

# SAMPADA

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### OF GROWTH

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A Global view of  
Family Businesses

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Defence Procurement  
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## Editorial



Dear Readers,

Happy New Year.

I am pleased to present the first issue of this calendar year.

As business activity picks up pace in Pune and other parts of India, we can see signs of an unexpectedly quick recovery. Our surveys of Micro, Small, Medium and Large companies in Pune which we have now been conducting for the past 9 months also point towards an improvement in the utilisation of capacity.

We hope to see this trend continue in the coming year. We commend all of you for your consistent efforts to go back to normalcy in your business operations.

We begin the year on a positive note on the COVID-19 vaccine front. This promise has filled us all with hope as well as pride that our esteemed member, a Pune based company, Serum Institute of India Pvt. Ltd. is leading the vaccine making efforts globally.

We have a wide range of programmes planned for the coming year. We have recently started a series of events to help MSMEs enter the Defence sector supply chain. Other major events will be focused on family business, finance for MSMEs, sustainability, leadership, HR tech, industrial relations, electric mobility and international business.

This issue of Sampada focuses on family business. Apart from some articles on the theme, we have also covered a wide range of topics such as 'new labour codes' and interviews focused on 'Data'.

MCCIA's Young and energetic social media team is putting their best efforts into keeping the MCCIA social media handles active with regular updates. We will be glad if you could also stay connected with us through these additional channels.

We look forward to your comments and suggestions on this issue. Write to us over email on [sampada@mcciapune.com](mailto:sampada@mcciapune.com)

**Prashant Girbane**

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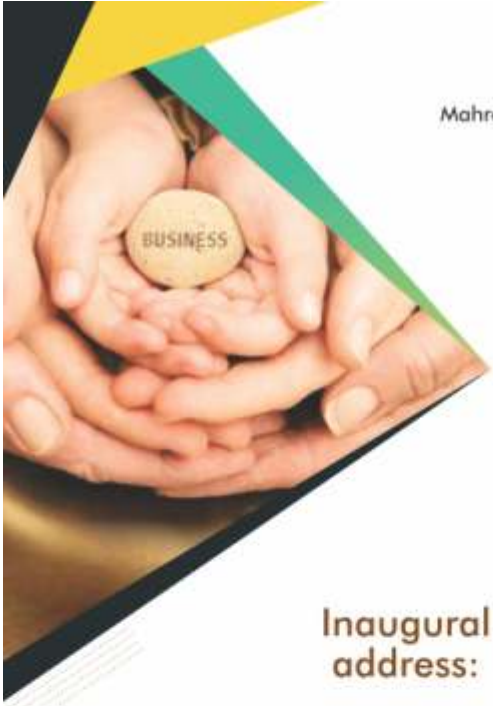
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# ANNUAL AWARDS 2020

MCCIA Awards have been recognised by the society as an important milestone to honour the efforts of entrepreneurs and businesses in different areas. Various Trusts have contributed to these awards which are administered under the banner of **MCCIA Annual Awards**.

The last date for filing applications for this year's awards was 15<sup>th</sup> December 2020. We received a record 189 applications in various categories in spite of the pandemic. This is an important pointer that the spirit of entrepreneurship is thriving in Pune and other parts of Maharashtra. The applications received for various categories were carefully scrutinised by the respective Panels of Jury members.

Though we would like to announce the winners of the 2020 awards in this calendar year itself, the actual award distribution ceremony is envisaged in the next quarter and preferably 'In Person'. The details of the same will be worked out in due course of time.

## Quotes –

"2020 has been a challenging year for us all but I am glad that this year as well, MCCIA has continued its rich legacy of 70+ years by announcing the MCCIA Annual Awards which support and encourage entrepreneurship, innovation and corporate social responsibility"-  
**Sudhir Mehta-President, MCCIA**

"Like last year, we are keen to organise the MCCIA Annual Awards function at Balgandharva to celebrate the resilience and success of entrepreneurs and innovators this year as well. However, given the unprecedented situation, this has been postponed for now. We will announce the dates for the award function as soon as the situation permits".---**Prashant Girbane-Director General,MCCIA.**

## MCCIA ANNUAL AWARDS 2020 :

### G.S. Parkhe Award, Hari Malini Joshi Award and Ramabai Joshi Award

#### Jury Panel

- 1) Mr. Anand Bam, MD, Package Systems India Pvt. Ltd.
- 2) Mr. Ravindra R. Bam, Director, Saj Trimmings Pvt. Ltd.
- 3) Mr. Sanjay Joshi, Former Managing Director, Jinku Radiators Pvt.Ltd.
- 4) Mr. Uday Cherekar, MD, Shree Systems Pvt. Ltd.
- 5) Mr. V.V. Mujumdar, Managing. Partner, Institute Of Applied Research
- 6) Mr. V.K. Mahajan, MD, Uni-Automation Pvt. Ltd.
- 7) Mr. Yatin Tambe, MD, Friction Welding Technologies Pvt. Ltd.
- 8) Ms. Manasi Bidkar, Director-Melux Controls Pvt. Ltd.
- 9) Mr. Satish Joshi, Associate Director-MCCIA (Member Secretary of the Jury)

### **Award for Innovation in Entrepreneurship:(Instituted in the memory of Mr. G. S. Parkhe)**

#### **Jury Panel**

- 1) Mr. Anand Bam, MD, Package Systems India Pvt. Ltd.
- 2) Mr. Ravindra R. Bam, Director, Saj Trimmings Pvt. Ltd.
- 3) Mr. Sanjay Joshi, Former Managing Director, Jinku Radiators Pvt.Ltd.
- 4) Mr. Uday Cherekar, MD, Shree Systems Pvt. Ltd.
- 5) Mr. V.V. Mujumdar, Managing. Partner, Institute Of Applied Research
- 6) Mr. V.K. Mahajan, MD, Uni-Automation Pvt. Ltd.
- 7) Mr. Yatin Tambe, MD, Friction Welding Technologies Pvt. Ltd.
- 8) Ms. Manasi Bidkar, Director-Melux Controls Pvt. Ltd.
- 9) Mr. Satish Joshi, Associate Director-MCCIA (Member Secretary of the Jury)

**Award for Innovation in Entrepreneurship :**  
(Instituted in the memory of Mr. G. S. Parkhe)

#	Company	Organization Representative	Product	Remark	Trophy, Medal, Certificate
1	Earth Care Equipments Pvt. Ltd.	Mr. Ramesh Shankarrao Wagh, MD	KWK Composter, Liquifier (Patented)	Joint Winner	Trophy, Medal, Certificate
2	Ramelex Pvt. Ltd.	Mr. Ram Jogdand, CMD	Universal Saver Assembly	Joint Winner	Trophy, Medal, Certificate
3	Vsmart Infotech Inc	Ms. Mrunalini Chavan, President	SmartCastPro	Joint Winner	Trophy, Medal, Certificate

**Award for New Products and Design :**  
(Instituted in the memory of Late Mr. Hari Joshi and Late Mrs. Malini Joshi)

#	Company	Organization Representative	Product	Remark	Trophy, Medal, Certificate
1	Quantesla Medical Technologies Pvt. Ltd.	Dr. Mandar Dharmadhikari	Celtron (Quantum Resonance Therapy)	Winner	Trophy, Medal, Certificate

**Award for Women Entrepreneurs :**  
(Instituted in the memory of Late Mrs. Ramabai Joshi)

#	Company	Organization Representative	Product	Remark	Trophy, Medal, Certificate
1	Blink Green	Ms. Pooja Apte-Badamikar, Proprietor	Nemital Footwear (Made out of Uncycled Tyre)	Winner	Trophy, Medal, Certificate

**B. G. DESHMUKH Award for Excellence in Corporate Social Responsibility**

Jury Panel

1. Mr. Pradeep Bhargava, Past President - MCCIA
2. Mr. S. K. Jain, Past President-MCCIA
3. Ms. Sonali Deshpande, Chief Trustee and Chairperson- Persistent Foundation
4. Mr. Ghananeel Kelkar, General Manager- HR, Mercedes Benz India Pvt. Ltd.
5. Ms. Arnabi Marjid-HR Head, Lupin Ltd.
6. Ms. Satavisha Natu, Deputy Director-MCCIA(Member Secretary of the Jury)

**Award under Corporate Social Responsibility :**  
(Instituted in the memory of Late Mr. B. G. Deshmukh (IAS))

#	Company	Organisation Representative	Remark	Trophy, Medal, Certificate
1	Tata Motors Ltd.	Mr. Rohit Saroj	Joint Winner	Trophy, Medal, Certificate
2	Bharat Forge Ltd.	Ms. Leena Deshpande	Joint Winner	Trophy, Medal, Certificate
3	Kalyani Technoforge Ltd.	Mr. Anant Chincholkar	A special Appreciation Certificate	Medal & Certificate



## Brig S B Ghorpade Award for MSMEs in Defence Production

New Award instituted from the year 2020

Jury Panel

1. Capt. BK Kalra, Chairman, Defence Committee & VP & Head L&T Defence, Talegaon
2. Dr. Vishwas Udpikar, Sci-com Software India Pvt Ltd.
3. Mr. Harsh Gune, Core Group Member, Defence Committee, MCCIA
4. Mr. Prashant Jogalekar, Director- MCCIA (Member Secretary of the Jury)

### Winner of Brig S B Ghorpade Award for MSME in Defence Production :

#	Company	Organization Representative	Remark	Trophy, Medal, Certificate
1	Anant Defence Systems Pvt. Ltd.	Mr. Girish Butala, Director	Winner	Trophy, Medal, Certificate
2	Inavit Systems India Pvt. Ltd.	Mr. Shrikant Bagul, Director	Certificate of Appreciation	Medal & Certificate
3	Proton Metalcrafts Pvt. Ltd.	Mr. Gajanan Lupane, MD	Certificate of Appreciation	Medal & Certificate

## MCCIA Late Kiran Natu Udyojakta Puraskar for First-Generation Successful Entrepreneur :

Jury Panel

1. Mr. Deepak Karandikar, Vice President -MCCIA
2. Ms. Rujuta Jagtap, Director on MCCIA Board
3. Mr. Vishwas Mahajan, Chairman-Incubation and Startups Committee, MCCIA
4. Mr. Omprakash Pethe, Managing Director-Exponential Engineering Pvt. Ltd.
5. Mr. Sandeep Pawar, MD & CEO - KENT Intelligent Transportation Systems India Pvt. Ltd.
6. Mr. Sudhanwa Kopardekar, Director-MCCIA (Member Secretary of the Jury)

### Award for First Generation Successful Entrepreneur : (Instituted in the memory of Late Kiran Natu Udyojakta Puraskar)

#	Company	Organization Representative	Remark	Trophy, Medal, Certificate
1	T & T Infra Ltd.	Mr. Shivram Thorave	Winner	Cash Award, Trophy Medal & Certificate
2	Visionindia Software Exports Pvt. Ltd.	Mr. Sunil Shirang Umrani	Certificate of Merit	Medal & Certificate
3	LegaLogic Consulting	Mr. Vivek Sadhale, Mr. Shridhar Kulkarni and Mr. Vikas Agarwal	Certificate of Merit	Medal & Certificate

## Dr. R. J. Rathi Award (Award for Green Initiative in Maharashtra)

Jury Panel

- 1) Mr. Sandesh Saliyan, Director, Dali & Samir Engineering Pvt. Ltd.
- 2) Mr. Hirendra Divgi, Executive Director, Divgi Torq Transfer Pvt. Ltd.
- 3) Mr. Shirish Khutale, Chairman and Managing Director - Khutale Engineering Pvt. Ltd.
- 4) Dr. Yogesh Patil, Professor & Head – (SCRI), Symbiosis International (Deemed University)
- 5) Mr. Chetankumar Sangole, Head - Sustainability Desk, MCCIA (Member Secretary of the Jury)

**Winner of Award for Green Initiatives in Maharashtra :**  
**(Instituted by Dr. R. J. Rathi Charity Trust)**

#	Company	Organization Representative	Remark	Trophy, Medal, Certificate
1	Kirloskar Pneumatic Company Ltd.	Mr. Sadashib Padhee, VP-HR	Winner in category - Large Scale Co.	Trophy, Medal, Certificate
2	Advik Hi-Tech Pvt. Ltd.	Mr. Aditya Bhartia, Managing Director	Winner in category - Medium Scale Co.	Trophy, Medal, Certificate

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# A Global View of Family Businesses

Sudhanwa Kopardekar in conversation with Raman Nanda

## 1. Could you say something about Evolution of family business enterprises in India and around the world?

Family businesses are an extremely important segment of our economy contributing to not only a huge part of our GDP and employment, but also powering innovation and meeting the changing needs of the customers.

Even globally, the importance of family businesses is growing so much that more and more Business Schools are having or setting up exclusive Departments catering to these. Harvard, Kellogg, ISB, SP Jain Institute and many more are examples.

## 2. How agile are family businesses, in terms of grabbing emerging opportunities?

Agility is one of the defining differences that Family businesses use to grab and capitalize on emerging opportunities. Because of the quick decision-making process, customers like dealing with Family businesses for many of their needs.

## 3. What are some challenges that family businesses typically face?

With the focus on relentless growth and sometimes a lack of exposure to governance, Family Businesses by the time of the second generation start to face some challenges.

These include regarding family involvement in business having a less than positive effect on their performance when governance is not being focused on. Sometimes lack of clarity about what is fair and what is right becomes a problem. These can all be resolved by more open mindedness, dialogue and taking objective outside help before the issues start becoming disputes leading to potential division of the families and their strength.

## 4. In business operations, how important is the separation of ownership and management- especially in family businesses?

It will be difficult to generalize this in case of Family businesses, but in other businesses it almost always pays to separate Ownership from Management to ensure checks and balances, and to have Management in the hands of experts.

In case of FB, in the first generation and till the time the operations are small and can be managed by the owner and family, it makes sense to keep it that way.



However, once the business becomes bigger and more complex, professionalization is inevitable.

## 5. Family businesses – values, ethics, integrity, compliances

All these important points are the foundations of a good business which wants to go on forever and each generation leaves a legacy for the next.

The Value Sheet for a Family business is one of the most important documents.

Groups like Tata's and Murugappas have lasted beyond many generations because of their complete focus on ethics, integrity and compliances. No underhand dealings, no consultants [aka bribes], follow the law till the rogue inspectors stop troubling you-that's a hard, but perhaps the only way to build an institution.

## 6. How does family ownership affect financial decisions?

Family ownership has an impact on financial decisions in terms of risk that can be taken. Some owners are not comfortable with any risk, many others are happy to take risks that others would not.

Generally, it is perceived that Family owners can take quicker decisions based not necessarily on complete information, which Board/professionally managed companies would not be able to take because of separation of ownership and management. Thus Family ownership can have an impact on speed of financial decisions. Sometimes listed companies have a much higher access to shareholder funds, that Family businesses may find it difficult to match.

## **7. Could you share your insights about Succession Planning?**

This topic can take a long time to discuss, but in short there is no magic potion for this. This issue should remain on the focus of Family Council meetings and be on the Family owner's mind, so that adequate time is spent on it. Also, actions should be taken proactively rather than reactively which would impact the business. Hopefully, internal options are there in the family business, who are being groomed/considered and a learning cum development plan is being implemented to build their skills, competencies, and confidence.

At the same time, if no credible option is available internally, you must look outside including potentially taking a partner or selling the business. This is so that the business continues for the sake of all its other stakeholders, including customers, employees, vendors and the community.

This is one of the most crucial issues for Family Businesses and can create a lot of stress. It is always suggested that FB's should consider having an unbiased Partner or Adviser to guide the owners in this area.

## **8. How is Experience and Youth balanced in a family business?**

This is a challenge for any business but more so in Family Business where ownership and Management are mostly combined in the First generation. The issue is faced less during founding owner's youth..But later it may become different.

The Owner may be in the business till say age 70/75 but could lose touch with the new world, eg re technology, digitization etc etc.

In such cases, the owner having an open mind is a must, where strong dialogue with and contributions from the younger generation are encouraged.

We must always learn to respect diverse voices in any business to succeed based on all possible inputs, and so is the case here.

## **9. How should a family business ideally be structured?**

There is no ideal structure for a Family Business. It depends on the size, funds with the family, desire to grow with or without dilution, desire to keep control at all costs, and so many more factors.

## **10. How can a family business strategize for growth?**

This is a particularly important question, and the answer is that it depends. It is also not vastly different than growth for a professionally run business. It depends on the opportunities available, the hunger for

growth, the bandwidth available, the competencies available, risk taking ability and so on.

Fundamentally, growth in new customer segments for existing products and services is a good option as well as growth in new lines for existing customers. Growth in new lines for new customer segments can often be challenging, and comes close to a green field launch.

Family business needs to keep time aside to investigate new opportunities in terms of geographical expansion, product lines, more variants, as well as totally new business lines, for organic or inorganic expansion.

## **11. How should a family business guard itself against hostile takeovers?**

The best way naturally is to maintain control over the equity structure by the leading owner. That is sometimes not possible because of the sharing between siblings or cousins. In such a case, Family Councils to keep the families together, through dialogue and convergence of thought process and interests, is one of the best ways.

## **12. Way forward for family businesses in India and the world**

Family businesses have a promising future because of their specific advantages over other forms of structure. The passion of owners, their brand name, the legacy, the long-term vision, the speed, the creativity are difficult to match.

They need to keep a focus on improving governance of their business and families in keeping with the times. They also need to keep on doing the right things for the family and business, and not necessarily the fair things as seen by them or by others.

## **13. How do family dynamics affect internal functioning of businesses?**

This is an important issue and if not taken seriously can be a source of weakness, as against a source of strength.

Feelings of inequality between siblings or feelings of insufficient recognition and compensation or lack of internal dialogue are some of the many things that can take a toll on the business.

Sometimes businesses become an Employment Exchange for all family members as the last resort employer or are unable to attract professional talent that they need, because of Family Dynamics. By ensuring good governance, Family dynamics should not be allowed to affect functioning of business.

#### **14. Reinventing family business with changing times**

Covid has taught all businesses many lessons. Four things are especially important nowadays for Family businesses:

- a. Governance and professionalization
- b. Communication, transparency, and trust building
- c. Managing succession issues
- d. Developing a long-term business strategy

#### **15. Does a family business experience dilution of brand as the family grows in size?**

A brand and public perception [aka goodwill] are really valuable assets of a FB, build often over decades. If care is not taken through consensus and by all legal means, dilution can start. It depends on the family what happens. Eg there are Chikki shops at Lonavla with Maganlal Chikki name-are they helping protect the name ? or customer doesn't trust any of them is a question.

There are multiple jewelry shops in Kolkata with the same brand name [ similar names as Lakhi Babu Jewellers]...and whether the brand strength is the same as before or not is a question.

On the other hand, Chitale Bandhu in Pune have always made major efforts to preserve the sanctity of the brand.

#### **16. Do you have any advice for young family members of family-owned businesses?**

The younger members must firstly have huge respect for the seniors. They should make serious efforts to gain the wisdom and experience of the senior generation, while having their own mind.

Be ready to sit at the feet of the elders to learn from them, and then on the shoulders of the seniors to build the business multiple times while taking it over. Finally a word of caution-Never disparage the past.

#### **17. How do you balance tradition and innovation in a family business?**

Tradition can come in the way of innovation in any business or in any aspect of life. The problem can become acute because family ownership is stable across generations, unlike in professionally managed organizations which experience a higher turnover at the top.

Being acutely sensitive and conscious about the issue, listening to the next generation with an open mind, listening to the customers carefully about their needs, creating a focus on innovation at all levels, are some of the methods by which innovation is encour-

aged. An Owner Manager always need to do what is right for the business, and while culture and values are non-negotiable, business processes, products and so many other things need innovation continuously for the business to survive.

#### **18. Do younger family members face difficulties in establishing authority with senior employees?**

The answer is yes, if they get in without training and building expertise. And the answer is No if they have prepared sufficiently.

Older employees deserve respect, which should be one of the important points for training and ingrained in the culture, but performance is always expected and is non-negotiable. And that's where the focus should always be.

The seniors must also see to it that the younger generation builds and brings to the table special expertise and vision, that the elders may not have. If the older employees have been assured of reasonable job security, it can be a big win-win situation for the business when the two work together harmoniously.

The family business should also spend on the retraining of seniors, like businesses would do anywhere else.

#### **19. How can the transition from one generation to other be handled smoothly?**

Succession and Transition must be a long and a planned process if it has to be smooth.

There should be an identification of a successor after all internal family processes, there has to be a sufficiently long period to build him or her for the higher position, and there has to be a stepping back by the existing leadership.

Each of these steps is not easy and require thought, application, and discipline. Eg, tradition may dictate the senior most heir, but pragmatism may dictate a younger sibling as the best option to run the business. Sometimes such a person may not be ready to take such a responsibility.

Finally, inspite of all planning, things can still theoretically or in real life go wrong, but we must carry out the above process to significantly enhance the chances of success.

Many Family business experts including Prof Kavil Ramachandran of ISB also suggest a significant role for mentoring and coaching in the succession process.

●●●

## HR Tech Innovators Conclave Friday, 19<sup>th</sup> February 2021



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# Family Businesses : An Overview

Vishwas Kale



## Background

Indian business has a history of family owned businesses. Such family business has been in practice since long, but has changed its nature and structure overtime.

Earlier, trading and money lending was done in bazaars through shops, owned and confined to a few communities. Large corporate business houses are still controlled by the respective families. Here the role of family patriarch is very critical and respected. This is somewhat similar to the Emperor Model in a family business.

Family owned businesses continue to grow and they are a big part of society. These also form the backbone of our economy and social related growth.

No doubt, family owned businesses do face challenges. But they have shown better performances than public and multinational companies many times by finding solutions to overcome their limitations.

It may not be incorrect to say that the financial performance of family owned businesses is much better than the non-family owned businesses. These include growth in revenue, gross margins, and earnings before interest, tax depreciation, reserves etc.

Most large family businesses were born post-independence and during the economic reforms of the 1980s-1990s. These businesses are still young.

However, they are fast changing in terms of control and management.

These families are concerned about wealth creation and protection, social status and family reputation. To achieve this and for sustenance, self-discipline and self-management are high, leading to a sound business base and good monitoring of it. Family constitutions have a big role in keeping the family together and aligned.

Indian families have traditionally had a large emotional connect along with business aspirations. The commitment and passion for the business is outstanding. The next generation does get involved and participates in the business with a more progressive and energetic outlook. The older family members feel delighted when along with business expansion, wealth creation is supported by the next generation.

## Challenges And The Way Forward

Family businesses can no longer operate with old traditions and methodologies. It is necessary to change traditional mind-sets. The era of disruptive technologies and digitisation should be accepted.

## Decision Making

Decision making is influenced by multiple generations of a family, related by blood or marriage or

adoption, who have both the ability to influence the business and strategic decisions. Effectiveness and existence of family business is decided by the mutual understanding persisting within the family. There could be problems if a family business is comprised of more than one family in their operations. Family members who are not contributing or not involved in business are also influential and could pose a problem. Sibling rivalry is an important issue.

Conducting family meetings on a regular basis will help establish and keep the family focused on rules, goals and objectives. Separating business from personal emotions is vital.

An incorrect approach, like the elder person of the family being empowered to frame rules and control business activity, which is common can be an issue.

### **Operations**

It is to be noted that the methodology in such businesses has changed for its own survival. Due to the increase in the business size, business families found it difficult to manage the operations and mobilize resources necessary for continuity. Therefore, the financial control of the businesses is gradually moving from the promoters to the finance providers.

Family businesses now need to have a good balance between profits and family relationships. Ownership and having professionalisation with great transparency is very challenging.

A few things like lack of communication between family members, tight control by the family patriarch, no written or agreed family policies can become problematic to the business. This hampers the career growth of the family members and the employees.

### **Succession**

Most business founders sadly find themselves at the brink of retirement with no planned succession. It could be within the family or from outside. Many family CEOs do not make a formal retirement plan. This has led to troublesome relationships and bad or delayed decision-making within the family.

Many business families have decided or separated and partitioned for internal peace within the family and better management control. Of these, some succeeded and branched out bigger and better, while some failed and collapsed totally. We can see that often, family businesses split quite rapidly.

### **Separating Ownership From Management**

It is observed that in medium to large size businesses, professionals are employed to run the business on a day-to-day basis under the Board of Directors. Good governance creates a good business brand

and gives better results. The pre-selection process of a CEO is about separating ownership from management, and the goal is to objectively select the candidate without letting emotions get in the way. Finally, once the family chooses a candidate, it must give the new executive the autonomy to create a new strategy. The family can guide the new manager, but independence is essential.

It is important that a business is able to stay with the latest trends. Family businesses can become insular and entrenched in their ways, so an external professional can help ensure that the business model stays current.

The decision to bring an external professional is not easily acceptable for family businesses. There can be a degree of distrust, some family members worry about losing control of business that has been internally controlled for years. The cultural shock has to be accepted. Initially, there can be unreasonable expectations heaped upon the new executive. The professional can lead only if the family lets them be independent and the relationship between the promoter and executive is such that both are open to each other's advice.

These obstacles, while arduous, are not insurmountable. And the results can be quite positive for the business, resulting in an external executive who brings a smart perspective on operations, wide-reaching personal connections and valuable global experience.

### **In Conclusion**

Today, the next generation is well educated, and has global exposure. They are trained for professionally managing the business. This creates a base for continuity and creating a brand. Now family businesses are accepting professionals on board. Professional help is sought on family constitutions, roles and responsibilities. Performance driven rewards and recognitions for the employees and family are also being established. Today participation is encouraged at all levels without any gender bias.

The days are bright and shiny for family businesses.

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# Three Phases of Family Business

Vishwas Datye



Individual ownership of a business means that a business is owned and operated by a single person. All businesses without exception start with single individuals having some new ideas and a fire in their belly or extra appetite for wealth or simply due to some compulsions, like a lack of other options for earning a livelihood.

Extremely tiny examples of such individual entrepreneurship are street side vendors, small shops or even a woman producing something at home and selling it in her neighborhood.

Such individual entrepreneurs are seeds which can grow into family businesses which can then evolve in three phases. Small family businesses, large family held businesses and large corporations run by professional managers with no involvement of the founding family members.

This evolution depends on many factors like a founder's appetite for growth, vision, networking skills, organisational abilities, conflicts within the family as well as the socio-economic environment.

## What is a Family Business?

Now, Let us first understand what a Family Business is. The generally accepted definition is;

A family business is a commercial organization in which decision-making is influenced by one or multiple generations of a family, related by blood or marriage or adoption, who have both the ability to influence the vision of the business and the willingness to use this ability to pursue distinctive goals.

The criteria used to define a family business can also include: Percentage of ownership; Voting control; Power over strategic decisions and active management by family members.

Family businesses can range from small family run neighbourhood shops to super mega business houses like Reliance and Walmart.

## Types of Family Businesses

Single person ownership and the first phase of family businesses can normally fall into the so-called MSME [micro, small and medium enterprises] group. Recently, our Ministry of Finance has redefined these

Table 1

Old Classification	Manufacturing: investment in plant and machinery	Services: investment in equipment
Micro	Upto ₹25 lakh	Upto ₹10 lakh
Small	Above ₹25 lakh to ₹5 crore	Above ₹ 10 lakh to ₹2 crore
Medium	Above ₹5 crore to ₹10 crore	Above ₹2 crore to ₹5 crore
New Classification	Manufacturing and Services	
	Investment	Turnover
Micro	Upto ₹1 crore	Upto ₹5 crore
Small	Above ₹1 crore to ₹10 crore	Above ₹5 crore to ₹50 crore
Medium	Above ₹10 crore to ₹50 crore	Above ₹50 crore to ₹250 crore

sub-groups under our strategy of Aatmanirbhar Bharat Abhiyaan. (Table 1)

Micro, small and medium Enterprises (MSMEs) are the growth accelerators of the Indian economy, contributing about 30% of the country's gross domestic product (GDP). In terms of exports, they are an integral part of the supply chain and contribute about 40% of the overall exports. MSMEs also play an important role in employment generation, as they employ about 110 million people across the country. Interestingly, MSMEs are intertwined with the rural economy as well, as more than half of all MSMEs operate in rural India.

The number of MSMEs in India FY 2020, is just like the population, only second to China. In financial year 2020, the total number of MSMEs in the country was approximately more than 6.3 crores.

At the other end of the spectrum, India has 108 publicly-listed, large family-owned businesses, making it the third-highest in the world behind China at 167 and the United States at 121 (as of 2015).

Walmart and Volkswagen are the largest family owned businesses in the world. Reliance is India's largest family-owned business. Like we said earlier it was founded by one individual with vision and fire in his belly, Dhirubhai Ambani.

In real life, we often see businesses dying after the death of the founding entrepreneur, shops being closed or even large companies and corporations running for several years slowly decaying and going kaput. As against this if we care to observe, we notice that new business entities start, grow and in some cases become behemoths. Surely there must be some

underlying principles by which these different outcomes happen.

### Characteristics of the Types of Family Businesses

#### 1<sup>st</sup> phase organisation

All companies start in this phase. Entrepreneurs with internal drive, ambitions or by force of situation, create such organisations. An organisation in this stage is driven and controlled by the entrepreneur or his partners. Generally small in size. The entrepreneur himself and his partners are all in all.

These organisations have very little decentralisation of authority. Overheads and inefficiency are very little. They have fast decision making and can have steep growth. They also experience good customer satisfaction due to direct contact with customers. Communication gap is not an issue. There is little transparency in company affairs. These organisations are very vulnerable to shortcuts and external bureaucratic pressures. Their values can be flexible.

They generally have less respect for 'knowledge' due to on hand success. Restricted willingness to learn. The working is based too much on practicality and fire-fighting. A strong desire for speed may lead to lack of vision, systems and processes.

Such organisations may grow substantially under the helm of the owners but their growth may get restricted due to the owner's / family's capability to manage beyond a certain size. They have high incidences of entrepreneur burnout. Most of the time, this type of organisation decays and dies during the life

of the entrepreneur or after the demise of the owner if not transformed, in time, into a 2<sup>nd</sup> phase organisation. Some organisations by their nature cannot simply grow into 2<sup>nd</sup> stage organisation and as such their lifespan too is relatively short. It is observed that in reality, on the whole more than 90% organisations die in this 1<sup>st</sup> stage.

### **2<sup>nd</sup> phase organisation**

A good entrepreneur with vision and clarity of purpose, senses when the organisation becomes unmanageable in its centrally controlled mode. The size and complexity of business cannot be controlled by a small centralised entrepreneurial team alone and needs different kinds of management systems and structure. At such a point, the organisation moves into what one calls a 2<sup>nd</sup> phase of maturity. The organisation moves from MSME size to large family held organisation. A degree of decision making and operations are progressively handed over to professional managers. However, most important decisions about vision and strategy still remain with the entrepreneur / family.

Due to a somewhat complex organisational structure and collective decision making process, as compared to phase 1, average speed of decision making, result orientation, motivation level becomes slower. Overheads and inefficiency also increase. Hassles related to communication and inter-functional politics increase too. Because of diluted ownership, the average presence of 'fire in the belly' diminishes.

The need for professional learning and development process increases. There is a stronger need for meetings and circulars, for mitigating losses due to communication gaps. There is an increased need for values/ vision/ structure/ systems/ policies/ procedures. A need for structured performance management emerges.

Can sustain and grow for a long term if there is focus on vision, people development, authority decentralisation, fairly strong systems /policies /procedures. A Key success factor is the ability to strike a balance between decentralisation of authority [let go] and controls. Organisations can remain in phase 2 and yet be very large if the owners wish so. They can also move into the 3<sup>rd</sup> phase of organisational maturity if the owners so wish.

The demise of such organisations can happen either through internal family feuds or lack of robustness of the management structure. Demise can also be caused by some sudden external factors or governmental change in policies

Like any organism, any business organisation has birth, growth and decline phases. The longevity of this life cycle can be increased substantially by moving the organisation into the 3<sup>rd</sup> phase of maturity. The world is

full of many fast growing or stable family controlled companies with a clear vision.

### **3<sup>rd</sup> phase organisation**

An organisation in this phase is beyond the scope of MSMEs and large family held companies. Still for the sake of completeness, let us look into this phase too.

This is the advanced mature stage of an organisation. There is no presence of the original entrepreneur/owner family in top level management. The business is fully run by professional managers.

There is a very strong dependence on values/ structure/ systems/ policies/ procedures and controls. Balance between controls and trust is maintained. A very robust performance management and recognition process exists and the business is financially robust. It can easily withstand the vagaries of the markets and government policies. These are generally the longest living organisations.

These organisations have a very strong need for a communication and reporting structure. The decision making process is robust but complex and slow. There is a very high need for development and training due to the need for a good management pipeline.

Intrapreneurship is encouraged. 'Yes sir' culture reduces. Relatively high overheads due to strong control structure. Change of direction, if needed, is rather slow due to mammoth size. There can be a presence of cliques.

### **In Conclusion**

As explained earlier, for any company and organisation, eventual death is certain. No wonder why more than 50% of fortune 500 companies [mainly 3<sup>rd</sup> phase companies] from 1960 are already non-existent. The question is how long the company extends its life-span through prudently moving from phase to phase and remains nimble and robust enough to deal with internal and external attacks on its health. It is very interesting to watch this fun of organisations evolving in the marketplace!

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Mahratta Chamber of Commerce,  
Industries and Agriculture

# 2<sup>nd</sup> Edition of Emerging Trends in Electric Mobility : Opportunities for MSMEs

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# The 30 Year Data Journey of Persistent Systems

## MCCIA Team in conversation with Dr. Anand Deshpande

Companies like Persistent hold the backbone of the data ecosystem in the city. After 30 years of helping companies in data-related areas on various fronts, Persistent has gathered a unique perspective on the data story of Pune. Anand Deshpande, in conversation with the MCCIA team, shares the inspiring journey of Persistent and the unparalleled wisdom of a data veteran. Presenting the Data Story of Persistent.



In the mid-90s, another trend around data warehousing caught up. We took up several projects in the area. Then in the mid-2000s, big data became very important. During this time, we worked with companies to build big data systems.

In recent years we are living through migration of data systems into the cloud.

With the advent of the internet, a lot of different data sets are getting stored. People are collecting large volumes of images, videos and other forms of data as well. Storage, retrieval and the ability to handle this kind of data is a new challenge.

Persistent has worked with product companies all through these generations. We have also worked with the users of data. There are a host of other issues besides storage in handling large-scale data. Identity, access, privileges, protection, privacy and speed – these are only the tip of the pain points companies now need to investigate. We work with a large variety of customers who are interested in putting such data systems into their environment.

This is a brief journey of how data systems have evolved in the last 30 years and how Persistent has evolved along with them.

### Can you tell us a little bit about Persistent and its long-standing association with Data?

Data has been very close to our business. I have been in the data implementation business for the last 35 years now. I pursued my Ph.D. in database systems. Even before I returned to India to start Persistent, I was working very closely with data for several years. When we began our business, people were already anticipating the phenomenal growth in data. It was abundantly clear that Database Systems were the most 'persistent'. This is where the name of the company emerged from – 'systems and data that persist on the disk'.

We are in the business of helping software companies build products. In the last 30 years, we have helped several major database consultants, early-stage start-ups and large-scale companies with data related systems.

### How have data systems evolved in the last 30 years of Persistent?

In the early 90s, data was relevant primarily in the context of mainframes. Microprocessor-based systems, mini-computers, desktop workstations and PCs had started to emerge. Most of them were single-unit machines. People were building data systems based on the relational model. A lot of activity was happening around object-oriented databases. Relational systems were proving to be ideal for commercial use. However, storing more complicated objects such as drawings, designs and machine parts; better abstractions were required on the data front. This triggered the transformation into object databases.

### Can you discuss the capabilities of Persistent in the realm of data?

We have been working in areas such as data mining, machine learning, management of data and predictive analysis for many years. We work on a combination of research and commercial projects. Persistent has customers with whom we build tools and solutions that are sold in the market. We aid with the deployment of these solutions by implementing machine learning algorithms in production. Persistent has always been extremely active in many of these data-related areas.

### Could you tell us a bit about the Data Foundry initiative of Persistent?

If you look at data layers and the different number of products available today, creating a data integration environment is extremely complex. The number of choices of various kinds of systems available to get the same work done is abundant. We have preset a group

of products and tools for this very purpose. Data foundry is aimed at minimizing the time spent in trying to figure out which product to use for which activity. It has pre-built solutions that can provide support for every need in both functional and non-functional departments.

Most people have data stored in different kinds of sources. There is a complexity involved in compiling data from various sources to a unified data lake. Data foundry addresses two sets of complexities. One is around the ability to bring data from diverse sources in one place. Second is around the ability to build a platform that allows for compilation and integration of different products and helps in building implementable solutions.

### **Can you also speak briefly about the Manav Project in collaboration with NCCS and IISER?**

We believe that biology is a big source of data. For India specifically, biological systems are an important area to invest in. There are a large number of students who study biology in India. Still, many of them do not have training and access to research material, papers and other relevant information. The vision of Manav is to build a platform that will compile all the relevant biological data in one place.

### **What role does data play in the internal processes of Persistent?**

For many years now, we have been collecting data about internal artifacts that happen in the company. We keep track of emails, messages, people coming in and going out and all kinds of data about how Persistent is run. We curate this kind of data and make it available in a single lake. We have also been able to build some innovative systems on top of this datasets.

### **How do you keep track of innovations in the realm of data?**

The innovations in data are moving very fast. There are a host of new things coming in. Since we have many projects reliant on data-related activities; we have a community of people tracking trends and enhancements in data on an ongoing basis. We work closely with academicians and researchers who work in these areas. Through these collaborations, we get an opportunity to interact with individuals who are at the cutting edge of database research.

### **What are some challenges that clients and companies commonly face in managing their data**

### **pipeline?**

From our experience in helping companies in data-centric domains, we have seen that the pain points can be jotted down as follows:-

**Complexity:** Modern datasets are incredibly diverse, and each of them has specific Meta information. Combing such multi-faceted data originating from different sources is very difficult.

**Volume:** the ability to handle vast amounts of data and extract meaning out of it is a crucial challenge.

**Velocity:** the need of the hour is not only to collect data in real-time but also to process it in real-time. Handling this velocity of data requires complex systems and skilled workforce.

**Segregation:** when you have different kinds of data coming in from various sources, segregating and compiling it into common themes is critical.

In most data environments, the amount of effort required in collecting, cleaning and processing data is quite strenuous. We strive to help businesses carry out these processes seamlessly.

### **How significantly can data mining improve processes for the industry?**

If you want to make better decisions, your understanding of the data around you is hugely critical. Processed data can be instrumental in making meaningful decisions. If you build a system to manage and collect data, it ultimately ends up paying for itself with the vast improvements it can make in a business model.

### **As a nation, what do you think we must focus on in terms of data management? What are some significant projects carried out by Persistent in those areas of focus?**

There is a growing opportunity for research in data. There is a lot of healthy activity taking place in data-related areas. Machine learning is entirely dependent on having the correct annotated data around. At a national level, we need to use data that is India specific for such activities.

Persistent identified one such challenge in the realm of healthcare. Most data sets critical for research in healthcare are generated in western countries. This results in the treatment of Indian patients with drugs and technologies developed for a different demographic. To tackle this, we took on a project in collaboration with Prashanti Cancer Care Centre in Pune. We are trying to collect India specific DNA, RNA and sequencing data for cancer patients.

# Journey From Raw Data To Actionable Insights



Whether you take environmental, climate-related or infrastructural data, it is extremely valuable to make nation-wide decisions regarding the investment of resources.

As a nation, we have to be deliberate enough about capturing and processing data in a centralized way. We must also focus on making this data publicly available to facilitate further research.

One can take any area imaginable, and there will be vast opportunities to make a meaningful difference with the innovative use of data. This holds true for Pune as well. Citywide data is critical in determining the kinds of tools and solutions appropriate for the residents.

**Persistent has also collaborated with many research institutions in Pune. Can you tell us about that?**

Data is not attractive for scientists. They want to focus on their research. Many a time, they struggle with getting their own data at the right place at the right time. So this is the story that we tell most of the institutes we collaborate with – you do your science, we will do your data for you.

Since we are good at the data side of things, it is a win-win situation. With this insight, we have been working with many institutions in Pune, including IUCAA, IISER, NCRA, NCCS and many more. We are helping these institutes keep their data current and helpful for their science.

**Having seen the city grow from the ground up, what would you say about the data story of Pune?**

Pune has had a decent number of data-centric companies in the last few years, especially in areas of storage and cloud services. These are inherently hard skills to have, and Pune possesses a large number of them. We have a host of companies that are processing colossal amounts of data in their respective fields. Banks have now also jumped on the bandwagon. Considering that we have a set of research labs, companies and academia – a collaboration between sources of data, collectors of data and companies like us who understand the science behind managing & processing large volumes of data is critical. If these three parties can work in tandem, there is a unique opportunity to further the science, research and product ecosystem of the city. It may not be the world leader yet, but the opportunities in Pune are humongous. If we manage to tap onto it, there is hope for a meaningful change.

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*Interview conducted by Prachi Shevgaonkar and Gitanjali Gode.*



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# Data at the National Chemical Laboratory

MCCIA Team in conversation with Prof. Ashwini Kumar Nangia -  
Former Director, National Chemical Laboratory

## Q1 Can you give us a brief about your organisation?

National Chemical Laboratory (CSIR-NCL), Pune, established in 1950, is a constituent laboratory of Council of Scientific and Industrial Research (CSIR). NCL is working in all areas which have chemistry as the focal point like organic chemistry, inorganic chemistry, material sciences, polymer sciences, catalysis, bio-chemical sciences, computational chemistry etc. It is a science and knowledge-based research, development and consulting organization. It is internationally known for its excellence in scientific research in chemistry and chemical engineering as well as for its outstanding track record of industrial research involving partnerships with industry from concept to commercialization.



Every physical experiment generates a finite amount of data. But in computational experiments or virtual experiments that are conducted through simulation studies, several GB of data is generated. This is where the AI and ML platforms are helpful for assimilating the data from all these experiments. Especially when we are doing an experiment where we are collecting data from several sources, these AI and ML platforms help to put all that data together in a structured format which makes it under-

standable to the researcher. It also helps to establish a number of correlations and trends in the data that the physical eye may tend to overlook. So, each experiment or instrument has its own digital platform for the collection and storage of the data and it is usually in a format that is easy to access, read and share. All the data that is generated has a backup which is either physical or digital.

## Q2 How is data generated and used at NCL?

At NCL, data is mostly generated from experiments in the chemical laboratories. We generate a large volume of data. Our labs are now going digital and all the instruments are linked to a digital platform. There is more digital control than human control. This applies to all our major instruments from reactor assemblies to pilot plants where the chemical reactions are carried out. After the generation of data, there are 2 key steps. First is the assimilation of data and data mining and the second is the data analysis. If these two steps are carried out properly, it helps in achieving greater accuracy of projections and predictions and the goals of the research project are reached faster than they would have been otherwise. This data is stored and mined at a later stage to build effective simulation models that help in reducing the number of physical experiments needed, thus saving resources. This also helps us get an idea of the kind of experiments and models that a scientist should not try. So, data forms an integral part of each experiment and this is the optimal way of running any research enterprise. As they say, data is the new oil. At NCL, we believe in this fully. Most of the data management is through a data pipeline rather than a physical activity.

## Q3 What is the scale of data that NCL generates?

The scale of data varies from experiment to experiment. Most experiments in the chemical laboratories generate data of the order of 1MB up to a few MB.

## Q4 How is external data used in your analysis?

In the past, we only had the ability to analyse our own internal data which was limited. But now a lot of data is available in the public domain. The virtual platform enables us to access and analyse this data of numerous other experiments done at other research labs around the world. This helps us to learn from other experiments, refine and modify our models, evaluate our results in relation to what others are doing and also plan our experiments in a way that either complement or supplement experiments that other researchers are doing to avoid duplication. The ability to access external data, store it virtually and organise it in a way that leads to information has led to more innovation and more reliable conclusions. All this is possible because the connection between the virtual and the real world is almost seamless now.

## Q5 What kind of data analysis is usually done in a typical experiment?

There are 2 types of analysis which we do that relate to data and computations. Firstly, we use the data analysis to understand trends in the experimental data. The second level of analysis is done to understand a deeper detail of the data that is not visible to the human eye. This was not possible earlier, but because of the AI and ML platforms available today, this has become possible and the depth to which we can understand the

underlying correlations in the data has increased. After an experiment is completed, we also try to understand a higher level of detail of the experiment through simulations. This can be done by developing a model based on the experimental data and then making projections for a new experiment which is more in depth. Another popular statistical tool that we use is called 'Design of Experiments'. In DOE, we design the layout of a physical experiment and the design is based on a mathematical model. It is used to test the outcomes of an experiment under varying physical conditions. These outcomes (either real data or simulated data) are compared to draw conclusions about the research questions under study.

**Q6 What are some of the problems that you face in the data pipeline, right from data collection to analysis?**

There are 3 main problems we face

1. Data collection is an issue at times. This is because even though the data is digitised, the collection process is still manual in some cases. This leads to the data being inaccurately recorded at times. So, we are trying to automate the entire data collection, data documentation and archiving process in order to minimise human intervention. This will result to more transparency and reliability in the data pipeline.
2. Another issue we face is that the raw data needs to be processed and standardised after collection in order to be stored in a structured format for further analysis and comparisons. Converting raw data into clean data requires us to make some assumptions, which need to be justified. For example, if there is some noise in the data, that should be cleaned but if there is a genuine spike or peak in the data, it should not be suppressed. This step also requires a certain degree of human intervention and is often a challenge for the researcher. We are trying to automate this step as well so that the data cleaning process can be easier and more precise.
3. The third challenge we face is that students tend to make correlations when they are not necessary. As we all know, correlation does not always imply causation. So, even if the graphical representation of an experiment might indicate a relationship between two variables, it does not imply that one variable causes a change in the other variable. We feel that this is not completely taught in most of the syllabuses. Data handling and analysis should be emphasised upon in all curriculums.

**Q7 How has the data revolution impacted the field of chemical sciences in particular?**

This revolution has impacted in a very positive way. For example, most collaborative projects are comple-

mentary in nature and the data revolution has allowed for a better means of exchange of data and information amongst the collaborators. Processes have become faster, better, more efficient. Our ability to deliver results in a restricted timeframe has also improved. The data revolution has also allowed us to simulate many experiments which were not possible earlier. Recently, one of the scientists at NCL simulated the early events of the evolution of life and published a paper on it which has got a lot of fame. He was able to computationally simulate the early chemical reactions that led to the evolution/creation of the universe. While the chemical reactions of such events are relatively simple, evolutionary possibilities are almost infinite. Such an experiment will generate a very large volume of data. Some projects rely very heavily on computational experiments whereas some projects are almost completely experimental. At the moment, the ratio of physical experiments to computational experiments is about 90 : 10. Computational experiments are preferred when the physical experiments are almost entirely infeasible.

**Q8 Are there any big collaborative projects you have going on with other industries and academic institutions? Are you open to any further collaborations?**

We have several collaborations going on currently. We have active collaborations with the other CSIR labs. We also have collaborations with IITs, IISERs, IISCs etc. Within Pune, we have collaborations with IISER, PCCM and many other institutions. In terms of social outreach, we have a drinking water purification unit which is based on the polymer hollow fibre membrane technology which has been developed by NCL and this is being installed at several organisations and academic institutions. We are supporting and helping them to set it up. We are open to collaborate with any entity provided we feel that we can contribute in a meaningful way and our contribution should be unique and recognised.

**Q9 How will NCL impact society in the future?**

The future of this organisation is extremely bright and NCL will be playing a major role in the field of chemical sciences. The reason is that the resources on this planet are limited and these limited resources are catering to an ever-growing population. So, if we want to meet the requirements of the population in terms of standard and quality of life, we need to make better utilization of the planet than we are used to doing. Chemical sciences will continue to play a big role in these efforts.



# पुस्तक परिचय : प्रेरणादायी महाबँक

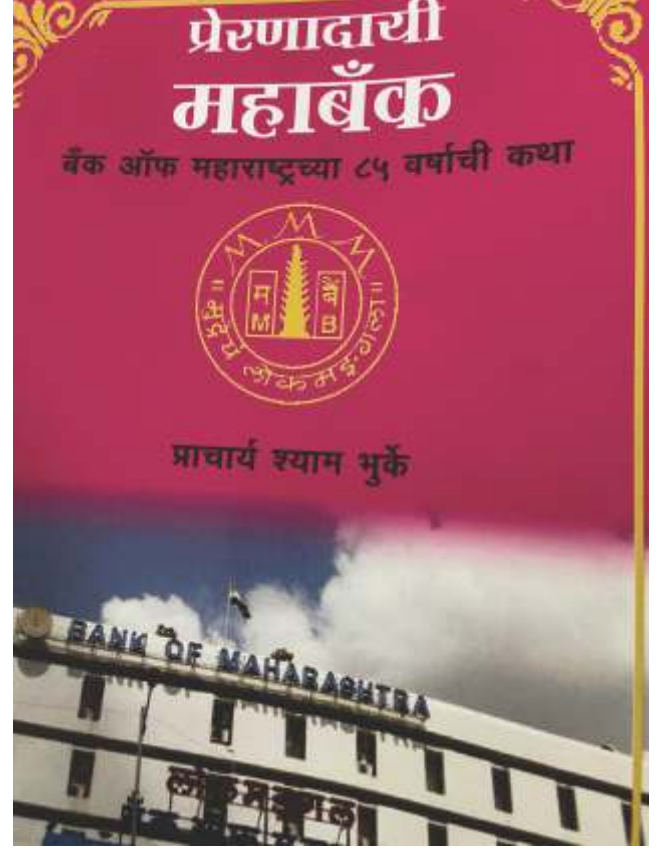
(बँक ऑफ महाराष्ट्र ची ८५ वर्षाची कथा)

पुस्तक परिक्षण : डॉ सुधीर राशिगकर

प्रा. शाम भुर्के लिखित बँक ऑफ महाराष्ट्र या भारतातील आघाडीच्या बँकेचा गेल्या ८ दशकांचा इतिहास प्रेरणादायी महाबँक या पुस्तकात मांडण्यात आला आहे. पुणे हे भारतात राजकीय, सार्वजनिक, शैक्षणिक, औद्योगिक आणि व्यावसायिक क्षेत्रात नेहमीच आघाडीवर होते आणि आहे. त्यात प्रयत्न पूर्वक धडपड करणारे अनेक होते. असेच एक म्हणजे कै. श्री. आत्माराम रावजी (आ .रा .) भट. पुण्याचा मराठा चेंबर ऑफ कॉमर्स अँड इंडस्ट्रीज (स्थापना १९३४-३५) आणि बँक ऑफ महाराष्ट्र (स्थापना १९३५-३६) यांच्या स्थापनेत त्यांचा पुढाकार होता. या दोन्ही संस्था आता देशात अग्रगण्य आहेत. असे सांगतात, की या चेंबरच्या स्थापनेच्या वेळी ते मुंबईला गेले ते चेंबरच्या मासिकाच्या एका अंकासाठी काही लेख आणि जाहिराती गोळा करायला. तिथे त्यांना तुम्ही पुण्यात एखादी बँक का काढत नाही? असे श्री वामनराव वर्दे यांचेकडून सुचवण्यात आले. लगेच त्यांची चक्रे फिरायला लागली आणि चेंबरच्या स्थापनेनंतर २ वर्षातच पुण्यात १९३५-३६ साली बँक ऑफ महाराष्ट्र लिमिटेडची स्थापना झाली. बँकेच्या पहिल्या संचालक मंडळात पुण्यातल्या नामवंत उद्योगपती, व्यावसायिक आणि सार्वजनिक क्षेत्रातील व्यक्ति होत्या.

लक्ष्मीरोड वरील काकाकुवा मॅन्शनमध्ये पहिली शाखा आणि मुख्यालय ३ कर्मचाऱ्यांच्या जोरावर चालू झाले (आता २५००० हून जास्त अधिकारी आणि कर्मचारी). मुंबईत दुसरी आणि पुण्यात डेक्कन जिमखान्यावर तिसरी शाखा लवकरच उघडली गेली. जनतेनेही ही आपली बँक म्हणून सुरुवातीपासूनच तिला चांगला प्रतिसाद दिला. आता हे आकडे किरकोळ वाटतील पण १९३६ साली पहिल्याच वर्षी बँकेकडे ७.२१ लाख रुपयांच्या ठेवी आल्या तर पुढील ४ वर्षात हाच आकडा चौपट झाला. हळूहळू बँकेच्या शाखा महाराष्ट्राच्या सर्वदूर भागात निघाल्या आणि १९४६ साली राज्याबाहेरही पहिली शाखा निघाली. काही वर्षातच अन्य प्रांतातही शाखा निघाल्या.

१९ जुलै १९६९ रोजी तत्कालीन पंतप्रधान श्रीमती इंदिरा गांधी यांनी देशातील १४ मोठ्या बँकांचे राष्ट्रीयीकरण केले त्यात बँक ऑफ महाराष्ट्राचा समावेश होता. त्यावेळी तिच्या १५३ शाखा, रु. ७८.०० कोटीच्या ठेवी होत्या तर कर्जवाटप रु. ५४.००



कोटींचे होते. ती त्यावेळी देशातील १३ व्या क्रमांकाची अग्रगण्य बँक होती (स्थापनेपासून केवळ ३३ वर्षात). आता बँकेच्या महाराष्ट्रात ११२१ आणि इतर प्रांतात ७११ शाखा आहेत. बँकेने पुण्याच्या आणि महाराष्ट्र तसेच अन्य प्रांतातील सांस्कृतिक, सार्वजनिक, क्रीडा आणि अन्य क्षेत्रातही महत्वाची कामगिरी केली आहे तसेच आपत्कालीन संकटातही आपले ग्राहक आणि जनता यांचेसाठी अर्थ आणि अन्य प्रकारे सहाय्य दिले आहे. बँकेच्या अध्यक्षपदावर (राष्ट्रीयीकरणपूर्वी) प्रा. वा. गो. काळे, श्री. धोंडूमामा साठे, श्री. शंतनुराव किल्लोस्कर, श्री. सी. व्ही. जोग, श्री. एम. व्ही. पटवर्धन, वगैरे नामवंतांनी काम केले होते. काही वर्षातच बँकेची बाजीराव रस्त्यावर मुख्य इमारत झाली आणि तीही कमी पडल्याने शिवाजीनगरला लोकमंगल ही भव्य इमारत साकारण्यात आली.

बँकेने वेळोवेळी त्या त्या वेळच्या गरजांनुसार आणि उपलब्ध सोईनुसार आधुनिकीकरण करण्याचे तंत्र अवलंबले. या

पुस्तकातील छोट्या छोट्या १८१ प्रकरणातून लेखकाने बँकेच्या या सर्व काळातील जडणघडणीच्या, प्रगतीच्या, काही कसोटीच्या, काही अभिमानाच्या, काही गमतीच्या, प्रसंगांची ओळख अगदी सोप्या, रंजक भाषेत करून दिली आहे. लेखक प्रा. भुर्के स्वतः बँकेत ३८ वर्षे विविध स्तरावर कार्यरत होते, अनेक महत्वाच्या जबाबदाऱ्या त्यांनी भूषवल्या होत्या. त्यामुळे त्यांना बँकेच्या जडणघडणीची उत्तम माहिती संकलित करून शब्दबद्ध करता आली. यातील त्यांची कुशलता या पुस्तकात पदोपदी जाणवते. पुस्तकात अनेक फोटो आहेत ते बँकेच्या प्रगतीची ग्वाही देतात.

एकेकाळी या बँकेत काम करत असलेले आणि सध्या केंद्रीय मंत्रिमंडळात महत्वाच्या खात्यांचे मंत्री असलेले मा. श्री. प्रकाशराव जावडेकर यांची प्रस्तावना या पुस्तकाला मिळाली आहे. हे पुस्तक प्रसिद्ध करण्यात बँक ऑफ महाराष्ट्राने तसेच सध्याचे अध्यक्ष श्री. ए. एस. राजीव यांनी उत्तेजन आणि सहाय्य केले आहे. पुण्यात मुख्यालय असलेल्या या भारतातील महत्वाच्या, अग्रगण्य बँकेचा हा इतिहास या पुस्तकाच्या निमित्ताने जपला गेला आहे. पण त्यातून अशी एखादी संस्था उभी करताना किती धडपड, दिव्ये आणि आव्हाने पार करायला लागतात याची कल्पना वाचकांना येईल. न जाणो, त्यातून आपणही असेच काही धाडस करावे, अशी प्रेरणाही एखाद्याला मिळू शकेल. त्या दृष्टीने पुस्तकाचे प्रेरणादायी महाबँक हे शिर्षक

उचित वाटते. या आगळ्यावेगळ्या उपक्रमाबद्दल बँक ऑफ महाराष्ट्र, लेखक प्रा. शाम भुर्के आणि उत्कर्ष प्रकाशनचे सौ. सविता आणि श्री. सुधाकर जोशी यांचे कौतुक आणि अभिनंदन करावे तेव्हा थोडेच.

पुस्तक : प्रेरणादायी महाबँक,  
लेखक : प्रा. शाम भुर्के,  
प्रकाशक : उत्कर्ष प्रकाशन, पुणे ४,  
पहिली आवृत्ती सप्टेंबर २०२०,  
पृष्ठसंख्या : २१२  
किंमत : रु. ३००/-

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पुणे ४११०३८.

### Mahratta Chamber of Commerce Industry and Agriculture

Shri Prashant Girbane, Director General of MCCIA receiving Veporisers/Steam Inhalers on behalf of entire staff of MCCIA, Pune from Shri J K Saraf, Chief Trustee, Chhabildas Charitable Trust, Pune. From left - Adv. Tejal Kumar Aher, Trustee, Shri Baleshbhai Shah and Shri Prashant Jogalekar, Director, MCCIA.

### कोविड साथीच्या प्रतिबंधासाठी १४००

#### व्हेपरायझरचे वाटप छबिलदास ट्रस्टचा उपक्रम

पुणे : कोविड साथीच्या प्रतिबंधासाठी छबिलदास ट्रस्ट तर्फे १४०० व्हेपरायझरचे वाटप करण्यात आले. न्यायालय, मराठा चेंबर ऑफ कॉमर्स, बँका, गृहनिर्माण संस्था, अपंग कल्याणकारी संस्था, विद्या मंदिर स्कुल अशा ठिकाणी व्हेपरायझरचे वाटप करण्यात आले. या उपक्रमाचा प्रारंभ मराठा चेंबर ऑफ कॉमर्सचे



महासंचालक प्रशांत गिरबाने, छबिलदास ट्रस्टचे प्रमुख विश्वस्त ज्योतिप्रकाश सराफ यांच्या हस्ते करण्यात आले. या उपक्रमात ट्रस्टचे सचिव बालेशभाई शहा, विश्वस्त अॅड.तेजल आहेर इत्यादी सहभागी झाले.

# Incentives and Benefits for Exporters

Adithya Srinivasan, SK Srinath



Renowned entrepreneur and venture capitalist Peter Thiel in one of his best sellers 'Zero to One' opines that globalization takes a horizontal trajectory of growth whereas innovation takes a vertical trajectory and the world has seen lot of globalization right from the late 1850s till date whereas innovation has been largely restricted to technology i.e. the IT and Communication infrastructure of the world.

Well I may be critical on some aspects of the opinion but yes for the most part, it's true. Having said that, let us not forget how globalization has helped entrepreneurs, particularly MSMEs to look at the whole wide world as their market place and aided by the internet, they have grown from MSMES to large multinational corporations today.

Even today MSMEs are the backbone of the Indian Economic system, about 6.33 crore MSMEs contribute to a major portion of the GDP of this country. This fact is evident in the COVID – 19 measures announced by North block, where a large chunk of the fiscal and non-fiscal measures were aimed at MSMEs.

Keeping this aside for a moment, let us shift gears to Covid-19, which like any other aspect, has two sides to it.

I would like to stress on the positive sides of COVID, particularly from an Indian perspective as I believe

there lies an opportunity in every crisis.

India as it stands today seems poised to gain the most out of this change in the post COVID world. Entrepreneurs, Businessmen, and the Government of India seem to agree with this more often than not.

As the world begins to shape its post Covid recovery path, India and particularly its MSMEs will have to make most of the underlying opportunities that lie in every crisis and soar high which will help the Indian Economy in terms of increase in employment opportunities & per capita income and export performance.

With that in mind, this article aims to explore the benefits that are available to exporters who will look to export their produce from India, taking advantage of the current anti china sentiment brewing in the world. While being Atmanirbhar is the slogan in the limelight, we need to understand that Atmanirbhar is not about having a closed economy but to be self-sustainable and thereafter service the global market from India and hence the innate principle of Make in India has always been a part of the Atmanirbhar Bharat movement.

This is entirely reflected in the export benefits that accrue today to Indian entrepreneurs and Indian exporters.

Foreign Trade Policy constituted under the Foreign Trade (Development and Regulation) Act, 1992 forms

the foundation of conducting international trade in India. It lays down the pathways surrounding import and export in India. Foreign Trade Policy bestows an array of benefits on exporters which is what we will be deep diving into.

Some of the major benefits apart from those coming from the tax laws and other relevant statutes are as follows.

### **Advance Authorization Scheme**

From being first named as the Advance License to having a pre import condition, Advance Authorization Scheme has traversed through a lot of changes, adapting itself to the dynamics of global trade. Advance Authorisation Scheme aims to reduce the cost burden to an exporter by exempting customs duties and IGST on its related imports thereby enabling the export product to be priced competitively. Also the cash flow cost of paying IGST though it is available as set off but it would be realisable as refund only after a point of time from exports and hence contributes towards the working capital cost.

This is a primary benefit that any exporter needs to understand and utilize. Statistically Advance Authorization is a widely used scheme though certain sectors are still not entirely open and used to getting benefit under this scheme. I urge all the exporters to explore this possibility which will not only help you to conduct

your business efficiently in terms of working capital savings on custom duties and making their export product price competitive.

An application of an advanced license in addition to its benefits requires some procedural compliances like Value addition , SION norms etc. which we are not dealing with in this article. However, readers can find it in Chapter 4 of the Foreign Trade Policy (2015-21).

### **Export Promotion Capital Goods (EPCG) Scheme:**

This scheme is often touted as the Advanced authorisation scheme for Capital goods. It has helped a lot of manufacturers and service providers to expand their business in terms of adding additional capacity.

While Advance Authorization is for allowing duty free import of Inputs, Components, Catalysts, Fuel etc. EPCG Scheme aims at allowing duty free import of capital goods i.e. Plant and Machinery and other capital goods which are used for the purpose of manufacturing the resultant export product

EPCG Schemes unlike advance license determines the export obligation based on the duty savings made on import of Capital Goods.

To explain further, let us say you would like to import X Machinery worth Rs. 1Cr on which a customs duty of Rs. 25 Lacs needs to be paid. EPCG Scheme would allow you to import these goods without making payment of this Rs. 26 Lacs subject to the condition





that you undertake to export Rs.1.5 Crores(26L \* 6 times) i.e. duty saved multiplied by 6 times worth of export goods over a period of 6 years.

This equally applies to a service provider as well which has benefited a lot of service providers.

### **Duty Drawback Scheme**

This is a duty remission scheme which is in vogue in almost all the WTO member countries. Duty Drawback Scheme aims to refund the customs duty paid on inputs/components at the time of import.

This scheme has two routes of taking this refund:

- a. All Industry Rate (AIR) Route
- b. Brand Rate Drawback Route

Under the AIR route, drawback is provided as a percentage of the FOB value capped with a limit, HSN wise as per the drawback schedule.

In case of an unfavourable AIR rate, then the exporter has the option of claiming actual duty paid on inputs/components and that is what is called a brand rate drawback route.

While AIR is availed by most of the exporters, brand rate drawback is a highly unexplored option which could give higher refunds than the AIR route.

Advance Authorization and Duty Drawback give the same benefit but in a different manner i.e. Advance License grants ab initio exemption from payment of customs duties on import of inputs/components while duty drawback provides post facto refund of the same customs duty upon export of resultant products. Hence exporters should do a Cost Benefit Analysis before considering any of the options.

### **Deemed export under GST**

Under GST supplies to an EOU/Advance Authorization holder/EPCG Authorization holder qualify as deemed exports under Section 147 of the CGST Act, 2017. You might be wondering how Advance Authorization/EPCG can be used for local procurement of goods when all that we have discussed in the earlier paras are about imports.

Let us not forget that an Advance Authorization can be converted into an Advance Release Order and a EPCG Authorization can be converted into an invalidation letter which will allow the exporter to not only import inputs/capital goods without payment of customs duties but also procure these goods locally without payment of GST.

An exporter can take benefit of the deemed export section in GST by procuring these goods without payment of GST wherein the supplier of such goods would be able to take refund of whatever GST he has paid.

### **Special Economic Zones & Free Trade Warehousing Zones**

Manufacturer Exporters/service providers who intend to export majority of their resultant products/are engaged storage and warehousing of goods imported from various countries for distribution into India or outside India in can set up their unit in a Special Economic Zone/FTWZ thereby exempting them from customs duties and GST from all their procurement be it local or import and also provides a variety of other benefits from the FEMA perspective, Income Tax

perspective.

SEZ being a worldwide phenomenon aims at creating exclusive economic space wherein exporters can produce goods for catering to the global market without being concerned about the laws governing space outside SEZ i.e. DTA.

### **EOU/EHTP/STPI/BTP**

SEZ units can be set up only in Special Economic Zones as designated and developed by the government of India along with developers. Whereas EOUs can be set up almost in any part of the country without any geographical boundaries.

EOUs are allowed to import goods without payment of duty by following the Import of Goods at Concessional Rate of Duty Rules 2017.

They have to pay GST on local procurement of goods unless they adopt deemed export procedures in Section 147. EOUs also have a variety of entitlements which make them a suitable option for an exporter of smaller size particularly in the MSME segment who has majority exports to establish an EOU and claim benefits without much of an infrastructure cost incurred in the case of SEZ.

EHTP / STPI / BTP are sector specific EOU policies which promote electronic hardware, software & Bio Technology exports by providing relaxations/benefits apart from the EOU scheme which is suitable for the respective industries.

### **Customs Bonded Warehousing Scheme**

Tectonic shift has happened in the way in which bonded warehousing was dealt with by the Government of India. With the introduction of the revamped customs bonded warehousing scheme, it has been made "no strings attached".

Historically customs bonded warehousing would be storage of goods in a designated area with the physical supervision from the customs department (CBIC). However, now, customs bonded warehousing scheme has been put through the lens of ***ease of doing business***, thereby making it free of a lot of operational and compliance hassles.

Under the new customs bonded warehousing scheme any person can set up a new /convert an existing premise into a customs bonded warehouse wherein he can undertake manufacturing activity or simply trade in goods and customs duty is payable only when either the imported components or the resultant product is moved to DTA.

What is surprising is that the department does not demand any interest on such payment of customs duty as and when it is being paid at the time of clearance of goods to DTA. This facility is not only available for

inputs/components but is also available for capital goods which are used in the customs bonded warehouse for the purpose of manufacturing. Under the new scheme the customs bonded warehouse can not only import goods but also procure goods locally upon payment of GST. This virtually allows any manufacturer/trader to operate as a customs bonded warehouse even though most of his clearance might be to DTA.

### **Merchandise Export from India Scheme (MEIS) / Remission of Duties & Taxes on Export Product Scheme**

MEIS is an export promotion scheme which provides benefits in the form of duty credit scrip calculated as a percentage of the FOB value of exported goods. The rate of MEIS will depend on the HSN code of the underlying product.

MEIS aims at rewarding exporters in order to offset the infrastructural inefficiencies in the supply chain. However this scheme is going to be discontinued shortly from 1<sup>st</sup> January 2021 (As of now).

It will be replaced by the Remission of Duties Taxes on Export Product Scheme (RODTEP) which would give a similar benefit as a percentage of the FOB value of goods.

The genesis of this scheme dwells in the dispute raised by WTO member countries before the WTO dispute panel alleging that India is providing a prohibited subsidy in the form of MEIS. Hence the RODTEP Scheme which will replace the MEIS Scheme would be a WTO compliant subsidy which will only provide benefit to the extent of taxes incurred as cost for the manufacture of the resultant product.

The Government is closely working with various export promotion councils to gather data regarding the incidence of tax on all export products which becomes a cost to the exporter. I urge all the exporters to submit exhaustive data to their respective EPC's so that the government is armed with enough proof to give a reasonable rate of reward in the form of RODTEP.

### **Service Export from India Scheme (SEIS)**

From being SFIS to becoming SEIS this scheme has been discussed and debated in multiple forums including the High Courts of the country and floor of the parliament. Recently, just before the Covid outbreak could begin in India, the Honourable Minister of Commerce and Industry Mr. Piyush Goyal brought up the issue of continuing the SEIS scheme in the parliament.

Simply put, SEIS Scheme is the MEIS Scheme for services. It provides incentive in the form of duty credit scrips calculated as a percentage of the net foreign



exchange earned by an exporter of service which can be used for payment of Custom duties akin to MEIS.

### **Authorised Economic Operator (AEO) Scheme**

AEO Scheme is a trust based certification programme wherein an importer/exporter who is certified as an AEO is entitled to various privileges under the Customs Act 1962.

In layman terms, it is like a loyalty program similar to airline and credit card loyalty points. AEO also has a system of Tier Based classification and once an exporter demonstrates that he has robust systems / process / controls in place from the customs & supply chain perspective, you are granted a Tier 1 AEO Status and as you go up the ladder of Tier, the privileges associated also increases.

The benefits under this scheme range from direct port entry, direct port exit, deferred payment of customs duty , waiver of bank guarantee, appointment of a customs relationship officer, faster disbursement of Drawbacks/IGST refunds to even faster adjudication of cases under various acts governed by the CBIC.

### **Other benefits in Foreign Trade policy and other miscellaneous acts:**

The Government of India not only provides incentives in the form of refunds/duty credit schemes but also provides funds for exporters to explore various global markets. Schemes such as the Status holder schemes, Market Access Initiative, Market Development Assistance and Transport & Marketing Assistance Schemes etc. There are also sector specific incentives like ROSCTL for the textile industry which can help in reviving the industry.

### **Trade Agreements (TA)**

Last but not the least, apart from all the above schemes under the Foreign Trade Policy, significant amount of benefit in the form of concessional rate of duty on imports or restriction free exports emerge from various Trade Agreements entered between India and various countries across the globe.

A Trade Agreement can be in the form of a Preferential Trade Agreement, Free Trade Agreement, Comprehensive Economic Cooperation Agreement or a Comprehensive Economic Partnership Agreement. Under each of these agreements multitude of benefits accrue to an importer/exporter. A deep dive on to FTAs could lead to a realignment of the supply chain which would ultimately result in significant cost reduction or revenue enhancement.

### **In Conclusion**

I hope all the above export policies and benefits



would validate my stand that the post Covid world is going to present all the opportunities in crisis to gain as far as India is concerned. However it is upon all of us as professionals, entrepreneurs, employees to invest our time and effort in understanding the above benefits in detail and make the best out of it which only lead to India arriving at a trade surplus rather than a trade deficit position.

Similar to the approach taken by the Indian Government on Hydroxychloroquine and PPE during the initial days of the pandemic wherein they first ensured that the domestic demand is met and thereafter gave equal importance to global demand and let the country's flag soar high in the global map, Indian exporters should not only adopt the Atmanirbhar mantra and supply for local consumption and also should be ready to cater to the global demand over and above local consumption.

I hope this article contributes in a small way towards that!

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*Adithya Srinivasan, SK Srinath*

# Sales is Great – Make Sales Happen

Sangeeta Patil



Welcome to a brand New Year; a fresh new 2021 to surge forward.

Wish you All a Very Happy New Year!

**Conversations are content and content are conversations.** We intend to dwell on the subject in more detail in our upcoming articles. Suffice to state here, that the intent is to initiate discussions with our audience and engage towards exploring new possibilities together. Committed to bring forth and share our knowledge of the subject matter and the trends and experience in marketing and sales, we wish to understand the specific problems, difficulties and challenges that businesses are going through, so that our content is aligned with your needs and requirements.

This article is our first in a monthly series this year for our business audience at Mahratta Chamber of Commerce and Industries. We firmly believe and recognize and you'd concur with the observation that business and enterprise is fundamental to economic growth, development and the well-being of people and of nations.

Therefore we have begun with the very subject that directly impacts business and revenue as the first and foremost topic in our conversations here.

Our claim '**Sales is Great**' is without trepidation.

Wouldn't you agree 'Sales' is elemental to every business?

We go a step further and state that the reality is, everyone is in sales. In fact as Cheri Tree the author of the book **Why They Buy**<sup>1</sup> says, "For the modern professional, 'sales' is part of everything we do". Now **replace 'sales' with 'influence'** and you would get closer to our point of view.

The argument stems from the fact, whether you are selling complex consulting engagements, a high-tech product, a razor blade or a non-profit's funding needs, getting your child to eat his greens, or simply getting a yes from a colleague to join your project, you need to influence. The aim is to get alignment of your audience with your point of view to buy into your proposition. So you can make that communication a success and accomplish the objective you set out to attain; to help your prospect in solving their problems, eliminating their struggles and achieving success in their endeavours.

And for the audience that is still not an ally of 'Sales', approaching the space with the intent of helping clients by understanding **how they buy** in addition to **why**

**they buy** may resonate. For additional reading, we recommend a recent book of the same title, '**How They Buy**'<sup>2</sup>.

Despite how you approach the sales function, do we concur that without 'sales', there is no business? Therefore **when you make sales happen, you make business happen**.

The question therefore is how can each business and even each seller become more effective?

Businesses need to reach their ideal target audience faster, qualify their prospects better, become more responsive to customer questions and needs, position themselves and get recognized as the enabler of solutions so they can help their clients and thereby establish their ideal market position and claim their share of the market.

How can businesses craft their most optimum route to expansion and market dominance within the context of their abilities, competencies and strengths?

We begin with acknowledging the current business landscape. The purpose is to progressively discuss a range of aspects of sales, marketing and growth strategies for the businesses of today, not excluding technology adoption. We are eager to engage in deeper conversations to understand business' priorities for growth, for acquiring new markets and achieving better outcomes.

At this juncture, we cannot move ahead without conceding the predicament most businesses find themselves in with the impact of Covid-19; lower demands, disruptions to operations and logistics combined with an accelerated pace of the use of technology in both, in sales and marketing.

The buying landscape has changed forever and is definitely not going back to where it used to be.

Buyers, even B2B now have better access to more digital channels. They are better informed with online research, and are making faster decisions. That is the 'new normal' in the business and in the sales context. Sellers in turn need to keep up with the pace of transformation of this business scenario, adapt, be responsive, efficient and effective else, yield ground to competition.

According to Forrester's research, statistics further support the impending changes in the market –

- **61% of the B2B buyers prefer to research online on their own – up from 53% in 2015**
- **70% of B2B buyers say that buying from a website is the most convenient way to buy business products or services**
- **Seller engagement will increase by 10% even as more transactions close digitally**

The writing on the wall is for everyone to see.

Businesses need to gear up and get ready to not only market but also sell in a digital world of today. And having a seasoned and trusted guide and / or consultant on your side, is imperative to strategically adopt and optimally adapt so you learn to not only survive but thrive in the new environment.

Therefore the starting point is:

How do businesses respond to this 'new normal'?

How do you empower your seller to do more, do better, and do it faster without compromising on the quality of the engagement or the invaluable relationship with your customer?

How do you make your teams more efficient, reduce non-revenue producing activities and create more





revenue-generating hours without increasing head count and without necessarily stressing your teams?

The solution is multi-fold. We recommend, starting with creating operational efficiencies for the sales team as the first and foremost step; and further empowering them with the skills, the systems and the tools throughout the sales cycle so you can build efficiencies in your sales organization.

Key areas to address are -

- More streamlined sales processes (sales playbooks)
- Scaled lead acquisition systems with better, qualified leads via more lead sources
- Easier management of leads
- Faster responses and tracked communication
- Sales enablement with access to the right content at the right time depending on the nature of the audience
- Logistical efficiencies
- Transparency with performance based recognitions
- Judicious and an optimum level of automation

In parallel, strengthen the collaboration arm with marketing, so marketing gets field inputs to further fine tune their messaging that resonates with your ideal market. And together the Marketing and Sales functions join forces, feed into each other's work streams and shore up mutual performance for the efficacy of outcomes.

Towards that we propose to cover the following

topics in some detail; akin to a guide so the reader can make an informed decision regarding the subject and move forward with a level of confidence.

Among the topics we intend to cover are on the lines of **Why They Buy, Effectiveness in Sales, Marketing trends for 2021, Automation in Marketing and in Sales, Sales Methodologies, Competitive Intelligence, Business Imperatives, Content Marketing, CSR, Agility, Startup Mentality, Pivoting** and others, not necessarily in that order.

We recognize that businesses are at different stages of modernizing their sales and marketing organizations. We understand each business' needs and priorities will vary. So, we have a question for all our readers here.

We'd certainly like to know what is most urgent and relevant for our readers.

Do write to us at [support@reignsearch.com](mailto:support@reignsearch.com) and tell us. We wish to make this opportunity to communicate, a two-way exchange, a dialogue.

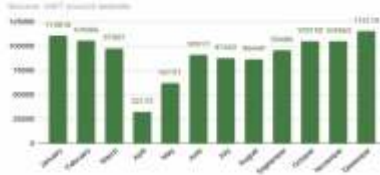
#### References:

1. You can get an electronic copy of the book **Why They Buy** at half price here -<https://codebreakertech.com/ref/reignsearch/why-they-buy-book.html>
2. **How They Buy** is available as a print as well as a kindle version on Amazon

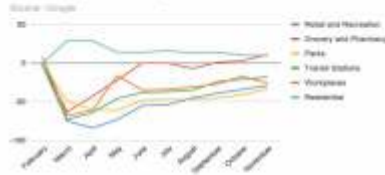
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### India's Economic Indicators

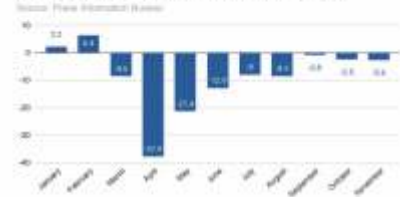
GST Collection Rs. Cr.



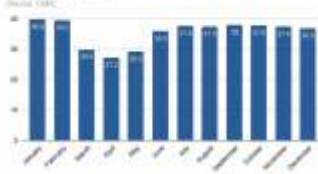
Google mobility index (% in comparison with Jan 3- Feb 6 as on the last day of each month)



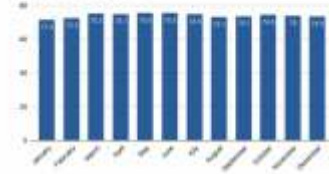
Index of eight core Industries (monthly growth rates %)



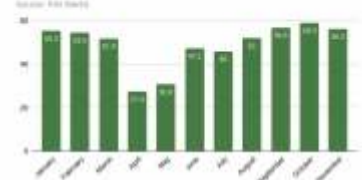
Employment Rate %



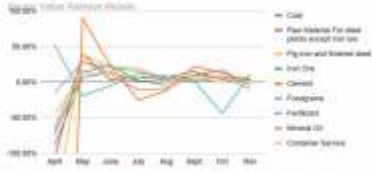
INR vs USD (INR per USD)



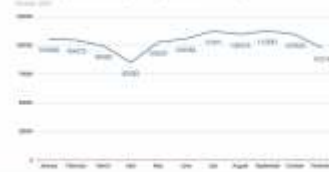
Manufacturing PMI



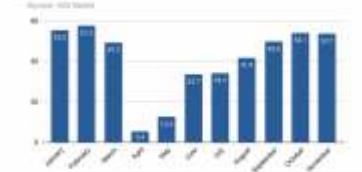
Rail Freight Earnings



Electricity Consumption (Demand in MU)

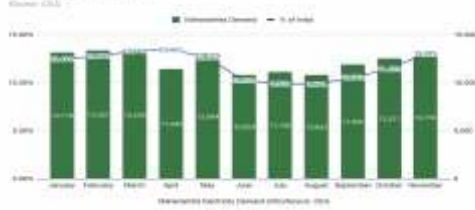


Services PMI

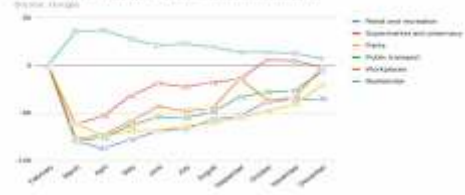


### Maharashtra's Economic Indicators

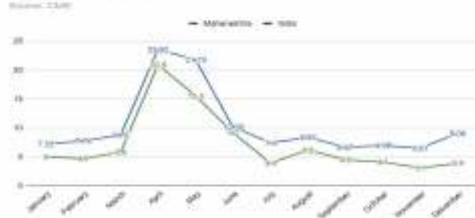
Electricity Demand (MU)



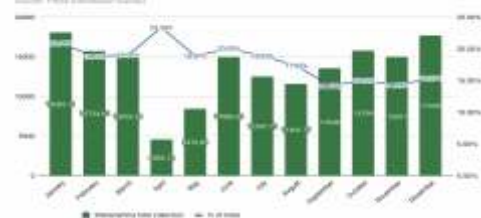
Google Mobility Index (% on the 27th of each month)



Unemployment Rate %



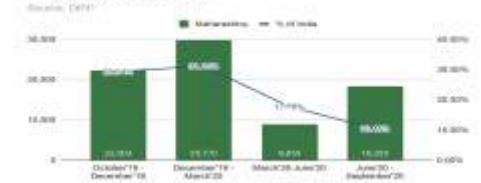
GST Collection (₹ Crore)



CPI



FDI Equity Inflows ₹ Crore



(As on January 4th 2021)

# MCCIA Survey on Resumption of Economic Activity - December 2020

This is the ninth survey conducted by MCCIA during the Covid times. More than 150 organisations participated in this survey from Pune District.

## Current level of Production :

On an average, the surveyed companies said that their current level of production has only marginally increased from 78% in November to 79% in December 2020.

## Employees Working :

On an average, the surveyed companies said that the number of employees working has stayed the same at 82%.

## Future expectations :

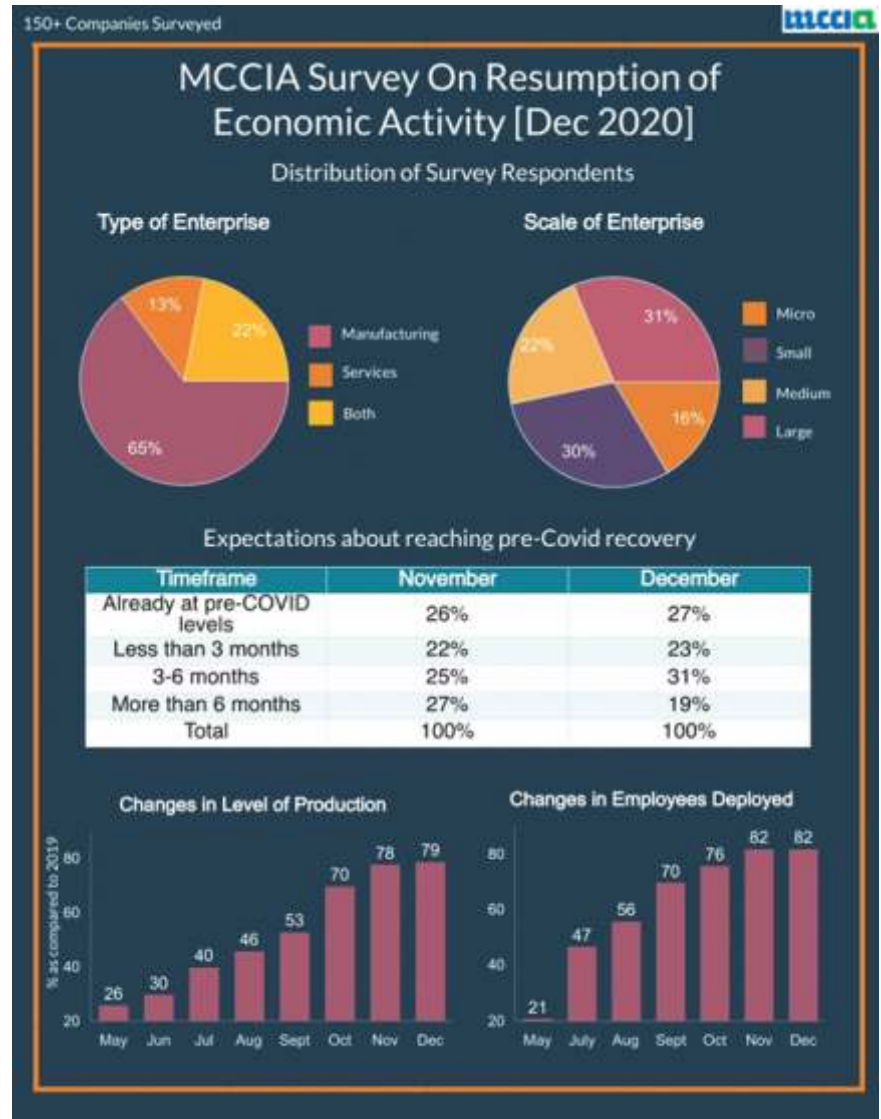
The surveyed companies were also asked about when their production levels were expected to be the same as they were in January 2020. 27% of the companies said their production was already at pre-COVID levels. 23% of the respondents now said that they expect their production levels to go back to the pre-Covid levels in less than 3 months. 31% of the respondents said they expect it to take between 3 to 6 months, 13% said it would take between 6 to 9 months, 4% said it would take beyond 9 months and 2% were uncertain.

## Profile of respondents :

The distribution of organisations surveyed from micro, small, medium and large scale organisations was 17%, 30%, 22% and 31% respectively.

65% of the organisations surveyed were from the manufacturing sector, 13% from the services sector and the rest were involved in both manufacturing and services.

## Quotes-



Shri Sudhir Mehta, President, MCCIA said – “While there is the month on month progress, we hear that MSMEs facing some acute challenges. One of the key challenges faced in recent past is that of escalating raw material prices, especially that of metals like iron, steel and aluminium and even plastic. This is making operations of many unviable. We appeal to the Government to take note of this and intervene appropriately.”

Mr Prashant Girbane, Director

General, MCCIA said – “While the weighted averages show only a marginal increase in production this month, the large companies show between 85-95% recovery on an average and MSMEs are catching up especially in the last couple of months. Across the board, companies are more optimistic about full recovery in this month's survey responses as compared to last month.”

•••

# कामगार कायद्यातील बदल – विशेष चर्चासत्र

अनुजा देशपांडे



भारत सरकारने केलेल्या कामगार कायद्यातील बदलांमुळे भारतात उद्योग व्यवसाय करणे थोडे सोपे होईल आणि असंघटित कामगारांना आरोग्य सुविधा व कामाच्या ठिकाणी सुरक्षा देण्यात येईल असे आशादायक चित्र दिसत आहे. या बदलांमुळे कोणत्या सुविधा उपलब्ध होतील व खर्च याचा कामगारांना व उद्योजकांना किती उपयोग होईल या संदर्भात माहिती देण्यासाठी व चर्चा करण्यासाठी मराठा चेंबर ऑफ कॉमर्स इंडस्ट्रीज अँड अँग्रिकल्चरने दिनांक १७ डिसेंबर रोजी दुपारी ३ ते ५ या वेळामध्ये ऑनलाईन पद्धतीने या क्षेत्रातील अनेक मान्यवर मंडळींना आमंत्रित करून विशेष चर्चा सत्राचे आयोजन केले होते. या सगळ्याच व्यक्ती उद्योग क्षेत्रातील आणि सरकारी समित्यांमध्ये महत्वाच्या पदांवर कार्यरत आहेत.

**अॅडव्होकेट श्रीनिवास ईनामती** – डेक्कन मॅनेजमेण्ट कन्सल्टंटचे संचालक आणि मराठा चेम्बरच्या मनुष्यबळ आणि औद्योगिक संबंध समितीचे सहअध्यक्ष आहेत. श्री ईनामती सुमारे ४० वर्ष कामगार कायद्यामध्ये प्रॅक्टिस करत आहेत. त्यांच्या रास्त, न्याय्य आणि दृढ दृष्टिकोनांमुळे मालक व कर्मचारी या दोन्ही पक्षांकडून वेतन करार अटींमध्ये त्यांना नियोक्ता म्हणून स्वीकारले जाते.

**श्रीयुत शरद गांगल** – थरमॅक्सचे एक्झिक्युटिव्ह व्हाईस प्रेसिडेंट, मनुष्यबळाची व्यवस्थापन प्रक्रिया आणि त्यामध्ये आवश्यक बदल घडवणे यातील तज्ज्ञ आणि एक्झिक्युटिव्ह कौंसिलचे सदस्य तसेच मराठा चेम्बरच्या मनुष्यबळ आणि औद्योगिक संबंध समितीचे सहअध्यक्ष आहेत.

**श्रीयुत जेकब वर्गीस** – एस के एफ इंडियाचे मनुष्यबळ विभागाचे व्हाईस प्रेसिडेंट आणि मराठा चेम्बरच्या मनुष्यबळ आणि औद्योगिक संबंध समितीचे सदस्य आहेत. ते मनुष्यबळ विभागाच्या भारतीय आणि युरोपीय कार्यपद्धती आणि कामाच्या ठिकाणची संस्कृती यात निष्णात आहेत.

**श्रीयुत रघुनाथ कुचिक** हे भारतीय कामगार सेनेचे प्रदेश सरचिणीस तर आहेतच शिवाय राजकीय पक्ष शिवसेनेचे एक मान्यवर नेतेही आहेत. महाराष्ट्र राज्य किमान वेतन सल्लागार समितीचे ते अध्यक्ष आहेत. पुणे मुंबई व नागपूरमधील अनेक कंपन्यातील वेतन करारात त्याची महत्वाची भूमिका होती.

मराठा चेंबरचे महासंचालक श्रीयुत प्रशांत गिरबानेही यावेळी उपस्थित होते. ते म्हणाले, कामगारांचे आणि उद्योगांचे दोघांचेही भलं व्हावं यासाठी चेंबरने बऱ्याच वेळा चर्चेचे आयोजन केले आहे. या वेळीही याचसाठी आम्ही तज्ज्ञ मंडळींना बोलावले आहे. त्यांचे आणि तुम्हा सर्वांचे ही स्वागत आहे.

चर्चेच्या सुरुवातीला अॅडव्होकेट श्रीनिवास ईनामती यांनी प्रास्ताविक केले आणि महत्वाच्या तरतुदी संबंधी माहिती दिली त्यानंतर श्री. जेकब वर्गीस यांनी चारही कोडमधील सगळे मुद्दे सविस्तर मांडले.

सध्या देशात केंद्र व राज्य सरकारन बनविलेले १०० हून अधिक कामगार कायदे अस्तित्वात आहेत. दुसऱ्या राष्ट्रीय कामगार आयोगाने सन २००२ साली अहवाल सादर केला होता कि त्यामध्ये सुधारणा

करणे काळाची गरज आहे व सध्याचे कामगार कायदे ५ वर्गामध्ये एकत्रित करावे. औद्योगिक संबंध, वेतन, सामाजिक सुरक्षा, सुरक्षा, कामगार कल्याण व कामाच्या शर्ती. या पार्श्वभूमीवर केंद्र सरकारने कायद्याचे एकत्रीकरण करण्याची प्रक्रिया सुरू केली. सध्याचे २९ कामगार कायदे ४ वेगवेगळ्या कोड (नियमावली व आचारसंहिता) मध्ये वर्ग केले ते ४ वर्ग म्हणजे.

- १) वेतन
- २) सामाजिक सुरक्षा
- ३) औद्योगिक संबंध
- ४) उद्योगाच्या ठिकाणी आरोग्य, सुरक्षा आणि कामाच्या शर्ती.

वेतन विषयक कोड २०१९ जुलैमध्ये लोकसभा आणि राज्यसभेत संमत झाले आणि ऑगस्ट २०१९ मध्ये राष्ट्रपतींनी त्यास मंजूरी दिली.

औद्योगिक संबंध, उद्योगातील आरोग्य, सुरक्षा आणि कामाच्या शर्ती, सामाजिक सुरक्षा बाबतचे कोड सप्टेंबर २०२० मध्ये दोन्ही सभागृहात मंजूर झाले. २८/०९/२०२० रोजी राष्ट्रपतींनी त्यास मंजुरी दिली

सदर कोड व नियम हे केंद्र आणि राज्य सरकारने तयार केल्यानंतर ते अस्तित्वात येतील.

सर्व कोडमध्ये काही टर्मच्या व्याख्या समान आहेत, उदाहरण :

- मालक (Employer)
- कर्मचारी (Employee)
- कामगार (Workman)
- संस्था (Establishment)
- वेतन (Wages)
- उद्योग (Industry)
- \* नवीन कायद्या अंतर्गत कायद्याचे उल्लंघन झाल्यास शिक्षा व दंड यामध्ये वाढ करण्यात आलेली आहे.
- \* उद्योगांच्या व्याप्तिकरीता ऑनलाईन प्रक्रियेचा अवलंब केलेला आहे तसेच एक खिडकी या संकल्पनेनुसार एकत्रित लायसन्स मिळतील अशी सुविधा केलेली आहे
- \* इन्स्पेक्टर कम फॅसिलिटेटर अशी नवीन भूमिका कायद्यान्वये असलेल्या इन्स्पेक्टरला देण्यात आली आहे.

### वेतन विषयक कोड : Code on Wages

सदर कोडमध्ये पुढील चार कायद्यांचे एकत्रीकरण आहे व सदर कोड अस्तित्वात आल्यावर ते रद्द होतील.

- १) वेतन कायदा १९३६
  - २) किमान वेतन कायदा १९४८
  - ३) बोनस कायदा १९६५
  - ४) समान वेतन कायदा १९७६
- ह्या सर्वांमध्ये एकूण ११५ कलमा ऐवजी कोडमध्ये ६९ कलम असतील.

- \* कर्मचारी ह्या व्याख्येत, सर्व प्रकारचे कर्मचाऱ्यांचा अंतर्भाव आहे ज्यात पर्यवेक्षक, अँडमिन पाहणारे, व्यवस्थापक यासह सर्वांचा समावेश आहे .
- \* सदर व्यापक व्याख्या मुळे यामध्ये देशातील २/५ व्यक्तींचा समावेश असेल, त्यामुळे ५० टक्के लोकांना लाभ मिळू शकेल.
- \* कोडमध्ये लिंगावरून भेदभाव करण्यास प्रतिबंध असेल ज्यात नेमणूक व सेवेच्या शर्ती यांचाही समावेश असेल .
- \* अनुसूचीत उद्योगातील नोकरीनुसार किमान वेतन ही संकल्पना आता नसेल, सबब सर्व संस्थातील कामगारांना किमान वेतन लागू होईल.
- \* वेतन या व्याख्येत मूळ वेतन, महागाई भत्ता, रिटायन भत्ता एवढ्याच समावेश असेल. खालील भत्ते बाबी वगळण्यात आल्या आहेत.
- \* कायदानुसारचा बोनस, रहाण्यास दिलेल्या घर, वीज, पाणी, वैद्यकीय वा इतर सुविधा ज्या स्पष्ट आदेशाने वगळलेल्या आहेत, भविष्य निर्वाह निधि / पेंशन बाबतची वर्गणी, प्रवास भत्ता वा प्रवास बाबतची दिलेल्या सुट्टीची किंमत, घरभाडे भत्ता, कोर्टाच्या निवाडयानुसारचे मानधन, कामाच्या जबाबदारीमुळे झालेल्या खर्चापोटी मिळणारी रक्कम, जादा कामाचा भत्ता, कमिशन, ग्रॅज्युईटी, कामगार कपात नुकसान भरपाई इत्यादी.
- \* तथापि वगळण्यात आलेल्या सर्व घटकांची एकत्रित रक्कम ही ५० टक्क्याहून अधिक असेल तर ५० टक्केहूनची अधिक रक्कम वेतनामध्ये वर्ग होईल, म्हणजे ती वेतन समजण्यात येईल.
- \* किमान वेतनात हे दर पाच वर्षांनी बदल करण्यात येईल.
- \* केंद्र सरकार निरनिराळ्या भौगोलिक भागा करिता राष्ट्रीय किमान वेतनदर (National floor wage) निश्चित करेल.
- \* राज्य सरकार त्यापेक्षा कमी किमान वेतन निश्चित करू शकणार नाही.
- \* सर्व कर्मचाऱ्यांना वेतन सात तारखेच्या आत द्यावे लागेल.
- \* वेतन विषयक कोणताही तंटा / दावा ठरविण्यास अप्रोप्रिएट गव्हर्नमेंट (Appropriate Government) सक्षम अधिकाऱ्याची नेमणूक करेल.

### उद्योगाच्या ठिकाणच्या सुरक्षा, आरोग्य व सेवाशर्ती बाबतचा कायदा :

#### OSH Code

सदर कोडमध्ये पुढील कायद्यांचे एकत्रीकरण होईल व सदर कोड अस्तित्वात आल्यावर ते रद्द होतील.

१. कारखाना कायदा, १९४८
२. मायन्स अँक्ट, १९५२
३. डॉक कामगार (सुरक्षा, आरोग्य आणि कल्याण) कायदा, १९८६
४. इमारत आणि इतर बांधकाम कामगार (नोकरीचे नियमन आणि सेवा अटी) कायदा, १९९६
५. वृक्षारोपण कामगार कायदा १९५१
६. कॉन्ट्रॅक्ट लेबर (रेग्युलेशन अँड इबोलिशन) अँक्ट, १९७०





७. आंतरराज्य प्रवासी कामगार (रोजगार आणि सेवा अटीचे नियमन) कायदा, १९७९
  ८. कार्यरत पत्रकार आणि इतर वृत्तपत्रांचे कर्मचारी (सेवा अटी आणि विविध तरतुदी) अधिनियम, १९५५
  ९. कार्यरत पत्रकार अधिनियम, १९५८
  १०. मोटार परिवहन कामगार कायदा, १९६१
  ११. विक्री पदोन्नती कर्मचारी (सेवा अटी) कायदा, १९७६
  १२. बीडी आणि सिगार कामगार (रोजगार अटी) कायदा, १९६६
  १३. सिने कामगार आणि सिनेमा थिएटर कामगार कायदा, १९८१
- या १३ कायद्यातील एकूण ६२२ कलमा ऐवजी या कोड मध्ये १४३ कलम आहेत.

सदर मूळ कायदा हा एक साचा आहे ज्यामध्ये नियम, नियमन, पोटनियम, परिणामी परिमाने इत्यादी आवश्यकतेनुसार बनविण्याकरिता तरतुदी केल्या आहेत, परिणामी ६२२ कलमा मधील तरतुदी ऐवजी १४३ कलम मध्ये सर्व बाबींचा अंतर्भाव करण्यात आला आहे.

## २. व्याप्ती :

- कोणत्याही अस्थापनेत किंवा संस्थेत दहा किंवा त्याहून अधिक कामगार काम करीत असतील त्यांना हा कायदा लागू होईल.
- ज्यात माहिती व तंत्रज्ञान अस्थापना येथील कायदा लागू होण्याकरीता दहा कामगारांची तरतूद समान आहे.
- ज्यास केवळ खाणि व घातक प्रक्रियेच्या आस्थापना अपवाद आहेत, ज्या ठिकाणी १ कामगार असेल तरी कायदा लागू होतो.
- ३. व्याप्ती व्यापक करण्यासाठी पत्रकार, चित्रपट कर्मचारी यांच्या व्याखेत बदल करण्यात आले आहेत.
- ४. इलेक्ट्रॉनिक माध्यम व सर्व प्रकारच्या दृक व श्राव्य (Audio Visual) उत्पादनांचा समावेश राहिल.
- ५. कोअर क्विटविटी - मूळ प्रक्रियाची व्याख्या दिली आहे.
- ६. नोंदणी - १३ मधील ६ कायद्यांतर्गत वेगवेगळ्या नोंदणी आवश्यक होत्या. आता एकच नोंदणी घ्यावी लागेल (One Application One Window).
- ७. वैद्यकीय चाचणी - सर्व कर्मचाऱ्यांकरिता व नेमणूक पत्र - सर्व कर्मचाऱ्यांना द्यावे लागेल.

## महत्वाच्या तरतुदी

- राष्ट्रीय मंडळ (National Occupational Safety Health Advisory Board)
- द्विपक्षीय सुरक्षा समिती
- दंड - मृत कामगाराचे वारसास ५०% दंडाची रक्कम देण्याची तरतूद आहे.
- निरनिराळ्या कल्याणकारी लाभ लागू होण्याकरीता कामगारांची संख्या समान असेल. (आता निरनिराळ्या आहेत.)
- रात्रपाळीत काम करणे करिता, स्त्रियांची संमती बंधनकारक राहिल.
- ज्यादा कामास थांबविल्यास, कामगारांची संमती बंधनकारक राहिल

## औद्योगिक संबंधकायदा (Code on industrial relations)

हा कायदा सध्याच्या खालील तीन कायद्यांचे एकत्रीकरण होईल व अस्तित्वात आल्यावर खालील तीन कायदे रद्द होतील.

- औद्योगिक विवाद कायदा, १९४७
- औद्योगिक आस्थापना स्थायी आदेश कायदा, १९४६
- श्रमिक संघटना कायदा, १९२६

## महत्वाच्या तरतुदी

- नेमणुकीच्या वर्गात नवीन वर्गाचा समावेश विशिष्ट कालावधीची नेमणूक (FTE).
- संघटनांना मान्यता - वाटाघाटी मान्यता असणारी संघटना (निगोसिएशन युनियन)
- वाटाघाटी करिता ची समिती ( निगोसिएशन कौन्सिल)
- संघटनांना किमान दहा टक्के सभासद संख्या त्यांच्या अस्तित्वाकरिता आवश्यक राहिल.
- स्थायी आदेश लागू होणे करिता ५० / १०० कामगारांचे मर्यादा ३०० कामगार वर नेण्यात आली आहे.
- तक्रार निवारण समिती - २० किंवा अधिक कामगार असतील तर तर तक्रार निवारण समिती स्थापन करणे बंधनकारक राहिल.
- ले-ऑफ, कामगार कपात (Retrenchment), बंद (क्तोजर) करिता १०० हून अधिक संख्या असणाऱ्या औद्योगिक आस्थापनांना परवानगी घ्यावी लागते त्याची मर्यादा ३०० वर नेली आहे.

- कामगारांचे कौशल्य विकास (Re- skill) निधी स्थापन करण्यात येईल.

### सामाजिक सुरक्षा कायदा (Code on Social Security)

या कायद्यात खालील ८ कायद्यांचे एकत्रीकरण असून ते कायदे हा कायदा अस्तित्वात आल्यावर रद्द होतील.

- १) कर्मचारी भरपाई कायदा १९२३.
- २) कर्मचारी राज्य विमा कायदा १९४८.
- ३) कर्मचारी भविष्य निर्वाह निधी कायदा १९५२.
- ४) मातृत्व लाभ कायदा १९६१.
- ५) पेमेंट ऑफ ग्रॅज्युइटी १९७२))
- ६) सिने कामगार कल्याण निधी कायदा १९८१
- ७) इमारत व इतर बांधकाम कामगार कायदा १९९६.
- ८) असंघटित कामगार सामाजिक सुरक्षा कायदा २००८.

### महत्वाच्या तरतुदी

- १) व्याप्ती निरनिराळ्या लाभाबाबतचे कायद्यातील तरतुदी आस्थापनातील कामगार संस्थेवर अवलंबून असून आवश्यक संस्थेचा तपशील परिशिष्ट १ मध्ये दिलेला आहे. त्याप्रमाणे
२. प्रशिक्षणार्थी अप्रेंटिस कायद्याखाली सोडून इतर प्रशिक्षणार्थी ई. एस. आय., प्रॉव्हिडंट फंड लाभास पात्र असतील.
३. खालील नवीन व्याख्यांचाचा अंतर्भाव आहे.  
Career center, Aggregator, Gig worker platform workers.
४. FTE वर्गाच्या कर्मचाऱ्यांना ग्रॅज्युइटी करीता पाच वर्षांची सेवा आवश्यक नसेल.
५. असंघटित सेक्टर मधील (दहापेक्षा कमी कामगार असणाऱ्या कामगारांकरिता) कामगारांना लाभ घेण्याकरिता एक योजना तयार करण्यात येईल.
६. नोकरीत असतानाच या दुखापती बाबतची व्याख्येची व्याप्ती वाढवली आहे.
७. ई. एस. आय व प्रॉव्हिडंट फंड खालील मालकाकडून देय रकमेच्या वसुलीस वेळेची मर्यादा घातली आहे.
८. मालकांना रिक्त पदे जाहीर करावी लागेल.
९. मालकांना तरतुदीचा भंग असल्यास, तो दुरुस्त करण्याची एक संधी कारवाई पूर्वी देण्यात येईल.

श्रीयुत शरद गांगल यांनी काही मुद्द्यांवर आपले विचार व्यक्त केले. ते म्हणाले, या कायद्यामध्ये मोठे बदल आहेत . उद्दिष्ट चांगले आहे परंतु मॅनेजमेंट आणि कामगार सांघटनांनी याचा गैरफायदा घ्यायचा प्रयत्न करू नये. आत्ताच्या जागतिक वातावरणात कोणी एम्प्लॉयमेंटची gurantee देऊ शकत नाही परंतु त्याची एम्प्लॉयबिलिटी वाढवणे जरूरी आहे. कामगारांना मिळणाऱ्या उत्पन्नांतून त्याला किमान जीवनमान आणि अर्थकारणाला चालना

मिळणार आहे. हा नुसता कामगार कायद्यातील बदल नसून एका व्यापक सामाजिक जबाबदारीची जाणीव करून देण्याचा प्रयत्न आहे. उद्योगाच्या मालकाच्या दृष्टीने काही चांगल्या प्रोव्हिजन्स केल्या आहेत.

- \* फ्लेक्सिबल लेबर ( फिक्स्ड टर्म एम्प्लॉयमेंट ) - बरेच वर्षांपासून याची मागणी होती. फिक्स्ड टर्म एम्प्लॉयमेंट कायद्यामध्ये समाविष्ट केले आहे याचे स्वागत आहे. यामुळे unemployment चे प्रश्न सुटू शकतील. आता उद्योजक ठराविक काळासाठी कामगारांना कामावर ठेवू शकतील. या आधी ते कॉन्ट्रॅक्टरच्या मार्फत हा कामगार घ्यायचे, त्यामुळे अनेक वेळा किमान वेतन न देणे, पीएफ न देणे, पगार वेळेवर न देणे, जास्त रकमेवर सही घेऊन कमी पगार देणे अश्या प्रकारे कायद्याचे उल्लंघन हि होत असे. आता उद्योजकांवर जास्त जबाबदारी आहे. सद्सद विवेकबुद्धीचा वापर करून कोणावरही अन्याय न होऊ देता याचा वापर करावा.
- \* वेतनाच्या व्याख्येमध्ये एकसूत्रीपणा आणायचा प्रयत्न केला आहे. ज्या वेतनावर पीएफ द्यावा लागतो तो किमान पन्नास टक्के असावा अशी प्रोव्हिजन यात आहे. या leave encashment Graduity ही वाढेल.
- \* जेथे पन्नास कामगार आहेत तेथे क्रेष ची व्यवस्था करावी लागणार आहे. आस्थापनेजवळ एखादे पाळणाघर असल्यास त्याच्याशी टाय उप करून हि व्यवस्था करता येईल.
- \* Migrant worker संबंधी प्रोव्हिजन स्वागताह आहेत. यामध्ये काही प्रश्न हि आहेत.
- \* Graduity
- \* क्रेष कोण चालवणार इत्यादी
- औद्योगिक उत्पादन वाढून आर्थिक गड्याला चालना मिळावी अश्या स्वरूपाचं आपलं कॉन्ट्रीब्युशन असावं. या कायद्यातून जर आपल्याला काही घेता आले तर या संबंधी आपण निश्चय करून सर्वात आधी माझा देश असा जर दृष्टिकोन ठेवला तर त्याचाखर उपयोग होईल.
- श्रीयुत रघुनाथ कुचिक म्हणाले कि या कायद्याचा औद्योगिक क्षेत्रावर दुष्परिणाम काय होणार यावर बोलणे जरूरीचे आहे.
- \* उद्योगाच्या ठिकाणच्या सुरक्षा, आरोग्य व सेवाशर्ती बाबतचा कायदा, यामध्ये कर्मचारी व कामगार याच्या व्याख्येबाबत प्रश्नचिन्ह निर्माण झाले आहे. यात कंत्राटी कामगारांना वगळण्यात आले आहे
- \* सामाजिक सुरक्षा कोडमध्ये ज्या प्रविधानाची गरज होती त्या त्यामध्ये नाहीत.
- \* फिक्स्ड टर्म एम्प्लॉयमेंट मुळे कामगार कायम होऊ शकत नाहीत.
- \* नवीन कायद्या प्रमाणे दार तीन वर्षांला कामगार संघटनेला मान्यता घ्यावी लागणार आहे. निगोसिएशन कमिटी हा सगळ्यात मोठा धोका

आहे. यात मालकाच्या बाजूच्या कामगारांना जास्त वाव मिळेल.  
 \* कॉम्पेनसशन मध्ये वाढ नाही.  
 यात कायम कामगारांचे स्थैर्य संपले आहे. ईएसआयचे structure बदलले नाही. त्यामुळे औद्योगिक संबंध सुधारणार नाहीत. मिनिमम फेअर वेज बदल चर्चा नाही. हा नुसता बदल आहे, सुधारणा नाही.  
 \* अँडव्होकेट श्रीनिवास ईनामती यांनी सांगितले कि स्त्री पुरुष असे

वेगळे न देता क्लेश सार्थी पन्नास कर्मचारी असे सांगितले आहे. आस्थापनेजवळ एखादे पाळणाघर असल्यास त्याच्याशी टाय उप करून हि व्यवस्था करता येईल. त्यामुळे नर्सिंग ब्रेकही वापरले जातील.  
 \* अपघातानंतर कामगाराला देण्याची रक्कम वाढली आहे. प्रश्नोत्तरे व या सविस्तर चर्चे नंतर सर्वांचे आभार मानून कार्यक्रमाची सांगता झाली.

## Special Webinar on : Decoding Labour Codes

Long due and much-awaited Labour reforms have been passed by the Parliament. The reforms will ensure the well-being of our industrious workers and give a boost to economic growth. The Labour reforms will ensure 'Ease of Doing Business'. These are futuristic legislations to empower enterprises by reducing compliance, red-tapism, and 'Inspector Raj'. The reforms also seek to harness the power of technology for the betterment of the workers and industry. To update the HR/ IR Professionals about the same, the program on **Decoding the Labour Codes**, was conducted from **4<sup>th</sup> November to 6<sup>th</sup> November 2020**, 3 p.m. to 5 p.m. every day.

It included all the three codes passed by the parliament.

- 1. THE INDUSTRIAL RELATIONS CODE 2020 4<sup>th</sup> November 2020**
- 2. THE OCCUPATIONAL SAFETY, HEALTH & WORKING CONDITIONS CODE 2020 – 5<sup>th</sup> November 2020**
- 3. THE CODE ON SOCIAL SECURITY 2020 – 6<sup>th</sup> November 2020**

### THE INDUSTRIAL RELATIONS CODE 2020

Mr. Pradeep Bhargava, Director of Persistent Systems Ltd. and Immediate Past President MCCA delivered opening Remarks. He said, "In my understanding this is a unique emergence of the new ecosystem which will focus on, Flexibility, Competitiveness, Agility, Ease of Doing Business for the Employers, Dignity, Equity, Safety, Social Security, Mobility, Identity to all classes of Employees and Government, while ensuring compliances, will play the role of a Facilitator, and Promoter for the equitable development leading to growth and employment." While answering one of the questions he indicated that FTE

was meant to replace contract labour and not a permanent employee.

Ms. Anjali Byce, Chief Human Resource Officer, Sterlite Technologies Limited and immediate past Chairperson HR & IR Committee MCCA coordinated the panel discussion.

Mr. Jacob Verghese, Vice President – Human Relations, SKF India Lt., gave the presentation on key changes and Salient features of the IR Code. He said that, with the code coming in Industrial Relations are going to improve. It puts a lot of accountability and responsibility on all the stakeholders.

Mr. Vikas Panvelkar, Dy. Commissioner, Labour Pune spoke about the government perspective, online documentation for ease of doing business. Amalgamation and digitalization bring in a lot of simplification and transparency of compliance.

Adv. Shrinivas Inamati, Director, Deccan Management Consultants, and Co-chairperson HR & IR Committee MCCA spoke as an Employee and mentioned that there is no provision in the code about caps on the number and frequency of appointment of Fixed-term employee, Apprentice the scheme, Neem scheme employees. If there are too few permanent employees it will lead to exploitation and unrest.

In his concluding remarks, he said that the intension of the codes is codification, simplification rationalization, and ease of business, however, it depends on how judiciously and transparently the provisions are implemented by the employer will have all the effect.

### THE OCCUPATIONAL SAFETY, HEALTH & WORKING CONDITIONS CODE 2020

Ms. Arnabi Marjit, Head HR - R&D & Biotech, Lupin was Panel coordinator and she gave the presentation on key changes and Salient features of the OSH code

2020.

Officials of DISH Government of Maharashtra, Mr. V. M. Yadav, Jt. Director, Mr. H. R. Dhend, Jt. Director Mr. Vilas Ghogre, Dy. Director put forth a Government perspective. He mentioned that Many rules in the code are in place in Maharashtra. The new thing is the definition of establishment is where 10 workers are working, it can be factory, trade, services, or organization supplying Contractual employees, everything is included. A combined license (factory license along with the contract worker's employment license) is allowed. Penalty provisions are being amended for fatal accidents. It is a good move to give some part of the penalty to the heir of the employee.

Ms. Amruta Desai, Director, Kishor Pumps Ltd. Put forth employers perspective. She said, "The code has been welcomed by everyone and while the rules are being formulated if the government gives the opportunity to Employers to give the suggestions, it will be a Win-Win situation for everyone. More clarification is required on overtime, Core and Non-core activity and Migrant workers issues. It is not clear if there will be a portal to hire them. It will also be good if there is a portal from where we can hire employees for Fixed-term employment".

Ms. Sanjivani Gogawale, Consultant ZED, and WASH gave the highlights of WASH i.e. Workplace assessment Safety and Hygiene, program disseminated through certifying agencies. This has been linked with the certification for giving recognition, motivation, and positivity in the pandemic situation.

While sharing his Concluding remarks Adv. Inamati told that for the first time core activity has been defined but it has been diluted in the second part of section 57. Second important point is, the elaborate definition of Interstate workers is given. Now even if Worker is coming on his own he is also included.

## THE CODE ON SOCIAL SECURITY 2020

6<sup>th</sup> November 2020

Mr. Kuldip Joshi, Independent Consultant started by setting a context to this code and coordinated the panel. He said that code has been discussed for 5 years through various parliamentary committees and with all the stakeholders. He raised some fundamental questions,

1. Is the code too much hyped or will it bring some

fundamental shifts to employer-employee relation?

2. Is the changes made in Labour laws and Agricultural laws helping to attract
3. How the Government is going to fund all the beneficial schemes to crores of workers who are not having regular salaries and whose Employer is not fix like gig workers?
4. Has code made things simpler for the HR professionals or made it more complicated?

Mr. Sarfraz Maner, GM HR, Tata Motors Ltd. narrated salient features of the code. He explained in detail the provisions for Gratuity, Maternity benefits, and employment information and monitoring system.

Adv. Shrinivas Inamati, Director, Deccan Management Consultants covered key changes in 5 laws. 1. Employee definition in ESIC excludes only Apprentices now they need to cover the same which will increase the burden on Employers for a large number of trainees. Gig workers and platform workers are outside the conventional employer-employee structure, now the government is keen to extend social security to these employees. Now the question is who is going to pay them?

Mr. Sharad Gangal, EVP HR, IR & Admin, and Member Exec Council, Thermax India Ltd spoke about the implications of code on various stakeholders. He said, "definitely these codes will help ease of doing business. We do not have to depend on contractors for statutory compliance. Wait for the rules to come what will be the effect. Companies should not stretch FTE to ridiculous levels otherwise the government may bring in more amendments."He mentioned that if a Social audit is done you will get adverse publicity. We should not misuse the provisions to reduce the contribution of ESI and PF. He appealed to the HR managers that basic wages should be 50% of CTC, if not you should do that.

Adv. Shrinivas Inamati, in his Concluding remarks, said that the attitude of HR people is more important. It is an opportunity to get a conducive atmosphere and not as a tool to exploit the employees. This government has endeavored to bring about change. Let's be optimistic and hope for change.

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Reports by : Anuja Deshpande, MCCIA  
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# Innovation in Army and Defence Procurement Assistance

## 1) Defence Procurement Assistance Webinar

For meeting the modernisation needs of Defence, India will acquire equipment worth \$250 billion by 2027, however, the current delivery capacity of the domestic defence sector is merely \$75-80 billion annually, indicating a huge potential for indigenous industry. India still remains the world's second-largest arms importer with nearly 14 percent of the global import share and defence exports at only 0.2 percent.

With Make in India in Defence, the sector has opened up enormous opportunities for Indian companies and MSMEs, however it is crucial to understand the criticalities of Defence Procurement Procedures. Pune is strategically placed & is poised to become a Strategic Defence & Aerospace Hub with matured industry base, presence of large and medium scale industries & a well-established SME sector in and around Pune.

Keeping this in view, MCCIA organised a one day webinar from Fri. 18th Dec. to Fri. 26th March for giving an overview of the latest Defence Procurement Procedures, Requirements, Opportunities & Challenges.

Capt (IN) BK Kalra (Retd), Chairman Defence CTTEE gave the welcome address. Guest of Honour, Col RS Bhatia, CEO & President, Bharat Forge Defence and Chief Guest, CMDE Mukesh Bhargava, Executive Director & Member on Board, L&T Defence addressed the delegates in the inaugural session.

Other prominent speakers included Cdr Gautam Nanda from KPMG (Defence and Aerospace), Sh. Abhay Kumar, OSD, Defence Investor Cell, MoD, Lt Gen PJS Pannu PVSM, AVSM, VSM (Retd), Maj Gen KV Jauhar, ADG, Army Design Bureau, Rear Adm A George NM, ADG, QA(WP), Col MS Soni, CQASV, DGQA, and Col Kamlesh Deochakke, DGQA.

2) There also was a vendor development session with representatives from Godrej Aerospace, Hindustan Aeronautics Ltd. & L&T Defence, Talegaon.

3) A jury panel was constituted to review the applications received for the Brig SB Ghorpade Award for MSME in Defence Production. This Panel was chaired by Capt (IN) BK Kalra (Retd), Chairman, Defence Committee and other members included Dr Vishwas Udpikar, Mr. Harsh Gune and Mr.

Prashant Jogalekar. The panel conducted two rounds of interviews of the applicants followed by factory visits to the shortlisted finalists and announced the results on 29 December 2020.

## 4) A meeting to discuss the Army Innovation Centre

A meeting was organised with Lt Gen Raj Shukla, YSM, SM, ADC, Army Commander, Army Training Command on Thursday, 26th November 2020 with the aim of discussing the following subjects;

A Proposal to set up an Army Innovation Centre in Pune

The Army's outreach to industry and showcase the initiative of CME Pune in innovation

Possibilities of synergy between Industry and the proposed Innovation Centre in Pune particularly in the areas of:

Combat Engineering solutions for bridges, mine laying system, habitat in High Altitude Area and GPR based minefield detection system.

Artificial Intelligence based analytics for Improved Explosive Device detection and diffusion and satellite imagery

Artificial Intelligence based analytics for Face detection, Driver alert system, Preventive maintenance system and Analysis of Anti National Elements.

ROV/ Drone based surveillance system and intrusion detection and foliage penetration radar for surveillance Disposal of unserviceable ammunition Special Clothing and Mountaineering equipment

25 Senior representatives from Defence and Industry including Lt Gen P. P. Malhotra, VSM, Commandant, College of Military Engineering, Pune, ADG (Design Bureau), Indian Army, Capt BK Kalra, IN Chairman, MCCIA Defence Committee participated in the discussions. Lt. Gen S. S. Mehta (Retd) Chaired the meeting and Mr. Prashant Girbane, DG, MCCIA gave the vote of thanks.

The meeting also led to the formation of a set of 16 areas in which the college of military engineering asked for responses.

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Reports by Prashant Jogalekar-MCCIA  
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# MCCIA News

## Electronics Committee

1) A meeting was organised with MIDC officials on 2 December 2020 at MCCIA Bhosari branch to share industry inputs received for a proposed Electronics Park at Talegaon MIDC and also update the officials on progress of MECF. Mr. Prakash B Chavan, Superintending Engineer, MIDC, Mr. Deepak Karandikar, Vice President, MCCIA, Mr. Sanjay Indule, Deputy Engineer, MIDC, Mr. Suvarnkar, Assistant Engineer, MIDC, Mr. Sanjay Kotwad, Executive Engineer, Mr. Prashant Jogalekar, Director, MCCIA and Mr. Shrikrishna Gadgil, CEO, MECF participated in this interaction.

2) A session on 'AI & ML: Breaking Myths and Exploring Business Opportunities for Industrial Market' was held on 10 December 2020. 48 industry representatives participated in this knowledge session which covered the basics of AI/ML as well as gave technical insights on how to profit from AI by using existing expertise.

## Tilak Road Branch

1) A free awareness webinar on Intellectual Property Rights and MSME Udyam Registration was conducted jointly with on 23 December 2020. Mr. Abhay Daptardar, Asstt. Director, (CDO), MSME-DI, Mumbai gave the opening remarks. Chief Guest, Mr. A. R. Gokhe, Director, MSME-DI, Mumbai addressed the delegates about importance of Udyam Registration. Mr. Vivek Singh, IP Attorney & Head – IP Prosecution Practice, Sagacious IP, spoke about the importance of IPR for survival and growth of Indian MSMEs in changing economic dynamics. 29 industry representatives participated in this webinar.

## Foreign Delegation Committee

1) Online Session on Dialogue on the Automotive Segment: Business Opportunities in KIZAD –Khalifa Industrial Zone (Middle East and the UAE) was held on 10 th December 2020.

### Speakers :

- Mansoor Al Marar, Acting Director, Commercial Zone KIZAD
- Venkata Pisipaty, Auto Cluster Head KIZAD
- Hemant Padhye, Director, Pro Business Innova-

tions (OPC) Pvt. Ltd.

- Brent Melvin, CEO Gallega Global Logistics

Speakers gave their valuable inputs on Automotive Industry Development. The KIZAD Autocluster Commercial team presented an overview on the Middle East Auto market as well as the key advantages for companies to establish their base of operations in Abu Dhabi. It was attended by 47 participants.

## Innovation and Technology Transfer Cell Committee

1) 4th Webinar on Exploring the New Business Opportunities - Technology available for Transfer, focusing on showcasing Technology for “Nutritious Supplementary Foods from Edible Food Waste” was organized jointly with UNDP and GIZ on 15 th December, 2020. Dr. Asha Arya, Dept. of Foods and Nutrition College of Home Science, VNMKV, Parbhani gave brief information about the technology and various products. Emphasis was also given to popularize the developed products by small scale unit production. 59 participants attended the session.

## Foreign Trade Committee

1) Interactive Session about DGFT's New IT Platform for Exporters and Importers-Friday, 18th December 2020

The Maharashtra Chamber of Commerce, Industries and Agriculture had organised an Interaction with Senior Officials from DGFT establishments on Friday, 18th December 2020 to sensitise exporters about the new IT platform environment of DGFT.

As part of the Digital India programme and for Ease of Doing Business, DGFT has undertaken an initiative to revamp its service delivery mechanisms to promote and facilitate foreign trade. The objective of introducing the revamped IT Platform is to provide paperless, digital, efficient and transparent services to the exporters and importers, and to further the overall goal of Trade Facilitation and Digital India. The first phase of the new digital platform of DGFT was launched on 13th July 2020 which included a revamped website and registration section (IEC).

The more substantive part in the second phase was launched earlier this month which included Advance

Authorisation and Export Promotion Capital Goods Schemes- two of the most important schemes operated by DGFT. It is important to note that the IT Platform will also be able to accept compliances about the licenses issued before the launch of the second phase of DGFT's IT Portal. It is also able to fetch data from other relevant platforms such as the one operated by Customs so far as it relates to the applications for availing benefits under various Schemes introduced by DGFT.

The platform is accessible on <https://www.dgft.gov.in>. The queries/ difficulties of applicants can be sent to [dgftedi@nic.in](mailto:dgftedi@nic.in) with a copy to [pune-dgft@nic.in](mailto:pune-dgft@nic.in). The users can also call on a Toll-Free Number 1800111550.

Mr. Praveen Nalawade-Deputy Director General of Foreign Trade at the Office of Joint Director General of Foreign Trade, Pune made the presentation about the modules available and how to utilise them. He answered all the queries of the participants relating to the compliances. He added that In the next phase the remaining schemes such as MEIS and SEIS, and certain other modules will be included. Mr. P. C. Nambiar, Chairman - Foreign Trade Committee, MCCIA chaired the Meeting. Mr. Sudhanwa Kopardekar - Director, MCCIA steered the deliberations.

2) Participation in Divisional Railway Users Committee-10th December 2020 Mr. Sudhanwa Kopardekar participated in the Meeting of Divisional Railway Users Committee on behalf of MCCIA on 10 th December 2020 and highlighted the need to start a scheduled rail cargo movement from JNPT – Chinchwad for the benefit of exporters and importers from Pune region. The Officials from Railways appreciated the suggestion. They will keep in touch with MCCIA for the same.

3) Participation in the District Level Export Promotion Committee Meeting – 17 th December 2020

Mr. Sudhanwa Kopardekar participated in the first meeting of District Level Export Promotion Committee. He presented the critical infrastructure requirements for sustaining the growth in exports and also to address the immediate needs. He highlighted the need for :

- a) Scheduled cargo rail connectivity on JNPT – Chinchwad Route to address the issue of high cost of logistics and reducing congestion and pollution on the expressway

- b) Need for Cargo facilities at the Present airport in Pune particularly in view of the urgent need for transport of vaccines within India and abroad over the next few months and also for the benefit of various sectors having international links.

Mr. Deshmukh-Additional Collector, Pune District chaired the meeting. The District Industries Centre has been tasked of preparing a long-term strategy paper for increasing exports from Pune. The Officers will take MCCIA's inputs for the same.

### **Indirect Tax Committee**

1) A representation regarding the Pre Budget Memorandum 2021 (Indirect Tax and Customs) was sent to Smt. Nirmala Sitharaman, Hon'ble Finance Minister, Government of India, Shri Dr. Ajay Bhushan Prasad Pandey IAS, Revenue Secretary, Department of Revenue and Shri M Ajit Kumar IRS, Chairman, Central Board of Indirect Tax and Customs on 30 th December, 2020.

2) MCCIA in association with Central Tax (Pune – II) and The Institute of Cost Accountant of India (Pune Chapter) organised a free session on “Quarterly Return Monthly Payment Scheme (QRMP)” on Friday, 11 th December. It was attended by 56 participants. Object of the session to inform about new scheme under GST which will be effective from 1 st January, 2021, namely QRMP Scheme (Quarterly Return Monthly Payment Scheme). The scheme includes furnishing quarterly return with monthly payment of taxes along with monthly uploading of invoices under Invoice furnishing facility (IFF). Speaker of the session is Shri. Rajiv Kapoor Hon. Commissioner Central Taxes (Pune-II), CMA Narhar Nimkar, Member Indirect Taxation Committee, MCCIA and CMA Rahul Chincholkar, Member, Pune Chapter of Cost Accountant.

3) E-Session of two days on “Master Class on GST” was held on Tuesday, 15<sup>th</sup> December, 2020 and Wednesday, 16 th December, 2020. It was attended by 27 participants. Object of the session to cover a grey area of GST, to create awareness about how the future roadmap of GST is likely to shape up.

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For any queries contact Mr. Sudhanwa Kopardekar, Director MCCIA  
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# Webinars Conducted by MCCIA - Jointly With GIZ

15<sup>th</sup> October, 2020

MCCIA Webinar with GIZ on Showcasing Technology - “Processing technology for Turmeric, Onion, Garlic & Ginger”



**Subject : Exploring New Business Opportunities: Showcasing technology for Turmeric, Onion, Garlic and Ginger**

MCCIA had organized a webinar on Processing Technology for Turmeric, Onion, Garlic and Ginger with an aim to provide a platform to showcase new technologies which are ready for commercialization.

## Speaker's Profile:

Dr. Sanjay Bhojar : Professor and Head, Department of Soil Science & Agril. Chemistry Section, Dr. Panjabrao Deshmukh Krishi Vidyapeeth, Akola.

He is a recipient of Late Shri Vasant Rao Naik Memorial Gold Medal” for research development of small-scale, low cost, simple technology for production of biodiesel from non-edible oil in the year 2005. He is also a recipient of Best Agricultural Scientist Award 2014-15 by Samruddha Kisan Award instituted by Mi-Marathi Channel. He has completed many projects including a project on Processing Technology for Turmeric Onion, Ginger and Garlic.

## Overview of the session:

- **About the Technology of Dr. Sanjay Bhojar : “Processing technology for Turmeric, Onion, Garlic & Ginger”**- The newer technology directly converts the farm fresh wet turmeric rhizomes into dry powder within a day with qualitative as well as quantitative improvement in turmeric powder.
- The same technology with little modifications can be useful for processing of onion, ginger and garlic for making kibbled (rings)/ minced (chops) and dry powder.
- Direct conversion of farm fresh turmeric rhizomes into dry powder without using any chemical and preservative.
- The process bypasses the turmeric boiling, open drying and polishing steps of traditional turmeric processing.
- Curtails down the processing period from 15 to 20 days to one day.
- Recovery of turmeric powder is more than 20% without losing its colour and aroma.
- Recovery of curcumin, an active ingredient is about double than in the traditional boiling/cooking method.
- Quality wise, the turmeric powder obtained by this technology meets all requirements of US Government Standards and the American Spice Trade Association Standards.
- Same machine & equipment can be used for processing of Onion and Garlic for making of Kibbled (rings), Minced (Flakes) and powder which fulfils the ESA (European Spice Association) requirements for export.



### Feedback from participants :

The participants said that they found the session very useful and has a lot of potential for generating business opportunities. 25 participants have shown interest in adopting this technology for expanding their business. Follow up webinar was scheduled in November for Interested participants.

Sr. No.	Particulars	Quantity (Kg)	Cost (Rs.)	Onion Powder	Garlic Powder
1	Raw Material Cost	Tuemerac (5 kg)	(O) 10/kg*	50.00	—
		Ginger (5 kg)	(G) 20/kg*	—	100.00
2	Cleaning & Cutting		1 /kg	5.00	5.00
3	Denaturation & Drying		5 /kg	25.00	25.00
4	Grinding to powder	1 kg dry kibbled/minced	2 /kg	2.00	2.00
5	Manpower			2.00	2.00
6	Other Overheads			1.00	1.00
<b>Total</b>				<b>85.00</b>	<b>135.00</b>

\* Cost of the raw material considered doubled average wholesale price of the respective commodities in the market during harvesting season.

**Webinar on**  
**Exploring New Business Opportunities**

**Thursday 15<sup>th</sup> October, 2020**

Total Participants  
180

Female Participants  
20

### Social Media Links :

**Facebook:** <https://www.facebook.com/PuneMCCIA/posts/1567526620093194>

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Sudhanwa Kopardekar-Director, MCCIA  
email : [sudhanwak@mcciapune.com](mailto:sudhanwak@mcciapune.com)

22<sup>nd</sup> October 2020

MCCIA Webinar with GIZ on Showcasing Technology “Hatchery Technology for quality seed of Mud Crab”

The banner features the MCCIA logo at the top left, followed by the text 'Free Webinar on Exploring New Business Opportunities (Technology Available for Transfer) Showcasing Technology: Hatchery Technology for quality seed of Mud Crab'. The date and time are listed as 'Thursday 22<sup>nd</sup> October 2020 | 3:30 pm to 4:30 pm'. A speaker box identifies 'Dr. S. D. Naik, College of Fisheries, Ratnagiri'. On the right, there is a photo of a mud crab in a bowl, with logos for 'german cooperation', 'giz', and 'UNDP'. Contact information for Ms. Varsha is provided: '8805434864' and 'varsham@mcciapune.com'. A small illustration of a crab is in the bottom left corner.

**Subject: Exploring New Business Opportunities: Showcasing Technology of Hatchery Technology for quality seed of Mud Crab**

MCCIA had organized a webinar on Hatchery Technology for quality seed of Mud Crab Ginger with an aim to provide a platform to showcase new technologies which are ready for commercialization.

### Speaker's Profile

Dr. S. D. Naik, Head of the Department, of Aquaculture, College of Fisheries, Ratnagiri. He has had 34 years service experience in Education, Research and Extension Education in the field of Fisheries. He has received *Late Shri. Mukund Dandekar award-2014* in recognition of notable research contribution in the field of Fisheries under Dr. Balasaheb Sawant Konkan Krishi Vidyapeeth, Dapoli. He has also worked as Investigator in the development of this aquarium fish feed “FIFOO”.

### Overview of the session:

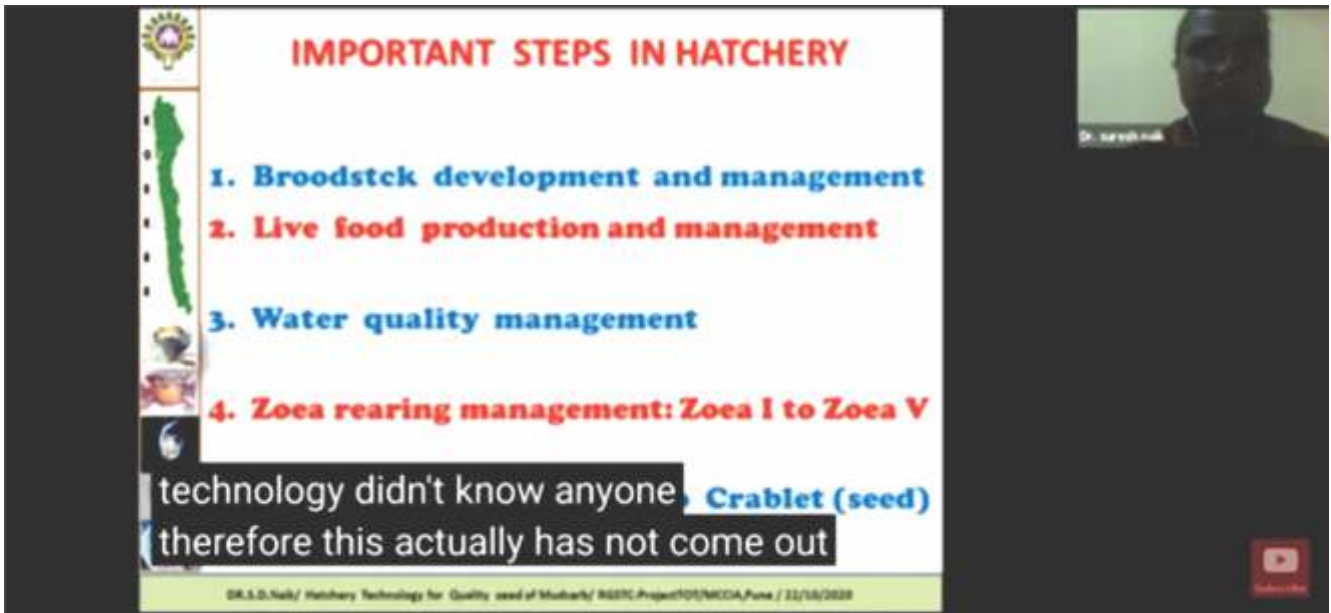
- Clean and active crab (*Scylla* spp.) with hard shell and complete limbs (more than 500gm) are considered for seed production.
- Black eggs berried female crabs are transferred to hatching tank (500m<sup>3</sup>) with moderate aeration (Fig.2).
- Initially Rotifer and subsequently Artemia nauplii and Artemia biomass are used as live feed during larval rearing period. Microalgal species is culture in large scale for feeding the marine rotifer, *Brachionus rotundiformes* (Fig.3).
- The mud crab larval development involves five zoeal stages viz. Zora I to Zora V, Megaflop and finally Crab instar, crablet (seed).
- Crab instars are highly cannibalistic in nature. Therefore, hideouts to be kept in the tank for reducing cannibalism. Generally growing Megalopae/ Instars of 0.3 to 0.4 cm carapace width (CW) to crablets of 2.5 cm carapace (Fig.4).
- The rearing period is around 30-40 days.

Follow up meeting will be scheduled in November, 2020 for interested participants willing to adopt the technology.

### Feedback from participants:

The participants said that the technology presented during the webinar was very innovative and the procedure was explained in detail. 3 participants are willing to adopt this technology for expanding their business. Follow up meeting was scheduled in November for interested participants.





No. of participants  
35

No. of Female Participants  
None

**Social Media Links:**

**Twitter**

[https://twitter.com/MCCIA\\_Pune/status/1319131314675732483](https://twitter.com/MCCIA_Pune/status/1319131314675732483)

**Facebook:**

<https://www.facebook.com/PuneMCCIA/posts/1576580895854433>

<https://www.facebook.com/PuneMCCIA/photos/a.150489118463625/1573856702793519>

**LinkedIn:**

[https://www.linkedin.com/posts/mcciapune\\_technology-hatchery-entrepreneurship-activity-6723826426501562368-hU4x](https://www.linkedin.com/posts/mcciapune_technology-hatchery-entrepreneurship-activity-6723826426501562368-hU4x)

[https://www.linkedin.com/posts/mcciapune\\_technology-hatchery-entrepreneurship-activity-6724895357505019904-jlnc](https://www.linkedin.com/posts/mcciapune_technology-hatchery-entrepreneurship-activity-6724895357505019904-jlnc)

**Case Study Presentation**

27<sup>th</sup> October, 2020

**3. MCCIA Webinar with GIZ on Empowering MSMEs and Industries through Sustainability**



**Subject: Empowering business Entities through Sustainability- Case Study Presentation**

### Speaker's Profile:

Mr Sandesh Salian, Director, Dali and Samir Engineering Pvt. Ltd, Pune

### Overview of the session:

MSMEs and Industries have been going through tough times as economic growth has suffered, earlier, due to market slowdown, and later due to the COVID-19 global pandemic.

At the same time, MSMEs and Industries are witnessing emerging opportunities for increasing their exports, expansion and business collaboration.

Thus it signifies the importance for MSMEs and industries, - to adopt inevitable changes required for stabilizing and growing at a faster rate in the uncertain future and- to realize their high potential.

One of the industry leaders Mr. Sandesh Salian shared the various perspectives on why and How part of empowering MSMEs and Industries through Sustainability to ensure long-term sustainable growth, Success story and Case study.

Queries of the participants were resolved during the course of the session.

### Feedback from participants:

The participants' takeaways about the case study were that they found the session very useful and inspiring. They also said that they got a deeper understanding on how to ensure long term sustainability.



No. of Participants  
46

No. of female participants  
3

### Social media Links:

#### Facebook:

<https://www.facebook.com/PuneMCCIA/posts/1581341332045056>

#### LinkedIn:

<https://www.linkedin.com/feed/update/urn:li:activity:6726733907657666560>

15<sup>th</sup> December, 2020

#### 4. MCCIA Webinar with GIZ on Showcasing Technology for “Nutritious Supplementary Foods from Edible Food Waste”

**MCCIA**  
Free Webinar on

### Exploring New Business Opportunities

(Technology Available for Transfer)

Showcasing Technology:  
**Nutritious Supplementary Foods from Edible Food Waste**

Tuesday, 15<sup>th</sup> December 2020 | 3:00 pm to 4:30 pm

Speaker: **Dr Asha Arya**

For information, contact:  
Ms. Varsha: 8805434864  
varsham@mcciapune.com

**Subject: Exploring New Business Opportunities on Showcasing technology for Nutritious Supplementary foods from edible Food waste.**

#### Speaker's Profile

Dr. Asha Arya, Dept. of Foods and Nutrition College of Home Science, VNMKV, Parbhani  
She has received many Awards throughout her career of over 33 years. She has published several Research Papers, Reports and Abstracts in various National and International journals. She has received FAO fellowship for special training at Cornell University, Ithaca, New York State, USA in the field of 'Maternal and Child Nutrition'.

#### Overview of the session:

- About the Technology: Nutritious Supplementary Foods from Edible Food Waste.
- To develop protein and iron rich products by utilizing selected edible food waste.
- Developing products utilizing cauliflower and drumstick leaves and de-oiled soya meal
- To standardize the developed products for consumer acceptability
- To evaluate the nutritional composition and quality of developed products
- To popularize the developed products by small-scale unit production



#### Feedback from participants :

All the participants found the session beneficial. 19 Participants have expressed interest in adopting this technology and starting their own business.

#### Social Media Links:

- <https://www.facebook.com/PuneMCCIA/photos/1625358564309999>
- <https://www.facebook.com/PuneMCCIA/photos/1623058767873312>
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- [https://www.linkedin.com/posts/mcciapune\\_nutrition-technology-sales-activity-6742695598979457024-HI1u](https://www.linkedin.com/posts/mcciapune_nutrition-technology-sales-activity-6742695598979457024-HI1u)

Total No. of Participants  
127

No. of female Participants  
34

# Intellectual Property : Current Trends

Dr. Bharati Dole



The year 2020 began with an historic event which the whole world was watching. The USA and the China signed the trade deal in January 2020. The phase one of the trade deal covered various issues like China purchases from the USA, currency, tariffs and improved access of US companies to China's financial markets. One whole chapter in the deal is dedicated to Intellectual Property (IP). The theft of IP and trade secrets have been long-time concerns of American companies and was one of the main triggers for the Trump Administration's tariff escalation. The long chapter related to IP, accounting for a fifth of the full agreement, demands various commitments on the areas of trade secrets, geographical indications, trademarks, patents, e-commerce infringement, and enforcement against pirated and counterfeit goods. The agreement contains provisions to protect confidential information considered to be trade secrets. Significant progress is also made on the protection of pharmaceutical-related IP. The agreement also calls for China to submit an "Action Plan to strengthen intellectual property protection" within 30 days of the agreement taking effect. China has agreed to increase the penalties on violations of intellectual property rights

and also lowering the thresholds for criminal punishments for IP theft.

Since the beginning of the 21<sup>st</sup> century IP has emerged as one of the most crucial assets for a business organisation and an important instrument of economic and industrial development of a country. Revolutions in the Information and Communication technology have made the whole world a marketplace where new business models are evolving. Erik Brynjolfsson, Andrew McAfee, faculty members from MIT Sloan School of Management, who have studied the impact of technology on economies for years opine that '**Production in the second machine age depends less on physical equipment and structures and more on four categories of intangible assets-intellectual property, organizational capital, user generated content, and human capital**'. Many multinational companies like Apple Inc, Walt Disney Company, Huawei Technologies, Tata Group of Companies and small and medium enterprises in various countries have used IP for sustained business growth.. One of the important reason of Chinese companies' leadership in the world market is the

strategy of systematically building IP. On the occasion of World IP Day on 26<sup>th</sup> April, a brief overview of the current trends in IP is presented below-

**IP Indicators:** As per the World Intellectual Property Organisation (WIPO) report 'IP Indicators 2019,' Global intellectual property filing activity grew at a rapid pace, setting new records in 2018. Patent filings around the world exceeded 3.3 million, representing a 5.2% growth on 2017 figures. Trademark filing activity totalled 14.3 million. Industrial design filing activity amounted to 1.3 million.

Developed countries had realised the importance of IP in economic and industrial development of a country long ago. Countries like USA and Germany have encouraged and promoted the development of IP. In the last ten years we can see rising awareness about importance of IP among developing countries too. Asia is outpacing other regions in filing patents, trademarks, industrial designs and other intellectual property rights. China has been the main driver of global growth in IP filings in recent years. The Republic of Korea continues to file the highest number of patents per unit of GDP. In India also IP activity is gearing up. In 2018 India saw over 20% growth in trademark filing, whereas in respect of industrial design filing activity, it witnessed a 13.6% rise. While patent applications worldwide grew by 5.2%, India patent filings rose by 7.5%.

Another report from WIPO 'Geography of Innovation, Local Hotspots, Global Network' which analysed millions of patent and scientific publication records across several decades indicates a very interesting trend. The report concludes that innovative activity has grown increasingly collaborative and transnational, while originating in a few large clusters located in a small number of countries-

- Before 2000, Japan, the U.S. and Western European economies accounted for 90 percent of patenting and more than 70 percent of scientific publishing activity worldwide. These shares have fallen to 70 percent and 50 percent, respectively, for the 2015-2017 period amid increased activity in China, India, Israel, Singapore, the Republic of Korea, among others.
- Multinational companies locate their research and development (R&D) activities in hotspots that offer specialized knowledge and skills
- Multinational companies from middle-income economies – such as Embraer and Infosys – frequently 'source' innovation from the top hotspots

in high-income economies, but hardly do so from other middle-income economies.

- The rise of highly successful innovation hotspots has coincided with a growing inter-regional polarization of incomes, high-skilled employment and wages within countries. While other factors have contributed to such regional inequalities, regional support and development policies can play an important role in helping regions that have fallen behind.

**IP and National Economy :** IP plays an important role in the national economy. America's IP is worth \$6.6 trillion, more than the nominal GDP of any other country in the world. IP intensive industries account for over 38.2% of total U.S. GDP. IP accounts for 52% of all U.S. merchandise exports- which amounts to nearly \$842 billion. The direct and indirect economic impacts of innovation are overwhelming, accounting for more than 40% of U.S. economic growth and employment. In European Union the IP intensive industries' contribution to GDP is € 6.6 trillion accounting for 45% of the GDP, create 84 mn jobs by contributing to 39% of the employment. According to Australian Bureau of Statistics in 2017-18 Australia's IP stocks stood at \$246.9 billion, with estimated expenditure on IP products in Australia of \$37.4 billion. Trade in IP for Australia in 2017-18 was worth \$1.382 billion (exports) and \$6.284 billion (imports). Australia is a net exporter of IP to non-OECD countries. The Bureau recognises that IP-related industries play an important role driving Australia's international competitiveness in innovation.

In India the Media and Entertainment industry which is heavy copyright intensive industry, total economic impact, including indirect and induced benefits to the economy, is Rs 4,50,000 crore, and it contributes 2.8 per cent to India's GDP.

The importance of IP to national economy can be gauged from the loss caused by infringement of IP. According to Authentication Solution Providers' Association, India suffers a loss of over one lakh crore rupees per annum owing to the sale or purchase of counterfeit goods by consumers across all sectors. Other countries are also victims of counterfeiting and piracy. Counterfeit goods cost the United States \$29 billion to \$41 billion annually; pirated software costs an additional \$18 billion a year. European Union suffers a loss of €60 billion each year.

Counterfeiting and piracy have become global menace. Globally the loss caused by counterfeit

products is huge. As per the **Global Brand Counterfeiting Report 2018**, 'the amount of total counterfeiting globally reached to 1.2 Trillion USD in 2017 and is bound to reach 1.82 Trillion USD by the year 2020 which includes counterfeiting of all equipment/products from defence equipment's to counterfeit watches."

**IP and International Relations** : IP is an important issue in international relations too. IP issues in US and China trade deal are refereed in the first paragraph. In the election for the Director General of WIPO held in March this year US officials had made clear their opposition to the prospect of Chinese leadership of WIPO. (The term of office of the Director General of WIPO will expire on September 30, 2020. Currently Mr Francis Gurry from Australia occupies the position. The Coordination Committee of WIPO has nominated Mr. Daren Tang from Singapore for the post of Director General.)

IP issues invariably figure in the US and India trade talks. India continues to figure in the US' Priority Watch List that identifies trade barriers to US companies due to IP laws and their implementation of other countries.

India and the US recently signed an agreement on IPR and the Union Cabinet has approved a memorandum of understanding with the US on the issue of IPR along with other subjects, including information and broadcasting.

**Initiatives for IP promotion and Protection** : WIPO strives hard to promote innovation, creativity and promotion of IP at the global level through international treaties and services for dissemination and exchange of IP data among countries. It has global databases like PATENTSCOPE, global brand database, global design database. Recently it has introduced a new feature in PATENTSCOPE to facilitate a search for chemical sub-structures, allowing researchers to more-easily find molecules containing a sought-after fragment. WIPO has introduced an online platform for exchange of environment friendly technologies called WIPO GREEN. Through its database, network and acceleration projects, it brings together key players to catalyse green technology innovation and diffusion.

Developed and developing countries alike undertake activities for protection and protection of IP. The **United States** government is taking a targeted, practical, and comprehensive approach toward addressing intellectual property policy and strategy. It also aims to ensure that American innovators and

creators are able to operate in foreign markets that provide them with clear paths to secure and use their IP. On the domestic front, the Administration will work to ensure that intellectual property laws are kept up to date, and that they promote American innovation and creativity. Administration is working to promote innovation and to ensure that there are strong and reliable patents and the process for granting them is thorough, yet expeditious.

The **UK Intellectual Property Office's** Corporate Plan recognises the importance of intellectual property to innovation and growth and aims to make UK the best place to innovate. The focus is on two major elements of the Government's agenda: the preparations for the UK to leave the EU and the creation of a modern Industrial Strategy. The UKIPO is working for supporting the country's Industrial Strategy, effective enforcement of IP and providing exporters with market specific IP advice. Developing countries are also undertaking various programmes for promotion of IP. **Malaysia's** IP Office endeavours to make the country's IP legislation is in line with international standards. The country has acceded to various international IP treaties like Paris convention, Patent Cooperation Treaty, the WIPO Copyright Treaty. Due to the commitments and obligations under these international treaties, the law in Malaysia has undergone a great transformation to align the local IP law with standards as provided under these agreements. The country is also undertaking programs for creating awareness about IP. **Thailand** has also launched a war against counterfeit and pirated products. The country has prepared a twenty year Intellectual Property Roadmap.

Over the last few years **India** has also been making consistent efforts for creating an Intellectual Property Ecosystem. In 2019 India joined three WIPO treaties designed to ease the search for trademarks and industrial designs, helping brand owners and designers in their efforts to obtain protection for their own work. These are **Nice Agreement, Vienna Agreement and the Locarno Agreement**. **Efforts are being made to expedite patent process and encourage patenting among domestic companies especially start-ups**. Other initiatives include legislative improvements, modernisation of IP offices, use of IT and technology, e-filing of applications online delivery of certificates of grant/registration of patent, trademark and designs in digital format, use of video-conferencing for hearing of IP applications, SMS alert to get update, signing of pilot Patent Prosecution Highway (PPH) project with Japan in the month of December 2019. 120 start-ups were granted patents



under the expedited examination process. India is continuously improving its ranking on GII (Global Innovation Index.) From 76<sup>th</sup> in 2014 India has jumped to 52<sup>nd</sup> position in 2019 on GII. On Intellectual Property Index India ranked 44 in 2018, this year India's rank is 40. However, the country has a long way to go on effective implementation of IP laws and its battle against counterfeit and pirated products. From lipsticks to milk, apparel to automobile parts every product is available in the Fake Bazar. India is a leading source of fake medicines to the world, endangering the health of the patients.

Another concern is the slow pace at which patenting by domestic companies is increasing. Only one third of the total patent applications are filed by domestic companies. There is no dearth of innovative talent in the country. Our innovators have come up with innovative products like solar powered cold storage, intelligent street lights, easy neck pillow etc. But patenting is not done aggressively. At the inauguration of the 107th Session of Indian Science Congress in Jan. 2020, the Prime Minister Mr. Modi acknowledged the fact that **the growth story of India depends on its success in science and technology sector. There is a need to transform the landscape of Indian science, technology and innovation.** His motto to young scientists is **Innovate, Patent, Produce and Prosper.**

**Challenges to IP :** Over the years, IP has faced various challenges like counterfeiting and piracy, ineffective implementation of IP laws. Development of Information and Communication technologies for Peer to Peer sharing and copying of online content have threatened the Copyright law. Developments in other technologies like printing technology, photocopying have made reproducing packaging very easy. Such developments and new business models like e-commerce are posing challenges to effective implementation of trademark and other IP laws.

Currently a large number of international patent filing is done in the field of Artificial Intelligence. AI is used for numerous applications. It can also create innovation on its own without human inventor. A lot of discussion is going on certain questions relating to AI and Patenting -

- What happens if intelligent machines exceed the capabilities of the human brain?
- Is a creation or invention generated by AI eligible for intellectual property protection and, if so, who owns those rights?
- What ownership and regulatory models should apply to data, essential to the development of AI?

In 2019 the European Patent Office refused two European patent applications that designated an artificial intelligence called DABUS as the inventor. DABUS was developed by Dr. Stephen Thaler, who was named as the applicant on the patent documents. DABUS developed two inventions without human intervention. The Patent office has ruled that the Inventor has to be a human being and refused any IP rights to AI generated creations. This view is considered as 'outdated' by many ICT experts. Inventions created by AI machines are likely to become more prevalent in future and handling such inventions is a new challenge for IP laws. This may necessitate addition of new intellectual property rights. It would be very interesting to watch how the IP law evolves---

<https://www.china-briefing.com/news/us-china-phase-one-trade-deal-takeaways-businesses-global-trade/>

The second machine age : work, progress and prosperity in times of brilliant technologies-Erik Brynjolfsson, Andrew McAfee -page 119

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<https://www.theglobalipcenter.com/resources/why-is-ip-important/>

[https://www.oami.europa.eu/tunnelweb/secure/webdav/guest/document\\_library/contentPdfs/IP\\_Horizon\\_5\\_Conference/day\\_1/1-Introduction\\_IP%20Contribution\\_Nathan%20Wajzman.pdf](https://www.oami.europa.eu/tunnelweb/secure/webdav/guest/document_library/contentPdfs/IP_Horizon_5_Conference/day_1/1-Introduction_IP%20Contribution_Nathan%20Wajzman.pdf)

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<https://www.inta.org/INTABlog/Lists/Posts/Post.aspx?ID=516#.XndLDXLhX4E>

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Dr. Bharati Dole

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Mahratta Chamber of Commerce,  
Industries and Agriculture

# National Trade Fair cum National Vendor Development Program

Proposed to be organized in February 2021



## Proposed Theme

- Advanced Manufacturing
- Electrical Vehicles
- Innovation & Start ups
- Banking & Finance
- Vendor Development Programs
- Such other Relevant Sectors



For details scan QR Code  
or log on to  
<https://tinyurl.com/yxgxcjru>

For details please contact :  
**Mr. Parag Kulkarni: 020-25709241**  
[paragk@mcciapune.com](mailto:paragk@mcciapune.com)



Maharatta Chamber of Commerce, Industries and Agriculture

# MCCIA Sustainability Dialogue 2021 (Virtual)

21<sup>st</sup> - 22<sup>nd</sup> January 2021

Participation is Complimentary



## Landscaping Actions for Sustainable Growth in an Uncertain Future

**16-speakers, 4-keynotes, 4-panel discussions, 2-days**

- Participation is complimentary.
- Participants from all sectors, the supply-value chain, and countries are welcome.
- Valuable for Mfg Industries: Services Industry: IT: Real Estate: Investors

### Challenges and Opportunities for Businesses: Select Material Topics

Changing World	ESG	Market Uncertainty	Realise	Future of New Generations	Comprehend
Resources Efficiency	Climate Risks	Supply Chain	Inherent Risks	New Perspectives	Livelihood Challenges
Impact	Clean Energy	Uncertain Future	Opportunities	Covid-19 Pandemic	Exports & Expansion
High Potential	Vulnerability	Management Approach	Economy Slowdown	Long-term Growth	Driving Factors
Resistant to Change	Collaborations	Financial Stability	Intellectual Humility	Technology Disruption	Responsible Governance
Emerging Practices	Food Security	Circular Economy	Water Security	Future Leaders	Public Health
Geographical Uncertainty	Inclusive Growth	Data Security	Social Investments	Human Rights	Sustainability Path

**Your business needs to grow faster and become more sustainable in future.**

#### Thursday, January 21, 2021

Session I: 2:30 pm to 4:00 pm  
Session II: 4:30 pm to 5:30 pm

- Session I: Innovation and discovering new value propositions for businesses
- Note on MCCIA Sustainability Cluster
- Session II: Sustainable supply value chain, Sustainable cities and livelihood

#### Friday, January 22, 2021

Session III: 2:30 pm to 4:00 pm  
Session IV: 4:30 pm to 5:30 pm

- Session III: Sustainability standards for emerging practices/actions
- Launch of MCCIA Sustainability Cluster
- Session IV: Business continuity and growth policy

**REGISTRATION IS FREE**



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