater. The construction work towards the check dam has started with active participation from the community. Approximately 50 % work of the check dam has been completed.

PHDRDF AND FMS BATCH OF 1979-81 (UNIVERSITY OF DELHI)

PHDRDF and FMS Batch of 1979-81 (University of Delhi) have partnered together to construct one water harvesting structure 'Gular wala check dam' in Hajipur Village, Alwar, Rajasthan with a length of 65 feet. The check dam will have a water holding capacity of 275,000 cubic feet. Currently, the construction of the check dam has begun with active participation from the community. The check dam will help in recharging the ground water and help increase the water table.



Foundation filling of Gular Wala Check Dam in progress



PHDRDF SKILL DEVELOPMENT

PHDRDF has been undertaking skill development programmes with various corporate organizations with an aim to enable the under-privileged youth to be economically independent. These programs include training in: stitching & tailoring, beauty culture, computer literacy including tally software, spoken English language, soft skills etc. and training in employable skills such as electrician, welding etc., bee keeping.

PHDRDF - DONALDSON INDIA FILTER SYSTEMS PRIVATE LIMITED

PHDRDF in collaboration with Donaldson Filters India Pvt Ltd is running a "Skill Development Centre" since the last four years in village Mohammadpur Gurjar, Sohna block, Gurugram. Two batches consisting of 20 girls in each batch of cutting & tailoring and beauty culture courses have been completed. Currently, one batch of 20 girls in both courses i.e. cutting & tailoring and beauty culture is undergoing training. After a long halt in physical training at the center due to the pandemic, it's gradually being started now with maintaining social distancing and other protocols for the pandemic.



Girls at the stitching center

PHDRDF- DOW AGROSCIENCES INDIA LTD.



Excavation work taking place for Khali Kuan wala check dam

Dow Agro Sciences India Ltd. has partnered with PHDRDF to implement a project for empowering rural women by training them on “Beekeeping” as a supplementary source of income. A total of 200 women have been trained in bee keeping and harvesting honey and allied products like – royal jelly, bee wax, bee pollen, etc. in Maharashtra and Haryana and have been provided 5 bee boxes with bee hives each. The programme aims at making these women as beacons who will motivate and support other women to start their own enterprises and thus get additional income and empower them.



100 Bee boxes being distributed in Haryana



PHDRDF - BRY- AIR (ASIA) PVT. LTD. & DRI PVT. LTD.



Bry- Air (Asia) Pvt Ltd and PHD Rural Development Foundation have come together for Bry-Air Udaan Skill Development Centre for electricians in Sidhrawali village, Haryana. In this project, a total of 40 students will be trained in electrician course in Sidhrawali village of Gurugram. After completion of the course, students will be provided third party certification along with employment opportunity. It is to be noted that Bry Air (Asia) and PHDRDF have earlier run a training centre for electricians in Jatauli Village of Pataudi in which a total of 40 candidates were trained and provided job opportunities with third party certification. The present electrician centre is expected to start with its first batch of training this month .

PHDRDF – DCM SHRIRAM INDUSTRIES



Awareness generation session organized with the locals at village Sakhola in Ranikhet, held on h November 18, 2020



Another awareness generation session organized with the locals at village Rikholi in Ranikhet on th November 17, 2020

PHDRDF and DCM Shriram Industries came together for a Women Empowerment and Livelihood Generation project through sanitary napkins manufacturing. ‘Urmila’ Women Self Help Group with nine women has been established in Ranikhet in village Pantkotuli. Women are gradually getting expertise in sanitary napkin making. Awareness generation on hygiene during menstrual cycle is being conducted in various villages of Ranikhet. An awareness session was organized in Rikholi village, where around 45 women participated in the event. The packets for packaging of the sanitary napkins have been finalized for packaging and promotion & marketing of the product.

PHDRDF - THDC- SEWA

PHDRDF and THDC- SEWA have come together for a women empowerment and livelihood generation project through sanitary napkins manufacturing. The manufacturing unit machinery and raw materials for making sanitary napkins has been established at Bhaniyawala, Jolly Grant, Dehradun. A women SHG comprising of nine women have been trained in using the machine and production of sanitary napkins. Linkages for the marketing of the product is being established.



Sanitary manufacturing unit at Sahaj Center

PHDRDF SCHOOL DEVELOPMENT

PHDRDF has been actively working towards improving quality and standard of school education and literacy by supporting the existing government schools in different states.



Completed construction of newly built toilet cum bathroom block

PHDRDF - DR. AWASTY & FAMILY

Dr Awasty & family have partnered with PHDRDF to upgrade an existing philanthropic school named 'Advaita Garden Children's Village' imparting free education to the children in Hajipur panchayat of Alwar district of Rajasthan. A new-toilet-cum bathroom block consisting two toilets and two bathrooms in the campus has been constructed. Electrical wiring, ceiling fans, tubelights, new windows and doors alongwith whitewash have been done in the classrooms. The school is being upgraded with BaLA- an interactive mode of teaching method.



PHDRDF- AICF (ASIAN INDIAN COMMUNITY FOUNDATION OF WESTERN NEW YORK)

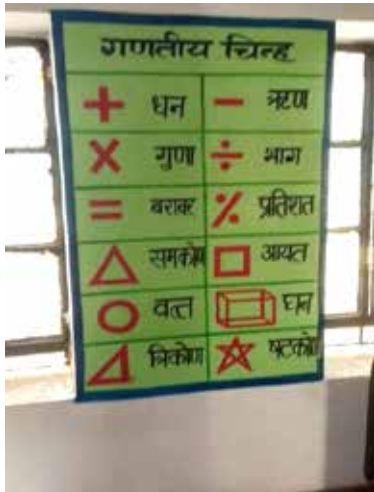


Wall art in done in Govt. Upper Primary School, Dantli in Jamwaramgarh block of Jaipur



PHDRDF and AICF- a New York based charitable foundation have partnered to undertake the development activities in Government Upper Primary School, Dantli in Jamwaramgarh block of Jaipur in Rajasthan as a part of their socio-economic development projects in India. Construction of drinking water station, a new toilet block, refurbishment of old toilet block, whitewash of the school building has already been completed. Now, a new borewell for water resource is being constructed at the school. Educational wall art and installation of ceiling fans have also been completed in the school.

PHDRDF- HAGER FOUNDATION



A project on “WASH and Quality education in five Government Schools in Sikar, Rajasthan” is being implemented since the last four years with support from Hager Foundation. The building of five Government schools has been upgraded including refurbishing of classrooms, mid-day meal area, sanitation and drinking water facility, playground, proper boundary wall with gate and BaLA. Cleanliness drive and behavior change activities are being regularly conducted by the health worker in the schools. The health worker ensures that basic menstrual hygiene is being maintained by the school girls on a regular basis.

Wall art done in one of the school



HAPPENINGS AT FAO: INTERNATIONAL YEAR OF FRUITS AND VEGETABLES (IYFV), 2021

Ms. Supriya Gugnani

Program Officer, Office of Emergencies and Resilience
FAO, Rome



The UN General Assembly designated 2021 the International Year of Fruits and Vegetables (IYFV). Fruits and vegetables are the cornerstones of a healthy and varied diet. They provide the human body with an abundance of nutrition, strengthen the immune system and help lower risk for a number of diseases.

As proclaimed at the 74th session the UN General Assembly, the IYFV 2021 is a great opportunity to raise awareness on the importance of fruits and vegetables in human nutrition, food security and health. They will act as a catalyst towards achieving the UN Sustainable Development Goals by 2030.

FAO is celebrating the year in collaboration with other organizations and bodies of the United Nations system. QU Dongyu, Director-General of FAO while launching the International Year of Fruits and Vegetables on December 15, 2020, requested the international community to improve healthy and sustainable food production through innovation and technology.

Nutrition, Lifestyle, Sustainability and Livelihood

The International Year of Fruits and Vegetables (IYFV), 2021 aims to bring awareness on the health benefits of consumption of fruits and vegetables; promote healthy diets and lifestyles; reduce losses and waste in fruits and vegetables; foster sustainable production of fruits and vegetables; improve sustainability of storage, transport, trade, processing, retail, waste reduction and recycling; integrate family farmers into local, regional, and global production; improve value/supply chains for sustainable production and consumption of fruits and vegetables

and improve nutrition, livelihoods and incomes. It will strengthen the capacity of developing countries to adopt innovative approaches and technology in combating loss and waste of fruits and vegetables.

Consuming sufficient, or even more than the recommended amounts, of fruit and vegetables has many health and nutrition benefits. They are also linked to lower risk of depression and anxiety, obesity and non-communicable diseases; promote gut health; and counter micronutrient deficiencies. According to WHO, people should eat a minimum of 400 grams of fruits and vegetables daily, as part of a healthy diet.

However, due to a number of factors, such as availability, affordability, or lack of knowledge and awareness, many people around the world consume less than the required amount.

Against this background, Dr QU Dongyu, Director-General of the Food and Agriculture Organization (FAO) described the International Year as “a unique opportunity to raise global awareness.” Speaking at a virtual launch event, Dr. Qu also highlighted the role of digital technologies in reducing waste, improving nutrition and market opportunities.

He outlined the challenges in improving production and agri-food chains, and called on countries to use the International Year to improve infrastructure, farming practices thereby supporting small scale farmers. Alongside, he also emphasized the importance of fruits and vegetables as a good way for farmers to generate more income.

Sustainable approaches for food systems

Innovation, improved technologies and infrastructure are critical to increase the efficiency and productivity within fruits and vegetables supply chains and to reduce loss and waste. Sustainable and inclusive value chains can help increase production, enhance the availability, safety, affordability and equitable access to fruits and vegetables to foster economic, social, and environmental sustainability.

Cultivating fruits and vegetables can contribute to a better quality of life for family farmers and their communities. It generates income, creates livelihoods, improves food security and nutrition, and enhances resilience through sustainably managed local resources and increased agro-biodiversity.

Gender equity opportunities are also noteworthy, as women often play leading roles for their households in both e production and consumption of fruit and vegetables.

The International Year complements several other key initiatives including the Decade of Action on Nutrition (2016-2025), the Decade of Family Farming (2019-2028), and the Global Strategy on Diet, Physical Activity and Health. These observances reinforce each other while providing greater visibility to small-scale producers and raise awareness on food security and nutrition.

As Hippocrates, the father of Modern day Medicine said “LET FOOD BE THY MEDICINE, THY MEDICINE SHALL BE THY FOOD”, let us make sure to value the food on our plate and the food producers who make sure we have it in abundance and repay our gratitude to them.



OBITUARIES

Recent months have been sad ones for PHDCCI as it lost Mr. Purshottam Kumar Rajgarhia, Former President, PHDCCI Director Perfectpac Ltd.; Mr. Kamlesh Kumar Rath, Member of Managing Committee, PHDCCI & Managing Director, Rath Bars Limited, Mr. Jasdeep Makkar, Executive Officer and Ms. Rajani Khurana, Senior Secretarial Assistant, PHDCCI.



Mr. Purshottam Kumar Rajgarhia

Mr. Purshottam Kumar Rajgarhia, Former President, PHDCCI and Director Perfectpac Ltd. passed away on December 24, 2020. He was a true symbol of progress, enterprise as well as social commitment and conducted his business with utmost honesty. He was a great visionary and a disciplinarian to the core. Mr. Rajgarhia served as President of PHD Chamber from October 27, 1995 to December 23, 1996 and was an active Member of the Managing Committee for several decades. The Chamber shall greatly miss his presence. His contribution to business will be long remembered by the industry.

The sad and sudden demise of **Mr. Kamlesh Kumar Rath**, Member of Managing Committee, PHDCCI & Managing Director, Rath Bars Limited has bereft the Managing Committee of PHD Chamber of the expertise and guidance of a senior experienced member. Mr. Rath served as a Member of the Managing Committee of PHD Chamber for several years and the Chamber will miss his presence immensely.



Mr. Kamlesh Kumar Rath



Mr. Jasdeep Makkar

The sudden untimely demise of **Mr. Jasdeep Makkar**, Executive Officer posted at Amritsar under the Punjab Chapter of PHDCCI on January 9, 2021 was a deep shock for everyone. Mr. Makkar was a very hardworking, contentious as well as a proactive officer and made immense contribution to PITEX events. He also contributed to the Janaushadhi programs as well as helped in organizing various events of the Punjab Chapter of PHDCCI. He will be always remembered and deeply missed by his colleagues in the Punjab Chapter of PHDCCI as well as the Head Office in Delhi.

With the untimely passing away of **Ms. Rajani Khurana**, Senior Secretarial Assistant, PHDCCI on December 25, 2020, the PHD Secretariat lost one of its most committed member who served the Chamber with utmost dedication for more than 27 years. Ms. Khurana joined the PHD Chamber in October 1993 and was working in the Infrastructure Division of the Chamber under Dr Ranjeet Mehta for the last few years. Ms. Khurana assisted in organizing countless events in the infrastructure sector and over the years, she also guided the new team members about the functioning of the Chamber. She was a very helpful colleague with whom anybody could approach for their work. She will be deeply missed by all her colleagues in the Chamber.



Ms. Rajani Khurana



INTERNATIONAL

S No.	Name of the MoU	Date of Signing
1	Dubai Exports (DE)	January 29, 2017
2	Confederation of Nepalese Industries (CNI)	August 10, 2017
3	Management Association of Nepal	August 10, 2017
4	CAB International, United Kingdom	August 21, 2017
5	BALKAN Indian Business Association, Indian Chapter, New Delhi	October 16, 2017
6	Kuwait Chamber of Commerce & Industry	October 23, 2017
7	Indian Chamber of Commerce in Slovak Republic	November 10, 2017
8	Hungarian Chamber of Commerce and Industry	November 20, 2017
9	AL HILAL Publishing and Marketing Group, Bahrain	November 21, 2017
10	FICCI (Philippines) Inc.	January 26, 2018
11	Eurasian Peoples' Assembly, Moscow, Russia	February 28, 2018
12	Alborz Chamber of Commerce, Industries, Mines and Agriculture (ACCIMA)	March 8, 2018
13	Tehran Chamber of Commerce, Industries, Mines and Agriculture (TCCIMA)	March 8, 2018
14	Private Sector Foundation Uganda (PSFU)	March 8, 2018
15	PHD Chamber & Ghana National Chamber of Commerce & Industry	March 12, 2018
16	National Confederation of Entrepreneurs (Employers) Organizations of Azerbaijan Republic	March 13, 2018
17	Azerbaijan Export & Investment Promotion Foundation Baku, Azerbaijan	March 13, 2018
18	The Azerbaijan Republic Chamber of Commerce and Industry BAKU, Azerbaijan	March 14, 2018
19	TAIPEI World Trade Centre	April 17, 2018
20	The Chamber of Commerce & Industry of the Republic of Moldova	May 7, 2018
21	The Netherlands India Chamber of Commerce and Trade	May 24, 2018
22	Government of Andijan City, Republic of Uzbekistan	May 26, 2018
23	F6S Network Limited, United Kingdom	June 5, 2018
24	Kenya National Chamber of Commerce & Industry, Nairobi, Kenya (KNCCI)	June 11, 2018
25	Private Sector Federation, Rwanda	July 24, 2018
26	Confederation of Nepalese Industries(CNI)	August 1, 2018
27	India – New Zealand Business Council (INBC)	September 5, 2018
28	Bulgarian Chamber of Commerce and Industry, Bulgaria	September 5, 2018
29	Global CEO Club, SEOUL, South Korea	September 7, 2018
30	Association of Small and Medium-Sized Enterprises and Crafts of the Czech Republic	September 7, 2018
31	Bucharest Chamber of Commerce and Industry, Romania	September 19, 2018
32	Chamber of Commerce and Industry of Cote D'ivoire	September 21, 2018
33	Chamber of Commerce and Industry of Antananarivo, Madagascar	September 28, 2018
34	Chamber of Commerce & Industry Anosy, Madagascar	September 28, 2018
35	VOKA Chamber of Commerce and Industry Flemish-Brabant	February 12, 2019
36	BMB Trade Group LLC, Tashkent, Uzbekistan	April 8, 2019
37	PTAK Warsaw Expo, Poland	May 24, 2019
38	Georgian Chamber of Commerce and Industry (GCCl)	July 3, 2019
39	Singapore Chamber of Commerce & Industry (SCCI)	July 26, 2019
40	India Thai Chamber of Commerce (ITCC)	August 20, 2019
41	ASEAN Trade Promotion Association, Thailand (ATPA)	August 20, 2019
42	Vietnam Chamber of Commerce & Industry, Vietnam (VCCI)	August 22, 2019
43	Indian Business Chamber in Vietnam (INCHAM)	August 22, 2019
44	PTAK Warsaw Expo, Poland	September 12, 2019



INTERNATIONAL

45	Foreign Economic Relations Board of Turkey, Istanbul, Turkey	September 18, 2019
46	Ceylon Chamber of Commerce	September 26, 2019
47	Chamber of Commerce, Industry and Services of the Region of Fez-Meknes (CCISFM), Meknes, Morocco	October 9, 2019
48	Mongolian Chamber of Commerce and Industry, Ulaanbataar, Mongolia	November 11, 2019
49	INDIA CHAMBER OF PERU	January 1, 2020
50	India China and America (ICA) Institute, USA (ICA)	July 2, 2020

DOMESTIC

S No.	Name of the MoU	Date of Signing
1	Gujarat Chamber of Commerce	July 20, 2017
2	Sky Innovation Tech Labs Pvt. Ltd (Signcatch)	July 26, 2017
3	Pawan Hans Limited	October 11, 2017
4	The Federation of Telangana and Andhra Pradesh Chambers of Commerce and Industry	November 20, 2017
5	Kalinga International Foundation (KIF)	December 15, 2017
6	Indian Society of Heating, Refrigeration and Air Conditioning Engineers (ISHRAE)	December 21, 2017
7	Indian Printing, Packaging and Allied Machinery Manufacturers' Association	January 10, 2018
8	Federation of Karnataka Chamber of Commerce & Industry	February 3, 2018
9	SMERA Rating Limited	February 5, 2018
10	Oriental Bank of Commerce	March 26, 2018
11	Travel Agents Association of India	March 28, 2018
12	Rajasthan State Chapter and Kashmir State Chapter	March 29, 2018
13	Guru Nanak Dev University Amritsar Punjab	April 6, 2018
14	Government E- Marketplace	April 18, 2018
15	Technology Development Board (TDB)	April 25, 2018
16	Punjabi University, Patiala	April 25, 2018
17	Indian Yoga Association, New Delhi	April 29, 2018
18	BioNEST at Panjab University	May 10, 2018
19	iSTART, IT Department of the State Govt. of Rajasthan	May 11, 2018
20	Federation of Industry and Commerce of North Eastern Region (FINER)	May 15, 2018
21	Engineering Council of India	May 31, 2018
22	International Centre for Entrepreneurship and Technology (iCreate)	June 5, 2018
23	Indira Gandhi National Tribal University, Amarkantak (Madhya Pradesh)	June 29, 2018
24	The EBG Federation, New Delhi, India	July 12, 2018
25	Jawaharlal Nehru University (JNU)	July 20, 2018
26	Global Compact Network India	July 20, 2018
27	OFB TECH Pvt. Ltd	July 30, 2018
28	Energy Efficiency Services Ltd	July 31, 2018
29	Southern India Chamber of Commerce And Industry (SICCI)	August 20, 2018
30	Uttar Pradesh Braj Teerth Vikas Parishad (UPBTVP)	August 31, 2018
31	BIOAYURVEDA	September 10, 2018
32	Bundelkhand University, Jhansi	September 13, 2018



DOMESTIC

33	Department of Management Studies, Kashmir University	September 24, 2018
34	Federation of Karnataka Chambers of Commerce & Industry (FKCCI)	December 15, 2018
35	DPSRU Innovation and Incubation Foundation (DIIF)	May 28, 2019
36	India Trade Promotion Organization (ITPO), Ministry of Commerce	June 10, 2019
37	Spike Advertising Pvt. Ltd.	November 26, 2019
38	National Productivity Council	January 2, 2020
39	New Delhi Institute of Management	January 2, 2020
40	Power2SME	January 7, 2020
41	Centre for Excellence in Automation, Robotics & AI	June 4, 2020
42	Software Technology Park of India (STPI)	June 6, 2020
43	India Ratings and Research (Fitch Group)	December 30, 2020

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NEW MEMBERS DECEMBER 2020

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VP- Operations
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EQMS Global Pvt. Ltd.

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Director
Net Brokers Pvt. Ltd.

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After a wretched six months, the job scene seems to be turning. Who is hiring and will it last?



Rate status quo to aid economic recovery

PRESS TRUST OF INDIA
NEW DELHI, 4 DECEMBER

Corporate India and experts today said the RBI's decision to hold interest rates will support economic recovery in the aftermath of the Covid-19 pandemic and that they expect the central bank to maintain an accommodative stance in the near future.

The Reserve Bank of India (RBI) today left interest rates unchanged for a third straight meeting as inflation stayed stubbornly high, and said the economy was recuperating fast and would return to positive growth in the current quarter itself.

The benchmark repo rate will be maintained at 4 per cent, RBI Governor Shaktikanta Das said.

The six-member Monetary Policy Committee (MPC) retained its accommodative stance, signalling its intentions

INDUSTRY VIEW

It has been the right decision by RBI, given that adequate thrust on nurturing the growth impulse is required. Industry is also buoyed by RBI's willingness to use all instruments at its disposal to ensure availability of adequate liquidity in the financial markets. This is a necessary pre-requisite for fostering the growth recovery.



CHANDRAJIT BANERJEE,
DIRECTOR-GENERAL, CII

to cut interest rates whenever the situation eases.

A spike in consumer prices forced RBI to pause after cutting rates by 115 basis points this year.

"There has been a substantial upgrade to the overall growth forecast for the second half of the current

There has been a substantial upgrade to the overall growth forecast for the second half of the current fiscal. This is encouraging but given the stress the economy had faced on account of Covid-19, we anticipate that policy support, both from the RBI and the government, will be required well into the next year.

SANGITA REDDY
FICCI PRESIDENT

fiscal. This is encouraging but given the stress the economy had faced on account of Covid-19, we anticipate that policy support, both from the RBI and the government, will be required well into the next year," Ficci president Sangita Reddy said.

Chandrajit Banerjee, direc-

tor General, CII said: "It has been the right decision by RBI, given that adequate thrust on nurturing the growth impulse is required. Industry is also buoyed by RBI's willingness to use all instruments at its disposal to ensure availability of adequate liquidity in the financial markets. This is a nec-

essary pre-requisite for fostering the growth recovery."

"Given the inflationary challenges, it is no surprise that the RBI MPC has kept the policy repo rate unchanged at four per cent. However, we must applaud the MPC for staying on course with regard to accommodative interest rate stance," ASSOCHAM secretary-general Deepak Sood said.

The growth projections by RBI, such as positive growth in second half of FY2021 and revised real GDP contraction at 7.5 per cent, are inspiring and will build confidence in the economic and business activities going forward, PHD-CCI president Sanjay Aggarwal said.

"Going ahead, we expect accommodative stance to continue at least in next financial year and there is further cut in repo rate if inflation comes down," he added.

The Statesman, New Delhi, December 5, 2020

Relax fiscal consolidation in Budget: Economists

Call for efforts to increase exports, build farm infra

SANJEEV MURDEREE
New Delhi, 20 December

Economists have urged Finance Minister Nirmala Sitharaman to relax fiscal deficit consolidation in the Budget for 2021-22 (FY22) and make efforts to enhance exports from the country. They also called for rising expenditure on health and focusing on agriculture infrastructure (infra) without which the recent reforms would not hold ground.

In a pre-Budget interaction on Saturday, they said the fiscal deficit framework could be returned to normal after a few years. Another meeting with economists is slated for Wednesday.

Amid a stressed revenue position and spending pressure to spur economic activity during the Covid-19 pandemic, the fiscal deficit has already crossed the Budget estimates (BE) by 20 per cent by the end of October. Fiscal deficit in the first half of the fiscal year touched 10.71 per cent of gross domestic product (GDP), against BE of 3.5 per cent. Everyone agrees BE no longer holds true after the Covid-triggered lockdown. The actual yardstick should be ₹12-trillion market borrowings. Fiscal



In a pre-Budget interaction with Finance Minister Nirmala Sitharaman, economists said the fiscal deficit framework could be returned to normal only after a few years

deficit has already touched ₹9.53 trillion. The Centre has room for ₹2.47 trillion of fiscal deficit in the next five months.

Most economists said expenditure on social sectors, health, and infra should be raised. On health, the general consensus was that expenditure on health should be raised to much more than 1.25 per cent of GDP. Some said agriculture infra should

be strengthened and that marketing reforms will not be enough if not supplemented by a strong focus on developing agriculture infra. The ₹1-trillion agriculture infra fund should be spent soon, they said.

Some economists also raised issues that cropped up in the recent national family health survey and said falling nutrition levels in children should be seriously dealt with by strengthening schemes such as Integrated Child Development Services. A suggestion was also made to provide a fixed time frame for payment to micro, small, and medium enterprises, so that they do not have to wait long for their payment.

Meanwhile, industry chamber PHD Chamber of Commerce and Industry President Sanjay Aggarwal in his interaction with the finance minister suggested a 10-pronged strategy for Budget FY22. This included refuelling consumption and demand, encouraging private investments, front-loading infrastructure investments, setting up development finance institutions to fund industrial and infrastructure investments, strengthening MSMEs, reducing cost of doing business, ease of exporting, increasing tax-to-GDP ratio, focusing on agriculture and rural sector, and effective reforms in social infrastructure.

Business Standard, New Delhi, December 21, 2020



Industry body for easing resident norms in pre-Budget memorandum

FE BUREAU
New Delhi, December 9

INDUSTRY BODY PHD Chambers of Commerce and Industry in its pre-Budget suggestions has urged the government to relax conditions that determine residential status of a non-resident Indian (NRI) in view of lockdown imposed during the current fiscal. It has also sought tax holiday for health care sector for four years and reduced withholding (TDS) tax rate for specific industries specially affected by the pandemic.

In the Budget earlier this year, the Centre had reduced the days an NRI can spend in the country to 120 days from 182 days earlier, failing which the person is to be treated as residents and liable to pay tax on income. "Residential status of directors is important to determine the residential status of companies as per provisions of Place of Effective Management under Section 6(3) of the I-Tax Act," the pre-budget memorandum on direct taxes said.

Financial Express, New Delhi,
December 10, 2020

[POST-BREXIT] ANNOUNCEMENTS LIKELY IN JAN

India, UK may ink trade pacts in 2021

Rajeev Jayaswal
letters@hindustantimes.com

NEW DELHI: After Brexit, India and the UK may finalise trade agreements related to sectors such as chemicals and pharmaceuticals, financial technology, defence manufacturing, petroleum and food products in 2021, seeking an early harvest of benefits from such deals as they pursue talks on a comprehensive free trade agreement, two officials aware of the plan said.

India and the UK are committed to a free trade agreement, but such negotiations are complex and could take longer. The early harvest proposal will help the two partners grab low-hanging fruit within the framework of a comprehensive trade agreement, they said, requesting anonymity.

"The two sides are working on finer details pertaining to about five-six sectors as some announcements are expected during UK Prime Minister Boris Johnson's India visit in January," one of the officials said.

Johnson is the chief guest at India's Republic Day celebrations on January 26, a significant development in terms of strategic relations between the two countries, especially after Brexit, he said.

"Prime Minister Narendra Modi spoke to Prime Minister Johnson on November 27, where the two leaders hoped for a quantum jump in the overall India-UK partnership post-Brexit as they saw huge potential for enhancing collaboration in areas of trade, investment, scientific research, energy, defence, security and climate change," the second official said.

Some key trade deals are

expected in 2021, but a comprehensive trade deal between India and the UK is expected only in two-three years, the officials said. "India is very cautious while signing any FTA because of its past experience. Various FTAs signed in a hurry by the previous governments, particularly with the Asean, are under review as these deals are heavily tilted against Indian interests," the second official said.

Co-chairing the 17th Asean-India economic ministers' consultations on August 29, commerce minister Piyush Goyal said that FTAs had to be "mutually beneficial". He asked for an early review of the Asean-India Trade in Goods Agreement (AITGA) because the pact was hurting India's interests, HT reported on August 30.

According to the officials, trade negotiations with UK are based on the principle of mutual benefit and arriving at an agreement is relatively easy because of the bilateral nature of negotiations. Negotiations of multilateral trade deals are cumbersome and time-consuming, they said.

India should be careful of the larger and long-term implications of FTAs, said Abhishek A Rastogi, partner at law firm Khaitan & Co. "The agreements [with UK] should clearly mention the aspects related to the country of origin of the goods and the percentage of value addition as these issues have been subject matter of debate," he said.

"I believe, post-Brexit, the complementarities between the two dynamic economies will rise exponentially," said Sanjay Aggarwal, president at the PHD Chamber of Commerce and Industry.

Hindustan Times, New Delhi,
December 29, 2020



विकास और वित्तीय प्रबंधन हो बजट का केंद्र : उद्योग जगत

जागरण न्यूज़, नई दिल्ली : उद्योग संगठनों ने वित्त मंत्री निर्मला सीतारमण से आगामी वित्त वर्ष (2021-22) के बजट में विकास के साथ वित्तीय प्रबंधन पर फोकस करने की मांग की है। वित्त मंत्री से निजी निवेश, एमएसएमई का विकास और रोजगार सृजन के हिसाब से बजट निर्माण करने की भी गुजारिश की गई। सोमवार को वित्त मंत्री और मंत्रालय के वरिष्ठ अधिकारियों ने उद्योग संगठनों के साथ आगामी बजट को लेकर चर्चा की।

उद्योग संगठन सीआइआई के प्रेसिडेंट उदय कोटक ने कहा कि यह बजट उस समय आ रहा है जब भारतीय अर्थव्यवस्था कोरोना महामारी के अप्रभूतपूर्व झटके से उबर रही है। ऐसे में सरकार के सामने आर्थिक रिकवरी व विकास के साथ व्यापक आर्थिक स्थिरता



उद्योग संगठनों का सुझाव

- बजट में एमएसएमई और इन्फ्रा निवेश पर दें जोर
- सरकार दीर्घकालिक अवधि के लिए व्याज दर में स्थिरता दे

के बीच सामंजस्य बनाए रखने की चुनौती है। पीएचडीसीसीआई के प्रेसिडेंट संजय अग्रवाल ने वित्त मंत्री से बजट में एमएसएमई सेक्टर को प्राथमिकता देने की गुजारिश करते हुए इन्फ्रास्ट्रक्चर निवेश पर जोर देने के लिए कहा। उद्योग संगठनों ने वित्त मंत्री से बजट में स्वास्थ्य व आर्थिक रिकवरी तथा विकास पर

होने वाले खर्च में भी बढ़ोतरी की मांग की। सीआइआई ने आग्रह किया कि सरकार दीर्घकालिक अवधि के लिए व्याज दर में स्थिरता दे क्योंकि भविष्य में महंगाई बढ़ने की आशंका है जिससे व्याज दर प्रभावित हो सकती है।

पीएचडीसीसीआई ने कहा कि बजट में एमएसएमई को मजबूत बनाए जाने के प्रावधान लाने की जरूरत है ताकि मैन्यूफैक्चरिंग में उनकी हिस्सेदारी और बढ़ाई जा सके। एमएसएमई को बिना किसी गतिरोध के कर्ज मुहैया की व्यवस्था के साथ उन्हें और अधिक नकदी उपलब्ध कराने के प्रावधान बजट में होने चाहिए। उद्योग संगठनों ने अर्थव्यवस्था के प्रमुख क्षेत्रों की वित्तीय व्यवस्था के लिए डेवलपमेंट फाइनेंस इंस्टीट्यूट्स (डीएफआई) की स्थापना की मांग की।

Dainik Jagran, New Delhi, December 15, 2020



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