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- Mr. Abhishek Gangwal
- Ms. Arti Basu
- Mr. Anish Patel
- Mr. Avant Amin
- Mr. Premal Dave

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**June-September 2020**

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FEDERATION OF GUJARAT INDUSTRIES

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The matter printed in the FGI Bulletin does not necessarily reflect the views of FGI

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Dear Members,

The Central and State governments are bringing relaxations on different activities via its monthly Unlock guidelines but the rising COVID cases on the one hand are also making the situation more challenging for the citizens as well as for the industrial sector. We are surely going to overcome these testing times with the support and cooperation of all citizens with able implementation of policies by the government.

We also heartily welcome the New Industrial Policy 2020 for Gujarat launched by Hon’ble Chief Minister, Shri Vijaybhai Rupani. Our Vibrant State has always held the enviable reputation of being a frontrunner in all aspects of business. The new growth centric policy will provide further vitamins to boost the growth of the Industrial sector. It is a policy which has equally covered all sectors of economy and has also focused on improving the State’s exports. Gujarat’s exports have grown manifold over the years and have propelled the State to top the NITI Aayog’s export preparedness index. The export focus of the new policy will certainly provide the exporting community with progressive schemes and much needed supportive incentives. The policy will certainly pave the way for the growth of industrial sector and will provide a much needed helping hand to the MSME sector.

The support provided in the cost of technology acquisition to MSMEs which source foreign technologies is indeed a revolutionary initiative in the new policy. Also appreciable is the capital and interest subsidy provided to the MSMEs in the areas of financial services, healthcare, environmental services and others. We thank the Government of Gujarat for the timely launch and pledge our support in its future initiatives of strengthening the industrial and MSME sector of our State. The new policy will certainly support Gujarat in becoming Atmanirbhar in accordance with the vision of Hon’ble Prime Minister, Shri Narendra Modi.

FGI organized several interesting webinars. Shri Suresh Prabhu, Former Union Minister and now the Indian Sherpa to G7 and G20 countries updated members on the changing global scenario. Webinars on Code of Wages Bill, Export Incentives, Cyber Security, Assessment Procedures, Tax Refunds and several others were organized for benefit of member’s benefit. We shall continue organizing useful webinars for participation of all members.

Let us remain positive and hope that in the coming months the mortality rate due to COVID-19 will drop further and facilitate the opening of the economy further.

Thank you all,

Manohar Chawla
President
PRESIDENT
Manohar Chawla
Ashwin Vanaspati Industries Pvt. Ltd.

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Shah Sanjeev & Associates

CA Manish Baxi
Purity Flexpack Ltd.

SECRETARIAT
S. R. Dighe
Deputy Secretary
**FEDERATION ACTIVITIES**

**JUNE 2020**

**5th June 2020**

FGI representation to Shri Hitesh Shah, Hon’ble Commissioner of Customs, Mumbai, with a request of acceptance of application for refund made by FGI Member Industry M/s EMCO Meditek Pvt. Ltd., Vadodara

As requested by Member Industry M/s EMCO Meditek Pvt. Ltd., Vadodara (manufacturers of medical equipment, viz. Pulse Oximeter, Syringe Pump, Patient Monitors, etc), FGI made a request to hon’ble Commissioner of Customs to reconsider granting refund of Rs. 40,047/- and Rs. 36,630/- in the interest of justice and strengthening of economy as the MSME constitutes the backbone of Indian economy contributing immensely towards nation’s progress.

It was submitted by FGI that under COVID -19 Pandemic crisis as per GOI policy, necessary relief and exemption as per law is required to be given to MSME - EMCO Meditek Pvt. Ltd. whose submission made is genuine, bonafide and just as per law.

**5th June 2020**

FGI representation to Shri Nalin Upadhyay, IAS, Hon’ble Municipal Commissioner, Vadodara, with a request for withdrawal of 18% interest imposed by VMC on professional tax payment

FGI had made a representation to Shri Nalin Upadhyay, IAS, Hon’ble Municipal Commissioner, Vadodara for withdrawal of 18% interest imposed by VMC on professional tax payment for March, April and May 2020 & Facilitation of online Payment for PRC Account as requested by FGI Member Industry M/s. Schaeffler India Ltd. Maneja, Vadodara.

**16th June 2020**

FGI Webinar on “Code on Wages, 2019”

The webinar was conducted by Guest Speaker Ms. Richa Mohanty Rao, Partner, Cyril Amarchand Mangaldas, New Delhi.

The session focused on creating awareness on the codes making participants compliance ready to understand the changes brought in the provisions of the previous Acts and how they impact the wage system of the organizations for easier adaptation and effective enforcement of the Code on Wages 2019 by the stakeholders with transparency and accountability and to be able to undergo a smooth transition.

The welcome address was given by Mr. Manohar Chawla, President and Vote of thanks was proposed by Mr. Nitesh Patel, the then Secretary General, FGI.

The webinar was attended by 90 participants and appreciated by one and all.
FGI representation to Shri Ravi Shankar Prasad, Hon’ble Minister for Law & Justice regarding Proposed Decriminalization of Section 138 of Negotiable Instruments Act 1881 – Unwarranted & against Public Interest

On request of Managing Committee members, FGI had made a representation to Shri Ravi Shankar Prasad, Hon’ble Minister for Law & Justice, FGI regarding Proposed Decriminalization of Section 138 of Negotiable Instruments Act 1881 – Unwarranted & against Public Interest.

Meeting at Collector Office

FGI was invited on the occasion of unveiling of the VCCI directory at Collector Office. The event was attended by the leading industry leaders, Smt. Shalini Agarwal, Collector, Vadodara, Smt. Ranjanben Bhatt, Hon’ble MP of Vadodara district and Shri Yogesh Patel, Hon’ble Minister of State. During the launch, Collector madam appreciated the efforts of all industry associations especially FGI in the field of Certificate of Origin.

The meeting was attended by Mr. Premal Dave, Secretary General, FGI.

Celebration of 103rd FGI Establishment Day

On the occasion of completion of 102 years of the Establishment day of the Federation of Gujarat Industries (FGI), tree plantation was done at the FGI Premise.

The members of managing committee who planted tree saplings were - Mr. Manohar Chawla, President, Mr. Abhishek Gangwal, Vice President, Mr. Bharat Shah, Hon. Treasurer, Ms. Geeta Goradia,
Past President, Mr. Nitin Mankad, Imm. Past President, Mr. Nilesh Shukla, Managing Committee member, Mr. Pranav Doshi, Managing Committee member and Mr. Premal Dave, Secretary General, FGI.

25th June 2020

FGI representation to Shri Piyush Goyal, Hon’ble Minister of Commerce & Industry to restrict imports of cheap polyester Resin from China

As per the request & recommendation received from members, FGI had made a representation to Shri Piyush Goyal, Hon’ble Minister of Commerce & Industry to restrict imports of cheap polyester Resin from China.

26th June 2020

Video Conference with Hon’ble CM of Gujarat at Collector’s office, Vadodara

On the occasion of the first payment to the beneficiaries under the newly announced scheme of ‘Gujarat Atmanirbhar Package’, Hon’ble CM hosted a VC with the industry captains of Gujarat and unveiled the payment to approximately 13,000 applicants for the amount of Rs 1300 crore through a click of a button. Various leading industry associations were a witness to this session. FGI was represented by the President and Secretary General at the collectorate office.

The meeting was attended by Mr. Manohar Chawla, President and Mr. Premal Dave, Secretary General, FGI.

26th June 2020

One to One Meeting with District Collector, Vadodara

Over the one to one meeting / discussion with the District collector, Ms. Shalini Agrawal, it was discussed that Water is larger issue in Vadodara District and sought support to promote Rain water harvesting in the industries. She had urged that FGI should take a lead and promote the same across the industry.

The meeting was attended by Mr. Manohar Chawla, President and Mr. Premal Dave, Secretary General, FGI.

30th June 2020

FGI representation to Shri Vijay Rupani, Hon’ble Chief Minister of Gujarat for allowing the clearance of goods imported from China

FGI had made a representation to Shri Vijay Rupani, Hon’ble Chief Minister of Gujarat with a request to intervene for allowing the clearance of goods imported (before the ban) from China by Trade and Industry from the port authorities of Gujarat.

Service to Members / Representations / Circulars:

1. Date: 12/06/2020 – SC Gives Option to Establishments and Workers to Negotiate on Full Payment of Wages, Regardless Of MHA Order sent to all members, FGI.

2. Date: 26/06/2020 – Trade notices regarding Launch of new DGFT platform and Digital delivery of IEC related services sent to all members and exporters, FGI.
16th July 2020

FGI Webinar on Export Incentives: An Overview of Current Schemes

The webinar was conducted by Guest Speaker Mr. Mihir Shah, Expert Faculty on Exports.

The session comprised of overview of various export incentives, EPCG scheme, advance authorization / DFIA Duty drawback, Chapter 3 schemes – MEIS / SEIS / Status holder, future position on MEIS & change to RoDTEP, current updates and challenges and other related topics.

The welcome address was given by Mr. Manohar Chawla, President and Vote of thanks was proposed by Mr. Premal Dave, Secretary General, FGI.

The webinar was attended by 100 participants and appreciated by one and all.

17th July 2020

Webinar with Vadodara Division of Western Railways

A webinar was organized by Vadodara Division of Western Railways with leading associations of Vadodara which included, Federation of Gujarat Industries and other Chamber of Commerce to interact about policy and various Freight incentive schemes of Railways.

Mr. Premal Dave, Secretary General, FGI attended the meeting.

23rd July 2020

Webinar with Mr. Supreet Singh Gulati, IAS, Director, Employment and Training, Government of Gujarat.

The webinar was organised by Government of Gujarat to interact with leading industry bodies to introduce the Project STRIVE (Skill Strengthening for Industrial Value Enhancement). The project’s objective was to improve the relevance and efficiency of skills training provided through Industrial Training Institutes (ITIs) and apprenticeships. Mr. Gulati urged the industry bodies to apply for this project.

Mr. Premal Dave, Secretary General, FGI attended the meeting.

29th July 2020

FGI Webinar on Cyber Security for Industries during Covid-19

The webinar was conducted by Esteemed Guest Speaker Dr. Pavan Duggal, Advocate Supreme Court & renowned expert on Cyber law and cyber security.

The session had covered cyber security perspectives such as – current cyber security breach landscape, globally and in India, evolution and growth of cyber security Law and its impact on industry, Indian Cyber Law and its applicability to industries and legal strategies for industries to minimize legal exposure under Indian Cyber Law.

The welcome address was given by Mr. Manohar Chawla, President and Vote of thanks was proposed by Mr. Premal Dave, Secretary General, FGI.

The webinar was attended by 70 participants and appreciated by one and all.
31st July 2020

FGI representation to Shri Vijaybhai Rupani, Hon’ble Chief Minister of Gujarat in the matter of various issues affecting industry.

FGI had made a representation to Shri Vijay Rupani, Hon’ble Chief Minister of Gujarat.

The issues included:

Industrial Accidents – Prosecution of top management for industrial accidents where they are not involved directly.

Compensation - Employers forced to pay unjustified compensation in fatal industrial accidents due to pressure by local groups.

Factory Inspector Responsibility – In a factory accident, Police to not start any investigation and let Factory Inspectorate Office i.e. DISH who is primary and technically competent authority to investigate and find root cause.

Reopening factory after accident – Single window clearance system for the employer to restart operations after accident instead of making him run pillar to post.

Service to Members / Representations / Circulars:

1. Date: 02/07/2020 - Regarding Udyam Registration - MSME Registration sent to all members, FGI.
2. Date: 02/07/2020 Regarding On-boarding strategy for MSMEs on GeM portal sent to all members, FGI.
3. Date: 04/07/2020 – Representation to Dr Rahul Gupta, IAS with regards to Working in Multiple shifts under new MHA order as requested by FGI member M/s. Vikrant Auto Suspensions LLP.
4. Date: 10/07/2020 – Details of Manufacturers/suppliers of NITRILE GLOVES in Gujarat requested by MSME – DI, Ahmedabad, sent to all members, FGI.
5. Date: 10/07/2020 – Chance to register on TReDS (Trade Receivables Discounting System) with zero fee with the help of ‘Swavalamban Crisis Responsive Fund’ (SCRF) by SIDBI, sent to all members, FGI.

6. Date: 13/07/2020 – Samarkand Herbal Medicine, LLC - sale of medicinal herbs & plants, received from Commercial Section, Embassy of India, Tashkent, sent to all members, FGI.

7. Date: 14/07/2020 – A plethora of freight incentives introduced over Western Railway to increase loading & earnings, received from Western Railways, sent to all members, FGI.

8. Date: 15/07/2020 – Trade Notice No. 07/2020 regarding information issued by Central Board of Excise and Customs, New Delhi, received from Assistant Commissioner, CGST & Central Excise, Vadodara-I, sent to all members, FGI.

9. Date: 16/07/2020 – Adherence of SOPs for COVID-19 amongst the industry members, received from DIC – Vadodara, sent to all members, FGI.

10. Date: 17/07/2020 – Trade Notice No. 2/2020 regarding new DGFT web platform, received from DGFT – Vadodara, sent to all members & exporters, FGI.

11. Date: 18/07/2020 – the SOP for COVID-19 amongst the industry members, received from the office of District Industries Centre, Vadodara, sent to all members, FGI.

12. Date: 22/07/2020 – Notification regarding a free webinar on GST Extensions for Stakeholders (with focus on MSME sector) organized by Office of CGST & Central Excise, Vadodara – I on 24thJuly 2020, received from Assistant Commissioner (Technical & Statistics, Div.-II), Vadodara, sent to all members, FGI.

13. Date: 22/07/2020 – An order regarding revision of Public Procurement (Preference to Make in India), Order 2017 by Ministry of Commerce and Industry and received from MSME-DI, Ahmedabad, sent to all members, FGI.

14. Date: 30/07/2020 – Press Release on the Unlock 3 Guidelines issued by Ministry of Home Affairs, opening up more activities outside Containment Zones, sent to all members, FGI.

15. Date: 30/07/2020 – Press release by Ministry of Human Resource Department regarding the New Education Policy 2020, sent to all members, FGI.

16. Date: 30/07/2020 – Import and sale of a number of drugs and medical equipment in Uzbekistan, received from Embassy of India, Tashkent, sent to all members, FGI.

**AUGUST 2020**

**5th August 2020**

FGI representation to Shri Devendra Kumar, IRTS, Divisional Railway Manager (DRM) to consider relocating the proposed NRTI site.

FGI had made a representation to Shri Devendra Kumar, IRTS, DRM Vadodara to consider relocating the proposed National Rail and Transportation Institute (NRTI) site being built on the Raja Baug garden located in front of the historic Pratap Vilas Palace.

The facade and landscape of the majestic Pratap Vilas Palace, one of the few heritage sites left in in the City, located at Lalbaug, Vadodara is being destroyed because of the construction.

**6th August 2020**

FGI representation to Shri T. Y. Bhatt, IAS, Managing Director, Madhya Gujarat Vij Company Limited (MGVCL) regarding frequent power failure issue at FGI Member Industry - M/s. Steelsmith Continental Mfg. Pvt. Ltd.
FGI had made a representation to Shri T. Y. Bhatt, IAS, Managing Director, Madhya Gujarat Vij Company Limited (MGVCL) regarding frequent power failure issue at FGI Member Industry - M/s. Steelsmith Continental Mfg. Pvt. Ltd.

7th August 2020

FGI Webinar on "The 3C Challenges in New Normal"

The webinar was conducted by Esteemed Guest Speaker Mr. Nitin Dixit, Director, BizKraFT and the panellist was Mr. Manoj Agrawal, Executive Director, BizKraFT.

The objective of the seminar was to understand the factors driving the market share in “New Normal”, to make out own cost optimization strategy, to understand the key factors which govern the cash flow, to understand and make the supply chain value based rather than cost based.

The welcome address was given by Mr. Abhishek Gangwal, Vice President and Vote of thanks was proposed by Mr. Premal Dave, Secretary General, FGI.

The webinar was attended by 70 participants and appreciated by one and all.

21st August 2020

FGI Webinar on Changes in Assessment Procedures And Appeals Due to COVID-19 & Issues Related to Tax Refunds

The webinar was conducted by Esteemed Guest Speaker Mr. Prashant Maheshwari, Director – International Tax, Transfer Pricing & Income – Tax Litigations, B S R & Associates LLP
The session had covered issues related to assessment procedures and tax refunds and focused on the process of faceless assessments by Indian Income-tax department.

The welcome address was given by Mr. Manohar Chawla, President and Vote of thanks was proposed by Mr. Premal Dave, Secretary General, FGI.

The webinar was attended by 40 participants and appreciated by one and all.

21st August 2020
FORUM representation on Withdrawal of Increase in Dearness Allowance hurting MSMEs

A representation was made by FORUM to Shri Dilipkumar Viraji Thakore, Hon’ble Minister of Labour and Employment, Government of Gujarat to withdraw increase in Dearness Allowance since the industrial sector especially MSMEs was already reeling under the pressure created by low demand because of the untimely attack of Covid-19 pandemic and subsequent lockdowns. The industries are not able to absorb the massive increase in manpower costs. At a time when even the Central Government has considered to not increase Dearness Allowance (DA) for this year, Hon’ble Minister was requested to consider withdrawing the increase in DA, in order to reduce the misery faced by the industries especially MSMEs in Gujarat.

21st August 2020
FGI representation with a request to withdraw / amend notification regarding increase in Minimum wages

A representation was made by FGI to Shri Dilipkumar Viraji Thakore, Hon’ble Minister of Labour and Employment, Government of Gujarat to withdraw or amend notification dated 22nd April 2020
regarding increase of minimum wages of approx. Rs. 14/- per day. Such a vast increase has brought growth and development of our industrial members especially MSMEs to a standstill. They were already suffering because of the pandemic, low or no inflow of revenue and orders, decreasing profits and increasing costs of business sustenance. The unanticipated increase has hurt the industries adversely and has taken a toll on the business owners. FGI believes that this abrupt rise in minimum wages can be avoided at this time of turbulence and has requested Hon’ble Minister to withdraw or amend the said notification at the earliest in the interest of the industries in Gujarat.

21st August 2020
Webinar on Cluster Development Scheme
MSME Commissionerate had called a meeting with leading industry members and associations to introduce the concept of Cluster Development Scheme.

Mr. Premal Dave, Secretary General, FGI attended the webinar.

25th August 2020
FGI Webinar on Recent Changes in EPFO
The webinar was graced by esteemed Chief Guest, Mr. Jayant Kumar Pandey, Regional PF Commissioner-I, EPFO, Vadodara.

The other Guest Speakers of the session were Mr. Jai Shankar Prasad, Regional PF Commissioner-II, EPFO, Vadodara, Mr. Sanjay Kumar Rai, Regional PF Commissioner-II, EPFO, Vadodara, Mr. Prashant Priyadarshi, APFC, EPFO, Vadodara.
The session had covered updates on new several digital initiatives by EPFO, Vadodara like E-inspection, Pradhan Mantri Garib Kalyan Yojna, UAN and KYC and improving ease of living of workers and ease of doing business for employees.

The welcome address was given by Mr. Manohar Chawla, President and Vote of thanks was proposed by Mr. Premal Dave, Secretary General, FGI.

The webinar was attended by 90 participants and appreciated by one and all.

**28th August 2020**

**FGI Innovation Showcase Webinar**

The webinar was conducted in association with iCreate. The Keynote address was delivered by Dr. Madhukumar Mehta, Chairman Emeritus and Founding team member, iCreate and Guest Speakers - Mr. Suraj Rajan, Founder, Alluvium IoT Solutions Pvt Ltd., Mr. Tarun Purohit, Founder, Limelight IT Research Pvt. Ltd., Mr. Suket Amin, Founder, Sunbots Innovations LLP, Mr. Navneet Pal, Founder, Crestkiting Retailers Pvt. Ltd., Mr. Prasen Vinchurkar, Founder, Red Carbon Techno Hub gave presentations on their innovative products and offerings. The webinar was moderated by Mr. Siddharth Pareek, Program Manager, iCreate.

The session covered new tools, technology and connectivity and innovative solutions for problems which arise in offices and plants due to covid virus.

The welcome address was given by Mr. Manohar Chawla, President and Vote of thanks was proposed by Mr. Premal Dave, Secretary General, FGI.

The webinar was attended by 50 participants and appreciated by one and all.

**29th August 2020**

**Webinar on interaction with Shri Vijay Rupani, Hon'ble Chief Minister of Gujarat on new Industrial Policy of Gujarat 2020**

Shri Vijay Rupani, Hon'ble CM of Gujarat, launched the Gujarat Industrial Policy 2020 through live platform and interacted with leading industry members across the state and the country.

Mr. Premal Dave, Secretary General, FGI attended the webinar.

**Service to Members / Representations / Circulars:**

1. Date: 01/08/2020 – Unlock 3 guidelines forwarded by Collectorate, Vadodara, sent to all members, FGI.
2. Date: 07/08/2020 - Gujarat Industrial Policy 2020, sent to all members, FGI.
3. Date: 14/08/2020 - Trade notice on e-office (launching thereof) sent to all members, FGI.
4. Date: 19/08/2020 - Special Procurement Notice (tender bids) under Emergency Medical Services Project in Uzbekistan sent to all members, FGI.
5. Date: 21/08/2020 - Exclusive Invitation to participate as Potential Recruiter at the Mega Digital Job Fair - 2020 | Govt of Gujarat & Parul University sent to all members, FGI.
6. Date: 24/08/2020 - Regarding District Skill Development Plan (DSDP) Survey sent to all members, FGI.
8. Date: 29/08/2020 - Gujarat Industrial Policy 2020 sent to all members, FGI.
Panel Discussion on “Evolving Role of HR during the Covid-19 Times”

A panel discussion on the “Evolving Role of HR during Covid-19 times” was organized wherein the panellists consisted of expert HR speakers such as Mr. Sarvadaman Raijada, Chief Mentor, Piramal Glass Pvt. Ltd. & Managing Committee Member, FGI, Mr. Sanjay Suthar, Vice President – HR & IR, Cera Sanitaryware Ltd. and Mr. Sharad Gangal, Executive-VP – HR, IR & Admin., Thermax Ltd. The panel discussion was moderated by Ms. Richa Mohanty Rao, Partner, Cyril Amarchand Mangaldas.

The expert panellists spoke on the paradigm shift which had been brought forward by the pandemic and how HR today has to be on its toes to ensure that the employees are constantly engaged, productive and do not get bored because of the new normal working conditions. The panel discussion covered on ways and means to capitalize these testing time be it on Transformation, Employee Wellness, Engagement and Safety or Launching New Initiatives.

The welcome address was given by Mr. Manohar Chawla, President and Vote of thanks was proposed by Mr. Premal Dave, Secretary General, FGI.

The panel discussion webinar was attended by 60 paid participants and appreciated by one and all.

Webinar on “Port of Antwerp - Your favourite hub in the Indo-German Supply Chain”

The webinar was attended by Mr. Premal Dave, Secretary General, FGI. SG informed the house that the Port of Antwerp authority will be organizing a program for the members of FGI and the details of the same will be shared in due course of time.
11th September 2020

Invitation to Ms. Neelam Rani, IFS, MD, iNDEXTb to be our esteemed Guest Speaker in an Industry Interaction Session on “Gujarat Industrial Policy 2020”

While the New Gujarat Industrial Policy has been well drafted and easier to understand, there are several industrial members who have queries or rather need clarifications regarding some aspects of the policy. In order to simplify their understanding of the policy FGI has planned to organize an Interactive session on the new “Gujarat Industrial Policy 2020” and has invited Ms. Neelam Rani, IFS, Managing Director, iNDEXTb to address the members on the same.

16th September 2020

Webinar on “District Export Plan – Importance and Way Forward”

This webinar was organized in line with the recent focus of Government of India to develop each district as an Export Hub. The Vadodara DGFT is playing a key role for preparation and implementation of District Export Plan for Vadodara which was thoroughly explained during the webinar by Esteemed Guest Speaker – Dr. Ashis Kumar Dash, Deputy Director General of Foreign Trade (DGFT) of Vadodara.

The welcome address was given by Mr. Manohar Chawla, President and Vote of thanks was proposed by Mr. Premal Dave, Secretary General, FGI.

The webinar was attended by 50 paid participants and appreciated by one and all.
22nd September 2020

Members requested to forward details of their vacancies for “Online Job Fair” to be organized by Government of Gujarat.

Government of Gujarat is organizing Online Job Fair in the coming month. FGI requested members to forward the details of vacancies in their organizations.

A total of 70 vacancies were notified by the members. FGI has compiled the same and had forwarded the same to the Office of the Asst. Director- Employment, Vadodara.

23rd September 2020

Members requested to provide Industry feedback

Members were requested to provide their feedback regarding various aspects like Manufacturing, Water, Land, Power, GST, Ease of Doing Business, Environmental Clearance, R&D, Startup and Innovation, Expansion of existing business, Skill Development, Infrastructure, Exports, Labour Law, Services etc.

Only four companies have forwarded their feedback which has been compiled by FGI. SG requested to the members of the house to share their industry feedback on above aspects and the same will be shared the concerned authority for their kind attention and further action.

23rd September 2020

Representation to Hon’ble MSME Minister, Shri Nitin Gadkari for assistance in availing Capital Subsidy under CLCSS Scheme for our member industry M/s Magirsha Industries Pvt. Ltd.

One of our members MSME companies M/s Magirsha Industries Pvt. Ltd., Vadodara was not able to avail the benefit of Credit Linked Capital Subsidy Scheme (CLCSS) as their bank, ICICI Bank Ltd. was not registered for the said scheme when they had applied. Apparently ICICI bank has registered for the scheme but the last date for application has lapsed. In order to aid our member industry to avail the CLCSS scheme, FGI had written to Hon’ble MSME Minister, Shri Nitin Gadkari to look into the matter as the matter looked genuine and deserving.

• Service to Members / Representations / Circulars:

2. Date: 16/09/2020 Notification regarding detention and control of novel corona virus (Covid-19)
3. Date: 22/09/2020 - Notification regarding Gujarat State Level Job Fair 2020
4. Date: 23/09/2020 - Request to provide Industry Feedback
5. Date: 25/09/2020 – Labour Codes passed by Parliament
Gujarat is located on the western coast of India and has the longest coastline of 1,600 kms in the country. Gujarat is one of the high growth states in the country.

Gujarat is one of the leading industrialised states in India. At current prices, Gujarat's Gross State Domestic Product (GSDP) is estimated at Rs 18.85 trillion (US$ 269.70 billion) during 2020-21. The state’s GSDP is expected to grow at a CAGR of 12.87 per cent during 2015-16 and 2020-21.

There are 13 major industry groups that together account for around 82.05 per cent of total factories, 95.85 per cent of total fixed capital investment, 90.09 per cent of the value of output and 93.21 per cent of value addition in Gujarat's industrial economy. Total export from the state stood at US$ 67,401 million during 2018-19 and US$ 49,617 million during April-December 2019.

In 2018-19, export of major agriculture commodities from Gujarat stood at US$ 5.36 billion and reached US$ 3.52 billion during April-December 2019.

Gujarat is a leader in industrial sectors such as chemicals, petrochemicals, dairy, drugs and pharmaceuticals, cement and ceramics, gems and jewellery, textiles and engineering. The industrial sector comprises of over 800 large industries and 453,339 micro, small and medium enterprises.

Gujarat has over 3,300 pharmaceutical manufacturing units, which contributed 30-35 per cent to India’s pharma sector’s turnover and around 28 per cent to India’s pharma export during 2018-19. Export of drug formulations from Gujarat stood at US$ 1,912.78 million in 2018-19 and reached US$ 2,310.75 million in 2019-20 (till February 2020).

Gujarat has achieved the distinction of being one of the most industrially developed states. It accounts for five per cent of the total Indian population and contributes about a quarter of India’s goods export. The state ranks first in terms of total area covered under special economic zone (SEZs) in India. It is also a leading SEZ state with the highest geographical area of 29,423.9 hectares under SEZ development.

As of February 2020, Gujarat had 20 operational SEZs. In addition to operational SEZs, Gujarat had four SEZs with valid in-principle approvals, 28 SEZs with formal approvals and 24 SEZs with notified approvals.

According to Department for Promotion of Industry and Internal Trade (DPIIT), Foreign Direct Investments (FDI) inflow in Gujarat reached US$ 26.6 billion between April 2000 and March 2020. Gujarat accounted for about five per cent share in the overall FDI inflows in India.

Following are some of the major initiatives taken by the Government to promote Gujarat as an investment destination:

- In 2019, around 28,360 memorandums of understanding (MoU) were signed during the Vibrant Gujarat Global Summit 2019, which is expected to generate over 21 lakh jobs.

- Gujarat has a well-developed infrastructure with 42 ports, including one major port at Kandla and 41 minor ports along a 1,600 kms coastline. In 2019-20, Deendayal (Kandla) port handled 122.49 million tonnes of cargo traffic.

- Government of Gujarat has initiated several steps for the development of a world-class port city at Mundra. The port has a cargo handling capacity of over 200 million tonnes per annum.

- In February 2020, President of Portugal H.E. Mr Marcelo Rebelo de Sousa, Minister of National Defense of Portugal and Minister of State for Shipping(I/C) and Chemical and Fertilizer, Mr MansukhMandaviya, signed an MoU to develop a world class National Maritime Heritage Complex at Lothal, Gujarat with cooperation from the Republic of Portugal.

- In June 2020, Tata Power Renewable Energy bagged an order from Gujarat UrjaVikas Nigam (GUVNL) to develop a 120 megawatt (MW) solar project in Gujarat.

MMTPA – Million Metric Tonnes Per Annum

Source: Indian Brand Equity Foundation
Data for the 14-day period from September 17 to 30 suggests that India may have crossed the peak of Covid-19 case-load. During this period, the seven-day moving average of daily positive cases has steadily declined from about 93,000 to 83,000 while the seven-day moving average of daily tests have risen from about 1,15,000 to 1,24,000. The pandemic however is far from over. Yet, the declining positivity rate at all-India level sets the stage to further push up the frontiers of economic recovery. For this, all stakeholders need to get into the act as remaining restrictions on access and mobility are further eased. More than “social distancing” it is “self-protection with due precautions” that better fits into the context of “Jaan Bhi Aur Jahaan Bhi”.

With more than 11 crore people employed with MSMEs, the small enterprise sector needs to be among the early drivers of economic recovery. The strength and the resilience of the MSME sector became evident when this sector made India the second largest manufacturer of PPE in the world; this manifested in a matter of just two months despite starting from scratch during the lock-down.

Major structural reforms launched by the Government – in agriculture markets, labour laws and definition of MSMEs – provide unparalleled opportunity for this resilient sector to grow and prosper now and thereby contribute to job creation in the primary and secondary sectors. The modified definition of MSMEs facilitates expansion and growth of these enterprises without them fearing the loss of government incentives, thereby avoiding the phenomenon of dwarfs among MSMEs. The resulting economies of scale can enhance productivity without the MSMEs losing out on several government incentives including interest subvention, collateral-free loans, market support, export promotion, preferential procurement in the public sector and enabling of IT ecosystems.

The historic labour reforms – discussed for three decades after the conditionality in the 1991 loan from IMF but never implemented thus far – will benefit MSMEs to increase employment, enhance labour productivity and thereby wages in MSMEs. The use of full-time equivalents provides flexibility to MSMEs to tailor their labour strength to market conditions and thereby enhance employment. The increase in the size thresholds from 10 to 20 employees to be called a factory, 20 to 50 for contract worker laws to apply, and 100 to 300 for standing orders enable economies of scale and unleash growth. The drastic reductions in compliance stem from (i) 41 central labour laws being reduced to four, (ii) the number of sections falling by 60% from about 1200 to 480, (iii) the maze due to the number of minimum wages being reducing from about 2000 to 40, (iv) one registration instead of six, (v) one license instead of four, and (vi) de-criminalisation of several offences.

The reforms in the agricultural sector were more overdue than even the labour reforms as the existing laws kept the Indian farmer enslaved to the local Mandi and their rent-seeking intermediaries. While every other category of producer in India had the freedom to decide where to sell his/her produce, the Indian farmer did not. The local monopolists created by this legal infrastructure enabled the intermediaries to prosper at the cost of the farmer, especially the poor ones without the wherewithal to
store their produce. The agricultural reforms enable the farmer to sell where he gets the best deal and thereby enable competition that is sine qua non to create welfare for the small farmer.

Food-processing units benefit the most from all these reforms. While MSME reforms facilitate expansion and provide credit and market support, agricultural reforms facilitate easier market access to crops, pre-harvest price contracts and expansion of warehousing capacity. With Mega Food Parks providing infrastructure support, new food-processing units can be set up or existing units expanded in one or several areas of food-supply chain, particularly logistic services. New units can be also formed by farmers as they collaborate within the farm gates to reduce costs by shortening the upstream segment of the supply chain. On the downstream segment, farmers will find assured markets to sell their wares as retail customers, in a post-COVID mind-set, perceive processed food as a guarantor of safety and hygiene.

The implementation of Aatmanirbhar Bharat (AB) package and unlocking of the economy have ensured that economic recovery in India has gained momentum. This is seen in agriculture with production of kharif foodgrains in 2020-21 estimated to go past the previous year’s level. The growth of demand in the rural sector is reflected in registration of two wheelers/three wheelers/passenger vehicles along with tractor sales reaching/surpassing previous year levels in August.

Other high-frequency indicators have also improved in sync with global activity. Increase in global demand has led to expansion of India’s export at 5.3 per cent in September on YoY basis. The recovery in rail freight enabled revenue earnings clocking positive year-on-year growth for the first time since March in the months of August and early September. Easing of inter-state movement restrictions, quarantine policy and unlocking were accompanied with recovery in Rail Passenger Earnings as well. Cargo traffic volumes continued to inch up towards previous year levels reporting a still lower YoY contraction in August. With domestic aviation traffic also increasing, the upcoming festive months are expected to further boost growth.

Steel sector continued to rebound in August, power consumption in September has now crossed previous year levels having grown at an encouraging rate of 4.6 percent, YoY. E-way bills, in terms of value have surged past the previous year levels in September reflecting a positive YoY growth of logistics. With average daily Electronic Toll Count also increasing to pre-COVID February levels in September, further evidence becomes available on the economy regaining normalcy. The evidence is confirmed from the payments side as well with UPI transactions hitting an all-time high in September moving ahead of the February level. At an eight year high of 56.8 in September 2020, India's manufacturing purchasing managers' index augurs well for economic expansion in the coming months. GST collections, also reached Rs. 95,480 crore in September, going past the previous year level by 3.9 percent for the first time this fiscal year.

As on September 25, India’s foreign exchange reserves stood at US$ 542.02 billion, equivalent to more than 13 months of imports and offer a comfortable buffer to provide for surge in imports following acceleration in the pace of economic activity. High accumulation of reserves in part is explained by robust net FPI inflows with flushed global liquidity. Exports have rebounded and clocked positive
growth in September for the first time since March and trade deficit narrowed with exports recovering faster than imports

The availability of domestic liquidity matches that in the external sector although at this stage it is resulting in higher growth of demand deposits. This highlights the issue of rising precautionary savings which are, in turn, limiting growth in personal consumption and acceleration in activity levels. As intermittent lockdowns cease, containment zones become fewer and smooth operation of supply chains resumes, a fall in retail inflation may boost personal consumption expenditure. Growth in overall credit to non-agricultural sector is expected to be higher in the coming months driving on the uptick in the credit growth to MSMEs and trade services.

Centre continues to lend unflinching support to State Governments towards faster economic revival. Despite the pandemic and the consequent fall in gross tax revenue, the tax devolution to states has happened without disruption to stand at Rs 2.17 lakh crore in the first five months of this fiscal, less by only Rs. 37,629 lakh crore than the previous year. In addition, the Centre has already allowed additional borrowing limit of up to 2 percent of GSDP to states for FY 2020-21 to cope with pandemic induced requirement of higher expenditure.

The sustained spread of the virus poses a downside risk to short-term and medium-term growth rate. To combat these risks, the Government has strategically undertaken various important structural reforms encompassing various sectors. These will strengthen the fundamentals of the economy towards a strong and sustainable long-term growth. The enabling policy environment and initiatives taken by all stakeholders to seize the available opportunities will actualise the growth potential of the Indian economy. In line with this, S&P Global Ratings have retained India’s investment grade (BBB-) credit rating with stable outlook as it expects the country’s economy and fiscal position to stabilize and begin to recover from 2021 onwards.

Source: Department of Economic Affairs, Govt. of India
Working Remotely During COVID-19

Your Mental Health and Well-being

The coronavirus (COVID-19) is presenting new and unique challenges. We are navigating unchartered waters with this virus, making it important to find new ways to work and interact while also taking care of our mental health and well-being.

Many are teleworking full-time for the first time, isolated from co-workers, friends and family. Our daily living routines are disrupted causing added anxiety, stress and strain—physically, mentally, and financially. It is completely natural for this disruption and uncertainty to lead to anxiety and stress.

Now more than ever, we all must take care of our mental health and well-being. As we protect ourselves against potential exposure to the coronavirus, keep in mind that social distancing does not mean social isolation. This resource provides practical tips on taking care of our mental health and well-being.

How do I maintain my health and wellness?

• Keep a regular schedule: Create and maintain a routine and schedule. Set up a designated space for you and each family member to work and learn. Don't forget to include periodic breaks for recharging in your schedule. Although everyone's schedule will be different, here is a sample:

- 7:00 a.m. - Wake up, stretch, take care of kids/animals
- 7:30 a.m. - Breakfast and family time (technology free!)
- 8:30 a.m. - Work and check on updates with small breaks every 30 minutes or so
- 12:00 p.m. - Lunch break, get fresh air, stretch & exercise
- 1:00 p.m. - Work with breaks every 30 minutes, check in with co-workers
- 5:00 p.m. - Dinner and screen break! Call a friend, family, or loved one
- 7:00 p.m. - Self care time

• Stay connected: Stay connected with family, friends, and support systems using technology like Face Time, Skype, Google Hangout and other video-based options. Talk about your fears and concerns with people you trust. Chances are they are feeling the same way.

• Keep your immune system strong: Make a commitment to staying strong by:

  - Washing your hands with soap for 20 seconds (about two rounds of the “Happy Birthday” song)
  - Getting enough sleep
  - Eating well and staying hydrated
  - Taking vitamins

• Prioritize personal hygiene and limit contact with others: This is imperative to avoid spreading the virus. Here's what should be done:

  - Again, wash your hands thoroughly with soap and water for 20 seconds and use hand sanitizer regularly.
  - Use a tissue to cover your sneeze or cough, or when unavailable, cough or sneeze into your elbow.
  - Disinfect with anti-bacterial wipes areas and objects that are heavily trafficked or are touched regularly where you live and work.
  - Avoid contact with those who are sick and avoid touching your face, eyes, nose, and mouth.
  - Stay home when you are sick.
• **Exercise and stay active:** This is not only good for your physical health, but also your mental health. Periodically, get up and move around your home. Walking, stretching, planks or jumping jacks—whatever works best for you to reduce or alleviate stress and increase endorphins. While our favourite gyms and fitness centers are closed during this time, many are offering free livestreams or app-based workouts for members and the general public, so check online to see what's available.

• **Get fresh air:** If circumstances allow, go outside for a brisk walk and fresh air, but avoid crowds and try to maintain the recommended 6-foot distance with others.

• **Stay informed:** Knowledge is power, and it's good to stay updated on progress being made in combating the virus. Stay informed on the latest updates from reliable sources.

• **Limit media consumption:** Avoid continuous exposure to news, media, and social media that may trigger or elevate anxiety, stress, or panic. Stay informed by following few, authoritative resources, but limit media consumption.

• **Set boundaries on work schedule:** When working from home, be sure that you are working reasonable hours. It can be tempting to work more while you have your work at home, however it can also be taxing on your health and well-being, so stick to a schedule with healthy boundaries.

• **Distract and redirect:** Engage in activities that benefit your well-being, bring you joy and distract you from existing challenges. This might include meditation and yoga, often offered free online. You may also enjoy journaling, reading, art projects, cooking with new recipes, breathing exercises, or listening to a calming podcast or music.

• **Get creative to stay connected:** Share tips with co-workers and friends on what's working well for you and encourage them to do the same. Come up with new ideas like planning a Google Hangout to exercise together – try one-minute planks, 10 jumping jacks, or whatever you decide, just keep it simple. Share photos of pets enjoying the new routine. Watch movies at the same time while texting or on Skype. The sky's the limit on creative ways to stay connected.

**How do I manage my mental health condition during this challenging time?**

The information included above applies to everyone whether you experience a mental health condition or not. Here are additional tips for those diagnosed with mental health conditions:

• **Continue treatment and medication:**

  - Despite changes in routine, it is extremely important to follow your treatment plan.

  - If your symptoms change or you need reassurance during this difficult time, call your treating provider's office to see if they are offering virtual visits. Telehealth visits are growing and an important way to connect with care.

  - Be sure that medication refills are up to date. If you are concerned about running low, request that your treating health care provider approves a 60-or 90-day supply of medication.

  - Consult with your health care provider or pharmacist if you are using over the counter medications—cold and flu medications may interact with antidepressants and/or antipsychotics.

• **Respond to symptoms of COVID-19:** If you are feeling symptoms that may be associated with the COVID-19 virus, call your primary care provider first to talk about next steps in care. This virus continues to strain hospital resources so it's best to get directions from your primary care provider on what to do rather than going to an emergency room.
• **Recognize warning signs and triggers:** Continue to monitor new or worsening symptoms you may be experiencing with either your mental health or overall health and well-being. Do your best to keep your stress level low and engage in activities, like those listed above, that help you manage your stress levels during this disruptive time.

• **Engage your support network:** Just as you would during other major life changes, stay connected with family and trusted friends and let them know if you need extra support during this challenging time. That might include regular phone calls, check-ins, and related support. Be clear about what you need during this time.

What can managers and HR professionals do to support employees?

With many organizations requiring employees to stay out of the office, it's more important than ever to encourage and facilitate regular communication with employees. Here are tips for managers and human resource professionals in supporting employees in staying connected to the workplace and each other:

• **Show empathy and be available:** Understand that employees are likely feeling overwhelmed and anxious about circumstances related to the virus. Make yourself available to your staff to talk about fears, to answer questions and to reassure them about work and other issues that might come up.

• **Stay connected with communication and meeting tools:** Use virtual meeting options with video, for regular check-ins and to allow teams to connect with one another "face-to-face."

• **Recognize the impact of isolation and loneliness:** Working remotely can cause people to feel isolated, making it more important to routinely check in with your team, not only about their work product, but also to see how they are doing. Loneliness can lead to depression and other mental health issues. Be aware of significant changes you may see in your team member's personality or work product, because it may be a sign that a person is struggling.

• **Encourage online training:** This is a great time to encourage employees to sharpen their skills with online training. It is also a good distraction to focus on learning rather than worrying about other issues. Find online trainings and new learning opportunities to recommend to employees.

• **Check in with your EAP and Health Plan:** Check in with your Employee Assistance Program (EAP) to confirm their availability and to coordinate support for employees. Remind the staff that the EAP is there if they need support and can connect employees with behavioural health support, if needed. Also, connect with the organization's health plan(s) to learn what they are offering to support plan members and pass that information onto employees. Be sure to include all relevant website links and phone numbers for both the EAP and health plan in communicating with employees.

Compiled by Premal Dave, Secretary General
<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Company Name</th>
<th>Name &amp; Designation of Principal Nominee</th>
<th>Date of Joining</th>
<th>Activity of The Company</th>
<th>Category</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>Krishna Chemicals</td>
<td>Mr. Chinmay Jetly Partner</td>
<td>June 05, 2020</td>
<td>Mfg. of Chemicals</td>
<td>Ordinary : Chemicals, Petrochemicals &amp; Pharmaceuticals</td>
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<td>2</td>
<td>Lexmark Radiators Pvt. Ltd.</td>
<td>Mr. Chirayu Patel Director</td>
<td>June 05, 2020</td>
<td>Mfg. of Radiator For Transformers</td>
<td>Ordinary : Electricals &amp; Electronics</td>
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<td>3</td>
<td>Mechtech Engineers</td>
<td>Mr. Jaimin Patel Proprietor</td>
<td>June 05, 2020</td>
<td>Mfg. of Crusher Machines</td>
<td>Ordinary : Mechnical &amp; Metallurgical</td>
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<tr>
<td>Sr. No.</td>
<td>Company Name</td>
<td>Name &amp; Designation of Principal Nominee</td>
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<td>4</td>
<td>Picson Construction Equipments Pvt. Ltd.</td>
<td>Mr. Kirit B. Shah Director</td>
<td>June 05th, 2020</td>
<td>Mfg. of Mining &amp; Crushing Equipment</td>
<td>Ordinary : Mechanical &amp; Metallurgical</td>
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<td>5</td>
<td>Plasser (India) Pvt. Ltd.</td>
<td>Mr. Vijay Saini Plant Head</td>
<td>June 05th, 2020</td>
<td>Mfg. of Railway Track Laying &amp; Maintenance Machines. Majorly For Indian Railways &amp; Other Reputed Pvt Customers</td>
<td>Ordinary : Mechanical &amp; Metallurgical</td>
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<td>6</td>
<td>S. D. Fine-Chem Ltd.</td>
<td>Mr. Sanjiv Tolia Managing Director</td>
<td>June 05th, 2020</td>
<td>Mfg. of Laboratory Chemicals</td>
<td>Ordinary : Chemicals, Petrochemicals &amp; Pharmaceuticals</td>
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<td>7</td>
<td>Shah Alloys</td>
<td>Mr. Rohit Shah Proprietor</td>
<td>June 05th, 2020</td>
<td>Mfg. of White Metal Bearings Engineering Components</td>
<td>Ordinary : Mechanical &amp; Metallurgical</td>
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<td>8</td>
<td>Teignbridge Propellers India Pvt. Ltd.</td>
<td>Mr. Jimmy Wykes Director</td>
<td>June 05th, 2020</td>
<td>Mfg. of Marine Propellers</td>
<td>Ordinary : Mechanical &amp; Metallurgical</td>
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<td>9</td>
<td>Gowrie Research Pvt. Ltd.</td>
<td>Mr. Vipinkumar Patel Director</td>
<td>July 03rd, 2020</td>
<td>Research &amp; Development Centre</td>
<td>Associate Member</td>
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<td>10</td>
<td>Hanning Motors India Pvt. Ltd.</td>
<td>Mr. Anand Ladgaonkar Managing Director</td>
<td>July 03rd, 2020</td>
<td>Mfg. of Synchronous Drain Pump, Inverters</td>
<td>Ordinary : Minerals/Ceramics/Plastics</td>
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<td>11</td>
<td>Haver &amp; Boecker India Pvt. Ltd.</td>
<td>Mr. Novbert Wirth Managing Director</td>
<td>July 03rd, 2020</td>
<td>Mfg. of Cement Packaging, Filling Machinery &amp; Assemblies</td>
<td>Ordinary : Mechanical &amp; Metallurgical</td>
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<td>12</td>
<td>Arya Instek</td>
<td>Mr. Tushar Velani Partner</td>
<td>August 07th, 2020</td>
<td>Mfg. of Voltage High Current Testing Equipments</td>
<td>Ordinary : Electricals &amp; Electronics</td>
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<td>13</td>
<td>Magirsha Industries Pvt. Ltd.</td>
<td>Mr. Rohit Desai Managing Director</td>
<td>August 07th, 2020</td>
<td>Mfg. of Process Plant Equipments</td>
<td>Ordinary : Mechanical &amp; Metallurgical</td>
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<td>14</td>
<td>Morar Chemicals</td>
<td>Mr. Neha R. Patel Partner</td>
<td>August 07th, 2020</td>
<td>Mfg. of Chloramine-T &amp; B, Calcium Peroxide, Sodium Hypochloride</td>
<td>Ordinary : Chemicals, Petrochemicals &amp; Pharmaceuticals</td>
</tr>
<tr>
<td>15</td>
<td>Western Carbon &amp; Chemicals</td>
<td>Mr. Raj Bhayani Partner</td>
<td>August 07th, 2020</td>
<td>Mfg. of Activated Carbon, MnO2, Anthracite</td>
<td>Ordinary : Chemicals, Petrochemicals &amp; Pharmaceuticals</td>
</tr>
<tr>
<td>16</td>
<td>ABB Power Products &amp; Systems India Ltd.</td>
<td>Mr. Rupender Singh Plant Head</td>
<td>September 04th, 2020</td>
<td>Mfg. of Heavy Electric Equipment</td>
<td>Ordinary : Mechanical &amp; Metallurgical</td>
</tr>
<tr>
<td>17</td>
<td>Arodo India Pvt. Ltd.</td>
<td>Mr. Vikas Marwaha Director</td>
<td>September 04th, 2020</td>
<td>Mfg. of Automatic Bearing Machine Palletiser, Stretch Hood</td>
<td>Ordinary : Mechanical &amp; Metallurgical</td>
</tr>
</tbody>
</table>
## Statistical Snapshot - India

### Gross Domestic Product (at constant prices): Growth in %

<table>
<thead>
<tr>
<th></th>
<th>Q1 FY18</th>
<th>Q2 FY18</th>
<th>Q3 FY18</th>
<th>Q4 FY18</th>
<th>Q1 FY19</th>
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<th>Q1 FY20</th>
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<th>Q3 FY20</th>
<th>Q4 FY20</th>
<th>2018-2019</th>
<th>2019-2020</th>
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<tr>
<td>GDP</td>
<td>5.8</td>
<td>6.5</td>
<td>7.6</td>
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<td>4.1</td>
<td>3.1</td>
<td>6.1</td>
<td>4.2</td>
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<td>GPCF (% YoY)</td>
<td>0.6</td>
<td>5.8</td>
<td>8.7</td>
<td>13.6</td>
<td>12.9</td>
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<tr>
<td>GPCF (% of GDP)</td>
<td>30.6</td>
<td>29.9</td>
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<td>31.9</td>
<td>29.8</td>
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<td>GVA</td>
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<td>6.1</td>
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<td>5.9</td>
<td>3.9</td>
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<td>4.2</td>
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<td>Services</td>
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<td>5.7</td>
<td>4.4</td>
<td>0.9</td>
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### Index of Industrial Production: Growth in %

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<tr>
<td>IIP</td>
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### Non-Food Credit: Growth in %

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<td>6.9</td>
<td>6.7</td>
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<tr>
<td>Industry</td>
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<td>2.4</td>
<td>2.4</td>
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<td>0.7</td>
<td>1.7</td>
<td>1.7</td>
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<td>Retail</td>
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<td>10.6</td>
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### Capacity Utilization Rate (in %)

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<tr>
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<th>Q3 FY18</th>
<th>Q4 FY18</th>
<th>Q1 FY19</th>
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<th>Q1 FY20</th>
<th>Q2 FY20</th>
<th>Q3 FY20</th>
<th>Q4 FY20</th>
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<tr>
<td>Capacity Utilization</td>
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<td>71.8</td>
<td>74.1</td>
<td>75.2</td>
<td>73.8</td>
<td>74.8</td>
<td>75.9</td>
<td>76.1</td>
<td>73.6</td>
<td>69.1</td>
<td>68.6</td>
<td>69.9</td>
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### Inflation Rate: Growth in %

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<tr>
<td>CPI</td>
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<td>3.3</td>
<td>4.0</td>
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<td>6.6</td>
<td>5.8</td>
<td>7.2</td>
<td>6.3</td>
<td>6.2</td>
<td>6.9</td>
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<tr>
<td>WPI</td>
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<td>0.4</td>
<td>-1.6</td>
<td>-3.4</td>
<td>-1.8</td>
<td>-0.6</td>
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### External Sector

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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Export Growth (in %)</td>
<td>1.9</td>
<td>-6.6</td>
<td>-6.6</td>
<td>-1.7</td>
<td>-1.3</td>
<td>-2.7</td>
<td>-2.2</td>
<td>3.2</td>
<td>-34.7</td>
<td>-60.2</td>
<td>-36.2</td>
<td>-12.4</td>
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<tr>
<td>Import Growth (in %)</td>
<td>-8.9</td>
<td>-12.9</td>
<td>-12.0</td>
<td>-15.0</td>
<td>-11.8</td>
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<td>-28.7</td>
<td>-59.6</td>
<td>-52.4</td>
<td>-47.6</td>
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<tr>
<td>Net FDI Inflows ($million)</td>
<td>6652</td>
<td>3954</td>
<td>2026</td>
<td>1933</td>
<td>2813</td>
<td>2881</td>
<td>4280</td>
<td>6286</td>
<td>1963</td>
<td>2477</td>
<td>2383</td>
<td>2016</td>
<td>-</td>
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### Current Account Balance (% of GDP)

<table>
<thead>
<tr>
<th></th>
<th>Q1 FY18</th>
<th>Q2 FY18</th>
<th>Q3 FY18</th>
<th>Q4 FY18</th>
<th>Q1 FY19</th>
<th>Q2 FY19</th>
<th>Q3 FY19</th>
<th>Q4 FY19</th>
<th>Q1 FY20</th>
<th>Q2 FY20</th>
<th>Q3 FY20</th>
<th>Q4 FY20</th>
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</thead>
<tbody>
<tr>
<td>Current Account Balance (% of GDP)</td>
<td>-2.4</td>
<td>-1.1</td>
<td>-2.1</td>
<td>-1.8</td>
<td>-2.3</td>
<td>-2.9</td>
<td>-2.7</td>
<td>-0.7</td>
<td>-2.1</td>
<td>-1.1</td>
<td>-0.4</td>
<td>0.1</td>
</tr>
</tbody>
</table>

*Courtesy: FICCI Business Digest, August 2020*
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With the help of our advanced infrastructure, focus on R&D, we are committed to guiding our industries and society towards a healthier tomorrow.

<table>
<thead>
<tr>
<th>Products</th>
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<tbody>
<tr>
<td>Caustic soda lye</td>
</tr>
<tr>
<td>Hydrochloric acid</td>
</tr>
<tr>
<td>Liquid chlorine</td>
</tr>
<tr>
<td>Caustic soda flakes</td>
</tr>
<tr>
<td>Caustic soda prills</td>
</tr>
<tr>
<td>Compressed hydrogen gas</td>
</tr>
<tr>
<td>Anhydrous sodium sulphate</td>
</tr>
<tr>
<td>Methylene chloride</td>
</tr>
<tr>
<td>Chloroform</td>
</tr>
<tr>
<td>Carbon tetrachloride</td>
</tr>
<tr>
<td>Methyl chloride</td>
</tr>
<tr>
<td>Hydrogen peroxide</td>
</tr>
<tr>
<td>Phosphoric acid</td>
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<tr>
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</tr>
<tr>
<td>Poly aluminium chloride (Virgin grade)</td>
</tr>
<tr>
<td>Stable bleaching powder</td>
</tr>
<tr>
<td>Chlorinated paraffin</td>
</tr>
<tr>
<td>Benzyl chloride</td>
</tr>
<tr>
<td>Benzyl alcohol</td>
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<td>Scalolin</td>
</tr>
<tr>
<td>Biowin</td>
</tr>
<tr>
<td>Bleachwin</td>
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<tr>
<td>Sodium hypochlorite</td>
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</tbody>
</table>
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- Hand-sanitizer with unique formulation
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- Quick dry formula & gentle on skin
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③ Ultra High Net Worth Clients (US$ 30mn - US$ 250mn)
④ High Net Worth Clients (US$ 5mn - US$ 30mn)
⑤ Super Affluent Clients (US$ 1mn - US$ 5mn)
⑥ Family Office Services
⑦ Investment Management
⑧ Next Generation
⑨ Serving Business Owners
⑩ Research and Asset Allocation Advice
⑪ Capital Markets and Advisory
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