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# संपदा

## SAMPADA

PUNE ON THE  
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BUSINESS ACROSS  
THE WORLD

INTERNATIONAL  
BUSINESS SUMMIT  
PROFILES

# INTERNATIONAL BUSINESS



Mahratta Chamber of Commerce,  
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# Pune International Business Summit

1<sup>st</sup> and 2<sup>nd</sup> March 2021



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# Editorial

Dear Readers,

In December 2020, Pune was the highest exporting (merchandise) district in Maharashtra and the third highest in the country. This highlights the importance of the Pune District in the foreign trade of the state and that of the country.

While we are doing well, of course, there is always room for improvement and growth. To explore the possibilities of mutual collaborations, commerce and trade across the borders, last year, MCCI launched Pune International Business Summit, a platform that hosts all stakeholders that actively work on “International Business” with emphasis on promoting Indian exports and attracting foreign investment. On 1 st and 2 nd March this year, we hosted the second edition of ‘Pune International Business Summit’.

With that backdrop, this issue of Sampada is focused on International Business. Inside this issue you will find articles by Consul Generals, Trade Commissioners, eminent experts and Government officials.

As usual, this also cover some of the key events conducted by MCCI in the recent past and a few marquee ones to be organised in the next few weeks. I hope many of you find some of these events interesting.

Please keep an eye on MCCI’s communication through email and regular posts on social media to stay up-to-date and benefit from our events and new initiatives.

We look forward to your feedback on this issue. You may please write to us over email at [sampada@mcciapune.com](mailto:sampada@mcciapune.com)

Prashant Girbane  
Director General, MCCI and Editor – Sampada  
[sampada@mcciapune.com](mailto:sampada@mcciapune.com)



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**Founder**

Late A. R. Bhat

**Editor**

Prashant Girbane

**Content Co-ordinator**

Sudhanwa Kopardekar

**Editing Co-ordination**

Harshada Gupte

**Cover Page Design**

**Page Layout**

Dnyanada Deo

**Printing**

Modern Printing Service  
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Bajirao Road, Pune 411002.  
Ph. : 020-24471034

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Director General  
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**Owner**

The President and The Members of  
the Executive Board of  
Maharatta Chamber of Commerce,  
Industries and Agriculture  
A & B Wing, 5th Floor,  
MCCIA Trade Tower,  
International Convention Centre  
Senapati Bapat Road, Pune 411016.  
Tel. : 020-25709000

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**Pune International Business Summit**



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# Sustaining MSMEs for Strengthening Atmanirbhar Bharat

- Dammu Ravi

**T**he economic reforms introduced in 1991 have generated significant business opportunities in the country for new entrepreneurs who continue to lead from the front and willing to take calculated risks. This new entrepreneurship is concentrated mostly in the Micro, Small and Medium Enterprises (MSMEs), which is sustaining the economic activity across the country. India has 65 million MSMEs which generate about 110 million jobs; contribute 30% to GDP; contribute 48% to exports; and prevent internal migration by keeping the local economy going. Therefore, their sustainability is crucial for the success of Atmanirbhar Bharat because MSMEs mostly source their inputs locally for their manufacturing.

## ATMANIRBHAR BHARAT

The present day production processes is highly complex and interdependent on extensive network of supply chains from around the world which drives global trade in goods and services. India has well entrenched links to global supply and value chains which assist our MSMEs in remaining competitive and accessing international markets. The call for Atmanirbhar Bharat is often misinterpreted to mean that India should strive to make everything in the domestic arena in its pursuit to achieving self-reliance. While it may be prudent to be less dependent on others for our economic growth and stability, it is not feasible in its entirety, nor desirable. In recent times, no country has achieved this lofty goal of making everything within its own country, nor conceivable in the foreseeable future.

Our approach to Atmanirbhar Bharat need not be a one-way traffic because our MSMEs need to use global supply chains involving movement of men and materials both ways. In a broader context, Globalization and Atmanirbhar Bharat are not mutually exclusive; they reinforce each other if allowed to harness their potential, requiring on our part keeping global supply chains consciously open.

## ACCESS TO CHEAPER INPUTS

Countries produce goods and services that they are good at but their ability to do so is contingent upon factors of production such as access to cheaper raw materials, intermediate goods, capital, skills and technology. As uninterrupted access to these inputs is crucial to making manufacturing by MSMEs efficient and competitive, they should be allowed the benefit of accessing cheaper inputs from anywhere. If these are not domestically available at competitive prices, and quality not compromising, they should be allowed to import by rationalizing import barriers, especially customs duties and port restrictions. Policy makers should be clued on to understanding what constitutes raw materials and intermediate goods that are useful for making MSMEs competitive. Need to balance Atmanirbhar Bharat objectives with measures to sustain MSMEs should form part of our long term economic planning.

## LABOR INTENSIVE SECTORS

3. In India there is a backlog of nearly 50 million jobs and, in addition, 1 million jobs need to be created every month, i.e 12 million jobs annually, to absorb the growing demand in the labour market. Encouraging MSMEs in the labour intensive sectors could ease the situation to some extent. Traditional sectors such as pharmaceuticals, auto components, textiles, leather, chemicals and software services are labour intensive as well as enjoy significant export thrust. Sustaining them with appropriate tax and financial incentives would be helpful. Even during the difficult phase of Covid lockdown, when most sectors suffered, medical sector benefited immensely because of exports.

Pharma industry's reputation as a reliable global supplier of medicines and medical equipment was amply demonstrated during the Covid Lockdown when it ramped up its production in a record time to cater to the global demand. Despite initial shortages, Indian companies ramped up production of PPEs, masks, ventilators etc. and catered to global markets during covid. India carved out a unique distinction of

having supplied essential medicines and medical equipment to over 150 countries, 80 of which were supplied on grant basis. Now Indian vaccines are being supplied to various countries. Thus a targeted approach to support labor intensive MSMEs would be useful.

#### VALUE ADDED MANUFACTURING

4. Often MSME manufacturing is criticized to be at the lower end of the value chain spectrum, earning low returns. This should not be unduly perturbing as most manufacturing activity initially start at a low end and gradually move up over the years with infusion of capital and technology. Mobile phone manufacturing in India is a classic case where assembling of phones involves upto 85% percent of imported components. Overtime, domestic value addition is expected to increase with manufacturing picking through establishment of ancillary units that make components and replace imported parts.

In the 90s, Korean and Taiwanese products suffered from low consumer acceptability in international markets on quality grounds, but over time as their quality improved they are competing with the best in the global markets. Few sectors in India have can be said to have experienced such success, for example, the auto mobile sector in Pune, Chennai and Bangalore where MSMEs manufacturing components are feeding into the making final transport and passenger vehicles of all types. Pune and Hyderabad are also well known for pharma and biotech companies that have acquired global reputation. Our approach should be to encourage manufacturing of big ticket items in the country and plan for development of a reliable eco-system of MSMEs that support them. Such an activity has a direct bearing on Atmanirbhar Bharat.

#### EASE OF DOING BUSINESS

Improvement in Ease of Doing business environment is the real game changer for MSMEs. For Indian businesses trade costs due to poor logistics is one of the highest amongst the emerging economies. Against the developed countries' average cost of 6-8 percent, India's average cost is 10-12 percent. Any marginal improvement in logistics would significantly improve competitiveness of MSMEs and it matters more them than for big businesses, who with their financial strength and clout could absorb these costs. Although, our logistics situation seems to have

improved since India ratified the WTO agreement on Trade Facilitation in April 2017, there is a lot to achieve to catch up with the ASEAN levels.

The several measures undertaken by Government has helped in improving 'ease of doing business' environment in the country and India's ranking on the World Bank indices has jumped to 63 from 130 few years ago. Thus, trade facilitation measures directly support competitiveness of MSMEs on account of savings due to reduced costs. Going forward, trade facilitation should encompass creating 'plug and play' concepts in manufacturing zones/ parks with provision of pre-environment clearance, regulatory support, uninterrupted water and electricity connections, customs and excise clearances etc., functioning in a manner of a truly 'single window'. Further, encouraging product specific manufacturing zones would be useful for scaling up, incentivizing, skilling/training, timely fixing problems and providing compatible production subsidies.



#### INVESTMENTS

5. FDI inflows help in achieving scale, job creation and overall stability of the economy. India has the right credentials to attract Foreign Direct investment in manufacturing with its strong democratic traditions, transparency, predictable rules, etc. FDIs apart there are also several sovereign pension funds awaiting to be invested in markets that are expected to earn good returns. Political stability apart, assurances of non-discriminatory and protection to investments would go a long way in injecting confidence amongst foreign investors. Investment schemes and incentives under Aathmanirbhar

Bharat should remain origin neutral to be able to attract outside talent. The recently announced Product Linked Incentive (PLI) for electronics and telecom sector is a step in the right direction as it incentivizes investments with thresholds of minimum Rs 100 crores for big investors and for MSMEs at Rs 10 crores for a period of 5 years.

The scheme seeks to not only generate domestic employment but also save precious foreign exchange of billions of dollars on imports. Incentives for MSMEs to graduate to the next level of manufacturing through investments and technology infusion should be conscious effort. It is important to demonstrate professionalism and diligence in hand-holding foreign enterprises looking to enter India. It calls for an all of government approach, including involvement of state governments and relevant stakeholders.

#### NEED NEW SKILLS

6. If technology is the new driver of manufacturing,



acquiring skills necessary is imperative. The new-age manufacturing is dominated by 'artificial intelligence' and 'robotic engineering' which are driven by Data. While technology infused manufacturing is rendering traditional workforce obsolete, new jobs are simultaneously creating new jobs in the area of data management involving algorithms, Robotic engineering, computers, 3D printing etc. A whole new gamut of ancillary industries led by MSMEs in the area of digital technologies, electronics, chips, software products, design and graphics, animation etc are likely to come

up in the future. MSMEs need to be alert to these trends. It is important that in the framing of various skill development programs in the country, MSMEs are adequately consulted and given due recognition to their needs.

#### GOVERNMENT PROCUREMENT

7. Government consumption fuelling economic activity is particularly true in developing countries where Government is still a large buyer. Government directives to buy locally-made products would stimulate domestic production of MSMEs. This is already happening to a large extent in the Government Electronic Market place portal (GEM) at the Centre, but if only State governments too join in, it would give a big boost to MSMEs. Similarly, special preference could be given to MSMEs in all Government project tenders. Since India is not part of the WTO Agreement on Government Procurement, there is no need fear filing of any dispute filed against it in WTO. However, absence of competition in the market place often runs the danger of compromising on quality and fraud entering the system. Remaining vigilant on such trends with timely monitoring and taking punitive actions against fraud would inject consumer confidence and strengthen Aatmanirbhar Bharat.

#### EXTERNAL ENGAGEMENT

8. Ultimately, promoting MSMEs' products in the global markets through exports would greatly enhance their value and strengthen Aathmanirbhar Bharat at the same time. MSMEs in India are to a large extent are family-run and domestic oriented. It is about time that a new approach is developed to encourage Joint Ventures with foreign companies to remain competitive and access foreign markets. Such an approach is driven on the principle of "give and take" and creating "win-win partnerships". In the age of internet, it should be possible to reach out and entering into mutually beneficial partnerships. Apex industry bodies, especially chambers of commerce and industry in various regions in the country could take a lead to assist MSMEs on this approach.



**Dammu Ravi**  
Additional Secretary,  
Ministry of External Affairs  
New Delhi.



सिडबी और आईसार्क  
की डिजिटल पहल



## एमएसएमई के लिए आस्ति पुनर्संरचना मॉड्यूल (एआरएम-एमएसएमई)

### Asset Restructuring Module for MSMEs (ARM-MSME)



#### उद्देश्य

- I. एमएसएमई द्वारा अपने पुनर्संरचना विषयक प्रस्तावों (Restructuring Proposals) को स्वयं-ऑनलाइन तैयार करने को सुगम बनाना
- II. एमएसएमई के लिए भारतीय रिजर्व बैंक की एक-बारगी पुनर्संरचना (one-time restructuring) योजना का लाभ प्राप्त करना जो 31 मार्च 2021 तक वैध है

#### मुख्य विशेषताएं

- सिडबी व आईसार्क द्वारा एमएसएमई के लिए एक डिजिटल पहल
- एमएसएमई को अपना पुनर्संरचना विषयक प्रस्ताव (one-time restructuring) बनाने के लिए मार्गदर्शन स्वरूप डीआईवाई (आप खुद करें) पोर्टल
- त्वरित पंजीकरण
- ऋण परामर्शकों द्वारा पथदर्शी सहायता

#### निःशुल्क

डीआईवाई पोर्टल  
(आप स्वयं करें)

ऋण-परामर्शकों द्वारा  
पथदर्शी सहायता

बैंक की शाखा  
को ऑनलाइन प्रस्तुति



## Success Story of Serum Institute of India Pvt. Ltd. [Serum Institute], Pune, world's largest manufacturers of vaccines by volume:

P. C. Nambiar

In 1966, when the Indian vaccine industry was in its nascent stage, the Poonawallas embarked on their journey to set up Serum Institute with a meagre capital of Rs. 5 lakhs, which has now emerged as the world's largest producer of vaccines by number of doses, producing over 1.5 billion doses a year that are used in 170 countries. It is a testament to their vision, grit and innovative approach that Serum Institute has attained world leadership by reaching the unmatched figure of protecting more than 2/3rd of the infant population globally, thus saving the lives of more than 30 million children across the globe. This was achieved by making vaccines available at very affordable prices when these were in acute shortage. Over the last 50 years, Serum Institute has sacrificed more than thousand crores of revenue to achieve this goal.

Among our most important assets is the extensive

knowledge base, deep-rooted professionalism and unwavering commitment of our highly-qualified, diverse staff. The Serum staff is at the core of who we are and what we do. From our Lab Attendants to Scientists, Operators to Experts, Production to Quality Control / Quality Assurance to Distribution outlets, and from Junior Staff to Senior Management, the Serum Team is committed to delivering the highest quality vaccines.

Because of the dedicated Scientists and Employees of Serum Institute, we have emerged from a small scale industry to the world's largest manufacturer of vaccines by number of doses without compromising the principles of current Good Manufacturing Practices (cGMP) and standards of quality and affordable pricing.

Right from the beginning Serum Institute launched a new vaccine almost every year.

Year	Vaccine Launched
1967	Operations began with manufacture of Tetanus Antitoxin followed by Tetanus Toxoid.
1974	DTP Vaccine
1981	Polyvalent Anti-Snake Venom Serum (Asia)
1989	Measles Vaccine (M-VAC)
1991	Polyvalent Anti-Snake Venom Serum (Africa)
1993	MMR Vaccine (TRESIVAC)
	Hepatitis B Vaccine (rdDNA) (GENEVAC B)
2002	BCG Vaccine (Sii TUBERVAC)
2004	Adsorbed Liquid HDC Rabies Vaccine (Sii RABIVAX)
2005	DTP-HepB Combination Vaccine (Q-VAC)
2007	Hib Vaccine (HibPRO) and BCG Vaccine for Bladder Cancer (ONCO-BCG)
2008	Pentavalent Vaccine (DTP+HepB+HIB) (PENTAVAC) and Quadrivalent Vaccine (DTP+Hib) (QUADRAVAX).
2009	Liquid Pentavalent Vaccine (DTP-HepB-Hib) (PENTAVAC)
2010	H1N1 Influenza Vaccine (NASOVAC). H1N1 Influenza Vaccine inactivated (ENZAVAC). Meningococcal A Conjugate Vaccine (MenAfriVac) and r-HuEPO (REPOITIN).
2011	Inactivated Polio Vaccine (POLIOVAC)
2014	Oral Polio Vaccine
2017	Thermostable Rotavirus Vaccine (ROTASIL). World's first Rabies Human Monoclonal Antibody Recombinant (RABISHIELD)
2020	Pneumococcal Polysaccharide Conjugate Vaccine (Pneumosil). Liquid Pentavalent Rotavirus Vaccine (Rotasiil Liquid).
2021	COVISHIELD - ChAdOx1 nCoV-19 Corona Virus Vaccine (Recombinant)

It is essential to high light here about a few life saving vaccines produced by Serum Institute of India.

#### **COVISHIELD - ChAdOx1 nCoV- 19 Corona Virus Vaccine (Recombinant).**

Serum Institute achieved another milestone by successfully developing an affordable vaccine against COVID-19 pandemic, in collaboration with AstraZeneca and Oxford University, U.K. in record time, which has given tremendous relief for the people of India as well as for the global population. This is also a major achievement for the country in particular.

The Government of India has given emergency permission to Serum Institute for use of the vaccine for vaccination preliminary for the Doctors, Nurses, Health workers, Front-Line workers, Police Force,

people having comorbidities, etc., followed by the general citizens.

Serum Institute so far supplied 210 million doses of vaccine to the Government of India for vaccination within the country and received orders for further supply of 15 million doses. Also exported 6.4 million doses to almost 13 countries, through the Ministry of External Affairs and exported 20.99 million doses to 14 countries based on direct export orders received by them.

Serum Institute is also developing two more vaccines against COVID-19 Pandemic in collaboration with Codagenix Inc., USA and Novavax Inc., USA which are in the advanced stage of development.

#### **PNEUMOSIL® – The new pneumococcal vaccine**

from Serum Institute of India:

**Serum Institute of India developed an affordable pneumonia vaccine. This is the first pneumococcal vaccine produced in the country. This milestone marks a crucial step towards improving pneumococcal conjugate vaccine affordability and enabling sustainable access for low and middle income countries.**

**PNEUMOSIL® (Pneumococcal Conjugate Vaccine – adsorbed, 10 Valent), a well-designed vaccine with relevant serotypes, yet more affordable than the existing PCVs and provide comparable protection by targeting the most prevalent serotypes of the bacterium causing serious illness in developing countries.**

**PNEUMOSIL® is WHO pre-qualified for its procurement by United Nations Agencies and Global Alliance for Vaccines and Immunisations (GAVI). This marks an important milestone towards accelerated access of this much needed affordable vaccine for the countries with high disease burden.**

**Each year nearly 400,000 children under 5 years of age die globally from pneumococcal diseases, mostly in Africa, Asia, and LATAM region. WHO pre-qualification opens the door for PCV to be accessible to the countries that can afford and sustain their pneumococcal immunization programme. G**

**Each year nearly 400,000 children under 5 years of age die globally from pneumococcal diseases, mostly in Africa, Asia, and LATAM region. WHO pre-qualification opens the door for PCV to be accessible to the countries that can afford and sustain their pneumococcal immunization programme.**

**MenAfriVac - succor for countries of sub-Sahara :**

A novel initiative between Serum Institute of India Pvt. Ltd., PATH/USA and WHO saw the emergence of a monovalent conjugated Meningococcal A Vaccine (lyophilized) from Serum Institute with an excellent safety profile and a high level of seroconversion and seroprotection. The project conceived and implemented at Serum Institute, Pune, to prevent the spread of epidemic meningococcal meningitis in

the sub-Saharan African region, saw the launch of this vaccine in 2010.

R&D team at Serum Institute of India along with scientists' team at CBER/USA successfully adopted the technology and up-scaled it to produce a stable vaccine, which would reduce illness, disability and death caused due to Neisseria meningitidis serogroup A induced meningococcal disease.

This WHO approved pre-qualified conjugate vaccine was offered by Dr. Cyrus S. Poonawalla (who oversaw the SII role in the eight year MVP), at a very low price compared to prices from Europe. Considering the immediate need, not only to save lives but also significant human, social and economic disruptions and to bring benefits of progress in vaccine science and technology to the needy in the communities of these countries with scarce public health funding, he drove the team to deliver early results. The gesture of Dr. Poonawalla is particularly lauded by WHO and Bill & Melinda Gates foundation as one of the most successful stories of an ideal public-private partnership.

Campaigns carried out since 2010 with MenAfriVac have resulted in a steep drop in cases of meningitis A in the population of the countries where the vaccine was introduced. The incidence has gone down from 1676 to 13 in Burkina Faso alone, thereby establishing the safety and efficacy of the vaccine with no serious safety concerns.

With increased awareness, it is established that all countries in the sub-Saharan region would undertake mass immunization campaigns and seek maximum coverage using MenAfriVac to protect against the spread of meningococcal meningitis by the dry and dusty Harmattan winds every winter.

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# Praj Offers Open Access to HWS Technology; Help Combat Spread of Covid-19 Globally

- Atul Mulay

*"We make a living by what we get, but we make a life by what we give."* - Winston Churchill

Year 2020 has been a real test of patience, persistence and survival for people, organisations, countries and the world economy. Covid-19 has cut across boundaries of caste, colour, religion and nations, its outbreak thrusts the need to reflect on development and economic growth metrics. The global economy is still recovering from the depths to which it had plummeted during the lockdown since early 2020. As a result of COVID-19 pandemic, many countries have slowed reopening and some are still reinstating partial lockdowns against the second wave of the novel coronavirus to protect susceptible populations.



With no prior incidence or knowledge and therefore no medicine to counter, this virus has caught everyone unaware. Social distancing, self-quarantine and strict personal hygiene are the only effective measures prescribed by the World Health Organization and the government to curb spread of the disease. In this scenario, sanitizers and wearing mask are the primary and most reliable means to ensure personal hygiene. When it became clear that hand wash sanitizers (HWS) are a good means to fight the virus, the demand for sanitizers rose rapidly, overtaking the supply. Manufacturers couldn't keep up with the exponential demand. There was a rampant rise in the prices overnight. Sensing opportunity, back-alley operators had started peddling poor quality sanitizers.

True to its vision of making the world a better place, Praj decided to positively respond in the interest of serving a bigger humanitarian cause. Praj developed unique process technology in its state-of-the-art research centre, Praj Matrix that helped formulate alcohol into high quality sanitizers, as per WHO guidelines. Praj Matrix, a DSIR Government of India approved R&D facility is home to over 90 scientists, and has over 84 global patents in science and innovation. The sanitizers have at least 80% alcohol that neutralises the virus and

thus prevents its spread. It can be produced from value added processing of alcohol made in ethanol plant.

Further Praj offered free and open access on its corporate website of all design, engineering and formulation mixture packages to produce sanitizers for all potential manufacturers of HWS. Praj also provided remote engineering and commissioning assistance to produce sanitizers on a fast track basis. There was an overwhelming response of more than 500 interests representing different industrial segments globally. Praj facilitated the production of sanitizers leveraging on its captive process plant customer base across the globe. Praj delivered pharma chemical grade ethanol through several projects globally in countries like Poland, Bulgaria, Hungary, Philippines, USA etc.

Several nations came up with directives to increase the availability of sanitizers by giving permissions to enterprises manufacturing and storing ethyl alcohol, extra neutral alcohol (ENA) and ethanol - the three primary components used in the manufacture of hand sanitizers. This has enabled Praj's technical experts to commission India as well as international projects remotely allowing customers to begin production as planned. Praj collaborated with partners around the world to streamline supply chain aberrations to the extent possible and formulate alternate sourcing plans to honour commitments to its global customers. Praj has been a trusted partner to customers around the world for more than three decades, with presence across 5 continents in more than 75 countries.

The team Praj participated in several international webinars organized by reputed forums to share knowledge and best practices with customers to facilitate operations continuity at their plant. Contemporary technology and expert guidance from Praj team has provided value in bringing efforts to fruition. As a leader among technology-led EPC solution providers for process plants, Praj manifest its commitment to continue to serve customers, partners, employees and society in these testing times.

**Atul Mulay,**  
President, Bio-energy Business  
Praj Industries Limited

# India Exim Bank: Partnering Indian Exporters in their Globalisation Efforts

**E**xport-Import Bank of India (India Exim Bank) was set up in 1982 by an Act of Parliament and is fully owned by the Government of India (GOI). The Bank is the principal financial institution for coordinating the working of institutions engaged in financing exports and imports.

India Exim Bank has, over the years, played a catalytic role in facilitating India's integration with the global economy by promoting, financing and facilitating India's international trade and investment. The Bank's range of programmes have helped Indian enterprises become competitive and develop a global footprint. Assistance is given to export-oriented companies by way of term loans for setting up production facilities, expansion/modernisation/upgradation of existing facilities and for acquisition of production equipment or technology.

The Bank also plays a key role in implementing GOI's policies and strategies in developing and enhancing global partnerships and lays special emphasis on extension of Lines of Credit to overseas entities, national governments, regional financial institutions and commercial banks. The Bank extends Buyers' credit and Suppliers' credit to support India's exports and has a programme called the Buyer's Credit under National Export Insurance Account (NEIA) to facilitate medium and long-term exports from India.

India Exim Bank has recently introduced the Ubharte Sitaare Programme (USP) to support Indian companies from various sectors, which are successful domestically but not in the export markets. The Bank will identify and support companies possessing differentiated product, process or technology through a mix of structured support under USP. As it is the newest programme of the Bank, it would be pertinent to share more details of the programme with readers.

Objectives of USP are (a) To enhance India's competitiveness in select sectors through finance and extensive handholding support; (b) To identify and nurture companies having differentiated technology, products or processes, and enhance their export business; (c) To assist units with export potential, which are unable to scale up their operations for want of finance; (d) To identify and mitigate challenges faced by successful companies which hinder their exports; (e) To

assist existing exporters in widening their basket of products and target new markets through a strategic and structured export market development initiative.

The Bank can support eligible companies by both financial and advisory services through:

- a) Support by way of equity / equity-like instruments.
- b) Debt (funded / non-funded): Term loans for modernisation, technology / capacity upgradation, R&D and balancing of production facilities by investment in activities such as:
  - Machinery and equipment;
  - Tools, jigs and fixtures;
  - Testing / quality control equipment;
  - Land and building.
- c) Technical Assistance for product adaptation and improvement, cost of certifications, training expenses, market development activities including overseas travel for product/market development, studies relating to sectors, markets, regulations, Techno Economic Viability study, etc.

Companies with unique value proposition in technology, products or processes that match global requirements are eligible to be supported under USP. They should be fundamentally strong companies with acceptable financials, and outward orientation. Small and mid-sized companies with ability to penetrate global markets, having a good business model, strong management capabilities, and focus on product quality would be eligible under USP. Some of the indicative sectors from which companies may apply to seek support under USP are automobiles and auto components, aerospace, capital goods, chemicals, defence, food processing, IT & ITeS, machinery, pharmaceuticals, precision engineering, textiles and allied sectors.

As an institution with a proven track record of its industry and country research capabilities, the Bank provides research inputs to the GOI and works with State governments, developing strategies to augment exports. Several overseas Governments and institutions have engaged the Bank as a Consultant for institution building and capacity development.

India Exim Bank also supports rural enterprises in their quest to reach international markets through financial and technical interventions.

# LEAVE A LASTING IMPRESSION ON THE BRICS COUNTRIES WITH YOUR RESEARCH

INVITING ENTRIES FOR THE BRICS AWARD 2021



Export-Import Bank of India, India's premier export finance institution, promotes and encourages research on economic aspects concerning the BRICS (Brazil, Russia, India, China and South Africa) economies. In this context, the Bank is inviting applications for its BRICS Economic Research Annual Award for 2021.

Research thesis of nationals of the five member nations of BRICS, who have been awarded a Doctorate (PhD) from any nationally recognized University or academic institution globally, during the period January 2016 to March 2021, are eligible to participate and receive the Award. The subject matter of the thesis can broadly be international economics, trade, development and related financing.

The Award, sponsored by India Exim Bank, comprises a citation, medal and prize money of ₹1.5 million (approximately USD 22,000). The application form can be submitted online at [www.eximbankindia.in/awards](http://www.eximbankindia.in/awards) and the last date for receiving entries is 31<sup>st</sup> March, 2021.



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# ECGC: Empowering Exports

**E**CGC, a premier Export Credit Agency (ECA) of Government of India (GOI) established in 1957, provides credit insurance covers to exporters against non-payment risks by the overseas buyers due to Commercial and Political reasons. It also provides insurance covers to banks against risks in export credit lending to the exporter borrowers. ECGC endeavors to support Indian Export Industry with its experience, expertise and underlying commitment to progress and advance of India's exports. ECGC promotes both Short Term (ST) exports (i.e. export realization within one year) and Medium and Long Term (MLT) exports (i.e. export realization extending over a period of more than one year).

In all, there are 19 insurance products for exporters, 11 insurance Products for banks and 12 insurance products for Medium and Long-term Exporters/Banks. Further, ECGC also provides Customized Covers to meet specific requests of exporters. It has also introduced Factoring facility to MSME Sector and cover in foreign currency to Special Economic Zone Exporters.

## Risks Covered

Broadly, under policies the commercial risks covered are insolvency of the buyer, protracted default by the buyer to pay for the goods and the failure of the buyer to accept goods subject to certain conditions. The coverage also includes default and insolvency of overseas banks that open L/C as well as losses arising on account of non-payment due to discrepancies which do not materially alter the terms, subject to certain conditions.

The political risks covered are imposition of restriction on remittances by the Government in the buyer's country or any Government action which may block or delay payment to the exporter, war, revolution or civil disturbance in the buyer's country, new import licensing restrictions or cancellation of a valid import license in the buyer's country after dispatch of goods by the exporter, cancellation of export license or imposition of new export licensing restrictions in India after the effective date of contract (under Contracts Policy) and payment of additional handling, transport or insurance charges occasioned by interruption or diversion of voyage which cannot be recovered from the buyer.

**Some of the major policies for Short Term Covers are**

**as follows:**

**A. Shipments (Comprehensive Risks) Policy:** For Exporters whose anticipated annual export turnover is more than Rs.500 lakhs will be eligible for this Policy. This is a Standard Whole-turnover Policy wherein all shipments are required to be covered under the Policy.

**B. Exports (Turnover) Policy:** Turnover Policy is for the benefit of large exporters who contribute not less than Rs.20 lakhs per annum towards premium. The policy envisages projection of the export turnover of the policyholder for a year and the initial determination of the premium payable on that basis, subject to adjustment at the end of the year based on actual. This is a Standard Whole turnover Policy wherein all shipments are required to be covered under the Policy.

**C. Single Buyer Exposure Policy:** This policy is provided to insure exporters having a large number of shipments to a particular buyer with simplified procedure and rationalized premium. An exporter can choose to obtain exposure based cover on a selected buyer. The cover would be against commercial and political risks. The option to exclude L/C shipment is available.

**D. Multi-Buyer Exposure Policy:** This policy is suitable for exporters who export to a large number of buyers and the number of shipments made by them is quite high. If the transaction is on L/C terms, failure of the L/C Opening Bank in respect of exports against L/C will also be covered.

**E. Small Exporters Policy:** An exporter whose anticipated annual export turnover for a period of one year does not exceed Rs.500 lakhs is eligible for this Policy. This is a Standard Whole turnover declaration based Policy wherein all shipments are required to be covered under the Policy.

## ECGC's Export Factoring Facility:

Under this policy, ECGC will enter into an agreement with the exporter to purchase the export receivables without recourse and assume credit risks on the overseas buyer. If the buyer defaults, the payment for undisputed liability will be made by ECGC. This is designed for exporters who fall under the category of MSME as per MSME Act 2006 and have minimum three years experience in exports with good track record.

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Credit Risk Insurance for Exporters

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**बैंकों के लिए ऋण जोखिम बीमा**  
Credit Risk Insurance for Banks

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against credit risk with ECGC's export-friendly  
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*For more information contact your nearest ECGC office.*



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वेबसाइट: www.ecgc.in

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आप निर्यात पर ध्यान केंद्रित करें, हम जोखिमों से रक्षा प्रदान करेंगे. • You focus on exports. We cover the risks.

# German Industries Going Strong!

**- Dr. Juergen Morhard**

It was a year ago, when we all met for the MCCIA Pune International Business Summit in March 2020 and also a weeks prior at the Industry 4.0 Summit . Already at that the world was facing disruptions and headwinds of lower economic activity. But we could not foresee yet, that in the course of 2020 the world would be hit by a once-in-a-century crisis unleashed by the Covid-19 pandemic. The global economy shrank by 4.3 per cent last year, over two-and-a-half times more than during the global financial crisis of 2009. The modest recovery of 4.7 percent expected in 2021 would barely offset the losses of 2020.

In Germany, after ten years of continuous economic growth, the coronavirus pandemic caused the GDP to decline by 5.0% overall in 2020. However, the decrease turned out to be not nearly as dramatic as many experts had been predicting over the course of the year. This is due to the resilience of the German economy, but also the immediate comprehensive packages of measures adopted by the Federal Government to support the economy and stabilize incomes. Despite the partial lockdown in Germany, industrial output and new manufacturing orders continued to grow and the positive business sentiment is widely expressed.

Nevertheless, the devastating socio-economic impact of the Covid-19 pandemic will be felt for years to come unless smart investments in economic, societal and climate resilience ensure a robust and sustainable recovery of the global economy.

Within this scenario, Indian and German enterprises have the opportunity to capitalize on each other's strengths and seek new opportunities in commercial engagements with each other.

Economic complementarities between the two countries, especially Germany's advanced manufacturing, strong exports and solid services sector present several points of synergy with India that can be leveraged for greater growth in both nations. Greater technology collaborations, co-development and co-creation, knowledge sharing and sharing of best practices could be hugely helpful

to each country.

With India's historical links with Europe as a solid foundation, the continent has emerged as its most important trading partner and within this, Germany is India's most important market. India's accelerated economic growth, growing middle class, mature democracy with stable institutions and established rule of law have helped foster closer linkages with Germany. Coupled with an improving business and investment climate, these factors have helped to attract German investments into India.



For Indian businesses, Germany has been a source of high-quality, reliable machinery and equipment as well as aircraft and auto components. Similarly, India enjoys a large and diversified manufacturing and services economy with varied output across the supply chain from raw materials to intermediates to finished goods, along with engineering products

which find favor with German industry.

Germany and India enjoy historically a fruitful partnership while embarking on new technologies. More than 150 years ago, Siemens built the first telegraphic line in India from Kolkata to London. In 1954 Tata Group launched the first truck in India with license by Mercedes-Benz. In 1955 Germany helped in building India's first integrated steel plant in Rourkela, and German aviation expertise was pioneering the development of India's first fighter plane Marut.

Also, today, innovative strength is need of the hour as the COVID-19 pandemic has opened our eyes for shaping the economic future in a much more resilient and sustainable way. The way forward might remain uncertain for some time, but business can rely on established structures to support their search for partners. Official partnerships such as between the state of Maharashtra and Baden-Württemberg, between the cities of Karlsruhe and Pune have paved the venue for a constant dialogue between all stake holders. MCCIA as well as the Indo-German Chamber of Commerce (IGCC) and the German Machinery Association (VDMA) are competent partners to promote industrial exchanges and partnerships.

The German Fraunhofer Institutes are already the major facilitator of technology transfers. And of course, GINSEP, the German Indian Start-up Exchange Program is fostering collaboration in various areas.

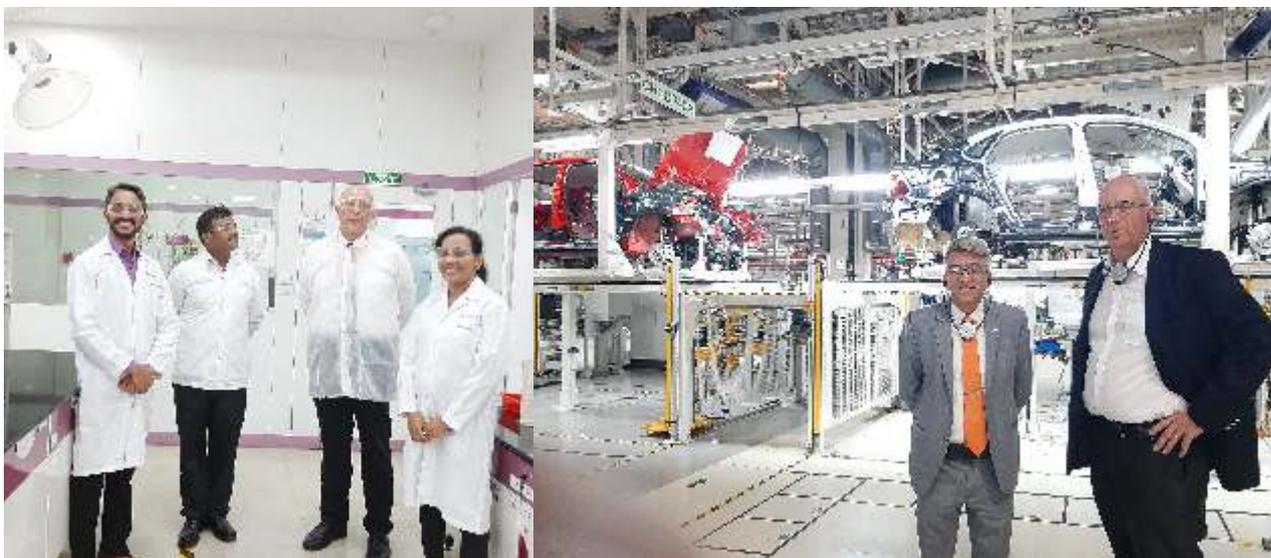
The many German trade fairs will continue to play a major role as global market place. Moreover, many representative office from German states and cities are offering services to guide Indian companies investment interests. Thus, it is no surprise, that many of the institutions and organizations mentioned are integral partners of the annual MCCIA business summits.

Last but not least, I have to mention the already more the 1600 German companies in India, more than 350 companies alone in the region on Pune. All German industries are going strong in India and are always open for new business opportunities.

On a political level, the EU-India summit in May 2021 and the Indo-German Governmental Consultations in Summer 2021 will certainly boost the already existing co-operations to address jointly the global challenges, to consolidate the rules based global order and to deepen the multifaceted integration. From an industry point of view, any progress to work towards a mutually beneficial trade and investment agreement between the EU and India will be more than welcome.

**Dr. Juergen Morhard**

Consul General for Federal Republic of Germany in Mumbai



# Second Pune International Business Summit

## PARTNERS FROM KARLSRUHE WILL PARTICIPATE AGAIN

Over the past seven years, the city of Karlsruhe in southwest Germany has maintained a fruitful partnership with the Maharashtra Chamber of Commerce, Industries and Agriculture (MCCIA) in Pune. The “India Board Karlsruhe” has been promoting Pune as an international business Hub ever since. In March 2020, MCCIA launched the first Pune International Business Summit – Introducing a new format and creating a flagship event. As a partner from the first hour Karlsruhe was represented at the summit, showcasing its versatility and strength when it comes to operating in an international context. Represented by its very own Pune contact office the city managed to leave a permanent impression. “An event that was a great success,” and got a lot of recognition within the Karlsruhe Business Development Department.

*“In times of a global pandemic that has changed our lives and our way of working together, we place special emphasis on supporting our Indian partners, seizing new opportunities and now being a partner of the hybrid second MCCIA International Business Summit,”* says Karlsruhe Lord Mayor Dr. Frank Mentrup.



In view of the current situation, the format for the second Pune International Business Summit has been adapted to the circumstances. The Chamber is organising a virtual format and has extended an invitation to the City of Karlsruhe and the network around the “India Board” to actively participate in the Summit.

MCCIA wants to create a platform to facilitate international exchange, a “virtual” room to discuss

problems within the economy, culture, and environment the past year has challenged us with. This exchange across borders enables us to derive new, creative and comprehensive business opportunities that will further strengthen Indo-German cooperation.

*“We can look back in our partnership to many successful events together, leading to investment, projects and many ways of collaboration,”* so the Business Development Department Karlsruhe.

Through the International Business Summit, MCCIA manages to bring people from various industries together: CEOs of local and global companies, international experts and business owners introducing their creative way of tackling the economic crisis Corona has brought upon us.

Whether Government Representatives from Maharashtra, Representatives of the Indian Central Government or international diplomats – all of them are ready to discuss and listen what the participants have to say about a sustainable future, new technologies, artificial intelligence, waste water technologies and how the interaction of research and industry or innovative technologies.

Karlsruhe is currently on its way to becoming a hub for artificial intelligence (AI). However, this does not stand alone. In Karlsruhe, a competence network in particular is working on linking AI with future topics in the field of mobility or energy. *“The promotion of the internationalisation of start-ups, the strong incubators and ecosystems are also open to partners from India and worldwide,”* says Dr. Mentrup.

For further contact and initial points of contact, Karlsruhe has a contact and representative office in Pune, headed by Ms Iris Becker.

*“The new match-making platform of our partner Baden-Württemberg International, which is being presented today, can also help,”* says Dr. Mentrup. It offers a cost- and time-saving opportunity to expand business – and in times of Covid-19, to find potential business partners in India without getting on a plane. Here, experts are connected to prequalified companies from many sectors – between Baden-Württemberg and Maharashtra : A unique opportunity to generate new business. (jowapress)

**Info: [www.india-karlsruhe.com](http://www.india-karlsruhe.com)**

# Karlsruhe

## bubbles over with ideas

### International, creative and forward-thinking

In Karlsruhe, business and science are closely linked. This creates the best possible conditions to develop new ideas, products and services to market maturity.

### From start-ups to global players

Karlsruhe's Economic Development Department offers customer-tailored services, valuable contacts and established networks. Contact us!

### German de: hub for artificial intelligence

Karlsruhe's business and science ecosystem and its holistic concepts, combined with real-time lighthouse projects such as 'Smart Production Accelerator' and 'Incubator' promote Karlsruhe as an engineering hotspot in Germany.

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### City of Karlsruhe | Economic Development Department

Zähringerstraße 65 a, 76133 Karlsruhe  
Phone: +49 721 133-7300  
E-mail: [wifo@karlsruhe.de](mailto:wifo@karlsruhe.de)  
[www.karlsruhe.de/wirtschaft](http://www.karlsruhe.de/wirtschaft)





## FrankfurtRheinMain – Your Gateway to Continental Europe

**T**he German metropolitan region FrankfurtRheinMain, named after its core city Frankfurt am Main and the rivers Rhine and Main, is one of Germany's leading economic, geographic and sociocultural hubs.

### **One of the most prosperous regions in Germany**

The second largest economic area in Germany with over 5.5 million inhabitants, FrankfurtRheinMain is undoubtedly one of Europe's most vibrant and

dynamic economic centres. What makes the region more than just another successful business centre, is the fact that it is home to a range of well-known museums, renowned orchestras and boasts a vibrant theatre, art and cultural scene - factors which ensure a unique work-life balance.

With non-German nationals making up around 12% of the region's population, FrankfurtRheinMain is a true global investment hub. In fact, many of its

German inhabitants have also gained valuable experience abroad. As a result, the region has amalgamated a unique international flair and expertise from different cultures and economies respectively.

It is thus not surprising that a consistently increasing number of companies from all corners of the world have made Greater Frankfurt their home. We take pride in the fact that FrankfurtRheinMain is a leader in Germany in terms of international companies headquartered here.

#### **A well-connected financial and business centre**

In FrankfurtRheinMain, the big financial and insurance players come together - right in the heart of Europe. It is from here that business hubs open up to new markets across Germany, Europe and the entire world.

Connected with major transport hubs across Europe, the region is one of the continent's most important connectivity nodes. By road, rail, water or air, 35 million people can be reached within a radius of 200 km around Frankfurt. We believe that each of these people is a potential business connection. Additionally, the region is home to highly qualified specialists in a wide range of disciplines. Well-known institutes, a dense network of renowned universities and research-intensive companies ensure a close integration of human resource, research and industry.

It is thanks to the excellent ecosystem that FrankfurtRheinMain has emerged as a leading exhibition centre in Europe. It is notable that the region hosts more than 46 trade fairs and exhibitions every year.

#### **An ecosystem that offers the best resources within a small radius**

A variety of industries have settled in the Greater Frankfurt Region, including automation & robotics, automotive, chemistry & materials technology, IT & AI, data centres, logistics & distribution, pharma & life sciences and management consultancy. It is a well-known fact that the region is also the financial capital of Germany with over 200 banks and an increasingly vibrant fintech and cybersecurity hub catering to the global digital citizen. –

From research and development to production and

worldwide marketing, in Frankfurt RheinMain you have all the resources at your disposal for the prosperity of your business and lifestyle.. You benefit directly from existing industry-specific infrastructures as well as from a tailor-made supply industry: a perfect ecosystem to ensure both professional and personal success.

#### **Strong Indian community in the region**

With 15,000+ residents, the Indian community in FrankfurtRheinMain is one of the largest and strongest across Germany. The region has been the preferred investment location for more than 140 Indian companies thus far. Leading Indian companies such as Tata Consultancy Services, Infosys, Wipro, HCL Technologies, Micro Labs, Motherson Sumi, Alkem Labs and many others conduct their German as well as European businesses from this region.

And it's not just business: the Consulate General of India, Confederation of Indian Industry (CII), Indian banks, Sikh and Hindu Temples and cricket clubs lend a vibrant flair to the Indian community. Indo-German business networks such as India Meets FRM, India Business Forum (IBF) and Germany India Round Table (GIRT) facilitate Indo-German business & networking.

India has been a focus market for the activities of FrankfurtRheinMain GmbH International Marketing of the Region for many years. The organisation's India office in Pune, Maharashtra acts as the first point of contact for Indian companies looking to invest and expand business operations in the FrankfurtRheinMain Region.

**Last but not the least, FrankfurtRheinMain is home to people from 180 different countries. Bringing best practices from across the world to one of the most dynamic economic hubs of Europe, these professionals, students and families speak one common language - that of success.**

#### **Contact Details:**

**Mrs. Disha Shah**

**Director India**

**FrankfurtRheinMain GmbH**

**International Marketing of the Region**

**C/O Indo-German Chamber of Commerce**

**710, Nucleus Mall, 1 Church Road,**

**Pune, India – 411 001**

**Tel: +91-20-4104-7100**

# Establish your business in FrankfurtRheinMain the German centre of success.



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#### Become a part of FrankfurtRheinMain.

FrankfurtRheinMain GmbH International Marketing of the Region is the investment promotion body of the German metropolitan region FrankfurtRheinMain and helps international companies to establish their presence in the region.

For more information go to [www.frm-united.com](http://www.frm-united.com)  
or contact Ms Disha Shah

Ms Disha Shah  
Director India  
FrankfurtRheinMain GmbH  
International Marketing of the Region  
c/o Indo-German Chamber of Commerce  
Pune, India

Phone: +91 20 4104 7100 / direct -7111  
E-mail: [disha.shah@frm-united.com](mailto:disha.shah@frm-united.com)

# Thuringia-The Perfect Location in one of the World's Largest and most Powerful Markets

- Franziska Kindervater

The Free State of Thuringia („Thüringen“ in German) is one of the 16 Federal States of Germany located in the centre of Germany, right in the heart of Europe. Thuringia is among the most interesting business and research locations in Europe with an especially strong foothold in high-tech sectors such as life sciences, optics, optoelectronics and photonics, ICT, nano and sensor technology, automotive - in particular e-mobility - and aerospace. Over generations, Thuringian manufacturers have built a strong reputation for their German quality products, such as Carl Zeiss and Jenoptik in optics and optoelectronics, Schott in technical glass or Jena-Optronik (Airbus Group) in aerospace sensors, such as those used by NASA in the most recent Mars rover landing on 18th February 2021.

Thuringia, after being the location of the first ever BMW cars to be produced in 1928, is expanding its importance as an automotive hub within Germany and Europe with a strong focus on electric mobility and battery technology. This is also the reason the world's leading lithium-ion battery maker Contemporary Amperex Technology Co. Limited (CATL) from China is currently constructing its first ever overseas factory, also the very first lithium-ion battery factory in Germany, near the Thuringian capital of Erfurt.

An important factor for the choice of Thuringia as an investment location is also the fact that within a radius of 800 km from Thuringia, there are 290 million potential customers, who represent more than 70% of Europe's purchasing power. Therefore, while India has a strategic location for Thuringian companies for the entire region of South and South East Asia, Thuringia can serve as a major distribution and logistics hub for Indian companies in the centre of Europe and accessing the markets of the European Union. State-of-the-art infrastructure means short ways to all major German and European hubs (e.g. 1.5 hrs. to Berlin, 2 hrs. to Frankfurt, 4 hrs. to Hamburg and 6 hrs. to Amsterdam or Antwerp).

Thuringia offers investing companies manifold opportunities to evolve and expand, with its highly qualified workforce, excellent R&D landscape, attractive incentives, economic dynamism, cultural diversity and soft locational factors. With this, Thuringia offers an excellent environment for Indian investors, who are also given significant support by the State Government. With the State Development Corporation of Thuringia (LEG), Indian companies will have a strong partner providing full-service support for investment projects.

Thuringia and India already have a continuing and growing relationship in business, science and culture for decades, which goes far beyond the manifold business contacts and joint projects of recent years. For example, Rabindranath Tagore, the Nobel laureate, was very interested in the young school of architecture of Bauhaus of Walter Gropius as early as 1920. It is thus no wonder that the first Bauhaus exhibition outside Germany took place in Calcutta in the year 1923!

Just like Pune, the „Oxford the East“ in India, the State of Thuringia is also a major hub in Germany with many renowned universities and scientific institutions. In Thuringia, there are a total of 11 universities and 26 research institutes of Fraunhofer, Leibniz, Max Planck, Helmholtz and Konrad Zuse Gesellschaft. In no other region of Germany can one find as many university students taking degrees in the natural sciences, engineering and business management as in Thuringia. This is also one of the reasons why the State of Thuringia has one of the highest rates of industrialisation in Germany!

In the past years, various high-level political and business delegation visits from Thuringia to India have been made, most recently in 2019 led by the Thuringian Minister of Economics Mr. Wolfgang Tiefensee and another in the very same year led by the State Secretary of Economics, Mrs. Valentina Kerst, with many Thuringian companies participating and visiting India for the first time. Since 2016, more than 60 Thuringian companies have started business activities with India. Two of the delegations also came

to Pune, with good support by the MCCIA and meeting many of its members.

As the business promotion agency of the state of Thuringia, the LEG Thuringia / Thuringia International supports Thuringian companies to enter the Indian market as well as Indian companies investing in Thuringia. Thuringia International has a designated Representative for India with Dr. Wamser + Batra India Pvt. Ltd. and its Representative Office of Thuringia International in New Delhi, which was inaugurated by the then Thuringian State Secretary for Economics, Mr. Georg Maier, in 2016.

Thuringia International and the participating

companies from Thuringia are looking forward to being part of the high-profile MCCIA International Business Summit once again 2021 and thereby enhancing further the good business ties to companies in Pune and Maharashtra.

**Franziska Kindervater**

Director South Asia

Thüringen International/Thuringia International

[franziska.kindervater@leg-thuringen.de](mailto:franziska.kindervater@leg-thuringen.de)



# The Strategic Indo-French Partnership



**Eric, Fajole, Trade Commissioner & Head of Business France for South Asia, is sharing some insights with us ...**

**Strategic partnership between India and France marked its 23rd Anniversary this year.** The bilateral trade has increased significantly over the past fifteen years except for last year due to Covid Crisis. More than the volume, the dynamism of Indo-French economic relations springs from the establishment of French companies in India to the Indian companies investing in France.

The trade relations between the two nations stand strong with exports from France to India around € 4,2 billion in 2020 and imports from India at € 4,8 billion. **France is the 15<sup>th</sup> commercial partner of India and 4th within Europe whereas it is one of the top 3 foreign investors in India, with more than 20 billion USD of investments.**

Regular high level meetings meetings between the authorities of India and France nourish an in-depth and long-term political dialogue. To strengthen those ties, this year marks the consecutive visits of the French Ministers to India starting with the recent visit of France's Ecological Minister Ms. Barbara Pompili and few other Ministers visits are lined up in coming months.

## **KEY AREAS OF INDO-FRENCH PARTNERSHIP:**

**Defence and security, space and civil nuclear, IT sectors constitute the principal pillars of the Indo-French strategic partnership.** The Rafale deliveries since September 2020 is a great example of this partnership.

India and France are also increasingly engaged in new areas of cooperation, such as climate change, including the International Solar Alliance, and sustainable growth and development, among others. Besides, Indian industries stand to gain a lot by joining hands with French industries across sectors, like automobile, aviation, pharmaceutical, textile, telecommunication, agriculture and food processing, mineral exploration, and energy,...

## **FRENCH PRESENCE IN INDIA**

**Today, more than 650 French companies representing 1000 establishments are already installed and setup in India which invest, manufacture, innovate and even export from India;** a continuous flow of new investments that places India among the top countries in terms of FDI; more than 350 000 people are employed in French companies across sectors. The Indo-French facet has seen French companies operating in India in multiple fields like services, pharmaceuticals, aviation, food, electronic, building, electric components and automobiles. Sizeable French groups have

successfully opened its passage to the Indian market. 37 of the 40 big groups listed at Paris Stock Exchange (CAC 40) are present in India. Some of them have announced recently massive investment programs in India.

### INDIAN PRESENCE IN FRANCE

France, is a leading European economy open to foreign investors. **In 2019, France became Europe's top destination for investments as per the EY survey, leaving behind UK for the first time.** It is the second biggest consumer market in Europe and the world's seventh largest foreign investor. It offers a wide array of business opportunities for investors and has a proven track record of attracting and retaining foreign companies and key talent.

**There are about 200 companies controlled by Indian investors operating in France, where they employ more than 8,000 people.** 18 investments from India were recorded in France in 2019 and doubling the number of jobs. The diversity of France's territories continues to drive their attractiveness among Indian investors: Paris region welcomed maximum projects followed by Auvergne-Rhône-Alpes and Provence-Alpes-Côte d'Azur region. Investments were mainly made in the software and IT services sector, while the pharmaceuticals/biotechnologies sector was responsible for nearly 30% of jobs generated by Indian investment.

The participation of a dozen Indian CEOs during the visit of the French President to Reunion Island on October 23, 2019 and the participation of seven eminent Indian CEOs at Choose France, on January 20, 2020 at Versailles bear witness to the interest Indian companies are showcasing for France.

**The French government's decisive reforms over the past 3 years and growing foreign investor confidence – particularly from India – have enabled France to rank as the top FDI destination in Europe." Some of the Indian companies already present in France are Tata Sons, Motherson Sumi, Mahindra group, Centum Electronics, UPL, HCL, Wipro, Infosys, Royal Enfield, Aurobindo Pharma, Zydus Cadila, Biological-E,... but France is willing to welcome many more Indian companies, in the context of Brexit.**

### FRANCE RECOVERY PLAN POST COVID-19 & PRIORITY SECTORS

More than a confirmation, France's attractiveness is a real statement, showcasing the solidity of its economic

fundamentals on which the post Covid-19 recovery plan will be able to rely, with a decisive shift towards a carbon-neutral industry in a business-minded environment and a renewed international and European-level playing field.

The French government announced a massive €100bn recovery plan over two years to get the French economy back on its feet as quickly as possible, to return to the pre-crisis level of economic activity and announced some major reforms to attract more & more FDI into the country eg. reduction of corporate taxes from 33% to 25%; reduction of production taxes by €10bn per year; Highest tax credit in Europe of 30% for conducting R&D activities; securization and simplification of the business environment through the PACTE law; flexible labour laws,...

- Priority is the implementation of the €30bn dedicated to the ecological transition, including €2bn in hydrogen (as the first step of the global €7bn hydrogen plan), and key measures in energy retrofitting of buildings, carbon intensity reduction of industrial sites, development of green infrastructures and sustainable mobility modes. These measures will directly reduce greenhouse gas emissions, with savings estimated at 57 million tons of CO2.

- Digital transformation is also part of the plan. France's fourth investment program for the future will mobilize €11bn as part of the stimulus plan between now and 2022, allowing the financing of exceptional investments in key technologies of the future: cybersecurity, quantum technologies, digital health, etc.

### ABOUT BUSINESS FRANCE

Business France, the national agency supporting the international development of the French economy, is responsible for fostering export growth of French businesses, as well as promoting and facilitating international investment in France. It promotes France's companies, business image and nationwide attractiveness as an investment destination, and runs the VIE international internship program.

Business France has 1,500 personnel, in France and in 58 other countries throughout the world, who work with a network of partners.

(<https://www.businessfrance.fr/en/home>)

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# India and the Netherlands: Partners in Business

## MCCIA Pune International Business Summit 1<sup>st</sup> and 2<sup>nd</sup> March 2021

The Netherlands and India share a long history of trade and investment. It started more than four centuries ago, when factories and warehouses of the Dutch East India Company VOC were found all along the Indian coast, from Surat via -then- Kochi to Calcutta.

That relationship has remained strong ever since. At the moment, the Netherlands is India's 6th largest EU trading partner and ranks as one of the top five investors in the country. There are just under 200 Dutch businesses active in India, of which 67 are present in Maharashtra, whilst there are around 250 Indian businesses in the Netherlands. Companies feel at home in each other's country. The fact that the Netherlands presently counts around 220,000 people of Indian origin contributes to that.



"Their Majesties King Willem-Alexander and Queen Máxima of The Netherlands having a courtesy meeting with Governor Shri. Bhagat Singh Koshiyari during their visit to India and Maharashtra along with a high level business delegation "

The Netherlands is keen to intensify its business relations with India to emerge as the country's hub for doing business with Europe. From start-ups to Fortune 500 leaders, companies from around the globe choose the Netherlands as their reliable business base in Europe.

In recent years, the Netherlands has emerged as an attractive destination for Indian firms with over 250 Indian companies that have set up their operations in the Netherlands. Most of them are established around Amsterdam and Rotterdam, but increasingly the IT and high tech hub around Eindhoven is attracting Indian parties. Among them are major Indian players, such as Tata Steel, Tata Consultancy Services (TCS), HCL, Tech Mahindra, Infosys, Wipro, Serum Institute, Piramal Healthcare, United Phosphorus Limited (UPL), LT Foods, Kirloskar Brothers Ltd, and Precision Camshaft Ltd. Add to that the fact that twenty percent of all of India's exports to the European continent goes through the Netherlands and it becomes clear that the Netherlands truly is India's 'gateway to Europe'.

### THE DUTCH TRADE NETWORK IN INDIA

Both India and the Netherlands are fully committed to the UN Sustainable Development Goals and societal relevance in addressing global challenges related to inequality, climate change, peace and justice. The SDGs remain the guiding principle of all activities that the Dutch trade network in India does. The Dutch trade network in India consists of The Embassy in New Delhi, the Consulates in Mumbai and Bengaluru, trade offices in Ahmedabad and Hyderabad and Honorary Consuls in Lucknow, Kolkata and Chennai.

As to our cooperation in contributing together towards the further development of rules-based order, SDG 16 offers an excellent basis for cooperation. In the socio-economic area, we work closely and focus together on the SDGs related to agriculture, health, water, and climate action, with innovation as a cross-cutting theme.

There is a lot of interest from India in sectors that the Netherlands excels in: water management, energy, smart cities, mobility & infrastructure, health and life-sciences are a few of them. Both the countries complement each other and working together can combine forces to find new innovative solutions to shape the future and tackle societal challenges,

especially in the energy and climate sector.

### **THE NETHERLANDS IN WESTERN INDIA**

All major Dutch multinational companies have invested all over India, in manufacturing, but increasingly also in R&D. Philips India has its health care R&D centre in Pune, as has DSM, a global science-based company in nutrition, health and sustainable living. AkzoNobel has a number of coatings - and paint factories as well as R&T centers. Anglo-Dutch multinational giants Shell and Hindustan Unilever both have numerous plants all over India. And most recently we also have GKN Fokker Elmo, who have set up their manufacturing unit in Pune which is completely export driven.

The Consulate General of the Netherlands in Mumbai focusses on strengthening the bilateral economic relationship in Maharashtra, Madhya Pradesh and Goa. Specific emphasis is on ports & logistics, energy, water, health and agriculture. The Port of Rotterdam has an MOU signed with Maharashtra Maritime Board for supporting Maharashtra in developing its port infrastructure. Dutch dredging companies Van Oord and Boskalis are active in port development, an area in which civil engineering companies like Arcadis and Royal Haskoning-DHV provide consulting services.

There is also an MOU between Erasmus and Shipping and Transport College STC (a leading port and infrastructure institute in Rotterdam) with the Indian Ports Association (IPA) and the IMU (Indian Maritime University) with the aim to design and develop suitable maritime training programs in India.

Apart from that the Amsterdam Waste Environmental Consultancy Technology company AWECT has last year concluded a feasibility study for a waste-to-energy plant for the Maharashtra Government. This was recently complemented by an MOU between the Consulate and the Maharashtra Government on circular economy. It extends the waste management cooperation to waste collection, separation, recycling and treatment.

In Agriculture, notably Maharashtra and the Netherlands share a good trading relationship. 80% of the table grapes produced in Maharashtra is exported to the Netherlands. We also have the Indo-Dutch Center of Excellence for Vegetables in Baramati where

farmers are trained on the latest methodologies for the cultivation of vegetables in greenhouses by companies and organizations from the Netherlands. The training program is partly financed by the Dutch Government. Another Center of Excellence for Flowers coming up in Talegaon.

Maharashtra also houses a number of Seed companies like East West Seed and Enza Zaden as well as floriculture companies like KF Bioplants and RisenShine. These are all examples of the rich collaboration between Indian and Dutch companies and organisations in the agriculture sector who work to supply quality planting materials to farmers not only in India but across the globe.

When speaking about success stories we also have challenges which the agriculture sector is facing. Farmers are seeing falling income from agriculture, soil degradation, climate change and loss of biodiversity are some of these challenges. The Dutch Government has funded a number of programs that directly work on addressing the challenges. One of the programs is in water efficiency in cotton cultivation, which is implemented in Vidarbha by Solidaridad along with the local administration. The other program is in Madhya Pradesh, where the Netherlands is directly funding an initiative to address malnutrition challenges in the aspiring districts. In that program, Solidaridad is working with Soy farmers to introduce kitchen gardening of vegetables and also introducing soy snacks in mid-day meals.

All in all, economic ties between India and the Netherlands are strong, as all the examples mentioned above show. Although both countries were hit hard by the covid epidemic in 2020, some areas saw an uptick in bilateral cooperation that year, notably the IT and pharmaceutical sectors. As the outlook for economic growth in 2021 and beyond in both countries is relatively favorable, the opportunities for further development of the trade and investment relationship are manifold. It is up to the private sector to seize them, up to governments to facilitate.

**Consulate General of the Netherlands in Mumbai  
February 2021**

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## Poland – India Business and Economic Relations

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**I**ndia, due to its economic and demographic potential, has become an important direction of Polish foreign economic policy in the global dimension. We are happy to enhance our economic cooperation by increasing exports and encouraging investors from India to look at Poland as a destination with great potential.

Last year changed a lot in the ways we communicate, do diplomacy and business. We can observe both in Poland and India that the virtual tools of communication have grown significantly. We should use it as an opportunity to bring our countries closer despite the physical distance. What is seen as a challenge we can transform into opportunity to strengthen the business ties between India and Poland.

We see India's great potential and see number of opportunities to intensify the economic dialogue. We analyze the areas of potential cooperation and you may also ask why Poland?

Because we are one of the most stable and also the fastest growing economy over the past years, member of the European Union and one of the most friendly places to do business. In 2019, Poland was ranked the highest in the Central and Eastern European region and third in Europe in terms of greenfield investment value - USD 21.8 billion.

Despite the hardships of 2020, we were the third preferred location in Europe for foreign investments with nearly 200 foreign investments in last year's portfolio with a total record value of more USD 10 billion. We are a bridge between the West and the East of Europe and according to Bloomberg's 2017 ranking, Poland is among the 50 most innovative countries.

LOT Polish Airlines established a new direct flight between Warsaw and New Delhi, the obvious goal of which was to increase the mutual presence and enable a smooth business exchange. Due to pandemic, this has now changed to cargo flights between Mumbai, Delhi and Warsaw.

Our Embassy in New Delhi, consulates in Mumbai, Kolkata and Bengaluru, as well as trade office in Mumbai are working hard to expand the recognition of Poland as an accessible hub and point of reference for doing business in Central Europe.

We do our best to make investing in Poland as easy as possible. We are very competitive in: fin tech, cyber sec, smart cities, drones, green technologies and water resources, complemented by med tech and agri tech. Our dedicated institutions will proudly assist you wish you enter Polish market. It is our desire to increase the dynamics of these relations by intensifying economic cooperation.

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# India-Thailand Trade Relations

**T**rade between India & Thailand is growing year-on-year. In 2020, the value of total Thailand exports to India was USD 5,415,546,503/- in and Thailand imports from India was USD 4,306,014,107/-. Some of the Top products Thailand imported from India in the Year 2020 are Precious and Semi-Precious Stones and Metals, Organic Chemicals, Iron and Steel, Pharmaceutical Products, Nuclear Reactors & Boilers etc and some of the top products Thailand exported to India in the year 2020 are Chemicals, Automotive Sector, Auto parts & accessories, Plastics, Copper & articles, Electrical Machinery & Equipment's, Iron & Steel, Aluminium & aluminium products, Rubber & rubber products etc.

**Some of the main Industrial sectors in Thailand are Auto parts, Plastics, Construction Materials, Chemicals, Gems & Jewellery Sector etc.**

- **Auto-parts Sector**

The auto parts market is very huge in Thailand, it is predominantly domestic and accounts for 60-70% of industry revenue. Thailand's OEM market accounts for 30-40% of the value of the domestic auto parts market. Over 80% of auto parts consumed by domestic auto assemblers are manufactured in Thailand. The REM market of Thailand accounts 60-70% of the value of the domestic auto parts market. REM sales have been rising along with the size of the national vehicle fleet. REM spares are distributed through several channels including dealers' and distributors' service centres, retailers and wholesalers of spares, and general garages. In 2019, Thailand was the largest auto parts exporter (by value) in ASEAN zone and 14th in the world. Thailand is the 3rd largest tire exporter in the world, 4th for motorcycle parts (excluding engines or tires), 11th for engines, and 16th for auto parts (excluding engines or tires). There have been rising investment in Thailand to produce auto parts for EVs, especially batteries. These include the development and production of a nickel-metal hydride battery by Toyota and a lithium-ion battery by BMW. And, as the EV market matures, it will affect demand for a wide range of OEM parts, including engines, radiators, exhaust systems, fuel systems, petrol tanks, ignition systems and gears

- **Plastics Sector**

Thailand occupies an important place in the global plastics industry. The domestic industry generates around THB 1.0 trillion annually. The industry benefits

from a domestic petrochemical industry that is both sizeable and highly-efficient compared to its competitors in the ASEAN zone. And because plastic resins sit downstream from the petrochemicals industry, this helps to increase the competitiveness of Thai manufacturers. Major Thai players are also skilled in the research & development of new products to accommodate constantly shifting market demands. In addition, by producing a wide range of resins (in both quality and price), Thai companies can support the activities of a large number of different industries. Thailand is the world's 11th biggest exporter of plastics and the 2nd biggest in the ASEAN zone after Singapore.

- **Constructions Materials Sector**

Thailand's Construction Material Industry is huge. the construction industry in Thailand is expected to record a CAGR of 9.4% to reach THB 1,849.9 billion by 2024. The residential construction industry in value terms increased at a CAGR of 3.2% during 2015-2019. The commercial building construction market in value terms is expected to record a CAGR of 8.7% over the forecast period. The infrastructure construction was estimated to be THB 738.6 billion in 2019, posting a CAGR of 8.9% during review period. Thailand Construction materials industry is divided by Cement, Ready-mixed concrete, Ceramic tiles, Sanitary ware & Construction steel. About 85 % of ceramic tiles output in Thailand is distributed in the domestic market and 15 % is exported. In Sanitary ware 5 of the 49 producers are large players. They include Thai operators, joint ventures between Thai and foreign players, and world-class international companies that have set up production facilities in Thailand. The domestic and export sanitaryware markets are split 60:40, with the majority of output consumed by the real estate sector. In Thailand Modern trade outlets stock a wide range of construction materials and related goods under a single roof, from basic construction materials through to home repairs, decorations and furniture. Players are generally medium- or large-scale operations, and hence, they have advantages in terms of larger capital base, stronger competitiveness, and lower operating costs.

- **Chemicals**

Thailand has one of the most well-developed petrochemical industries in Asia. Relatively large domestic demand has enabled the petrochemical

sector to capitalize on economies of scale in Thailand. With a well-developed infrastructure from production to logistics, the trillion-baht chemical industry is one of Thailand's most vibrant business sectors. Thailand hosts both foreign-owned and homegrown companies as PTT, SCG, Rayong Olefins, Thai Tank Terminal, Dow, Mitsubishi, TPI, ExxonMobil and the world's largest chemical manufacturer, BASF, which has operated in Thailand for more than 40 years. Thailand is the manufacturer of the complete alphabet of chemical products from acrylonitrile butadiene styrene to zirconium silicate. Thailand is the top manufacturer of fertilizers, dyestuffs, adhesives, paints, acids, film product, UV coatings and many other substances.

- **Gem & Jewellery Sector**

The Thai Gem and jewellery export value of 2020 increased 15.94 percent. Thailand's exports of gem and jewelry products in 2020 under Chapter 71 of Harmonized Tariff Schedule went up 15.94 percent (16.52 percent in Thai baht) from USD 15,689.44 million (THB 486,157.73 million) in 2019 to USD 18,190.12 million (THB 566,463.71 million). It was the third largest export product with a 7.87 percent share of Thailand's gross export value.

The product with the highest export value in 2020 was unwrought or semi-manufactured gold with a 73.34 percent share of the nation's gem and jewelry export value, a 75.67 percent growth. Fine Jewelry was the second most important export product with a 14.41 percent share of the country's gem and jewelry gross export value. Diamonds were at the third place with a 5.20 percent share of Thailand's gross export value of gem and jewelry products. Colored Stones were the fourth most important exports with a 3.02 percent share of the country's gross export value of gem and jewelry

products. Thailand's gem and jewelry are exported to major markets--the EU, the US, Hong Kong, India, Middle East countries, ASEAN countries, Japan, and China. The Commerce Ministry expects gems and jewellery exports including gold to grow by 20% this year, boosted by expected easing of the pandemic, relaxation of lockdown measures and online sales expansion and gems fairs.

Thailand also supports India's "Make in India Policy" and Aatma Nirbhar Bharat Abhiyan. As India is encouraging domestic productions in a huge way and specially after the 2021 Union Budget, the Indian Govt. is putting even more efforts to make this happen. Thailand can be an excellent source as India will need a

lot of raw materials, Thailand can surely offer all this at a high quality and very good price range to Indian manufacturers. Thailand has long been considered one of Asia's major automotive, electronics and petrochemical production hubs. Its success is partly due to its existing infrastructure and relative ease of doing business. India can also source and procure raw materials, Auto parts, Plastics, Construction Materials, Chemicals, Gems & Jewellery etc. Thailand is also a neighbouring Country and geographically very close to India.

Trade between India and Thailand is growing at an amazing rate, and the two countries are well aware of this, India has the Look East Policy, and Thailand has the Look West Policy which is acting as a strong bridge for building and improving Trade & Investment between India and Thailand. We also share two FTA's, the first FTA being the Early Harvest Scheme, under which there are 83 items for which there zero duty when importing to India from Thailand. The second FTA is the ASEAN Agreement- which is between India and ASEAN Countries, under this Scheme there are more than 5000 Items which can be imported to India under reduced tariff, and some products can be imported even duty free. In this FTA the goal is to reach zero import duty by 2018 but is being achieved over a period of years and duty rates are being reduced year by year for various products until the import duty for all products are reduced to zero duty rates.

We can be sure that from here on the trade relationships between India and Thailand will grow at a very high rate and speed and we hope that both Countries benefit from this growth.

**From Thai Trade Centre, Mumbai  
23-02-2021**



# South Africa



**Consul General,  
Andrea Kuhn of  
the Republic of South  
Africa.**

India and South Africa share a common vision on a range of global issues and domestic challenges. This includes democracy, human rights, sustainable development and challenging the prevailing global system and global financial architecture.

Bilaterally we enjoy strong economic relations that are currently driven by a Joint Ministerial Commission (JMC), which provides a solid platform to strengthen investment and bilateral trade relations between the two countries. The last JMC was held in 2019 in New Delhi and was co-chaired by Minister of International Relations and Cooperation Dr Pandor and Minister of External Affairs, Dr Jaishankar. We have seen bilateral trade increase significantly from R54bn (\$3, 6bn) in 2011 to R122bn (\$8,3bn) in 2019.

At government level, we continue to strengthen economic relations with India which are aimed at advancing South Africa's industrial policy and developmental agenda. Through interventions and bilateral meetings with our Indian counterparts and the private sector, key sectors offering profitable economic opportunities have been identified in South Africa and the African continent.

One such structure is the SA-India CEO Forum, a private sector led strategic platform that was established to bridge the information awareness gap, deal with industry concerns, overcome barriers to trade and investment and to stimulate trade in manufactured goods and services between our two countries.

South Africa recognises India's potential as an Investment destination, with South African companies such as FirstRand Group, Momentum and others already contributing to the Indian growth

story.

Indian investment has been significant, with South Africa attracting investment across numerous sectors from companies such as Tata, Wipro and Cipla. Between 2003 and 2019, Indian companies have committed to numerous Foreign Direct Investment projects. These projects represent a total investment of billions of rands and an impressive total of current and future jobs amounting to 10,660.

This investment has assisted South Africa in combating the triple challenges of poverty, unemployment and economic transformation and has further contributed towards skills transfer. To further support and facilitate investment into South Africa launched InvestSA as a division of the Department of Trade, Industry and Competition (dtic). InvestSA is a One-Stop-Shop that is ready to advise and support Indian companies on their investment into South Africa.

We have also identified significant potential exists in India for South African agricultural products such as pear, apples; automotive components and defence.

South Africa remains a vibrant and growing economy, which not only serves as a gateway for doing business in the African continent but as a regional manufacturing hub that offers numerous investment opportunities. The African Continental Free Trade Area Agreement (AfCFTA) supports these opportunities. The AfCFTA, which came into effect on 1 January 2021 aims to boost trade by harmonising a market of 1. 3bn, people in 55 countries with a GDP of US\$3.4 trillion.

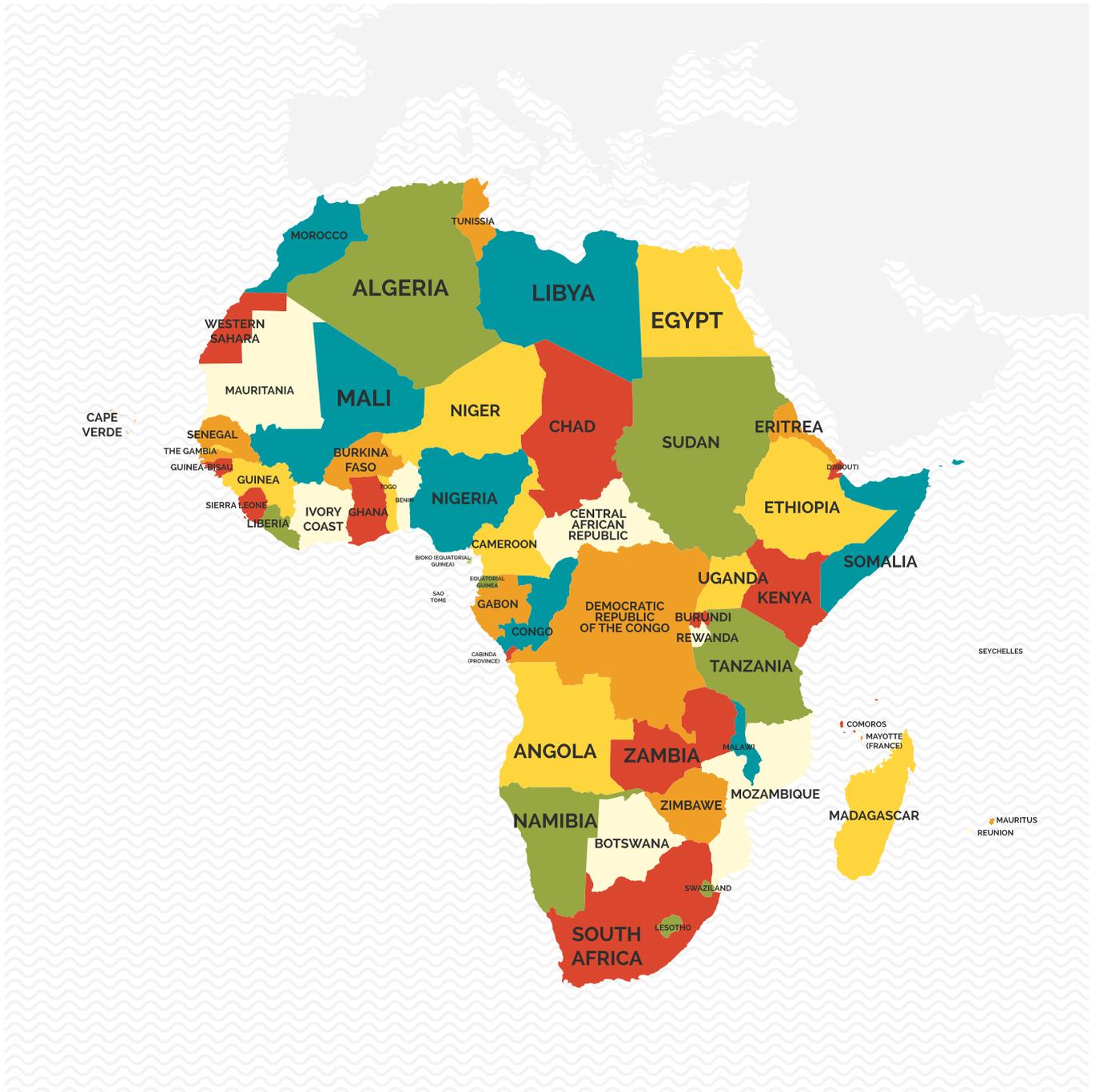
According to the World Bank

***“the agreement will lift 30 million Africans out of extreme poverty and boost the incomes of nearly 68 million others who live on less than \$5.50 a day. It will further boost Africa’s income by \$450 billion by 2035 (a gain of 7%) while adding \$76 billion to the income of the rest of the world and increase Africa’s exports by \$560 billion, mostly in***

*manufacturing.”*

Numerous investment opportunities have been identified which includes local content manufacturing across various sectors such as automotive and green economy opportunities in

terms of independent power production and associated manufacturing. Further opportunities lie in the oceans economy where the South African government has embarked on a campaign to fully exploit the potential of the oceans economy called Operation Phakisa which includes aquaculture and ship repair and oil & gas.



# Investment Opportunities for Indian Companies in Ethiopia

## Why Invest in Ethiopia?

Ethiopia is the oldest independent country in Africa and one of the most stable countries in the region. As being known as land of origin, it is the origin of humankind as well as the birthplace of coffee. Coffee originated in Ethiopia & it is Ethiopia's gift to the world.

After PM Dr Abiy Ahmed came to power in April 2018, Ethiopia has undergone unprecedented radical political & economic reform aimed at deepening the democratization process as well as opening up the economy to the private sector. The country's new leadership is dedicated to maintaining peace & security with no tolerance to corruption. It has the lowest crime rate in Africa.

Ethiopia is strategically located as a jumping off point in the Horn of Africa close to the Middle East, Asian & European markets. It is the 27th largest country in the world by land size, out of 1.14 million sq.km, 513,190million sq.km is arable land suitable for irrigation.

As one of the fastest growing economies in the world, Ethiopia's economy has achieved robust, broad based growth, registering average growth of about 11% of GDP since 2005. It is one of the largest FDI recipients in Africa.

With a population of more than 110 million people and a rapidly growing middle-class sociality, Ethiopia is the 2nd largest market in Africa. It is also part of African Continental Free Trade Area comprising 55 member countries with over 1.3 billion people. Ethiopian products have duty-free, quota-free access to a wider market including major markets such as the USA, and the EU.

Competitive labour cost ranging from USD 40-135/month, electricity rate of USD 0.04/kwh, monthly water tariff of USD 0.08/m3 with wider regional market access, places Ethiopia as a favourable destination for investment in Africa

Ethiopia offers a comprehensive set of incentives

such as import duty exemption on capital goods & construction materials, income tax exemption of up to 6 years for manufacturing & agro processing and up to years for agriculture investment as well as loss carry forward and several export incentives.

## Priority Sectors

### MANUFACTURING

Ethiopia is set to become the largest manufacturing hub in Africa. Its competitive edge comes from abundance of high quality industrial raw materials, abundant and competitive labour, cheap & subsidized energy cost, second largest domestic market in Africa with wider access to African market, Quota & tax-free access to USA and EU markets, as well as competitive incentives packages.



We encourage Indian companies to partake in priority areas for investment which include textile and garment, leather & leather products, agro-processing, pharmaceuticals, chemical products, metal & engineering, electronics & electrical products, paper & paper products, ceramics & glass products.

### AGRICULTURE & AGRO-PROCESSING

Ethiopia is an ideal destination for commercial farming and agro-processing. With 74.3 million hectares of land suitable for agriculture, 10 million hectares of irrigable land, 18 major agro-ecological zone & 49 agro-ecological, the climate is suitable for

growing over 146 types of crops, such as food crops, beverage crops, beverage crops, horticulture, cotton, sugar cane, forest, etc.

We invite Indian companies for commercial farming as well as for processing of cereals, pulses, oil corps, spices, meat & meat products, fruits & Vegetables, dairy and poultry products in addition to export of cut flowers. Ethiopia is the 2nd largest flower exporting country in Africa & the 4th in the World.

### MINING

Ethiopia is also endowed with abundant minerals such as precious and metallic minerals, Industrial & Construction minerals, energy minerals as well as extracting oil and natural gases. Some of the proven gemstone deposits include opal, tourmaline emerald, garnet, sapphire, quartz, barytes, etc. Ethiopia is a major international supplier of minerals including gold, copper, tantalum, potassium, iron & steel and invites Indian companies to this untapped and profitable sector.



### ITC

With regard to Information and Communication Technology (ITC), we are looking for software, content, application, database development, systems integration data centre services, manufacturing of ICT equipment like computers & peripheral equipment, etc.

### PHARMACEUTICALS

In Ethiopia, the pharmaceutical market is growing at 15% per year and is about one billion (1 billion) USD. The country imports nearly 85% of its pharmaceutical needs and the Government's 10 years expenditure for the sector is 15 billion USD.

To encourage investment in the sector, the government established Kilinto pharmaceutical industrial park with 279 hectares of land. Land lease at the park is 3.59USD/m<sup>2</sup> for 40 years.

The government also offers price preference in public procurement offering advanced payment of up to 30% of the value of the offer with 25% price preference.

## INVESTMENT OPPORTUNITIES



# The Pennsylvania Advantage

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**F**or those seeking a vibrant community with opportunities for all, cultivates and keeps the best talent, and fosters resilience, look no further. Pennsylvania's founding principles of freedom and tolerance have echoed throughout the history of our commonwealth and continues to guide our progress today. Our rich history has set the stage, but our innovation, imagination, and legendary can-do spirit continue to drive our success today.

## **DIVERSE ECONOMY**

Though our GDP rivals the size of many countries, our business climate is welcoming and supportive. In Pennsylvania, you'll find business is personal. When markets fluctuate, industries and companies see sudden swings, or there's uncertainty in trade relations – our support systems are ready to help. Our economy's size and diversity provide stability and access to critical supply chains and resources businesses need to thrive.

Our state is proudly home to 22 Fortune 500 companies and has the most diverse economy in the United States (Source: Bloomberg 2019 "Economic Diversity Index"). Life sciences, technology, advanced manufacturing, and food & beverage production are all among our biggest industries.

## **LIFE SCIENCES & TECHNOLOGY ECOSYSTEM**

Pennsylvania has long been known for our research excellence. And we're also a national leader in testing and medical labs, medical devices and equipment, and pharmaceuticals. We rank among the top 5 states for NIH funding, R&D expenditures, bioscience venture capital investments, and bioscience-related patents. And we've got specializations that place us in the top 10 states for agricultural biosciences, bioinformatics and health IT, biological sampling and analysis, and medical and surgical devices. Combined with our leading edge in artificial intelligence, robotics, and tech industry, we have a thriving cluster of businesses driving innovation and the work of the future.

Thoughtful leadership, talent, and businesses drives our life sciences and technology ecosystem. It's supported by world-class R&D institutions and top-notch universities (e.g., University of Pennsylvania, Carnegie Mellon University, and Penn State University) and incubators, technical assistance, and strategic investments in venture capital, technology, and infrastructure.

## **ADVANCED MANUFACTURING**

Pennsylvanians are known for being makers. We transform the basics into something new. Our manufacturers are adept at making a diverse array of products, including plastics and chemicals, food, beverages, forestry and paper products, medical devices and vaccines, electronics, and so much more. Using the latest in robotics and additive manufacturing, we have high-quality production happening in every corner of the state.

Our manufacturing industry employs 570,000+ people and is the 6<sup>th</sup> largest manufacturing workforce in the country. And we're busy training the next generation of manufacturing workers, focusing on advanced technical and STEM skills. Manufacturers find our world-class R&D institutions, technology commercialization programs, technical and industrial resources, and skilled workforce combine to create resilient and successful companies.

## **FOOD & BEVERAGE PRODUCTION**

A four-season climate, rich soil, abundant freshwater, and a passion for good food and drink ingrained in our communities is a tried-and-true recipe for successful food and beverage processors. Our agriculture industry has a \$135.7 billion economic impact and employs 570,000+ Pennsylvanians. We're a leader in U.S. crop production (#1 in mushrooms, #2 in butter, #4 in apples, #5 in grapes), the #1 craft beer producing state (3.7+ million barrels annually), and #5 in milk production. Thanks to our location and robust infrastructure, our products are found on tables and in pantries around the country and the globe. In 2018, our manufactured food exports reached \$1.6+ billion.

Pennsylvania is the birthplace of the organics movement and we are proud to continue the legacy of innovation in sustainable farming and processing practices. We take pride in the quality of our food and beverages.

## **ACCESS TO U.S. AND GLOBAL MARKETS**

Our connectivity to population centers on the East Coast makes us a destination for companies looking to be close to their suppliers and customers. Within a day's drive, businesses can reach 40% of the U.S. and 60% of Canada's population. That includes 4 of the 10 largest U.S. markets, and nearly 40% of all manufacturers in the country. Pennsylvania products reach beyond our borders too, with our companies' exports going to 221 markets around the globe.

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Whether you need to move products or people our comprehensive infrastructure will get you where you're going. Nearly half-a-trillion dollars' worth of goods travel through Pennsylvania's transportation system every year. That includes by rail, water, road, and air thanks to our:

- 120,000+ miles of highway
- 3 major ports, and the only state with port access to the Atlantic Ocean (Philadelphia), Gulf of Mexico (Pittsburgh), and the Great Lakes (Erie)
- 6 international airports
- 8 foreign trade zones
- 3 class I railroads
- 120+ daily passenger trains to northeast corridor and across the state
- 5th in the U.S. in direct support for public transit

#### **PENNSYLVANIA'S TRADE AND INVESTMENT SERVICES**

Pennsylvania boasts one of the largest networks of overseas offices of any state in the U.S.

For Pennsylvania companies looking to expand their global reach, our Office of International Business Development (OIBD) provides one of the most comprehensive state-sponsored export development programs in the country, helping Pennsylvania products and services reach over 200 markets worldwide, including India.

#### **OUR EXPORT DEVELOPMENT SERVICES FOR PENNSYLVANIA-BASED COMPANIES INCLUDE:**

- Guiding them through export processes & market entry strategy development;
- Coordinating business trips with our on-the-ground, in-country teams;
- Connecting them with qualified agents, distributors, and partners through customized searches;
- Supporting them on international trade missions & trade shows; and
- Performing research on foreign companies and providing background checks

Pennsylvania was the first U.S. state to open a trade office in India, which it launched back in 2001 in Bangalore. As one of the fastest growing and most

vibrant economies in the world, India has become a land of opportunity for Pennsylvania companies.

In 2008, seeing outbound investment opportunities from India beginning to grow, the commonwealth established an investment attraction function to the Pennsylvania India Office.

In recent years, we have seen a steady growth in inward investment attraction from India. In Pennsylvania, Indian companies have 64 locations providing over 3,000 jobs. This company portfolio spans a variety of sectors from advanced manufacturing to the life sciences to IT including GENPACT, Mindteck, WNS-Denali, Tata Consultancy Services, Cadila Healthcare, Torrent Power, HCL Technologies, UPL Ltd, Wipro Infrastructure Engineering and Infosys.

For Indian companies looking to establish a U.S. presence – whether it is a corporate headquarters, manufacturing facility, R&D lab, or sales office – the Pennsylvania OIBD provides complimentary and confidential services to help you locate and expand your business with ease, including:

- Helping you set up a U.S. business entity;
- Identifying and visiting business sites;
- In-depth research on available workforce, infrastructure, taxes, and more;
- Introductions to regional and local economic development partners and elected officials; and
- Customized financial assistance – including grants, low-interest loans, tax credits, bond financing, and job training

**It is worth noting that once you are an established Pennsylvania business, your company would become eligible for our Export Development services.**



#### **For more information, please contact:**

Pennsylvania Trade & Investment Office-India  
 paindiaoffice2@gmail.com;  
 paindiaoffice@newpa.in | dced.pa.gov

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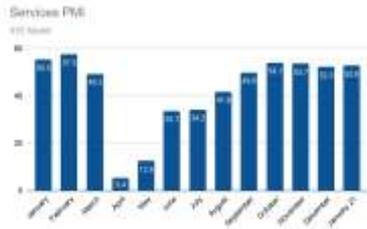
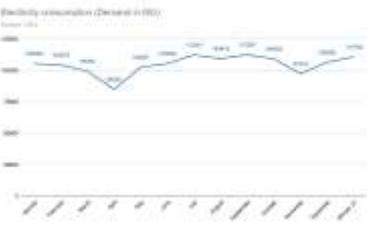
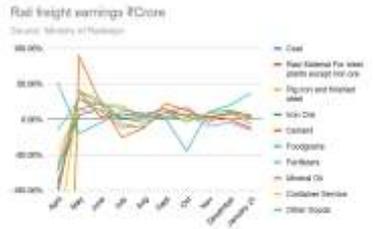
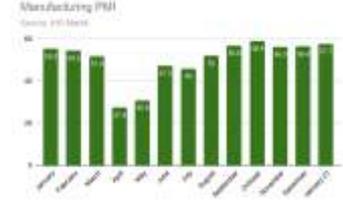
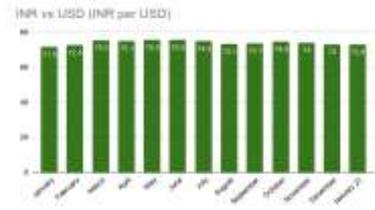
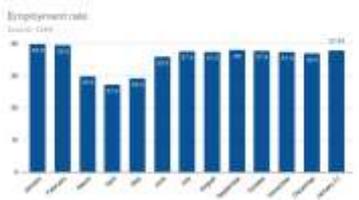
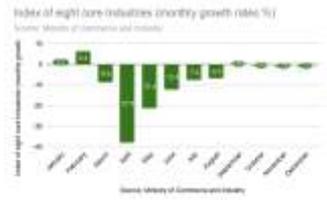
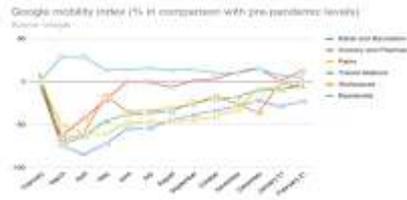
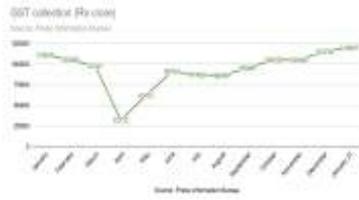
Philadelphia, PA

Meeting all the criteria.  
And then some.

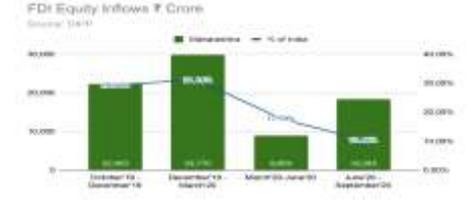
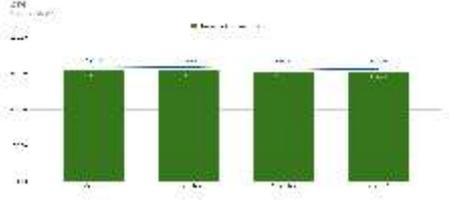
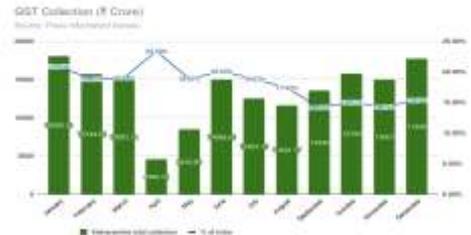
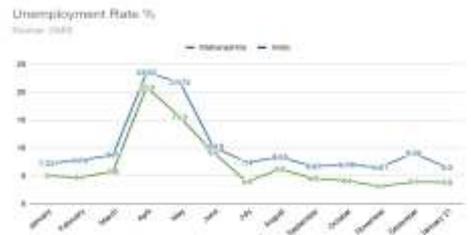
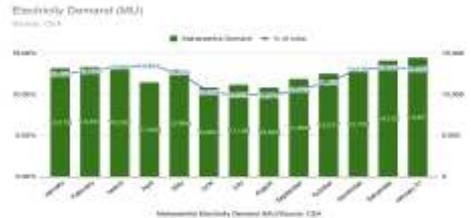
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### India's Economic Indicators



### Maharashtra's Economic Indicators





Mahratta Chamber of Commerce,  
Industries and Agriculture

6<sup>th</sup> Annual Leadership Summit

# Transformational Leadership

A Rainbow of Opportunities

April 2021



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# Digital Branding for International Markets by SMEs

Any brand is the most valuable intellectual property. It is your company's business entity / identity that provides a value proposition. It is the first touch point, the first exposure that any international or local potential buyer international or local, potential vendor, partner etc has with your firm. Having said that, one of the most challenging and important tasks for SMEs wanting to gain a foothold in the international markets is branding and visibility in those markets. Your enterprise has to communicate to the outside world; otherwise it will remain unknown and unseen resulting in zero credibility and trust.

## Pandemic induced change

The Corona pandemic has in many ways has brought in change for businesses. Consumer and purchase behaviour has changed as they have migrated online. Ecommerce, finance and banking, use of digital payment apps have seen an unprecedented growth in numbers. Target audiences can be reached by targeted advertising, online.

Today, reaching out to international markets is easy if a digital brand strategy is implemented. Exhibitions and trade fairs which were the go-to platforms for networking with international companies have become virtual and will take a while to return to its original format once the pandemic is seen reducing globally.

## Pre internet days

Branding for an SME before the internet was difficult and expensive. Hard copies of brochures and catalogues were designed, printed and then sent to prospective customers. Some firms would advertise in phone directories or business directories. The platforms for advertising were limited. It was nearly impossible to reach out to audiences in international markets, unless the enterprise had deep pockets to spend on participating in an international trade shows or visit the country.

Today, there are no such constraints. The internet has democratised advertising and communications; as it is all pervasive, present 24 hours and 365 days and literally in our 'hands'. Messages can reach any part

of the world in seconds, any time. The platform also provides the blend of videos, text and images, all the same time which the print media could not. News apps, digital editions and trade news portals have more visitors and this has resulted in a steep decline in readership of printed versions.

## Interesting facts and numbers...(Source Statista)

- There are 4.66 billion internet users in the world today.
- 81.5% of global internet users searched online for a product or a service online
- 90% if global internet users visited an online retail site or store
- 70% of internet users want to learn about products through content versus traditional advertisements.
- 59% of consumers cited at least one or more channels as a source of initial awareness.
- Across the globe, 52.2% of online traffic is done via mobile.
- There are over 25 million business profiles on Instagram.
- India has 624 million internet users (45% of the population )
- Between 2016 – 2019 India saw a growth of 190% in apps downloads (Source App Annie)



Without doubt digital presence has become a must. Luckily this platform does not have constraints of place, time and size as traditional platforms did. The pandemic has driven people further to engage digitally and therefore firms and enterprises must have a strong presence on the internet. Internet technologies have also developed sharply and are

continuously innovating. The internet or the digital world is dynamic and change is the only constant.

Today the 'big tech' Amazon, Google, Facebook, Microsoft and Apple are the richest companies in the world, of which the first three are internet based. Whatsapp and Instagram belong to Facebook. Microsoft and Apple enabled the use of the internet with their search engines – Internet Explorer and Safari. A large number of start-ups are internet based technologies and they are redefining the way business is conducted and the way people live, work, travel, shop, entertain, eat etc.

### What is digital branding?

Digital branding is how a company builds its brand through websites, app, social media and videos. Digital branding enables a company to make its presence and reach out to any part of the world, at any time.

### Benefits of digital branding

- Your firm can be seen 24/7, 365 days of the year in any part of the world online.
- Messages can be delivered in any part of the world within seconds
- Online presence on the internet creates credibility and trustworthiness
- A message can go viral in a very short time.
- Quantitative metrics which traditional branding platforms do not possess
- Helps in measuring marketing effort.
- Can generate data that could help in data mining and analytics, leading to strategic business decisions

### Components of digital branding

Firms and enterprises should invest in modern communication platforms. However a process or a framework should be followed so that the effort taken is successful.

**Logo** – the logo of the company should be visible and easily decoded on multi-media platforms like letterheads, email signatures, website, envelope, pen, sign board etc.

**Website** – the website is the company's ultimate showcase. Websites should be quick and easy to navigate. The look and feel of website is called user interface design (UI). The user experience or (UX) is how the entire experience from searching online, arriving at the website, exploring the website, leaving

a message, or filling in the form on the contact page. If you are seeing good prospects in other countries, your firm's website should be 'internationalised'. It should be translated into the languages of the respective countries.

**The message** – a company must provide the following: (a) information about the company (b) what is unique about the company's products and services. (c) a solution the company provides to a problem.

**Search Engine Optimisation** – often called SEO, it ensures that your firm brand is easily found through search engines. The website should be designed with SEO in mind and most importantly keep in mind the search engines that are used in other countries. Let's say that your company wants to explore the Russia market. The search engine used by Russians is Yandex with a 51% market share followed by Google. So your company's website should be discovered on Yandex.

Use of social media - every internet user has some presence on the internet. It could be on Facebook, LinkedIn, Whatsapp, Instagram, Twitter etc. The company's customers and prospects would also be there. Social media platforms should be strategised respectively. Content posted on Facebook may not work on LinkedIn.



**Email marketing** – a good database of prospects and clients should be made and segmented. Email marketing can be successful only when the database is segmented and then targeted.

**Content marketing** – Content marketing means engaging with the audience with photographs, videos, blogs, headlines, hashtags etc. Good content helps the brand to become more visible.

**Online Advertising** - there are a number of options to advertise on the internet. They are Search engine ads that push the company's website to the top of the

page on a site like Google. Display ads appear as clickable banners on web pages. Social media ads that appear on social media feeds Retargeted ads that reach the customers who have expressed an interest in your product or service by using Google.

**Creating B2B Apps** – SMEs that have products and services with a long lifecycle should invest in creating apps for the convenience and benefit of their customers.

**Public relations and content distribution** – content distribution is the process of sharing, publishing and promoting content for the audience, through various channels and formats. Examples are ebooks, podcasts and interviews, videos, infographics, case studies and success stories, webinars, blogs, earned content distribution (when third parties promote and share your content)

### Measurement

Every digital platform can provide metrics, since every internet user leaves digital footprints. Metrics can help in further innovation. Overall traffic, conversions, search trends, number of hits, visits, follows, likes, number of returning visitors, average session duration that the visitor has spent on your website etc. These metrics are valuable and can help to improve presence by redrawing branding strategies.

#### Nandita Khaire

Branding consultant

[khaire.nandita@gmail.com](mailto:khaire.nandita@gmail.com)





Mahratta Chamber of Commerce,  
Industries and Agriculture



# Industrial Relations Conclave

## Transformational IR approach post Covid Era

21<sup>st</sup> April 2021 | 1:00 p.m. to 5:00 p.m.  
(Virtual platform)

Session 1:

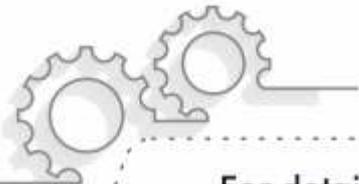
**Impact of codes on Employee Relations**

Session 2:

**Coping up with Contingencies**

Session 3:

**Future of Employee Relations**



For details please contact :  
**Ms. Anuja Deshpande:**  
**020-25709231**  
**anujad@mcciapune.com**



For details scan QR Code  
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<https://tinyurl.com/y437fcuy>



Mahratta Chamber of Commerce,  
Industries and Agriculture

## Online Certificate Course

# Human Resource Management (Modular Structure)

10<sup>th</sup> March - 4<sup>th</sup> August 2021

2:30 p.m. to 5:45 p.m. (Online Sessions – Every Wednesday)

IR Module	HR Module	Policy and Technology
<ul style="list-style-type: none"> <li>• New Labour Codes &amp; Draft Rules</li> <li>• Discipline &amp; Grievance Handling</li> <li>• Union Negotiations</li> <li>• Contract Labour Management</li> <li>• Case Studies in Industrial</li> </ul>	<ul style="list-style-type: none"> <li>• Talent Management &amp; Competency Management</li> <li>• Retention, Recognition and Motivation</li> <li>• Learning and Development</li> <li>• Performance Management System</li> <li>• Employee Policy Manual</li> </ul>	<ul style="list-style-type: none"> <li>• HR and IR Compliance</li> <li>• POSH Fundamentals</li> <li>• People Management Information System</li> <li>• Use of Analytics</li> <li>• Productivity and Quality Management</li> </ul>

The course is most relevant for	
<ul style="list-style-type: none"> <li>• SME Entrepreneurs</li> <li>• Employees with or without formal qualifications/ experience in HR</li> <li>• Retired or retiring Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Personnel</li> <li>• Functional Heads</li> <li>• Professionals</li> <li>• Line Managers experienced and desirous of making a career shift</li> </ul>

What learners gain	
<ul style="list-style-type: none"> <li>• E- Certificate</li> <li>• Access to Live Case Studies</li> </ul>	<ul style="list-style-type: none"> <li>• Experiential Learning with Industry Experts</li> <li>• Access to enriching Course Material and video recordings</li> </ul>

Full Course Fee Details	
<b>For MCCIA Members and Colleague Organizations</b> INR 15,000/- +GST	<b>Non Members</b> INR 20,000/- +GST

<b>Individual Modules For MCCIA Members and Colleague Organizations</b> INR 6,000/- + GST	<b>Individual Modules Non Members</b> INR 8,000/- +GST	<b>Students Full Course</b> INR 10,000/- + GST <b>Individual Modules</b> INR 4,000/- + GST
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[www.mcciapune.com](http://www.mcciapune.com)



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25709132 / 25709181

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Located conveniently at MCCIA, Bhosari Industrial area...  
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- Develop New Value Added Products
- Drive Innovation in electronics
- Meet International Product Requirements
- World class companies to certify your products
- World class training services to train your engineers

### — About MECF —

- MECF is a Common Facilities Center (CFC) promoted by Maharashtra Chamber of Commerce, Industries and Agriculture (MCCIA) under the Electronics Manufacturing Cluster (EMC) scheme, to create and strengthen the infrastructure ecosystem for electronics manufacturing industry in the country.
- The CFC will offer support to the members of Pune Electronics Cluster by providing the most commonly required facilities under one roof, viz;

- ✓ **Designing Centre**
- ✓ **SMT Line**
- ✓ **Test and Measurement Lab**
- ✓ **EMC / EMI & Lab**
- ✓ **Test & Certification**

### — Project Timeline —

The project is currently on fast-track and is expected to be part-operational by June 2021.

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Sr No.	Contribution Amount (Rupees)	Discount offer on Rack Rate	Amount and Maximum Time Period for Availing the Discount	Priority Allocation (Number of working days) based on the availability of Lab
1	Less than 5 lacs	15%	Limited to 200% of amount of contribution or 5 years from the date of operation whichever is earlier	Within 14 days
2	>5 lacs to 10 lacs	20%		Within 10 days
3	>10 lacs to 20 lacs	25%		Within 8 days
4	>20 lacs	30%		Within 5 days

**For more details / assistance, please contact: Shrikrishna Gadgil on 9822315777 or email on ceo@mecf.in**

### Testimonials



#### Mr. Ravi Pandit- KPIT Technologies Ltd

KPIT is pleased to be associated with MECF. The world class equipment and facilities which will be available at MECF will help us add innovative new products to our portfolio. I would highly recommend industries to become stakeholders in MECF.



#### Mr. NK Bedarkar- SBEM Pvt. Ltd.

This is a great facility for the Electronic products and hardware developers. All the facilities required under one roof!



#### Ajay Bhagwat- Renu Electronics Pvt.Ltd.

As we release many new products every year, we are desperately in need of good testing and certification facilities in Pune. We are eagerly looking forward to get benefit from the state-of-the art equipment and facilities. We are proud to have paid our part of the industry contribution and look forward to many other companies participate. Thank you MECF for helping foster the ESDM eco-system in our region.

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# Data without Boundaries - A Primer on Global Data Privacy Laws

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- Vivek Sadhale, Jay Nene

The Covid-19 pandemic has emerged as a gamechanger for the “Digital Age.” The pandemic caused an explosion in the amount of data that was generated and consumed globally. Indeed, dependence on technology has increased multi-fold. The issues that cropped up out of this explosion highlight some of the critical problems that the future holds for internet and data governance. The greatest challenge is to create a viable legal governance framework that can keep pace with the ever changing and evolving technology.

We need to rethink the “Data is the new Oil” analogy. Yes, data has become the most valuable resource on earth, but it cannot be regulated like a traditional natural resource. Data is limitless and easily accessible; the challenge is to use it in a manner that creates value but does not invade privacy. Data needs to flow without restrictions and must be available to all. The idea of “Internet Freedom” has become integral to the Digital Age.

## Data Privacy - Global landscape:

Data privacy and protection has been a growing concern since the internet came into being. The issue came to a tipping point with the emergence of massive social media which has amassed a treasure trove of data.

The Facebook-Cambridge Analytica scandal has become a classic cautionary tale for misuse and exploitation of data. The data of millions of Facebook users was allegedly harvested and profiled for political purposes. The case set off a chain of events where Mark Zuckerberg had to testify in front of the US Congress and eventually pay a fine of \$5 Billion to the US Federal Trade Commission for misuse of data. Facebook faced multiple actions and scrutiny across the globe and paid fines to several regulators from different countries. Apart from the massive fines, the scandal damaged the reputation of Facebook and created a deep-rooted mistrust against social media companies.

Around the same time as this scandal was playing out, the European Union introduced a revolutionary data

protection law called the General Data Protection Regulation (GDPR) on May 25, 2018. Technically GDPR is not the first privacy law in the world, but it is the frontrunner in addressing the latest issues that have emerged due to technological advancements. The law has set out the toughest standards for organisations who collect, use and share data. There was a massive movement for organisations to become GDPR compliant and ensure they maintain the highest privacy standards.

In the aftermath of the Cambridge Analytica scandal Facebook announced in 2018 that it will ensure a GDPR level of privacy standard worldwide and stick to the “gold standard” in privacy.

## GDPR – an important step forward:

- The law has an extra-territorial scope. Which simply means, a law in a different country may apply to you based on certain conditions, such as handling personal data of their citizens or remotely offering services in their territory.
- GDPR lays down seven principles for transparency and accountability. These principles must be followed while collecting, sharing and processing data. Valid consent is one of the main requirements for collection and processing of personal data.
- The law requires organisations to adhere to accountability measures such as appointing a “Data Protection Officer” and implementing grievance redressal mechanisms.
- Individuals are empowered with rights over their data which can be enforced by the law.
- The law also lays down obligations to maintaining data security and data breach notifications.
- GDPR prescribes harsh penalties for infringement to a maximum of €20 million or 4% of annual global turnover.
- The GDPR also has an extensive framework for cross boundary transfers of data beyond EU, such transfers need to be governed by specific contracts (standard contractual clauses) or special provisions in law (adequacy decisions) which allow such transfers.

In 2020 Google was slapped a 50 million euros fine by

the French data protection authority CNIL for not living up to the standards set by the GDPR. The data collection and processing policy by Google was not transparent enough while taking consent from its users.

It is important to understand that the GDPR is not just about big organisations not living up to the standards of privacy but covers all entities big or small. According to a leading research organisation DLA Piper in 2020, the data protection authorities in the EU recorded 121,165 data breach notifications and the penalties totalled \$191.5 million.

2021 onwards Brexit has caused further complexity in the data privacy laws of UK. It will no longer be governed by the GDPR and thus, ends the free flow of data across its borders into the EU. The GDPR now treats UK as a third party and this translates into increased contractual compliances for entities engaging in cross border data flows.

#### **Data Privacy and US:**

The US still lacks a GDPR like law at the country level, but states like California have taken the lead in enacting a state specific comprehensive data privacy framework, California Consumer Privacy Act of 2018 (CCPA) became effective from 2020. Many other states are following the lead and are in the process of promulgating new laws. The laws at a country level are sector specific such as the Health Insurance Portability and Accountability Act (HIPAA) prescribes the privacy framework in the health industry or the Children's Online Privacy Protection Act (COPPA) provides a wide and extensive legal framework to protect personal data of children. Additionally, the US Federal Trade Commission (FTC) has the powers to protect consumer interest and against unfair or deceptive trade practices which includes unfair data exploitation practices. The Facebook fine of \$5 Billion was prescribed by the FTC.

#### **Other Countries – Where are they on data privacy:**

Singapore has a robust and comprehensive data privacy framework echoing the EU GDPR. The law has balanced the right of individuals to data privacy, and the necessity of organisations to use the data.

Over the past few years Australia, Brazil, Japan, South Korea, Thailand, South Africa already have brought into force GDPR inspired data protection laws. China, Canada, and few other countries have proposed revamped and comprehensive privacy laws.

#### **India – Taking right steps forward**

During Covid-19 the Aarogya Setu contact tracing application was launched in India. The application collects and tracks sensitive data of an individual, such as demographic data and location data via GPS and Bluetooth. Initially the application was met with suspicion and concern, was this invasive collection of data going to lead to a state of surveillance? Who is going to assume responsibility and liability if the data is breached and misused? Is this going against my individual freedom and right to privacy? The concerns were later allayed by the Government.

In 2021, WhatsApp-Facebook faces a massive backlash over their updates to the privacy policy. The whole incident highlighted the mistrust we have for social media companies who collect and exploit our data. If we compare the policy update in India with the WhatsApp policy in the EU, we can see the double standards that play out. GDPR has a strict standard regarding third party sharing of data and use of data for purposes other than it was collected. The dearth of powerful data privacy law in India was felt at that moment. Despite the gap in legislation, the Supreme Court and the Government of India have started taking action. The issue is not just limited to data privacy but raises questions regarding anti-competitive practices and monopolistic behaviour by entities who have amassed enormous amounts of data.

In the Fintech space unsecured loan applications have taken advantage of the Covid-19 situation and started exploiting the rich data trove India has under the garb of financial inclusion. Regulation is the need of the hour to balance the harm-benefit paradigm of the situation. The geo-political situation in the India-China conflict has translated into a ban of over 118 Chinese applications citing reasons of compliance, privacy and national security. Data collected by Chinese applications poses a real risk of misuse.

The Information Technology Act, 2000 enforces a basic regime for data privacy and information security the law, its shortcoming is apparent and needs a revamp. The "right to privacy" was recognised in 2018 by the Supreme Court of India. Immediately, the "Justice B.N. Srikrishna Committee" was set up, which released a white paper on data privacy in India and the first draft of the proposed law in 2018. As of February 2021, the second draft of the bill titled "The Personal Data Protection Bill, 2019" is undergoing critical changes by a Joint Parliamentary Committee. The Committee is supposed to present its report in second week of March

2021 during the budget session.

In July, 2020 the “Committee of Experts on Non-personal Data Governance Framework” led by Infosys co-founder Kris Gopalakrishnan released its report on regulation of non-personal data. The Committee observed that non-personal data should be regulated to enable a data sharing framework to tap the economic, social, and public value of such data, and address concerns of harm arising from the use of such data. Sectoral authorities in India have started becoming proactive in rolling out data governance. The telecom, banking, insurance and healthcare sectors feature significant regulations.

The Government has announced a National Digital Health Mission which envisages a National Digital Health Ecosystem for creating a rich data medical database which can be used by all the stakeholders of the healthcare system from patients, hospitals to medical researchers.

The Personal Data Protection Bill, 2019 had received a massive response for its stakeholder feedback and received over 200 written submissions and depositions by companies like Facebook, Microsoft, Apple, Amazon, IBM, etc., prominent industry bodies like United States Council for International Business, Japan Electronics, and Information Technology Association, ASSOCHAM, NASSCOM, etc.

Similarly, the expert committee for non-personal data had received over 1500 responses from industry bodies, organisations, individual companies and various other stakeholders. It becomes our responsibility as stakeholders to participate in the policy making process and ensure that all businesses are able to harness the power of data.

**Summary:**

Individual data privacy, national security, consumer exploitation, monopolistic behaviour by “Big Tech”, increasing cyber incidents, unregulated Fintech industry, data sovereignty and data in the health industry are some of the key areas where solutions are required in the near future.

Globally, the regulatory framework for data is at a tipping point with certain regions already taking proactive steps. While laws like the EU GDPR and US CCPA are some of the mature legal frameworks, India awaits its “Personal Data Protection Bill”.

An international business must ensure and guarantee the best data privacy standards to nurture trust with all the stakeholders from users to governments.

**Vivek Sadhale**

Vivek.sadhale@legalogic.co.in,  
Co-Founder, LegaLogic Consulting

**Jay Nene**

jay.nene@legalogic.co.in  
Legal Advisor, LegaLogic Consulting

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# HR Tech Innovators Conclave 2021

## Webinar - Friday, 19<sup>th</sup> February 2021

In today's digital landscape, nudged by the Covid-19 pandemic, the domain of human resources (HR) is undergoing a massive transformation. Many organisations are incorporating technology in their HR operations, leading to a trend of HR-tech.

MCCIA organised the HR Tech Innovators Conclave on 19<sup>th</sup> February 2021, to understand how businesses can leverage HR tech for a strategic advantage. The inaugural session commenced with Ms. Satavisha Natu, Deputy Director, MCCIA welcoming the convener Dr. Nidhi Dhanju, Vice President- Group HR Head Organizational Effectiveness, Thermax Limited. This was followed by Mr. Prashant Girbane, Director General, MCCIA thanking the panellists, the sponsors- Darwinbox, LoopHealth, and Harbinger Systems as well as the team for putting together this program. Subsequently, Mr. Sharad Gangal, Ex-VP, HR, Thermax Ltd. and Co-Chairperson HR and IR Committee, MCCIA set the context by speaking on how technology intervention will bring in new models of engagement and organisations will have to find ways to retain the old practices while embracing the new ones.

The first session focused on how companies could build agile and future-ready workplaces. Ms. Gowthami Kanumuru, Head of Marketing and Customer Experience, Darwinbox spoke about the importance of cloud-based HR solutions. She also talked about leveraging Artificial Intelligence (AI) to achieve higher efficiency. Lastly, she explained that adaptability, experience, and future-readiness would be the key expectations from technology in the coming years.

The second session was a panel discussion titled 'Best Practices in Adoption of Technology in HR'. Mr. Gopal Dalvi, Head HR and OD, DigviTorq Transfer Systems and Mr. Rajesh Singh, Global Head HR, KPIT were the panellists and the session was moderated by Dr. Nidhi Dhanju. Mr. Dalvi mentioned that he stresses on 3Cs- Communication, Co-ordination, and Care while applying technology in new areas. He also advised young HR professionals to connect technology to the final vision of the company and explore existing technological solutions before moving on to the new ones. Mr. Singh explained that organisations need to take more efforts to foster emotional connect with their employees. He also motivated professionals starting their career in HR by asking them to look at

every problem as an opportunity.

This was followed by a presentation by Mr. Mayank Kale, CEO, Loop Health on how technology can be used for improving employee health. He started off by saying that purpose, safety and, security as well as mental and physical well-being are the building blocks in creating a positive work culture. He explained that companies can instil a sense of purpose by bringing about clarity about the future and helping employees achieve their personal goals. Organisations can ensure security by giving employees quick, easy access to financing during emergencies. Finally, companies can take care of employee wellbeing by providing access to doctor consultations, fitness sessions, health check-ups, support groups, therapy etc.

The last session was a panel discussion titled 'Reinventing Workplace with Digital Outlook'. Mr. Neville Postwalla, AVP Talent Management, Harbinger Group and Mr. Nitinchandra Shende, Head-People Operations and Corporate Initiatives, Persistent Systems were the speakers and the session was moderated by Mr. Rudraditya Bhattacharya, Regional Sales Director, Darwinbox. Mr. Postwalla touched upon the need to have a resilient workforce. He explained that learning in the flow of work is one of the biggest challenges but it can be addressed by creating byte-sized learning resources. He advised companies to choose a software application that is customisable, scalable, cloud-based, easily integrable, and with a great user experience, preferably a mobile-first application for their HR solutions. He also stressed on the fact that not everything needs to be automated and the digitisation has to be such that it can be managed by the HR team and not the IT team. Mr. Shende cautioned the companies by stating that while digitisation is exciting, it needs a huge investment and hence businesses should prioritise carefully before making a decision. He also advised them to avoid extremes and always keep the big picture in mind. Lastly, he urged organisations to involve all the employees in the new processes and use technology to create a great work culture.

In her closing remarks, Dr. Dhanju spoke about the unpredictability of the future and the challenge in workforce management which was followed by a vote of thanks.

# Sampada – March 2021

## Pune International Business Summit

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### Name of the Company – 24thmile

Contact Person: Vinayak Temgire
Designation: Director
Contact Number: +91-7350017207
Email id: vt@temgire.com, vinayak.temgire@24thmile.com
Website: www.24thmile.com
Products or Services offered - Digital Portal for Total Export Import Management Services.
Industry - Supply chain and logistics
Exports to / Imports from (countries) - Qatar, China
Business interest: Exports, Imports
Countries of Interest: Singapore, Dubai, Malaysia, Japan

### Name of the Company - ANIMETS ENGG. PVT. LTD.

Contact Person: JAYDEEP MULEY
Designation: CEO
Contact Number: +91- 9823230165
Email id: sales@animetsengg.com
Website: www.animetsengg.com
Products or Services offered: Machined Components, Spares for Furnace & Cranes, Fittings etc.
Industry: Engineering Manufacturing
Exports to / Imports from (countries): To USA & UK
Business interest: Interested to increase export
Countries of Interest: USA, UK, Germany, France, Middle East Region

### Apoan Corporate Consultants Pvt Ltd

Contact Person: Vinayak Temgire
Designation: Director
Contact Number: +91-7350017207
Email id: vt@temgire.com, vinayak.temgire@24thmile.com
Website: www.24thmile.com
Products or Services offered: Digital Portal for Total Export Import Management Services.
Industry: Supply chain and logistics
Exports to / Imports from (countries): NA
Business interest: JV/representing a company in India
Countries of Interest: US,UK, Singapore, Australia, Germany, Japan

### Name of the Company – AESSEAL India Private Limited

Contact Person: Mr. Nayan Patel
Designation: CEO
Contact Number: +91-9881172862
Email id: nayan.patel@aesseal.in
Website: www.aesseal.in

### Name of the Company – Avishkar Engineers Pvt. Ltd.

Contact Person: Mr. Abhijit Vinayak Rane
Designation: Managing Director
Contact Number: +91 - 9881721911
Email id: salesavishkar@gmail.com
Website: www.24thmile.com

### Name of the Company – Invictus Engineering

Contact Person: Ashutosh Unavane
Designation: Director
Contact Number: +91- 9890300211
Email id: a.unavane@invictusengg.com
Website: www.invictusengg.com
Plant Design Engineering Services (Process, Piping, Mechanical, Civil & Structural, Electrical, Instrumentation)
Industry: Oil & Gas, Chemical, Petrochemical, Pharmaceutical, Fertilizer, Bio fuels
Exports to / Imports from: Middle East, South Africa, England, USA
Business interest: We would like to have joint venture or representation with Engineering Companies, Suppliers, Contractors or Manufacturers in other countries

### F360 Integrated Office Services OPC Pvt Ltd

Contact Person: Mr. Mehar Maesh / Mr. Suresh Kumar
Designation: Sr. Manager – Business Development
Contact Number: +91 - 7075052890 / 9551552205
Email id: vsrmgrhyd@f360facilities.com ; sureshkumarsb@f360facilities.com
Website: www.f360facility.com
Products or Services offered: Integrated Facility Management, Medical
Industry: Property Management, Medical Equipments
Business interest: Exports, Imports
Countries of Interest: Indonesia., Thailand

**Name of the Company – GravitasQ Stories Pvt Ltd**

Contact Person: Aloysius Domic
Designation: Managing Director
Contact Number: +91- 9850568768
Email id: aloysius@gravitasqstories.com
Website: www.gravitasqstories.com
Conceptualization, Instructional Designing and E-Learning Solutions, Content Creation and Curation, Media Design (Graphic Designing, Photography, Motion Graphics, Voice Recording, Videography, Vernaculars) Simulations & Gamification
Industry: Elearning
Exports to / Imports from (countries): Domestic / International
Business interest: Representation of other countries
Countries of Interest: SUS and Europe.

**ICUnet Consulting India Private Limited.**

Contact Person: Ms. Suryaa Pawar
Designation: Regional Director Pune
Contact Number: +91- 9765273376
Email id: suryaa.pawar@icunet.group
Website: www.icunet.group ; www.icunet.in
Products or Services offered: Business Consulting, Training, Global Mobility Relocation Management, Online Assessments
Industry: Global Consulting and Training Services providers
Exports to / Imports from (countries): Arrange Foreign Market Entry Programmes for MSMEs in various sectors like e.g. Mobility, Machine Tools, Education, Training and Skills to name a few. Upcoming events in Healthtech and Edtech
Countries of Interest: All countries in Europe, SEA, USA, South America

**Name of the Company – Inteliment Technologies Pvt. Ltd.**

Contact Person: Mr. Prashant Pansare
Designation: CEO
Contact Number: +91- 9822000614
Email id: prashant@inteliment.com
Website: www.inteliment.com
Products or Services offered: BI, analytics, data warehousing, data science services
Industry: IT Services / IT Product
Exports to / Imports from (countries): Singapore, Australia, Europe
Business interest: Representation and partners
Countries of Interest: Germany, Netherlands, US, Sweden, Singapore, Australia

**Hodek Vibration Technologies Pvt. Ltd.**

Contact Person: SUSHANT KUBAL
Designation: SR. DGM MARKETING
Contact Number: +91- 9011009804
Email id: sushantkubal@hodekindia.com
Website: www.hodekindia.com
Products or Services offered: Rubber Torsional Vibration Damper and Viscous Torsional Vibration Damper
Industry: Auto Component Manufacturer
Exports to / Imports from (countries): Export to USA, UK, Australia, Singapore, Brazil, China, Mexico. Import from Germany and China.
Business interest: Interested to increase export
Countries of Interest: USA, UK, Germany, France, Middle East Region

**Integral Process Controls (India) Pvt. Ltd.**

Contact Person: Mr. Venkatesh D. Tammannavar
Designation: Director
Contact Number: +91- 9011080100
Email id: venkatesh.tammannavar@ipcvalves.com
Website: www.ipcvalves.com
Products or Services offered: Gate, Globe, Check Valves.
Industry: Manufacturing
Exports to / Imports from (countries): China, Germany
Business interest: Exports
Countries of Interest: Russia, Nigeria, Indonesia, South Africa, USA

**Name of the Company - Kaizen Airtech Solutions**

Contact Person: Yuvaraj Shelke
Designation: Director
Contact Number: +91-9665919308
Email id: info@kaizenairtech.com
Website: www.kaizenairtech.com
Products or Services offered: Manufacturing
Industry: Manufacturing
Exports to / Imports from (countries): Pune/ all over countries
Business interest: All over countries
Countries of Interest: All over countries

**Name of the Company - Meraki Architecture**

Contact Person: Aniket Hundekar
Designation: Principal Architect
Contact Number: +91- 9922158158
Email id: aniketmeraki@gmail.com
Products or Services offered: Architecture & Interior Design Consultancy
Industry: Service Sector
Countries of Interest: West Indies, South Africa, Gulf Cooperation Council countries, Vietnam

**Name of the Company – NAND COMPOSITES PVT LTD**

Contact Person: - ALHAD. A. LELE
Designation: Director
Contact Number: +91-9822016337
Email id: director@nandcomposites.in
Website: www.nandcomposites.in
Products or Services offered - INJECTION MOULDED PLATICS PARTS & GRP PROFILE & ASSEMBLIES
Industry: ALL INDUSTRIAL APPLICATIONS & HIGH RISE SCAFFOLDING
Exports to (countries): UK & GERMANY
Business interest: we are looking for new customers for our segment, representing a company in India
Countries of Interest: UK,USA,EU, SOUTH AFRICA, SOUTH EAST ASIA

**R S Kulkarni HVACR Consulting Engineers**

Contact Person: - Mr. Anirudh Baliga
Designation: Partner
Contact Number: 9930802957
Email id: rskulkarni@rskhvacr.com
Website: www.rskulkarni.com
Products or Services offered - HVAC Consultancy
Industry: HVAC

**Suprabha Protective Products Pvt. Ltd.**

Contact Person: - Mrs. Rachel R. Jacob
Designation: G.M. - Corporate
Contact Number: +91- 9960367167
Email id: rachel@suprabha.com
Website: www.suprabha.com
Products or Services offered - Organic VCI (Vapour Corrosion Inhibitors) for rust prevention such as VCI Papers, Film, Composite Fabrics, Dehumidifiers, Desiccants, Oils, Gels, Cleaners, FIBC, Tarpaulin, Pond Liners, Mulch Film, Stretch Film, Shrink Film, Hard Coating products for long term protection, Seaworthy Packaging Systems. Services: Turnkey Packaging Contracts, Corrosion Audit, Expert Consultancy on Corrosion Prevention & Management
Industry: Supply to automobile & auto ancillaries, heavy engineering, general engineering, power sector, agricultural sector, etc.
Exports to (countries): Exports to Europe, Africa, Asia.
Business interest: Exports
Countries of Interest: US & European Countries including UK

**Name of the Company - R K DEWAN AND CO**

Contact Person: Dr. Rajinder Kumar Sapru / Adv. Shubham Borkar
Designation: Senior Patent Consultant / Legal Associate
Contact Number: 9426614693 / 8871319725
Email id: rajinder.sapru@rkdewan.com, shubham.borkar@rkdewan.com
Website: www.rkdewan.com
Products or Services offered: All matters relating to Intellectual property Rights
Industry: Intellectual property Rights
International filings & prosecution for intellectual property Rights
Business interest: Representation in India & other countries
Countries of Interest: USA, Europe, Japan, China, Australia

**Name of the Company - REPUTE ENGINEERS PVT LTD.**

Contact Person: Ravi M.R.
Designation: Manager, Managing Director's Office
Contact Number: +91-20 67323205
Email id: ravi.mr@reputeindia.net
Website: -www.reputeindia.com
Industry: FOOD PROCESSING
Exports to - EAST AFRICAN AND SAARC COUNTRIES / Imports from (countries) - ITALY, FRANCE
Countries of Interest: EAST AFRICAN AND SAARC COUNTRIES

**Name of the Company - Sharda Cable Trays Pvt Ltd**

Contact Person: Mr. Bhupendra Hurde
Designation: Director
Contact Number: +91- 8888857479
Email id: account@shardacabletrays.com
Website: www.saicabletrayindia.com
Products or Services offered: - Manufacturing of Cable Trays
Exports to / Imports from (countries): Indonesia, Dubai
Countries of Interest: South Africa, Dubai

**SHREERENUKA INDUSTRIAL CORPORATION**

Contact Person: PRASHANT CHOUDHARI
Designation: Proprietor
Contact Number: +91- 9422027696, 9356697012
Email id: prashant1408@gmail.com
Website: www.sricworld.com
Products or Services offered: wire mesh filter shapes, rubber beading, Dehydration equipment for perishable vegetables
Industry - Engineering / Agro processing Equipemnt
Export - NA Import Wire mesh rolls -China
Countries of Interest: Middle east countries

**SUMI Consultants and Engineers**

Contact Person: Mr. Milan Supanekar
Designation: President
Contact Number: +91- 9823037344
Email id: sumi@sumiconsultants.com
Website: sumiconsultants.com
Products or Services offered - Sales and marketing consultancy services
Industry: Engineering
Exports to / Imports from (countries): All over the world
Business interest: Market Research, Sales Services, Distributor Network & JV Partners. Business set up, Company Formation, Business Registrations, Recruitments, Customs Logistics, Warehousing Support
Countries of Interest: USA, Canada, Japan, Korea, Australia, South Africa, Africa

**Group Cahors (Transfix India Pvt.Ltd. & Tek Components Pvt. Ltd.)**

Contact Person: Mr. Jose Plakkeel
Designation: Managing Director
Contact Number: +91 – 9767102910.
Email id: jose.plakkeel@groupe-cahors.in
Website: www.groupe-cahors.com
Products for Telecom and Electrical Network including Renewables
Exports to / Imports from (countries): Asia, Europe, Africa, Middle East and Australia.
Business interest: Representing a company in India, looking for representation in other countries.
Countries of Interest: Countries in all continents

**VR COATINGS PVT. LTD.**

Contact Person: Mr. Anirudha A Dighe
Designation: General Manager – Sales & Marketing
Contact Number: +91- 9822912912
Email id: sales@vrcoatings.com
Website: www.vrcoatings.com
Products or Services offered: Airless Spray Painting Equipments
Industry: Manufacturing
Exports To / Imports From (countries): Europe, Middle East, South Africa, North & South America, Usa, Germany, Japan, China
Business interest: Looking for representation in other countries
Countries of Interest: Europe, Bangladesh, Sri Lanka, Vietnam, Philippines, Thailand, Malaysia, UAE, Brazil, Russia.

**Tolburn Management Services Pvt. Ltd. (FABS International)**

Contact Person: Bhagyesh Gajbhar
Designation: Business Unit Manager
Contact Number: +91-9011168007
Email id: Bhagyesh_gajbhar@fabs-indo.com
Website: www.fabs-international.com
Products or Services offered: Industrial Projects, Commercial fit out Projects and Facility Management.
Industry: Service Industry
Exports to / Imports from (countries): APAC, EMEA & South East Asia region
Countries of Interest: APAC, EMEA & South East Asia region

**UNI-TECH Automation Pvt. Ltd.**

Contact Person: -Mr. Bharat Bhujbal
Designation: Managing Director
Contact Number: +91-9764007551
Email id: bbb@uni-techautomation.com
Website: www.uni-techautomation.com
Products or Services offered: Manufacturer of Wiring harness, Control Panels, Electronic products, and Cables
Industry: Manufacturing
Exports to / Imports from (countries): UK, USA, Australia, Italy, Dubai,UK,China
Countries of Interest: EU countries, UK, US, Australia, African countries & SA

**Vasaya Foods Pvt. Ltd.**

Contact Person: Sahir Vasaya
Designation: Director
Contact Number: +91- 8411945220
Email id: vasayafoods@gmail.com
Website: www.vasayafoods.com
Products or Services offered: Namkin
Industry: Manufacturing

**V.A. Law Offices**

Contact Person: Pankaj Rathod
Designation: Partner
Contact Number: +91- 9769241709, 9619170572
Email id: associates.vidhigya@gmail.com
Website: www.valawoffices.com
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