



FTCCI *Review*

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THE FEDERATION OF TELANGANA CHAMBERS OF COMMERCE AND INDUSTRY

Vol.IV. No. 15 | April 12, 2023 | Rs. 15/-

FOREIGN TRADE POLICY 2023





The Federation of Telangana
Chambers of Commerce and Industry

Summit on Health Insurance Vision 2030

*Quality & Affordable
Health For All*

Date & Venue
21st & 22nd
April 2023
Federation House,
Hyderabad



Scan & Register

The first national summit involving all the stakeholders with focus on "Patient First"

To deliberate and finalize strategies and
action plan for achieving "Universal Health
Coverage".

OBJECTIVES

- Innovate patient centric health insurance schemes.
- To Improve accessibility and affordability of health Insurance.
- Awareness on existing health insurance schemes like AarogyaSri, ESIC, PMJAY.
- Awareness of health insurance in Telangana to achieve UHC.
- To Understand the challenges in the health insurance sector
- Resolution to overcome the challenges in health insurance sector.

RSVP: Dr. Sanjana

Ph: 9108913819

e-Mail: sanjana@ftcci.in

Day - 1

**Reforms required in the healthcare insurance
delivery system**

By Insurance companies & Health care providers

**How to further improve Government driven
health assurance reach**

By Government health insurance

**Role of intermediaries and technology
providers to be more customer friendly**

By Intermediaries and technology providers

**Modernizing customer grievance redressal
mechanisms and to assure customer delight**

By Insurance Grievance & Redressal-Ombudsman
& Policy holder's representatives

Day -2

**Round table discussion with Senior
Government Officials, CEOs and Heads of
various Stakeholders**

Valedictory /sum-up remarks

Delegate Fee (Incl of GST)

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For Members : Rs 400/-

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FTCCI Review

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- Vol.IV No. 15
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T. Sujatha, Dy. CEO

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A. Srinivas

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Ph: 23395515 to 22 (8 lines)

e-Mail: info@ftcci.in

website: www.ftcci.in

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comment from readers to
enable us to improve our
offering write to us at
sujatha@ftcci.in



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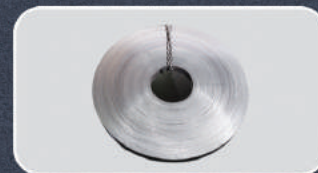
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CORPORATE OFFICE

SAMARPAN, #3-4-174/12/2, Near Pillar No. 125, Attapur,
Hyderabad, Telangana - 500048

CONTACT US

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Dear Members

The RBI has been increasing the key benchmark policy rate i.e. Repo Rate since May 2022 consecutively for 6 times aggregating to 250 basis points and finally it hit a pause button on increase and kept the repo rate at 6.5 percent unchanged. It is a welcome stand

According to RBI Governor, current financial year points towards softening of inflation; and hence the economy can take a pause but war against inflation to continue until there is durable decline.

It is also heartening to note that RBI has marginally raised GDP growth projection for FY24 to 6.5 pc from earlier estimate of 6.4 pc.

Overall, the external scenario is extremely volatile and the turmoil in Banking sector in developed countries may aggravate the situation and it is very important for India to be cautious and vigilant on inflationary situation and spill overs of turmoil into India.

Though India's growth projections are encouraging, as per IMF, the global economy is heading for the weakest period of growth since 1990 as higher interest rates set by the world's top central banks drive up borrowing costs for households and businesses. Indian businesses are passing through a challenging time ever since slowdown in global economy that started in 2018 and I do hope that we will pass through these tough times with flying colours.

I am extremely delighted to inform the members that the Federation of Telangana Chambers of Commerce and Industry (FTCCI) and The Indian Institute of Corporate Affairs (IICA), Ministry of Corporate Affairs, Govt. of India, entered into an MoU on 31st March 2023 for imparting training to Directors of Companies and related stakeholders on various issues pertaining to Corporate Affairs in India. It is for the first time IICA entered into an agreement with a regional chamber and Federation is proud to achieve it. I request all member companies to avail this opportunity and train their Directors on various aspects of corporate affairs.

The round-table discussion on Retail 4.0 as concluding session of Amazon training programs highlighted how existing E Commerce entities, along with government initiatives have helped in the digitalization of MSMEs. We are also pleased to note that few sellers who had taken training witnessed growth and improvement in sales by being on the Amazon marketplace and we

wish to provide more training programs in the coming year too for the benefit of MSMEs.

Seminar on Action Points for Annual Book closure under GST is conducted

to well-equip the industry and businesses with the necessary knowledge and understanding of the GST provisions for annual book closure. It provided the participants with detailed action points required for annual book closure under GST.

In continuation of our efforts to promote entrepreneurial culture among the young people in Tier-II towns, two Days Entrepreneur Mentorship Program for Women was conducted in Medak. I thank VST industries for supporting our efforts and also Collector, Deputy Collector of Medak District, GM (DIC-Medak), Principal of Government Degree College and other government officials who have extended their full support and encouraged / appreciated us and made the program successful.

An awareness Programme on Environment Clearance Certificate and its significance in Construction Sector is organized to highlight the need for EC and impact of non-compliances on the environment and life of the people.

A FTCCI facilitated Mr. Agus P Saptono, Consulate General of the Republic of Indonesia in Mumbai and during the interaction the officials discussed about the trade opportunities between the two countries, particularly in the areas of IT, Health and pharmaceuticals, Machineries, and automotive sectors from India; and Palm oil, coal, minerals, rubber, pulp, and hydrocarbon from Indonesia. Similarly, an interactive meeting on "Trade and Investment Opportunities with South Africa" discussed about the prospective areas between the two countries.




Anil Agarwal
President

India's power consumption dips 0.74 per cent to 127.52 billion units (BU) in March

As per the latest government data, India's power consumption registered a decline of 0.74% in March 2023, marking the first drop in the last 31 months. This reduction in electricity usage can be attributed to the widespread rains caused by western disturbances in the country and the low temperatures experienced in the month of March.

The previous instance of contraction in power consumption was observed in August 2020, when the usage declined by more than 2%, from 111.52 BU in August 2019 to 109.21 BU.

With the expectation of a boost in economic activities and the temperature rising in the coming months, experts are optimistic about the growth of power consumption and demand starting from April onwards.

As per the data, the power consumption in March 2022 reached 128.47 billion units (BU), indicating an increase from 120.63 BU recorded during the same month in 2021.

The recorded electricity consumption for March 2020 was 98.95 BU.

The data indicated that the highest supply of power in a day, known as peak power demand met, increased to 209.01 GW in March 2023.

In March 2020, prior to the pandemic, the peak power demand met was recorded at 170.16 GW.

According to the estimates of the power ministry, the peak power demand is anticipated to reach 229 GW during the upcoming summer season.

https://www.indiainfoline.com/article/news-top-story/india-s-electricity-consumption-dips-at-billion-units-1680495535324_1.html



Govt to issue tenders for 250 GW of new renewable capacity by March 2028

The world's third-largest greenhouse gas emitter will issue tenders to install 15 GW of renewable energy capacity each in the first two quarters of this fiscal year ending March 2024, followed by bids for 10 GW in the next two quarters, according to the memo.

India will issue tenders for the installation of 250 gigawatts (GW) of renewable energy by March 2028, the country's renewable energy ministry said in a memo reviewed by Reuters.

<https://www.moneycontrol.com>

20268.17 MU generated by Gas-based Power Stations during April-Jan in FY 2022-23: Union Power & NRE Minister Shri R. K. Singh

The Central Electricity Authority under Ministry of Power, monitors 62 gas based power stations, with a total capacity of 23,845 MW using gas as primary fuel. The list of gas based power plants, along with their location.

The requirement of gas for these power plants at 90% Plant Load Factor (PLF) is 115 Million Metric Standard Cubic Meters per day (MMSCMD). During the year 2022-23 (April, 2022 to January, 2023), the total gas available to power sector was only about 16.14 MMSCMD, comprising of 13.21 MMSCMD domestic gas and

2.93 MMSCMD imported Re-gasified Liquefied Natural Gas (RLNG).

During 2022-23 (April, 2022 to January, 2023), the gas based capacity of 9308 MW (28 gas based plants) had NIL generation and the overall Plant Load Factor (PLF) of gas-based power plants remained only around 12% due to less availability of domestic gas and high price of imported RLNG.

In order to meet the projected peak demand of around 230 GW during April - May, 2023, the Government of India approved a mechanism for operationalization of around 5000 MW NTPC gas based capacity during this period. Further, the Government has also planned for additional procurement of power from gas based capacity (other than NTPC Plants) during this period.

India and Sri Lanka to jointly build 135 MW solar power plant in Trincomalee

India and Sri Lanka have agreed to work together on building a 135 MW solar power plant in Trincomalee, Sri Lanka, with the aim of promoting renewable energy.

Reportedly, NTPC Limited and Ceylon Electricity Board have entered into an agreement to implement the solar project in two stages. A 50 MW solar power project and a 220 kilowatt transmission line with a length of 40 km will be constructed in the first stage. The estimated cost of implementing the solar project is USD 42.5 million, and USD 23.6 million will be spent for establishing the transmission line. The first stage is expected to be completed between 2024 and 2025. Meanwhile, in the second stage, an additional 85 MW solar power generation plant will be constructed at an investment of USD 72 million.

<https://economictimes.indiatimes.com/industry/energy/power>

NTPC registers highest ever power generation of 400 BU in FY23, a growth of 10.80%



NTPC Ltd, India's largest integrated power generator, has registered the highest-ever power generation of 400 BU in FY23, a growth of 10.80% vis-à-vis previous year.

NTPC also continued an upward trend in coal production from its captive mines with a coal production of 23.2 Million

Metric Tonnes (MMT) with a robust growth of over 65% vis-à-vis the previous corresponding year. NTPC has taken several steps to augment the coal production from its coalmines. The use of high-capacity dumpers as well as an increase in the existing fleet size of excavators has allowed the operational mines to increase production.

NTPC has set an ambitious goal of reaching half its installed capacity through RE by 2032, to serve the nation and support its decarbonisation goals. During the financial year, FY 23, the company registered a growth of 24.24% in a non-fossil portfolio.

NTPC Group installed capacity stands at 71594 MW.

Private sector must not miss out on opportunities in India's green energy gold mine, says PM Modi in renewable energy hard sell

Emphasising the lead taken by India in renewable energy capacity addition in the world, prime minister Narendra Modi has sought a significant upping of investments by both the private sector and micro, small and medium enterprises (MSME) in the sector.

"The opportunities offered by India in solar, wind and biogas [segments] are nothing short of a gold mine or oil field for the private sector," he said while addressing the post-budget webinar on 'Green Growth' in New Delhi on Thursday. "Since 2014 the country had been at the forefront in renewable energy capacity addition among major economies. Our track record reveals that we achieve the targets set by us well ahead of the determined timelines," he added.

He especially highlighted how the country had completed the addition of 40 per cent renewable energy capacity to its

total installed power generation capacity nine years ahead of schedule and 10 per cent of ethanol blending five months ahead of schedule. The country would be adding another 500 GW of non-fossil fuel-based electricity capacity by 2030 as well as accomplish the target of achieving 20 per cent ethanol blending in petrol by 2025, a good five years ahead of the 2030 cutoff.

He said that the country was now looking at producing 5 million metric tonnes (MMT) of green hydrogen through the National Green Hydrogen Mission.

"More than Rs 19,000 crore has been provisioned to encourage participation in this programme. Other than green hydrogen mission, there are several other investment opportunities available to you such as electrolyser manufacturing, green steel manufacturing, manufacturing of

fuel cells for long-haul transportation," he said in a message directed at potential investors looking at investing in the mission.

He added that the country also had the potential for manufacturing 10,000 million cubic metres (MCM) of biogas from cow dung and 150,000 MCM of gas from agricultural residue.

"This alone can contribute 8 per cent to the city gas distribution grid in the country," he said.

The government had, therefore, announced plans for setting up 500 new biogas plants under the GOBARdhan scheme for Rs 10 lakh crore.

"Other than the private sector, the government's 'Waste to Energy' programme is creating a market for both the private sector as well as MSME players. Together with the agricultural waste generated by rural India the municipal waste generated by cities presents an attractive proposition for compressed bio gas (CBG) production," the prime minister said.

Reiterating that India presented a huge potential to lead the world when it came to green energy technologies, he said this would not only forward the cause of global good but also help in generating green jobs.

The Union Budget proposals for FY2023-24 cover diverse aspects of climate change and energy transition under the Rs 35,000 crore allocated for the purpose. These comprise funding for the National Green Hydrogen Mission and biofuels, viability gap funding (VGF) for 4000 MWh of battery storage systems, capital support for a renewable energy project in the union territory of Ladakh, and the establishment of a programme for facilitating green credit.

This was the first in a series of 12 post-budget webinars being organised by the central government to seek ideas and suggestions for the effective implementation of the initiatives announced in the Union Budget 2023.

<https://www.businesstoday.in/industry/energy>



India's Manufacturing PMI Hits Three-Month High in March

The India Manufacturing PMI rose from 55.3 in February to 56.4 in March, according to IHS Markit.

India's manufacturing activity continued its growth momentum in March, signalling the strongest improvement in operating conditions so far in 2023, driven by resilience in demand and competitive pricing. The India Manufacturing Purchasing Managers' Index rose from 55.3 in February to 56.4 in March, according to IHS Markit. A print above 50 means expansion, while a score below 50 indicates contraction.

That said, the PMI average for the final fiscal quarter (55.7) came in below that recorded in the prior period (56.3 in the third quarter). March data highlighted a further upturn in new business placed with Indian manufacturers, the release stated. Moreover, the rate of expansion was sharp and the fastest in three months.

Continuing the trend that has been recorded on a monthly basis for a year, new export orders rose in March. The rate of expansion quickened from February, though it remained slight and historically subdued. Ongoing improvements in total sales volumes underpinned another increase in production. Output rose at the fastest pace since last December, and it outpaced its long-run average.

Demand resilience also encouraged firms to rebuild their input inventories. Stocks of purchases rose at a sharp rate that was one of the strongest seen in over 18 years of data collection.

Another factor that stimulated buying levels was moderation in cost pressures. March data highlighted the second-weakest increase in input prices in two-and-a-half years. In fact, close to 96% of firms signalled no change in cost burdens since February. Although selling prices increased further at the end of the last fiscal quarter, the rate of inflation was moderate and broadly similar to February.

Indian manufacturers expect improved customer relations, new product releases, and advertising to support sales and subsequently production over the course of the coming 12 months. That said, the overall level of positive sentiment slipped to an eight-month low due to concerns surrounding competitiveness and general inflation.

<https://www.bqprime.com/business/indias-manufacturing-pmi-hits-three-month-high-in-march>



States to have bigger role in pushing growth over 6.5%: CEA Nageswaran

The government's top economist said the Centre will have a role to play in key areas such as securing India's energy needs as the world moves to cleaner sources of energy

State governments have a bigger role to play than the Centre in boosting the Indian economy in the coming years, Chief Economic Adviser V Anantha Nageswaran has said.

The restoration of financial, credit, and investment cycles will see the economy growing by 6.5 percent on average in the coming decade. However, to exceed that rate of growth will require states to enact reforms in spheres that fall under their purview.

"...much of it has to come from state governments because issues like health, education, labour markets, land markets, et cetera are largely in the realm of state government," Nageswaran said.

"So, state reforms in these areas and in terms of service delivery and in terms of preparing the young work force to have the right kind of skillset for the next 20-30 years in terms of education reforms, those initiatives...the onus largely rests with state governments," he added.

He said the Union government will have a role in boosting growth by being active in key areas such as securing India's energy needs in the current global move to fight climate change.

"That will be the biggest contribution that the Union government can make in the coming years because there is tremendous pressure on energy transition for justifiable reasons," the government's top economist said.

Nageswaran said the government had to get the financing of the energy transition "right", and this could not be done by ignoring growth objectives. "...without domestic growth there is no social stability nor public acceptance of some of the behavioral changes we would like them (the public) to make to succeed in the energy transition.

<https://www.moneycontrol.com/news/business/economy>

Banks reach out to RBI, seek easing of MSME bad loan rules

Banks have reached out to the Reserve Bank seeking relaxation in recognition of non-performing assets in the MSME sector.

Banks want that a restructured MSME account under the Covid package be considered NPA from the latest date and not from the date prior to restructuring. This will give some relief to banks as it would lessen their provisioning burden.

This comes after, in certain cases, banks were told to treat such accounts as bad loans starting from when they were restructured and accordingly make provisions.

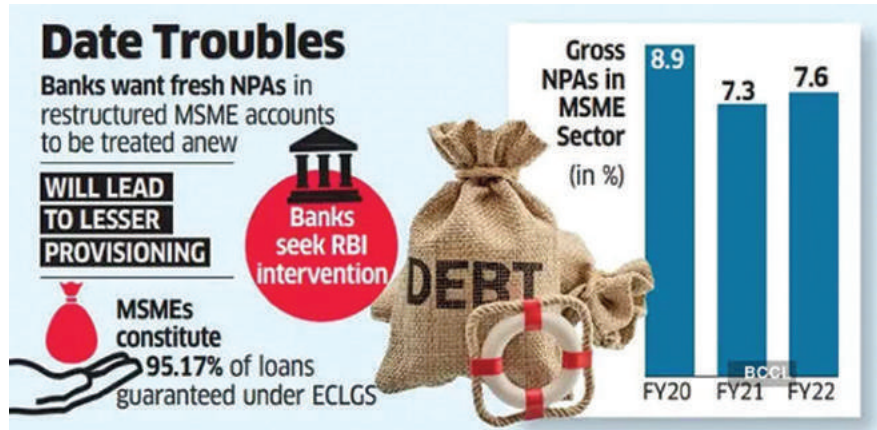
"If RBI allows such relaxation, the provisioning on such accounts will be from the fresh date when they turned non-performing and not backdated, which will lessen the burden on the lenders," said a senior bank executive aware of the developments. Banks had approached the banking regulator early this month, he said.

As per the latest RBI data, outstanding advances to the MSME sector stood at Rs.20.44 lakh crore in FY22. The gross (NPA) ratio pertaining to MSMEs in scheduled commercial banks (SCBs) was 7.6% in FY 2021-22 and touched 6.1% in FY 2022-23, through December 31.

"We have requested that only those accounts that performed satisfactorily in the specified period after restructuring during the Covid outbreak and later slipped into the NPA category be considered for such dispensation," said the above quoted executive.

During the pandemic, a special restructuring window was put in place for MSMEs to support them in view of reduced cash flows.

Under Resolution Framework 1.0, announced in August 2020, which permitted implementation of restructuring till March 2021, and Resolution Framework 2.0, announced in May 2021, which permitted invocation of



restructuring till September 30, 2021, to be completed within a period of 90 days.

"Less provisioning will help banks disburse more credit to eligible entities under various schemes," said another bank executive, adding that already the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) is being revamped.

In the FY24 budget, the government has announced an infusion of Rs.9,000 crore into this fund, which will lead to additional collateral-free guaranteed credit of Rs. 2 lakh crore at a reduced cost of credit.

According to latest data, MSMEs constitute 95.17% of the loans guaranteed under Emergency Credit Line Guarantee Scheme (ECLGS).

Around 66% of the total Rs 2.40 lakh crore guaranteed under the scheme goes to MSMEs. According to a report by the State Bank of India, ECLGS saved 1.46 million MSMEs from closure and thereby saved the employment of around 16.5 million workers.

Break Up India's Biggest Firms, Ex-Central Banker Acharya Says

India's biggest conglomerates, which wield immense pricing power in the retail, resources and telecommunication sectors, are contributing to elevated inflation and should be broken up, a former

central banker said.

India's biggest conglomerates, which wield immense pricing power in the retail, resources and telecommunication sectors, are contributing to elevated inflation and should be broken up, a former central banker said. The "Big 5" consisting of Reliance Group, Tata Group, Aditya Birla Group, Adani Group and Bharti Telecom have grown at the expense of smaller local firms, said Viral Acharya who was Reserve Bank of India deputy governor between 2017 and 2019.

At the same time, the government's "sky-high tariffs" have shielded these conglomerates from competition by foreign firms.

"Creating national champions, which is considered by many as the industrial policy of 'new India,' appears to be feeding directly into keeping prices at a high level," said Acharya, who is a professor of economics at New York University Stern School. He suggested such conglomerates should be dismantled to increase competition and reduce pricing power. If that doesn't work, "throw sand in the wheel by making it economically unattractive to remain a large conglomerate unless productivity gains are truly large," Acharya wrote in a paper to be presented at a Brookings Institute panel on emerging markets.

<https://www.bqprime.com>

FTCCI REPRESENTATIONS

Smt. A. Santhi Kumari, IAS
Hon'ble Chief Secretary,
Government of Telangana,
BRKR Bhavan, Lower Tank Bund
Road, Hyderabad.

*Sub: Request for redressal of issues
faced by the industry and land
owners – Reg*

Trade License:

G.O. RT. No. 147 MA & UD Dept,
dated 22.09.2020- Industrial
Establishments are to pay a
minimum rate of license fees
between Rs. 4 /- per sft to Rs. 7
/- per sft for built up area including
Manufacturing blocks / Q.C buildings
/ sheds/Solvent storage area / Boiler
house / administrative blocks etc.
as per the size of the unit whether
micro, small, medium or large.

The traders and business
establishments are charged at Rs. 3
to Rs 5 per sq ft depending on road
width of 30 ft, 40 ft or more than 40
ft road.

1. Previously the Trade License
fee was a maximum of Rs 7000
for three years term as per
the Panchayat Raj and Rural
Development G.O. MS 16 dated
10.01.1996.
2. Subsequently the Trade
License renewal fee charge was
Rs.7000/- per year in and around
Municipalities of Hyderabad by
GHMC.

The said G.O Ms. No. 147 was issued
in September 2020, but due to
covid-19 lockdowns and subsequent
difficulties faced by all, the notices
for payment of trade license fee was
not served with increased rates.
But now all establishments are
receiving notices for payment and
to the astonishment of all, the sums
are substantially high. For instance,
a trading unit previously paying Rs.
7000 is now demanded to pay in
lakhs of rupees.

The traders and industrial
establishments are now in utter
dismay as "Trade License Fee" has
now become another "Property

Tax" as the fee is calculated on the
square feet basis of establishment.
We bring to the notice of your good-
self that industry is paying many
fees/cess/surcharges apart from
taxes and they are burdening them
heavily, making it very difficult for
the industry to survive, particularly
MSMEs.

Industrial Incentives:

Though the Government was
allocating sufficient funds for
Industrial Promotion in the Budgets
(allocated Rs. 2500 plus Crores in
FY 22-23), due to non-disbursement
of the allocated funds, the pending
amounts are getting accumulated
year after year, thus not serving the
purpose they are intended for.

Of Rs. 2503 Crore allocated, only Rs.
32.74 crore was disbursed towards
incentives. The release of negligible
amounts is resulting in piling up of
incentive amounts and sanctioned
units are waiting for their money for
more than 7 years now.

For FY 2023-24, government
sanctioned Rs. 2937.20 crore, but
if the government do not release
the sanctioned budget promptly on
quarterly basis, mere allocation will
not help the industries.

Also, inadvertently and perhaps due
to the demands of specific industry
or market segment conditions, the
meagre subsidy / incentive amounts
released in the past few years were
also not as per seriatim, leading
to disgruntlement amongst the
industrial fraternity.

Madam, we request your good-
self to take notice of the above
challenges faced by the industry and
request you to consider:

1. Amendment to G.O. RT. No. 147,
MA & UD Dept, dated 22.09.2020
and revert to old system of
collection of Trade License with a
maximum ceiling
2. To release the budgeted amounts
for industrial promotion in
quarterly basis to help MSMEs and
reduce the pending incentives

amounts.

Problems/Challenges faced with
Dharani Portal:

Telangana State is the first to
launch an integrated land record
management system- Dharani, in
October 2020, to herald reforms in
land administration. The aim of the
initiative is laudable, but because of
poor after sales service, the system
is creating many challenges to
applicants.

Requested the Hon'ble Chief
Secretary to look into the various
challenges faced by the land owners
and provide relief to them.

Sri Arvind Kumar, IAS
Special Chief Secretary to
Government,
Dept. of MA & UD,
Govt. of Telangana
Hyderabad.

Sub: MA & UD—The Telangana
Municipalities Trade Licenses
(Regulation and Renewal) Rules
2020 – Enhancement of Trade
License Fee on square ft basis
& width of the abutting road –
Request for exempting Industrial
establishments – reg

Ref: 1. G.O. RT. No. 147 MA & UD
Dept, dated 22.09.2020

May we bring to your notice
the referred G.O where it has
been mentioned that industrial
Establishments are to pay a
minimum rate of license fees
between Rs. 4 /- per sft to Rs. 7
/- per sft for built up area including
Manufacturing blocks / Q.C buildings
/ sheds/Solvent storage area / Boiler
house / administrative blocks etc.
irrespective of the size of the unit
whether micro, small, medium or
large.

We wish to bring it to your notice
that:

1. Previously the Trade License
fee was a maximum of Rs 7000
for three years term as per

the Panchayat Raj and Rural Development G.O. MS 16 dated 10.01.1996.

2. Subsequently the Trade License renewal fee charge was Rs.7000/- per year in and around Municipalities of Hyderabad by GHMC.
3. The maximum ceiling limit of Rs 7000 for Trade License as per the GHMC Resolution No.2 dated 09.01.2015 has now been removed through GHMC Resolution of Standing Committee NO.173 dated 14.11.2019.

It is pertinent to note the recommendation made by World Bank that Industrial licensing and renewal fees should only be to cover the cost of processing and not for treating them as sources of major revenue.

It is brought to your attention that in the state of Karnataka, the Greater Bangalore Municipal Corporation amended the Karnataka Act 22 of 1964, section 256, sub-section (1) exempting all MSME units registered under the MSME Act 2006, and large industries who have filed IEM from obtaining Trade License. It is pertinent to mention that in most of the states the Trade License fee for industry is marginal or exempted.

FTCCI requested to:

- ▶ Reconsider fixing the trade license fee with reference to location and floor area (Road Width and Square Feet) for general establishments or offices or traders (Point 4, Table No ii) as this amounts to another 'property tax' for the owners.
- ▶ Revert to old system of maximum ceiling limit.
- ▶ To exempt industries from obtaining Trade License (point 4, Table iii) based on the facts and circumstances given above and
- ▶ To amend G.O. Ms. No. 147 dt 22.09.2020 especially during these difficult times.

The positive decision of government

of Telangana will help large number of small traders, MSMEs and manufacturing units in the state.

**Sri Sriranga Rao,
Hon'ble Chairman,
TSERC, 5th Floor, Singareni Bhavan
Red Hills, Hyderabad**

Subject: Net Metering Limit and Captive Power Procurement from Renewable Energy Sources by the Industries- Reg

We would like to bring to your notice that the industries in Telangana are facing challenges with the increasing cost of power and limited access to renewable energy sources. We believe that Captive Power Procurement from Renewable Energy Sources would not only help the industries to reduce their cost structures, energy costs being one of the key elements of the cost structures for most industries, but also contribute to reaching the global commitments of India to source half its energy from non-fossil fuel sources by 2030.

As you may be kindly aware, Captive Power Procurement provides a framework for industries to generate and consume power from their own renewable energy sources, which would help reduce their dependence on fossil fuels and lower their energy costs. This would not only help the industries to be cost-competitive but also contribute to the state's target of reducing the carbon footprint.

Also, the financial burden on Distribution Companies to procure power from market at a high cost to meet the demand will come down, thus making their balance sheets stronger.

Sir, Clause 4.7 of Regulation 6 of 2016 states that "the capacity of a rooftop solar PV system to be installed at the premises of an eligible consumer shall not be less than 1 kWp and a maximum of 1 MWp".

We submit that the above regulation was made in 2016 and in the last seven years, Telangana State recorded higher growth rate in all sectors and become a top ranker in the country in many fronts. The State is attracting many investors from across the Globe to set up their establishments in Telangana for their India operations.

Owing to high growth rate, the demand for power increased by almost 70% during the period and the per capita consumption increased from 1196 in 2014 to 2012 units by 2022.

Keeping in view the ever-rising demand for power in the state and need to promote renewable energy for reducing carbon footprints, we request the support of Hon'ble Commission in the following areas:

1. Enhancing the limit of Net Metering from 1 MW to 3 MW so that the industries can improve their cost structure by setting up their own solar power plants on rooftop or on the land available in their premises.
2. Removing the requirement of CEIG (Chief Electrical Inspector to the Government) approval and moving to self-certification by the industries for solar power plants up to 3 MW.
3. Granting Open Access Licences to the industries to procure renewable power from renewable power plants set up in the state of Telangana and other states by using the State Transmission & Distribution infrastructure.

We understand that these steps would require a consultative process with all the stakeholders involved, including the industry, the transmission company, power distribution companies, and other stakeholders.

We would be happy to extend any support to make this happen and work with other stakeholders in this endeavour.

FTCCI Jointly organized with IICA (Indian Institute of Corporate Affairs)

Certificate Course on Corporate Management and Governance



9th & 10th March, 2023
Federation House, Hyderabad

Dr Pyla Narayan Rao, Associate Professor, School Of Corporate Law, Indian Institute Of Corporate (IICA), Ministry of Corporate Affairs (MCA), Govt. of India, was the Chief Guest on behalf of IICA. Sri Anil Agarwal, President, Sri Meela Jayadev, Sr Vice-President, Sri Suresh Kumar Singhal, Vice-President, CA Naresh Chandra Gelli V, Chair, Dr (HC) Tasneem Shariff, CA Ritesh Mittal, Co-Chairs of the Corporate Law Committee of FTCCI participated in the Programme.

In his Inaugural Address Dr Pyla Narayan Rao, Associate Professor, School of Corporate Law, Indian Institute Of Corporate (IICA), Ministry of Corporate Affairs (MCA), Govt. of India, spoke on the management of company affairs, what exactly board of directors and what type of director is required to be appointed in a certain class of the Company under the Companies Act, 2013. He explained the object clause in the memorandum as per the Companies Act 1956 and changes made thereafter in the Companies Act 2013 in detail. He elaborated on the importance of the object clause of the memorandum and the Act beyond the power of the memorandum is ultra vires. He stated that Company has to carry on its business according to the object clause. He briefed about the role and liability of Independent

directors in a Company.

Mr Rao explained in detail on the definition of Corporate fraud under Section 447 of the Companies Act, 2013 and referred to recent cases. He said most of the offences are due to a lack of knowledge of the basics of the Companies Act.

Earlier, welcoming the participants, President stated that good corporate governance is essential for the efficient operation of the companies. It leads to ethical business practices that lead to financial viability that is why it possesses the utmost importance in the smooth working of a company.

In his Introductory Remarks, CA Naresh Chandra Gelli, Chair of the Corporate Law, IBC & ADR Committee, briefed the participants about the objective of the course. He said the course provides an overview and in-depth knowledge about corporate governance in India, the liability of directors and officers, corporate governance globally, corporate governance and the markets, and other important related issues.

Speaking at the Programme, DR (HC) Tasneem Shariff, Co-Chair of the Corporate Law Committee of FTCCI, introduced the Chief Guest, Dr Pyla Narayan Rao, to the Participants.

In the Technical Session, Dr Rao gave a detailed presentation, touching on every clause relating to the Directors under the Companies Act 2013. He explained in detail – Difference

between Shares & Securities under the Companies Act, 2013, Number of directorships one can hold, Disqualifications of Directors, Vacation of office by Directors, Resignation of Directors and referred several Case Studies / Case Laws

On the 2nd day, Sri Suresh Kumar Singhal, Vice-President, addressed the participants.

Sri Ritesh Mittal, Co-Chair of the Committee, introduced the Speaker, CA Kamal Garg and the Chief Guest of the Valedictory Session, Shri Praveen Kumar, IAS (Retd.), to the participants.

At Technical Session II, CA Kamal Garg, Insolvency Professional, Insolvency & Bankruptcy Board of India, New Delhi, addressed the participants. He gave a detailed presentation on Board Meetings & General Meetings, Accounts of Companies, Audits and Auditors, an overview of Corporate Governance, and Case Studies.

In his valedictory address, Shri Praveen Kumar, IAS (Retd.), DG & CEO, IICA (Indian Institute of Corporate Affairs), an Autonomous Body under the Ministry of Corporate Affairs for the Indian Corporate Law Service Officers, said the program was a first joint initiative and hoped to continue the partnership. It is the business that drives growth and not the government. If the business grows, the country also grows. So also the prosperity of the nation. This is the feeling the country has today, he said.

He mentioned that after New Companies Act came into existence in the year 2014, now feather touch regulations have come in the place of strict compliance. Under the changed circumstances, you follow the law on your own. Though it sounds good, it is also dangerous. How do you keep a vigil on 15 lakh companies? Will all comply on their own? Some may violate their freedom. One violates, everyone suffers, he said. He briefed the role of IICA in helping develop and maintain a knowledge Management

system, covering all aspects, issues, and experiences relating to Indian and global corporate functioning/affairs. He informed the participants that IICA organizes capacity-building programs. There are so many new-age practices coming into existence, like CSR. The new thing is ESG, also known as environmental and social governance. It is a framework designed to be embedded in ways to generate value for all organizational stakeholders. It is very important. IICA is developing training programmes around it now. It is a need of many corporates. A few

years down the line, we may encounter a situation where the disclaimer on future products may read that this product is ESG compliant.

Sri Praveen Kumar said that another emerging subject in the corporate world across the globe is Human Rights in Business. It is very important. IICA is taking baby steps in this subject. However, it may be a full-blown subject for corporate training in future.

Business is important. Making profits is also important. But, compliance will keep your profits high, he said.

Forty corporate executives and senior leaders participated in the course. Later, certificates were given away to the participants. Smt Tasneem Shariff and Sri Suresh Kumar Singhal, the Vice-President, addressed the participants at the Valedictory Session. Sri Meela Jayadev, Sr. Vice-President, proposed the vote of thanks.

Dr Pyla Narayana Rao and CA Kamal Garg clarified several doubts raised by the participants. Sri Meela Jayadev, the Sr. Vice-President, proposed a vote of thanks.



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Meeting with Mr. Agus P Saptono, Consulate General of the Republic of Indonesia in Mumbai



18th March, 2023
Federation House, Hyderabad

It was also an occasion to bid farewell to Mr. Agus P Saptono who will conclude his mission to India on 31 March 2023 and will be going to Indonesia.

Mr. Anil Agarwal, President, FTCCI in his welcome address said that his Excellency has been an outstanding diplomat, representing his country with utmost dedication, passion, and professionalism. He has contributed significantly to strengthening the bilateral relations between Indonesia and India and promoting cultural exchanges and trade partnerships. His tireless efforts have helped foster a better understanding of Indonesia among the people of Mumbai and the neighboring regions. His role in promoting Indonesian culture through various events, such as the Indonesian Film Festival, culinary fairs, and cultural exhibitions was recalled and lauded. Indonesia is the second largest trading destination for India in the ASEAN region. Indonesia is eyeing a \$60 billion bilateral trade with India by 2025, as the figure has already reached \$32 billion last year, said Anil Agarwal.

H.E. Mr. Agus P Saptono, Consulate General of the Republic of Indonesia, Mumbai in his address said that the India and Indonesia has set an ambitious \$50 billion target for bilateral trade by year 2025. His Excellency

hoped that the Business community from Hyderabad, Telangana will continue extending all their strong commitment and goodwill to explore new opportunities in Indonesia and keep continue working in close cooperation with Indonesia to enhance cooperation in all dimensions to promote the two countries relations.

In the past global economic slowdown, we have been witnessing the positive growth of the Indian and Indonesian economies. Our task now is how to ensure the two giant economies of its region can continue to mutually benefit each other and to continue to make mutual progress for the prosperity of Indonesia and India. Observed closer relations between India and Indonesia during the past year, including the Comprehensive Strategic Partnership between India and Indonesia established in 2018, which takes both countries' relations into a new era and provides momentum to make further significant investments in the bilateral tie.

Acknowledging India's all-round development, we do agree that India has a lot to offer to Indonesia, especially in the areas of IT, Health and pharmaceuticals, Machineries, and automotive sectors. Indonesia and India enjoy a high level mutually beneficial relationship. He also impressed that the India is the largest buyer of crude palm oil from Indonesia and also imports

coal, minerals, rubber, pulp, and hydrocarbon in significant quantities. India exports refined petroleum products, maize, commercial vehicles, telecommunication equipment, and oil seeds to Indonesia. There is considerable potential for expanding trade in the areas of automotive components, automobile, engineering products, IT, Pharmaceuticals, biotechnology, and healthcare sectors. Given their strategic significance, Infrastructure development, and energy, both traditional and renewable, are key areas of enhancing bilateral cooperation. Both countries should put in place suitable policies to encourage private sectors to make investments in infrastructure and manufacturing sectors.

His Excellency has invited to visit the annual trade event "Trade Expo Indonesia 2023" going to be held from October 2023 in Indonesia and being organized by the Ministry of Trade, Republic of Indonesia. Various potential business sectors from Indonesia to be present at Tradexpo will such as Manufacturing, Healthcare and Beauty, Furniture and Home Décor, Food & Beverages, Fashion and Accessories, Medical Equipment, Digital, and Services.

FTCCI officials Mr. Meela Jayadev, Senior Vice President, Mr. V.S. Raju, Past President, Ms. Khyati Naravane, CEO, and Ms. Vijaya Khader, Professor were participated at the meeting.

Interactive meeting on “Trade and Investment Opportunities with South Africa”



23rd March, 2023

Federation House, Hyderabad

Mr. AVPS Chakaravarthy, Chair, International Relations Committee in his introductory remarks said that the India exports Vehicles, Mineral Fuels, Iron and Steel, Plastics and many others to South Africa. He has briefed about the activities of the federation and Telangana state.

His Excellency Cedric Crowley, Dy. High Commissioner, South Africa in his address stated that Your 'Mahatma' is our 'Mahatma'. He was referring to the Father of India, Mahatma Gandhi.

Accompanied by Mr Khathutshelo Thagwana, First Secretary, Political he said our bilateral relationship is historical. It dates back many years. He began his address by saying 'Namaskar' and wished the audience 'Happy Ugadi'. It connected him to the audience instantly. The relationship must be a win-win for both countries. We have natural beauty and you have natural talent. We have some commonalities.

We can't compete with you. But, there is one Elan Musk, who was born in Pretoria, South Africa, and briefly attended the University of Pretoria before moving to Canada. We can explore collaboration in Defence, Art and Culture, Agriculture and many such areas, he said. Hyderabad is good at ICT (Information, Communications Technology). Let us collaborate and develop. He appreciated the way the world is watching India's UPI (Unified Payment Interface).

India imports from South Africa stood at US \$ 10.9 billion in FY 2021-22. India exported 4,873 commodities to South Africa in the year 2021-2022, he added. His Excellency Cedric Crowley thanked India for vaccines. We are one of the beneficiaries along with many African Countries.

Mr. Meela Jayadev, Senior Vice President, Mr. Suresh Kumar Singhal, Vice President and other senior officials were attended the meeting.



WE WELCOME YOUR PARTICIPATION

FTCCI Review attempts to keep abreast its members with latest information on various developments taking place around the globe. If you have any news/information on the issues related to Government policies, programs and latest developments that you may like to share with the FTCCI members. Please write to info@ftcci.in

Round Table discussion on Retail 4.0: Revolutionizing Retail through Online & Offline Partnership



24th March, 2023
Parkhyatt, Hyderabad

The objective of the first Round Table discussion was to sensitize various stakeholders to the concept of Retail 4.0.

Mr Jayesh Ranjan, Principal Secretary, Industries and Commerce & Information Technology, Electronics and Communications, Government of Telangana was the chief guest at the valedictory function. Addressing the gathering he spoke about the challenges small sellers face in their digital transformation. Some of these include ease of getting onboarded. Can we automate this process, is there a centralized way of cataloguing their products? he asked the retail professionals.

Product improvement is another challenge he said and added can we make sophisticated technology available to them by way of a soft loan or any other means? Can we find out a way of procuring raw material together with all other players in an aggregated way so that all in the process will benefit? Maintaining a minimum inventory is a big task. We need to address these and other, he told them

The Government of Telangana will extend any support in this journey. We are even in the process of appointing a

panel of consultants in all areas such as branding, packaging, positioning, pricing and every other aspect of their digital transformation journey, Mr. Jayesh Ranjan informed.

Earlier Speaking at the inaugural function, Dr E. Vishnu Vardhan Reddy, Special Secretary (Investment Promotion and External Engagement), Department of Industries and Commerce, Govt of Telangana who was the Guest of Honour gave five factors for Retail 4.0 Revolutionizing to materialize. They include 01. Pace of Adoption of Technology, 02. Corporate Competition, 03. Logistics Policy Frameworks, 04. Tapping bottom of Pyramid, 05. Skilling.

Explaining them he said, Telangana

State is the leader in adopting the technology. The state stands second in Internet and Mobile Penetration after Kerala. It boasts of 83 connections for every 100 people. The state also tops in per capita income. We are the most urbanized state.

The half-day session was organized by FTCCI with support from Amazon. It had 40 participants. It had two sessions. The one was on Conceptualizing Retail 4.0 in a post-pandemic world. It was moderated by Mr Bala Peddigiri, Chief Innovation Officer, TCS. Covid helped the quick adoption of Technology.

One of the panellists Mr. Anirudh Rao said Direct to Consumers(D2C) was picking up and exploding. It is now the way to go forward. The future model





of retailing will be Phygital. He cited Lenskart as a perfect example of the integration of 4.0 Retail. Dark Stores are boosting e-commerce. He added that ONDC (Open Network for Digital Commerce) will be a game changer for businesses.

Avinash Agarwal of Sri Jagdamba Pearls, another panellist said Live Commerce is more happening than e-commerce and it is the way to go in future.

V. Tirupathi, Sales Head, Karachi Bakery said three major developments UPI Payment mode, Online Customers and OTT emerged due to Covid shaping future of retail business.

Session two was on The Promise of Retail 4.0 for MSMEs focused on enhancing the digital backbone of the Indian economy. The Panelists covered the benefits of digitalization for MSMEs, as well as inclusive development

It was moderated by Mr. Avik Sarkar, ISB. The panellists of the session included Ms Deepa Dadu, Managing Director, Dadus Mithai Vatika; Kshitij Jain, Director, External Fulfilment, Amazon; Vivek Shukla, CEO, Nukkad Shops and M. Chandrashekhar, Technical Advisor, Indo German Vocational Education and Training Programme (IGVET) at GIZ(The Deutsche Gesellschaft

für Internationale Zusammenarbeit GmbH, the main German development agency).

The two sessions had a deep dive into Retail 4.0. They highlighted how existing E Commerce entities, along with government initiatives have helped in the digitalization of MSMEs. They also highlighted how digital public infrastructure such as UPI has helped various stakeholders adopt E-commerce retail.

Few sellers who witnessed growth and improvement in sales by being on the Amazon marketplace shared their journey and success stories

Signing Ceremony

MoU for Corporate Training Between IICA and FTCCI, Hyderabad

31st March, 2023

The Federation of Telangana Chambers of Commerce and Industry (FTCCI) and the Indian Institute of Corporate Affairs (IICA), Ministry of Corporate Affairs, entered into an MoU for imparting training to Directors of Companies and related stakeholders on various issues pertaining to Corporate Affairs in India.

Sri Anil Agarwal, FTCCI President, Sri Praveen Kumar DG and CEO IICA and other officials from FTCCI and IICA participated during the Ceremony on 31 March, 2023 in online mode.



Seminar on Action Points for Annual Book closure under GST



28th March, 2023
Federation House, Hyderabad

Sri Meela Jayadev, Sr. Vice President, FTCCI in his welcome address said that with the financial year-end approaching, it is crucial for businesses to be well-equipped with the necessary knowledge and understanding of the GST provisions for annual book closure. This seminar has been organized with the aim of providing with a comprehensive understanding of the action points required for annual book closure under GST.

CA Sudhir VS, Chair GST and Customs Committee, FTCCI in his introductory remarks said that failing to adhere regulations can be costly both in terms of finances and reputation. In the age of digitalization, data is being shared and cross referenced between departments adding another layer of complexity to compliance efforts. To gain a broad understanding of these compliance issues we are organizing this seminar for better compliance.

Sri Suresh Kumar Singhal, Vice President and CA Hitesh Jain, Co-Chair, GST and Customs Committee, FTCCI were participated at the

Seminar.

CA Giriraj Mundada along with CA V.S. Sudhir from Hiregange & Associates, Chartered Accountants gave a detailed presentation on action points.

Key Reconciliations :

- ▶ Outward supplies as per books and GST returns (Books vs GSTR-1 vs GSTR-3B). Check if any amendments required to be made in GST returns. [Turnover + Taxes]
- ▶ Rate wise reconciliations – Books Vs GSTR 1 (incl. tax ledgers vs 3B for RCM)
- ▶ Reconciliation of balance of credit and cash as per GST portal with balance appearing in books. Indicates entry error, or possible missed out/excess claimed ITC.
- ▶ Verification and invoice-level tracking of eligible and ineligible ITC in books of accounts and reconciliation to ITC disclosures in GSTR 3B for the FY. Spill over transactions to be specifically tracked.
- ▶ HSN consolidated thru GSTR 1 Vs Books value [T/o + Taxes]

- ▶ In case of reconciliation of books inventory with physical inventory, assess if ITC reversal to be required, or where not accounted and missed out ITC.
- ▶ They extensively explained the compliance requirement of correct outward supply, ITC reconciliation and other procedural aspects like
- ▶ Check whether the purchase (ITC) register prepared for FY 2022-23 contains all necessary details/ information like tax invoice no./ date, description of goods or services, nature of goods or services like -inputs/capital goods/ input services and account head, etc. for ITC matching with supplier's invoice.
- ▶ Computation of reversal of ITC under Rule 42 and Rule 43
- ▶ Check whether the sales register (Output taxes) captures all the necessary/ details information as required.
- ▶ Check the tax has been correctly calculated and paid under RCM in case of import of Services, sitting fees paid to directors, GTA, Security Services, rent a Cab, Advocate fees, etc.
- ▶ Ensure that all the other provisions of GST Law have been duly complied with.
- ▶ Reconcile GST TDS/TCS credit reconciliation with e-Cash Ledger on GST portal and books of accounts for FY 2022-23.
- ▶ Reconciliation of E Credit Ledger with Books of Accounts for FY 2022-23.

The Meeting ended with interaction.



Two Days Entrepreneur Mentorship Program for Women In Medak



**28th & 29th March, 2023
Federation House, Hyderabad**

FTCCI organized Two Day Entrepreneur Mentorship Programme for Women on 28th & 29th March, 2023 at Medak. The Program was powered and supported by VST Industries.

During the Inaugural session Smt Bhagawathi Devi Baldwa, Chair, Ladies Wing/ Women Empowerment, FTCCI presided over the session. Mr Biju Joseph, General Manager & Plant Head, VST, Tupran, Medak & Sri. Ganapathi, Principal, Govt. Degree College, Medak addressed the gathering.

Smt Bhagawathi Devi Baldwa, Chair, Ladies Wing/ Women Empowerment, FTCCI expressed that the young generation should take challenge and start your journey this is the stepping stone for the success.

Mr Biju Joseph has also highlighted the importance of imparting the knowledge to improve the growth and development of new startups and future entrepreneurs.

Sri Yerram Raju, Founder Director, Telangana Industrial Health Clinic Ltd., took presentation on Enterprise Traits for Business Development, Coaching, mentoring and training?; Traits of Entrepreneurship; Some Myths about Entrepreneurship; Business Development – Processes; The Data World; Access to Finance – Challenges and Happening State –

Telangana, Mentoring –Experience, Coaching, Training, Mentoring, The ‘Myths’ of entrepreneurship, Business Development, Unorganized to Organized Sector Transformation thru Technology Intervention, Access to finance –1: opportunities and constraints; Financial Discipline Required; Stressed Entrepreneur. The session

CMA Mallikarjuna Gupta took session on the Working Capital Management, Cost Benefit Analysis and Breakeven are some of the fundamental concepts which should be explored by the Entrepreneur. These concepts are discussed at large. The concept was explained from a layman’s point of view and has been well delivered by explaining Working Capital management and its facets like identification of components; measurement of adequate finance required ; Cost Benefit Analysis as a process to identify and evaluate the merits and demerits of the project in terms of cost and benefit; Break-even point as a decision making tool to enables the entrepreneur to find whether a particular volume of sales will result in no profit or no loss situation. The session has been an eye opener for many budding entrepreneurs and students attending the event.

Mr Balbheem Vaidya, Asst. General Manager, State Bank of India took session on Bankers Outlook on

Business Plan and Schemes relevant for funding the ventures. He has deliberated more on which type of business plan should have what required features to get through. He has given an insight of how one should present it giving relevance to various important parameters of the business plan. He had emphasis on explaining revenue model of the business plan efficiently; incorporate clause for price escalation and to know the ins and outs if the business plan before getting it prepared from a professionals.

Mr Abhishek Goud, Senior Manager, Business Development, National Stock Exchange of India Ltd took the presentation on Basic on NSE as a Stock Exchange & How to prepare your company or Enterprises” for future SME IPOs.

Mr Kamal Jain, Director, Cargomen took presentation on Export documentation and compliance Export Strategy and planning export financing and insurance.

Sri Krishna Murthy, General Manager, DIC, Medak, explained elaborately on License & Approval/ MSME Schemes.

Mrs Sravani, Digital Technology & Social Media Marketing explained the importance of digitalization and the way it is swiping the industry. The popularity which one brand or product gets after making its presence in the market after a decade can now be done

effectively by using digital technology in an appropriate manner.

Valedictory Session organized on 29th March, 2023. During the Session Sri. Rajarshi Shah, IAS., District Collector, Medak addressed the gathering as Chief Guest and he expressed that the plans for providing more opportunities to the people of Medak which would contribute to the growth of the entire District. Also, appreciated and thanked FTCCI along with VST Industries Ltd for the efforts and noble initiative at District level.

Ms. Pratima Singh IAS, Addl. Collector, Medak addressed the gathering as Guest of Honour. She encouraged and inspired all the women present in the hall.

Sri Anil Agarwal, President, FTCCI addressed the participants and presided over the session.

Various participants have also mentioned during their testimonies about the diversified topics covered in the program which were enlightening & informative. Certificates were distributed to all the participants.



FTCCI representatives thanked Dr. (Mrs.) C Tara Satyavathi, Director, ICAR, Indian Institute of Millets Research(IIMR), Dr. (Mrs.) C V Ratnavathi, Former Director & Dr B Dayakar Rao, Principal Scientist for extending their support to upcoming One Day Seminar on "Export opportunities for Agro and Agri related products from Telangana" and "Industrial Innovation and Technology Expo (IITEX 2023)" : 5th March, 2023



Sri Shekhar Agarwal, Past President, FTCCI and Dr.Sanjana met Smt Visalatchy, CEO Arogyasri : 4th March, 2023



WTC Shamshabad & Visakhapatnam in association with FTCCI and ALEAP organized a Webinar on Year – end Compliances for MSMEs and Startups on 5th April,2023

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Awareness Programme on Environment Clearance Certificate and its significance in Construction Sector



1st April, 2023
Federation House, Hyderabad

Mr. Anil Agarwal, President, FTCCI welcoming the gathering mentioned that the construction sector is one of the fastest-growing sectors in the world and also in Telangana State. Being a labour intensive sector, it is also one of the largest employment provider. Thus, the growth of Construction Sector influences the growth of the economy as a whole. However, he opined that the Construction sector is also responsible for the damage of the environmental balance.

He expressed that the large multipurpose projects that are undertaken by the government at State and Central level are to be consciously analyzed and the Environment Impact Assessment will help understand the socio economic impact of that project.

He urged, it is essential to understand the significance of the ECC and work towards protecting our environment while also allowing for development to take place.

Mr. B Sunil Chandra Reddy, Chair, Infrastructure, Real Estate & Smart Cities Committee, FTCCI during his introductory remarks said about the significance of Environment Clearance Certificate in the construction sector. He mentioned that it ensures the

construction activities are carried out in an environmentally sustainable manner, without causing any harm to the environment, ecology, and public health. It also helps in minimizing the adverse impacts of the construction project on the natural resources such as water, soil, air, flora and fauna, and the local community.

Prof Krishna Reddy, Chairman , TS-SEAC, TSPCB explaining why the Construction Sector is made accountable mentioned that the Intergovernmental Panel on Climate Change (IPCC) construction and building sector is responsible for approximately 39% of global energy-related carbon dioxide emissions. In India, the construction sector is estimated to contribute to about 8% of the country's total greenhouse gas emissions. The construction sector, which is a consumer of cement, is responsible for around 8% of the world's carbon dioxide emissions.

Dr. Vijaya Lakshmi Thatiparthi, Associate Professor & Head of the Department, Centre for Environment, Jawaharlal Nehru Technological University, Hyderabad addressing the gathering presented a list of areas where Geo-Spatial Technology can be used, such as City Landscape, Integrated Land Use, Green Built Environment, and Rainwater Harvesting. She also explained the

advantages of UAVs in Construction, stating that Geographic Information System (GIS) can transform extensive data into detailed 3D maps of different locations, allowing civil engineers to better understand the location they will be working on.

Mr. Y. Maheshwara Reddy, Managing Director, Pioneer Enviro Consultants Pvt. Ltd. highlighted the importance of Environmental Clearance in the construction industry. He informed that Environmental Clearance is approval that needs to be obtained for any developmental projects listed in the Schedule of EIA Notification, 2006. The primary objective of obtaining Environmental Clearance is to evaluate the effects of proposed development projects on the environment and people and take appropriate measures to mitigate them.

During his presentation Mr. Reddy stated that the construction industry in India is expected to reach \$ 1.4 Trillion (Rs 115 lakh crores approximately) by 2025. Real estate demand is set to increase by 15-18 million sq. ft by 2025 across major cities.

Mr. Meela Jayadev, Senior Vice President and Mr. Abhishek Tibrewala, Co-Chair, Infrastructure, Real Estate & Smart Cities Committee, FTCCI also participated in the event.



Risk Profiling of Manufacturing Micro and Small Enterprises

***Dr B Yerram Raju**

India's micro, small and medium enterprises (MSME), viewed as the lifeblood of the Indian economy, contribute 30% to the gross domestic product (GDP) and, of these, micro-enterprises alone are estimated to employ 23% of India's total workforce, according to the data of the Union ministry of MSME. Access to credit has been the most contentious issue discussed on public platforms. International Monetary Fund (IMF) estimated that only 23% of the total number of enterprises in this segment got formal access to credit.

Post-pandemic, the government of India has been laying considerable emphasis on the growth of MSMEs and extending incentives and products for easing the conduct of their business. In her usual meetings with the bankers, the Union finance minister draws her untiring attention to the need for an increase in credit to these enterprises. Banks, on their part, do not lose the opportunity to exhibit their fancy to lend to such enterprises.

Trust deficit was the major contributory factor from the lenders' perspective. It is, therefore, considered expedient to look at the risk profile of such enterprises and see the possible mitigating factors.

Latest Profile of the Sector

Interestingly, TransUnion CIBIL-SIDBI MSME Pulse Report for July-September presents a very hopeful perspective presenting a growth of 24% year-on-year (y-o-y). Credit to 'micro', viewed as an unmovable window of banks for five continuous years since 2017 and even on the negative window, reported a 13% growth in credit outstanding y-o-y as of September 2022 versus 10.6% y-o-y for all the MSMEs y-o-y. Growth in disbursements for MSMEs had been at 54%, 23%, and 9%, respectively, during the period.

According to RBI's Financial Access Survey, 72.83% of MSME credit is concentrated in 10 states: Maharashtra, Gujarat, Tamil Nadu & Pondicherry, Uttar Pradesh, Delhi, Karnataka, Rajasthan, West Bengal, Telangana and Haryana. Maharashtra takes the major slice of 26.19%. This obviously means that government assistance to the sector also reached these states in a significant measure, at least proportionately viewed.

The very small (with aggregate credit exposure not exceeding Rs10 lakh), micro1 (with aggregate credit exposure between Rs10 lakh-Rs50 lakh) and micro2 (with aggregate credit exposure between Rs50 lakh-Rs1 crore) experienced growth of 20%, 15% and 11% y-o-y, respectively, showing a sudden spurt in micro-lending, which is not just a post-pandemic bounce back, it added.

Delinquency rates dropped y-o-y across all three lender categories: public sector banks (PSBs), private sector banks (PVBs) and non-banking financial companies (NBFCs); the highest drop was in the PVBs segment (from 2.8% in Q2FY21-22 to 1.5% in Q2FY22-23). Street vendors' financing programme, MUDRA loans (Rs3.4 crore sanctioned during FY21-22), and the 59-minute loan programme for MSMEs contributed to the steady uptick that was presented, apart from the Union finance minister dinning into the ears of bankers that credit to MSMEs has been sluggish. There was pressure on the banks to perform.

This positive vibration whittles down suddenly when we hear the Union minister of state for MSME submits

to the Parliament, duly reported in the Financial Express dated 23.02.23: "The number of Udyam-registered MSMEs closed in the current financial year has nearly doubled from the last financial year's count, showed official data. From 6,222 MSMEs shut during FY22, the count has jumped to 12,307 as of March 9 in FY23 while only 175 units were closed between July 1 (when the Udyam portal was launched) and March 31 in FY21, taking the total number of MSMEs closed to an all-time high of 18,704. Maharashtra had the highest number of casualties with 4,871 Udyam-registered MSMEs shut since July 2020 followed by Tamil Nadu

The law of proportionality demands that the micro enterprises be brought under a separate statute so that the benefits meant for them reach without infringement.

(2,326), Uttar Pradesh (1,568), Gujarat (1,558), Rajasthan (1,297), Bihar (1,075), and more."

Gross non-performing assets ratio (the ratio of total gross NPAs to the total advances made during a particular period by the lender) in MSME loans in FY22-23 stood at 7.6%, 7.3% in FY21-22 and 8.9% in FY20-21.

Resilience and sustainability of industrial growth are inextricably linked to the healthy growth of the MSMEs which happens to front-end the supply chains of the industry at large. The data and analysis of the Transunion report does not provide

information on the share of growth of manufacturing MSEs. September 2022 PMI data shows that industrial growth has not kept pace with the overall growth of the economy. The growth obviously occurred in the services sector, due to the digitisation of the highest scale, entry of fintechs, formalisation of the MSMEs, widely dispersed 200-odd incentive schemes from the Union ministry of MSME, and the unique success of the unified payment interface system (UPI).

Despite the UK Sinha committee report calling for cash flow-based lending of working capital to the MSMEs, RBI creating a public credit registry and pushing the banks to move to data-based lending instead of security-based lending, MSMEs did not catch the eye of the banks. Hence, risk profiling of the MSMEs would be necessary to understand the reasons for the trust deficit in the manufacturing sector.

Definitional Risk: Manufacturing and services have been combined in the way the MSMEs are defined. The changes to the definition adopting the twin criteria of investment and turnover to redefine them have given an escape window for the banks to keep at bay the MSMEs with investments below Rs1 crore (Rs10 million). The turnover threshold for such enterprises is five times the investment level—Rs5 crore per annum. While this definition, coupled with the insistence of any new enterprise to register on Udyog-Aadhar portal of the government of India, has enabled only the organised to have access to credit and incentives, it is yet to bring many unorganised MSMEs into the organised fold. Lenders still have their own definition—micro enterprises are those that have outstanding credit of less than Rs1 crore. The law of proportionality demands that the micro enterprises be brought under a separate statute so that the benefits meant for them reach without infringement.

By nature, micro-manufacturing enterprises are owner-led proprietary or family partnerships. They do not distinguish their firm expenditure from family expenditure. Their books of accounts are also not well organised. Their maintenance of record of

stocks of raw materials and finished products is less systematic than that of their counterparts in the small and medium enterprises even. They are mostly sub-contractors as their scale of production does not permit them to participate in private or public tenders directly. But their working capital cycle accommodates this unorganised way of running their enterprises. They lack counselling and guidance from their lenders as the latter have little time for these large numbers in their books of accounts that tend to slip to non-performance at the drop of the hat. Thus, these enterprises have origination risks. Information asymmetry and adverse selection, the two factors that adversely affect credit risk, need mitigation.

Covenant Risks: These MSMEs, in their eagerness to borrow money, sign on the dotted line before their lender. They do not understand the implications of the covenants to which they are agreeing. Earlier, they were not aware of even the rates of interest. At least now, thanks to the widely publicised monetary policy interventions periodically, they know the interest rates. But they are ignorant of the insurance clauses and their implications. They do not, in many a case, know that their machinery and stocks are jointly insured with the lender and the premium is directly deducted annually from their working capital account. The extent of insurability is least known to them. Such insurance is invariably made with the insurance arm of the bank that lends the enterprise. But the covenants of the policy are little known to them as the banks do not share a copy of the insurance policy. This is a grey area.

Compliance Risk: MSMEs fail to comply with the regulations relating to products, processes and finance more out of ignorance than out of their own volition. Neither the regulatory institutions nor the financial institutions spare time to explain the implications of non-compliance with the rules and regulations. Environmental regulations and financial regulations are the most breached. The labour code, which has four components, is least explained to

the MSMEs. It is not uncommon to find that these enterprises fail to maintain even a muster roll and—even where maintained—it does not agree with the reality. The number of persons actually engaged and the number in the roll rarely tally. There is a cost involved in compliance and such a cost is considered onerous by the micro manufacturers. When the cost of compliance is more than the cost of avoidance, they prefer the latter. Transparency in the cost of compliance is also found wanting. These are areas of immediate correction to take these enterprises to globally competitive levels.

Human Resource Risks: MSMEs employ an average of eight to ten workers including the owners. They invariably depend on migratory labour instead of labour because of the low wages they demand and reliability. Many studies have indicated that they spend little resources on skilling, re-skilling, and up-skilling as the cost of such human resources development is beyond their capacity to absorb. In fact, these MSMEs act as providers of skilled persons to the small and medium enterprises as the labour learn their art of working on the machine duly trained by the proprietors. Some states have insisted on engaging locally available skills and their experience with such persons on the production front has become counter-productive and costly. They cannot afford to train their labour in reputed institutions. They require peripatetic trainers who are rarely available.

Product Risk: According to a number of studies, 60%–70% of the MSMEs may conform to the quality of the product requirements but fail in packing and forwarding requirements. This puts the buyers at risk and, therefore, the related payments.

Pricing Risks: Several manufacturing MSEs adopt neighbourhood pricing of their products as they would not like to lose out in competition with their peers. They lack abilities to cost their products. They also do not properly understand the leakages that occur in their supply chains. The product is not priced cost plus. Since debt

UK Sinha Committee report calling for cash flow-based lending of working capital to the MSMEs, RBI creating a public credit registry and pushing the banks to move to data-based lending instead of security-based lending, MSMEs did not catch the eye of the banks. Hence, risk profiling of the MSMEs would be necessary to understand the reasons for the trust deficit in the manufacturing sector.



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is their major source of capital, they always look to loan swaps and interest subsidies as major sources to beat the pricing competition.

Technology Risks: While several enterprises are aware that new technologies have the potential to increase their efficiency, their ability to finance those new technologies is very limited. Many are scared to approach their lenders as they would have been in arrears already either of the interest or principal payment. They must have already availed one or two ostensible restructuring of their loans. Their ability to calculate return on investment in technology is also extremely limited. Banks hardly find the time to spend with the entrepreneur to guide him.

Payment Risk: Global Alliance for Mass Entrepreneurship (GAME) estimated that the problem of delayed payments to MSMEs is in the magnitude of Rs10.7 lakh crore, with 80% of this being attributable to delays to micro and small enterprises (MSEs). The problem of delayed payments is exacerbated by the lack of credit, specially working capital facilities, that are available to these businesses. Reports such as the IFC's 2018 Financing India's MSMEs estimate that the total addressable debt requirement of MSEs was Rs24 lakh crore in 2018, with an estimated 70% attributable to the elevated working capital needs of these businesses.

Sovereign Risk: Industrial policies, budgetary announcements, export-import policies, trade policies and the not-so-enriching interface between various government departments that deal with the MSMEs and the Union ministry of finance, and inter-state coordination issues are the various factors that impinge on sovereign risk. Enterprises have to adjust themselves and accommodate to the changes in the way they function rather than seeking instantaneous remedies to their business dealings.

Policy formulation for the MSMEs is at risk because of lack of reliable data. There has been no census of the units since 2004, the year of the last census. The data on the Union ministry of MSME portal is that of 2012. While the data on Udyam registration is captured

in isolation, its integration with the existing data did not take place. There is no data on mortality in the figure of 60mn (million)-odd enterprises mentioned on the website.

While several state governments and the Union government announce a host of incentives, the reach is suspect due to a variety of constraints: 1. Expediency decides the allocated budget for release to the sector and the first hit is the MSMEs, the most vulnerable. 2. There is invariably a lack of information relating to the cost of securing these incentives – in terms of the number of visits the entrepreneur has to make to the concerned department; the cumbersome approach to the person who actually decides on the sanction and release of the incentives. 3. Weak negotiating ability of the industrial associations over the incentive releases, etc.

Digitalisation of enterprises, account aggregators (yet to mature in its access and use), open credit enablement network (OCEN), co-lending with NBFCs, factoring, trade-related exchange system (TReDs), have lately entered the risk mitigation instrumentality. Yet, the ability of the MSMEs to take advantage of these mitigants is way behind in terms of awareness and skills.

Therefore, there is a need for developing a separate framework for the MSMEs and a broad-based ecosystem involving policy-makers, institutions that act as policy instruments, RBI, Indian Banks Association, NBFCs, the ministry of agriculture and cooperation, ministry of electronics and information technology, ministry of environment, ministry of energy of the Union government and the ten state governments that have the major share in MSMEs. This framework should be discussed with the stakeholders in the leading ten states before firming up. A separate line of the budget should be provided to meet the announced incentives and institutions like the NIMSME, NIRD, central universities and those that are licensed to run technology hubs should monitor the working of the framework.

**Economist, risk management and SME turnaround specialist.*



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Cool Roof Policy Telangana

***Ms. Aravinda Garikipati**

Sustainable living is the mantra of the day. UN Sustainable Goal 13 is related to climate action and Goal 11 is related to Sustainable Cities and communities everyone must be cautioned about the climate changes due to which the environment is affecting badly. The CO2 emission and energy usage are one of the vital issues which effect the climate a lot. New York in US and Toronto in Canada are well ahead of this adoption in their cities.

It's a welcome measure that the government of Telangana has come up with unique policy of Cool Roof Policy which helps to reduce the temperature up 2.1 C to 4.3 C which will save around 20 % on the power consumption of the State and the energy cost. Telangana State has introduced Telangana Cool Roof Policy 2023-28 by the Minister of Municipalities, KTR on 3rd April 2023.

In 2017 Hyderabad initiated a pilot cool roof program Municipal Administration and Urban Development (MA&UD) along with GHMC conducted various awareness programs, pilot initiatives etc.

In 2019 the Government of Telangana has come up with discussion Paper and framed mainly three programs which will help the cool roof program.

- ✓ Mandatory Program (government and commercial): Mandatory cool roofing for all municipal, government-owned, and commercial buildings covered under the state building efficiency codes, for new and major upgrades.
- ✓ Voluntary Program (residential): Voluntary cool roofing for residential and smaller buildings for new and major upgrades.
- ✓ Vulnerable Communities Program: Cool roofing for all low-income housing related to the city's Heat Action Plan



Let us know what cool Roof is all about?

A cool roof is an additional roof built out of the materials that retain lesser heat and keep cooler by reflecting more sunlight. Its main function is reflecting the sun light back to the atmosphere.

How many types of Cool Roofs:

- (i) Coated Cool Roof – Coating with a material or paint with high reflectivity will help to cool the surface.
- (ii) Membrane Cool Roof – Using prefabricated material, PVC etc.
- (iii) Tiled Cool Roof – Involves application of mosaic tiles, high albedo etc.

(iv) Mod Roof – Model useful in Gujarat and Delhi using coconut husk, paper waste etc.

(v) Green Roof – Vegetation on the roof top, solar panels etc.

Government Target by 2028:

The government has set a target of 100 sq km within the Hyderabad city limits and 300 sq km within the state of Telangana which is a welcome move and help for climate change which is achievable if the citizens are cooperative. The approximate cost involved in adopting the same would be around Rs 300 per meter as per the minister.

Annual Targets of Cool Roofs for Hyderabad Urban Agglomeration and Telangana under the Telangana State Cool Roof Policy

| Year | Hyderabad Cool Roof Area (sq.kms) Targets for Respective Years | Rest of Telangana Cool Roof Area (sq.kms) Targets for Respective Years | Annual Total Targets for Telangana (sq.kms) |
|---|--|--|---|
| 2023-24 | 05 | 2.5 | 7.5 |
| 2024-25 | 20 | 10 | 30 |
| 2025-26 | 40 | 20 | 60 |
| 2026-27 | 60 | 30 | 90 |
| 2027-28 | 75 | 37.5 | 112.5 |
| Total Aggregated Area by 2028-2029 | 200 | 100 | 300 |

Source: <https://www.telangana.gov.in/PDFDocuments/Telangana-Cool-Roof-Policy-2023-2028.pdf>

As per the calculations driven if the government is able to cover 300 Sq kms we can save 600 million units (GWh) of electricity per year which is a decent savings.

Vision : As the state is growing at a faster pace there is need to balance the environment so that the sustainability is practiced in principle. Cool Roof Policy can be considered as one of the initiative in this process. The state government vision is to make Telangana state thermally comfortable and heat resilient state and want to do it bit back to the mother nature.

Mission: It's a long term mission and cannot be achieved unless everyone did their contribution ,the government from its side made it mandatory for few categories who

consume the maximum power in the state and encouraging others for adopting the same.

It is a welcome move that the State Governments are also working for the UN Goals and those goals can be achieved only when it is implemented in true spirit, and everyone feels it's as own for their survival and not as mandatory law. This policy is applicable for 5 years and reviewed by MA&UD.

A lot of awareness programs should be conducted across the state and in particular to the gated communities to adopt this so that the targets can be achieved by the state at a faster pace.

**Partner, Aravinda and Associates, Chartered Accountants, Hyderabad.*

Foreign Trade Policy 2023

FTP 2023 is a dynamic and open ended Policy that will accommodate the emerging needs: Sh. Piyush Goyal

PM Modi has given the vision to increase exports manifold: Sh Goyal

FTP seeks to take India's exports to 2 trillion dollars by 2030: Sh Goyal

4 pillars of FTP 2023: Incentive to Remission, Export promotion through collaboration, Ease of doing business and Emerging Areas

Posted On: 31st March 2023 by PIB Delhi

Union Minister of Commerce and Industry, Consumer Affairs, Food and Public Distribution and Textiles, Shri Piyush Goyal today launched the Foreign Trade Policy 2023 saying that it is dynamic and has been kept open ended to accommodate the emerging needs of the time. He stated that the policy had been under discussion for a long time and has been formulated after multiple stakeholder consultations. India's overall exports, including services and merchandise exports, has already crossed US\$ 750 Billion and is expected to cross US\$ 760 Billion this year, he said.

The Minister referred to the interaction that Prime Minister, Shri Narendra Modi with the exporters on 06th August, 2021 and encouraged them to increase exports and get more deeply involved in the global value chain. He lauded the vision and guidance of the Prime Minister who believed that given the size of the Indian economy and manufacturing & service sector base, the potential for the country to grow is manifold. He said that this vision is at the core of the policy.

The Minister noted that the remarkable

achievement in the overall export figure of crossing US\$ 760 Billion in these challenging times across the world has been the result of enthusiasm and encouragement pumped in by the Prime Minister. He said that this achievement is in sync with the target set in the roadmap in 2021 after the interaction with the Prime Minister.

He stressed that every opportunity for export must be captured and utilised effectively. He also mentioned that in the next 5 months during India's G20 presidency there should be a massive concentrated outreach with the world both sector-wise and country-wise.

The release of the policy was also attended by Union Minister of State for Commerce & Industry, Smt. Anupriya Patel, Commerce Secretary, Shri Sunil Barthwal and Member Customs, Central Board of Indirect Taxes and Customs, Shri Rajiv Talwar. Director General of Foreign Trade, Shri Santosh Kumar Sarangi gave a detailed presentation on the policy.

The Key Approach to the policy is based on these 4 pillars: (i) Incentive to Remission, (ii) Export promotion through collaboration - Exporters,

States, Districts, Indian Missions, (iii) Ease of doing business, reduction in transaction cost and e-initiatives and (iv) Emerging Areas - E-Commerce Developing Districts as Export Hubs and streamlining SCOMET policy.

Foreign Trade Policy (2023) is a policy document which is based on continuity of time-tested schemes facilitating exports as well as a document which is nimble and responsive to the requirements of trade. It is based on principles of 'trust' and 'partnership' with exporters. In the FTP 2015-20, changes were done subsequent to the initial release even without announcement of a new FTP responding dynamically to the emerging situations. Hereafter, the revisions of the FTP shall be done as and when required. Incorporating feedback from Trade and Industry would also be continuous to streamline processes and update FTP, from time to time.

The FTP 2023 aims at process re-engineering and automation to facilitate ease of doing business for exporters. It also focuses on emerging areas like dual use high end technology items under SCOMET, facilitating

Services Offered:



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LCL



Air



Custom Clearance

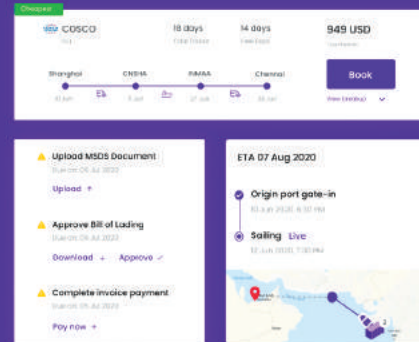


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e-commerce export, collaborating with States and Districts for export promotion.

The new FTP is introducing a one-time Amnesty Scheme for exporters to close the old pending authorizations and start afresh.

The FTP 2023 encourages recognition of new towns through "Towns of Export Excellence Scheme" and exporters through "Status Holder Scheme". The FTP 2023 is facilitating exports by streamlining the popular Advance Authorization and EPCG schemes, and enabling merchanting trade from India.

Process Re-Engineering and Automation

Greater faith is being reposed on exporters through automated IT systems with risk management system for various approvals in the new FTP. The policy emphasizes export promotion and development, moving away from an incentive regime to a regime which is facilitating, based on technology interface and principles of collaboration. Considering the effectiveness of some of the ongoing schemes like Advance Authorisation, EPCG etc. under FTP 2015-20, they will be continued along with substantial process re-engineering and technology enablement for facilitating the exporters. FTP 2023 codifies implementation mechanisms

in a paperless, online environment, building on earlier 'ease of doing business' initiatives. Reduction in fee structures and IT-based schemes will make it easier for MSMEs and others to access export benefits.

Duty exemption schemes for export production will now be implemented through Regional Offices in a rule-based IT system environment, eliminating the need for manual interface. During the FY23-24, all processes under the Advance and EPCG Schemes, including issue, re-validation, and EO extension, will be covered in a phased manner. Cases identified under risk management framework will be scrutinized manually, while majority of the applicants are expected to be covered under the 'automatic' route initially.

Towns of Export Excellence

Four new towns, namely Faridabad, Mirzapur, Moradabad, and Varanasi, have been designated as Towns of Export Excellence (TEE) in addition to the existing 39 towns. The TEEs will have priority access to export promotion funds under the MAI scheme and will be able to avail Common Service Provider (CSP) benefits for export fulfillment under the EPCG Scheme. This addition is expected to boost the exports of handlooms, handicrafts, and carpets.

Recognition of Exporters

Exporter firms recognized with 'status' based on export performance will now be partners in capacity-building initiatives on a best-endeavor basis. Similar to the 'each one teach one' initiative, 2-star and above status holders would be encouraged to provide trade-related training based on a model curriculum to interested individuals. This will help India build a skilled manpower pool capable of servicing a \$5 Trillion economy before 2030. Status recognition norms have been re-calibrated to enable more exporting firms to achieve 4 and 5-star ratings, leading to better branding opportunities in export markets.

Promoting export from the districts

The FTP aims at building partnerships with State governments and taking forward the Districts as Export Hubs (DEH) initiative to promote exports at the district level and accelerate the development of grassroots trade ecosystem. Efforts to identify export worthy products & services and resolve concerns at the district level will be made through an institutional mechanism – State Export Promotion Committee and District Export Promotion Committee at the State and District level, respectively. District specific export action plans to be prepared for each district outlining the district specific strategy to promote

export of identified products and services.

Streamlining SCOMET Policy

India is placing more emphasis on the “export control” regime as its integration with export control regime countries strengthens. There is a wider outreach and understanding of SCOMET (Special Chemicals, Organisms, Materials, Equipment and Technologies) among stakeholders, and the policy regime is being made more robust to implement international treaties and agreements entered into by India. A robust export control system in India would provide access of dual-use High end goods and technologies to Indian exporters while facilitating exports of controlled items/technologies under SCOMET from India.

Facilitating E-Commerce Exports

E-commerce exports are a promising category that requires distinct policy interventions from traditional offline trade. Various estimates suggest e-commerce export potential in the range of \$200 to \$300 billion by 2030. FTP 2023 outlines the intent and roadmap for establishing e-commerce hubs and related elements such as payment reconciliation, book-keeping, returns policy, and export entitlements. As a starting point, the consignment wise cap on E-Commerce exports through courier has been raised from Rs.5Lakh to Rs.10 Lakh in the FTP 2023. Depending on the feedback of exporters, this cap will be further revised or eventually removed. Integration of Courier and Postal exports with ICEGATE will enable exporters to claim benefits under FTP. The comprehensive e-commerce policy addressing the export/import ecosystem would be elaborated soon, based on the recommendations of the working committee on e-commerce exports and inter-ministerial deliberations. Extensive outreach and training activities will be taken up to build capacity of artisans, weavers, garment manufacturers, gems and jewellery designers to onboard them on E-Commerce platforms and facilitate higher exports.

Facilitation under Export Promotion of Capital Goods (EPCG) Scheme

The EPCG Scheme, which allows import of capital goods at zero Customs duty for export production, is being further rationalized. Some key changes being added are:

- Prime Minister Mega Integrated Textile Region and Apparel Parks (PM MITRA) scheme has been added as an additional scheme eligible to claim benefits under CSP(Common Service Provider) Scheme of Export Promotion capital Goods Scheme(EPCG).
- Dairy sector to be exempted from maintaining Average Export Obligation – to support dairy sector to upgrade the technology.
- Battery Electric Vehicles(BEV) of all types, Vertical Farming equipment, Wastewater Treatment and Recycling, Rainwater harvesting system and Rainwater Filters, and Green Hydrogen are added to Green Technology products – will now be eligible for reduced Export Obligation requirement under EPCG Scheme

Facilitation under Advance authorization Scheme

Advance authorisation Scheme accessed by DTA units provides duty-free import of raw materials for manufacturing export items and is placed at a similar footing to EOU and SEZ Scheme. However, the DTA unit has the flexibility to work both for domestic as well as export production. Based on interactions with industry and Export Promotion councils, certain facilitation provisions have been added in the present FTP such as

- Special Advance Authorisation Scheme extended to export of Apparel and Clothing sector under para 4.07 of HBP on self-declaration basis to facilitate prompt execution of export orders – Norms would be fixed within fixed timeframe.
- Benefits of Self-Ratification Scheme for fixation of Input-Output Norms extended to 2 star and above status holders in addition to Authorised Economic Operators

at present.

Merchanting trade

To develop India into a merchanting trade hub, the FTP 2023 has introduced provisions for merchanting trade. Merchanting trade of restricted and prohibited items under export policy would now be possible. Merchanting trade involves shipment of goods from one foreign country to another foreign country without touching Indian ports, involving an Indian intermediary. This will be subject to compliance with RBI guidelines, and won't be applicable for goods/items classified in the CITES and SCOMET list. In course of time, this will allow Indian entrepreneurs to convert certain places like GIFT city etc. into major merchanting hubs as seen in places like Dubai, Singapore and Hong Kong.

Amnesty Scheme

Finally, the government is strongly committed to reducing litigation and fostering trust-based relationships to help alleviate the issues faced by exporters. In line with “Vivaad se Vishwaas” initiative, which sought to settle tax disputes amicably, the government is introducing a special one-time Amnesty Scheme under the FTP 2023 to address default on Export Obligations. This scheme is intended to provide relief to exporters who have been unable to meet their obligations under EPCG and Advance Authorizations, and who are burdened by high duty and interest costs associated with pending cases. All pending cases of the default in meeting Export Obligation (EO) of authorizations mentioned can be regularized on payment of all customs duties that were exempted in proportion to unfulfilled Export Obligation. The interest payable is capped at 100% of these exempted duties under this scheme. However, no interest is payable on the portion of Additional Customs Duty and Special Additional Customs Duty and this is likely to provide relief to exporters as interest burden will come down substantially. It is hoped that this amnesty will give these exporters a fresh start and an opportunity to come into compliance.

India on course to emerge as a services export giant - not just software!

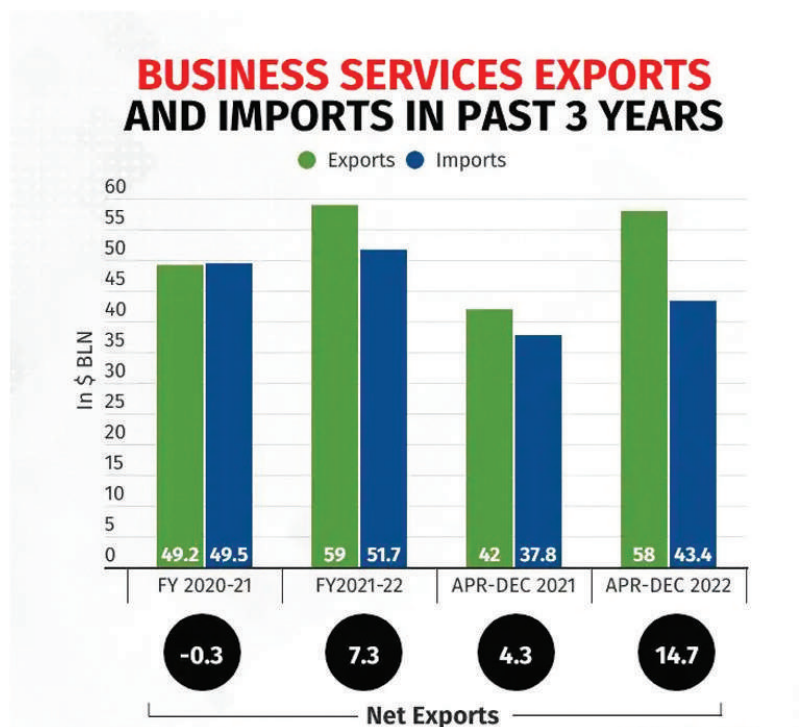
India with its waves of engineering and accountancy graduates each year may be able to provide these services to ageing US and European countries for the foreseeable future.

India's April-February goods exports are up just 7.5 percent while exports in February alone are down 9 percent (YoY). But India's services exports are up 30 percent for April-February and up a whopping 37 percent for February alone. A study of the data over the past three years shows some interesting trends:

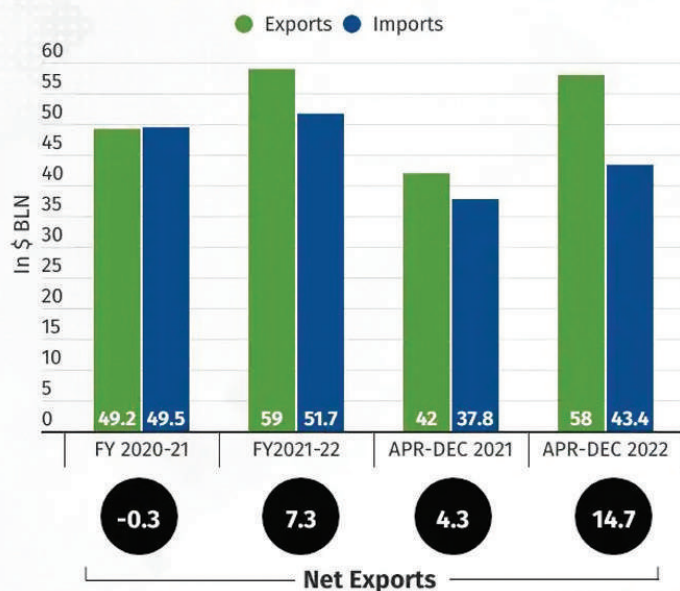
1. Slowdown fears and fall in global trade are leading to a fall in goods exports, but it appears to be having the opposite effect on India's services exports, probably due to the acceptance of remote working.
2. Withing services exports, software remains the king accounting for 45 percent of the exports
3. However, a fast-growing category is business services which accounts for 25 percent of the total services exports. This includes accounting, audit, R&D, quality assurance, after-sales service centres, i.e., many services other than software.
4. An indication of the growth in business services is the fact that in April-December 2022, software services grew by 21 percent, as per Reserve Bank of India (RBI) data, where as business services grew by 38 percent.
5. However, this category of business services also sees a lot of imports by India, probably accounted for by technology and R&D imports, even consultation for medical and financial services. Hence in

2020-21, although business services exports were good at \$49.2 billion, business services imports were even higher at \$49.5 billion, leading to a net outflow under this head of \$330 million. In contrast, India's software imports are negligible at \$10 billion a year and hence at a net level, software exports contribute much more to the trade balance, than business services.

6. Finally, another key takeaway from data of the last 3 years is that while business services exports have been rising at a fast clip of 45 percent in the 9 months ended December 31, 2022, versus the comparable period in the previous year, business services imports have been rising more slowly and hence, in the current year, this category of exports is a big contributor at a net level (see table)



BUSINESS SERVICES EXPORTS AND IMPORTS IN PAST 3 YEARS



As one can see from the table, at a net level, business services exports have risen from minus \$0.3 billion in 20-21 to \$7.3 billion in 21-22 to \$14.7 billion in just the first nine months of 22-23. This mind-boggling trebling of exports under this category has made macro economists sit up and ask what's going right here.

Unfortunately, neither the commerce ministry nor the RBI data releases give us much insights into the composition of business services or why the exports are rising and why imports are high but not rising much.

Economists Samiran Chakraborty of Citi India and Pranjul Bhandari of HSBC India have both pointed out that the rise in non-software services is partly explained by more GCCs or Global Capability centres being set up by multinational companies in India.

Nasscom data shows that 65 GCCs were set up in India 2022 alone. However, all the output from GCCs cannot be classified under non-software. In fact, quite the opposite. A Nasscom overview of GCCs published in February 2023 points out that out of 11 GCCs set up in Q4 of CY2022, five were for software and internet services, The balance 6 were one each for Chemicals, Travel & Hospitality, Semiconductors, Construction & Heavy Engineering and 2 centres for electrical and electronics development. In short GCCs do account for non-software exports but at least 50 percent of their earnings would be classified as software, and indeed not all they earn are even "services" exports. Some are even manufacturing.

Another rising contributor to software and non-software services exports are the big six consultancies – Deloitte, EY, KPMG, PWC, Grant Thornton and BDO. Termed "Managed Services," these consultancies hire a large number of professionals, entirely to service foreign companies. The Partner in charge of these so-called "Managed Services" at KPMG, Bala Chandran, says typically 60 percent of the managed services revenue would be accounted for by technology services, i.e., largely IT. He adds that services exports grew sharply for KPMG in 2022 – technology by 46 percent and non-tech by 30 percent.

Speaking to more leaders in the Big Four, it emerges that next to IT, a fast-growing service exports is accountancy and audit. The big four, all of whom have audit arms, do a lot of accountancy outsourcing for foreign companies. But they aren't the only ones. Rajiv Arya, CEO of chartered accountancy firm ASA Associates says his firm works with a bunch of CPAs (certified public auditors) of US companies, providing accountancy and audit services for these companies.

Arya says, about 30 percent of ASA's income is in foreign currency; this segment has doubled in the past 18 months and Arya expects it to double in 2023 as well.

"I estimated to hire 30 people for new clients in 22-23, and ended up hiring 70; in 23-24, I expect the count to go to 150" he said. Arya says he is optimistic of growth in this segment because as per CPAs he works with there is a growing shortage of chartered accountants in the US. Many existing CPAs have diversified into other pursuits with Covid offering the luxury of remote working. More compelling is the cost advantage, he says. "A good fresh chartered accountant would be paid Rs10-15 lakh per annum in India, while a fresher in the U.S. would cost \$10,000 or Rs 8 lakh a month"

Such accountancy firms, servicing foreign companies are big business in Ahmedabad, and Jaipur, and growing in Lucknow, Indore, Bhubaneswar, Mysore, and Kochi, he said. And this is only accounting. As the Nasscom GCC report shows, outsourcing by MNCs is extending in a big way to, R&D, sales support centres, Quality Assurance (QA) Centres and engineering back offices.

India with its waves of engineering and accountancy graduates each year may be able to provide these services to ageing US and European countries for the foreseeable future. Watch this space. Services exports may be the most used word by macro-economists, politicians and India Inc in coming years.

<https://www.moneycontrol.com/news/business/economy/india-emerging-as-a-services-export-giant-not-just-software-10350231.html>

G20 for a Better Global Economic Order during India's Presidency

(17th K P Hormis Commemorative Lecture by
Shri Shaktikanta Das, Governor, Reserve Bank of India):



Despite the multiple and overlapping shocks to the global economy from COVID-19 pandemic, the war in Ukraine and synchronised monetary policy tightening by Central Banks across the world, the Indian economy remains resilient and is expected to be the fastest growing major economy in the world. Our financial sector remains stable; the worst of inflation is behind us; and the Indian Rupee has exhibited least volatility among its peer currencies.

As you are aware, India has assumed the G20 Presidency for 2023. In a world that is fractured in geopolitics, trade and supply chains, the Indian Presidency is driving home the philosophy of 'Vasudhaiva Kutumbakam: One Earth, One Family, One Future'. The endeavor of the Indian Presidency is to realise the potential underlying this philosophy.

India has assumed the leadership of G20 in an environment of formidable geo-economic shifts which have vitiated the global macro-financial

outlook. The capacity of the existing global economic order to manage the severe impact of the multiple shocks is under challenge. This has led to severe supply-demand imbalances in critical sectors and given rise to high inflation in almost all countries. Globalisation of inflation to multi-decadal high levels and subdued global growth and trade have posed complex policy challenges. As the premier forum for promoting cooperative and effective solutions to global problems, the task of the G20 is cut out, given the difficulties in building consensus and the uncertainty around the outlook on geopolitics.

The ongoing global crisis is both an opportunity and a major test for the G20 which represents 85 per cent of world GDP and 75 per cent of global trade. Following the East Asian financial crisis of 1997, the G20 was founded in 1999 as a forum for the Finance Ministers and Central Bank Governors to discuss global issues and policy options. After the global financial crisis of 2008, G20

was upgraded to the level of Heads of States/Governments in 2009. In an interconnected world, national policies alone may not be fully effective when the nature of the shocks is global and persistent.

Post COVID, the world economy was recovering gradually on the back of large policy stimulus and rising pace of vaccination when the war in Ukraine led to sharp increases in global food, energy and commodity prices. It also triggered renewed supply chain disruptions. Geopolitics has now been taken over by geo-economics. According to the IMF1, the global economy is now experiencing a process of geo-economic fragmentation, operating through five key channels – trade, technology, capital flows, labour mobility and global governance. There are rising restrictions on trade and diffusion of technology, barriers to labour migration, reduced capital flows and increased uncertainty about global public goods. The interlinkage between geopolitics and economic prospects of nations has become stronger, with each influencing the other. There is now growing trend of friend-shoring and onshoring. The focus is now on ensuring food and energy security and on securing strategic minerals – lithium, rare earths, copper, zinc, chromium, graphite, etc. which are required for producing batteries, solar panels and wind turbines.

Actually, the backlash against globalisation had started even before the pandemic struck, as globalisation created both winners and losers. The international order could not provide cooperative solutions to make the process win-win for all. This indeed is the biggest challenge for G20 as a

multilateral group. Globalisation must produce better and more equitable outcomes for all, including the global south.

Of the multiple risks facing the world community, the surge in inflation has posed a complex monetary policy dilemma in every economy between raising interest rates enough to tame inflation, and at the same time minimising the growth sacrifice to avoid a hard landing. The aggressive monetary policy tightening by systemic central banks since early 2022 and the consequent appreciation of the US Dollar have led to several economies, with a high share of external debt, becoming highly vulnerable to debt distress. According to the IMF2, 15 per cent of Low-Income Countries (LICs) are estimated to be already in debt distress, with an additional 45 per cent at high risk of debt distress. About 25 per cent of Emerging Market Economies (EMEs) are also at high risk. Further, capital outflows from Emerging Market and Developing Economies (EMDEs) due to continued tightening of financial conditions have led to reserve losses, sharp currency depreciations and spiralling imported inflation pressures. In such a situation, addressing the deteriorating debt situation in low and middle-income countries and facilitating coordinated debt treatment by official bilateral and private creditors under a multilateral framework has assumed priority under our G20 presidency.

Despite the overwhelming concerns a few months back about an imminent recession, the global economy has in fact exhibited greater resilience, reducing the probability of a hard landing. Nonetheless, there is a trend decline in global growth. There is also considerable uncertainty about structural shifts taking place in the drivers of inflation, ranging from labour market dynamics to concentration of market power and less efficient supply chains. In parallel, global food, energy and other commodity prices have softened from respective peaks and the supply chains are normalising, which should help in achieving disinflation. Restoration of a more balanced world economic order is, therefore, at the forefront of the G20

discussions. India has stressed the importance of creating an inclusive agenda to restore stability and confidence in multilateralism while revitalising global growth.

A fragmented global governance regime, as it prevails today, has also led to under provisioning of global public goods and erosion of economic welfare. The recent examples are discriminatory access to vaccines during the pandemic and reluctance to ensure universal access to vaccines and technology for life saving medicines; inadequate provision of finance and access to technology to quicken the pace of green transition in EMEs; and lack of timely creditor cooperation to address the severe stress facing some of the debt-ridden developing economies. Recommitting to multilateralism is the need of the hour and the G20 has a major role in this regard.

It is also important that the G20 countries take due notice of people-centric transformative changes taking place in member countries and adopt them to make the world a better place for all. Learning from each other's experience to enhance the quality of life for the common man must be a new dimension of the global economic order in the future. I would like to highlight two such key areas under our G20 presidency: first, digital public infrastructure for financial inclusion; and second, climate change and mitigation for achieving a more inclusive global economic order.

Digital public infrastructure for Financial Inclusion

The G20, through the Global Partnership for Financial Inclusion (GPFI), is facilitating a dialogue on financial inclusion in the global forum. The focus is on unserved and underserved individuals and on micro, small and medium enterprises (MSMEs). India is sharing its experience in financial inclusion as well as in the use of digital public infrastructure for achieving the goals of poverty alleviation and economic empowerment of the vulnerable sections of the society. India has been one of the forerunners in addressing the issue of 'last-mile connectivity' by

leveraging its world-class digital public infrastructure which includes the JAM (Jan-Dhan, Aadhaar, Mobile) trinity; the UPI; the Open Network for Digital Commerce (ONDC); and the account aggregators (AA) framework. We are also highlighting the importance of digital identity, digital payments and digital consent-based sharing of data in enabling a globally integrated financial inclusion ecosystem. India's rich and successful experience in this area offers fine guidance on pathways to improving the lives of the common man. Not surprisingly, India has been recently chosen as the co-chair of the Global Partnership for Financial Inclusion working group along with Italy.

Climate Change and Mitigation

Climate change is no longer a distant threat. It is right here staring at us and is a growing danger with risks for millions of lives and livelihoods around the world. Extreme weather events world over, such as floods, droughts, wildfires, cyclones, etc. can disrupt production and supply chains and create shortages of essential goods and services at anytime, anywhere. Such events can create sudden increase in prices leading to inflationary pressures. In addition, climate change can also affect the productivity of sectors that are heavily dependent on nature, such as agriculture. For instance, rising temperatures and changing rainfall patterns are causing lower crop yields and higher prices of foodgrains in recent years. The physical impact of climate change, such as rise in sea-level and increased frequency and intensity of extreme weather events, can damage infrastructure and property, leading to higher costs for businesses and households. All these factors can contribute to higher inflation and lower growth, which can erode the purchasing power of households and businesses. As we all know, such events are becoming more frequent in recent years. Therefore, it is essential that we take concerted climate action to safeguard the future of our planet and its inhabitants.

The G20 countries have a major responsibility in providing leadership

for global action on climate change and provision of climate finance, together with transfer of technology, to take this agenda forward. In dealing with weather related disasters, India has made noteworthy progress in its green transition agenda and capacity creation for efficient disaster management. Sharing our experience with other G-20 countries could open up scope for collaboration, in pursuit of the common goal of a greener global economy.

It is noteworthy that India is the highest ranked G20 country according to the Climate Change Performance Index³ 2023 and is also the 5th best performing country globally. Given that India is widely expected to remain as one of the fastest growing economies in the world, our energy demand could rise manifold. The challenge for us is twofold: one, to meet the projected increase in energy demand; and two, to rapidly transition from fossil fuel to renewables.

Climate proofing of our infrastructure has also been a priority, more so in view of the large investment in infrastructure in recent years. Through global forums such as the Coalition for Disaster Resilient Infrastructure (CDRI)⁴, India is providing leadership to global efforts for addressing these challenges.

We live in a world where the global macro-economic and financial outlook may become increasingly uncertain because of climate events, and only a committed global response with a spirit of collaboration can help mitigate the impending risk. In this context, the need for scaling up climate finance for mitigation and adaptation efforts in a balanced manner is well recognised if we were to meet the ambitious net zero targets. In this endeavor, Multilateral Development Banks (MDBs) have an important role to play. They must evolve to meet the increasing demand for lending resources, provide knowledge support and catalyse private investment while continuing with their traditional roles of poverty reduction and achieving the Sustainable Development Goals (SDGs). To address these issues, the G20 has set up an expert group to deliberate on strengthening the MDBs.

As I proceed to conclude, let me state that recent developments in the US banking system have brought to the fore the criticality of banking sector regulation and supervision. These are areas which have significant impact on preserving financial stability of every country. More specifically, these developments in the US drive home the importance of ensuring prudent asset liability management, robust risk management and sustainable growth in liabilities and assets; undertaking periodic stress tests; and building up capital buffers for any unanticipated future stress. They also bring out that crypto currencies/assets or the like, can be a real danger to banks, whether directly or indirectly. The Reserve Bank has taken necessary steps in all these areas. The regulation and supervision of the financial sector and the regulated entities have been suitably strengthened. The regulatory steps include, among other things, the implementation of leverage ratio (June 2019), large exposures framework (June 2019), guidelines on governance in commercial banks (April 2021), guidelines on securitisation of standard assets (September 2021), scale-based regulatory (SBR) framework for NBFCs (October 2021), revised regulatory framework for microfinance (April 2022), Revised regulatory framework (July 2022) for Urban Cooperative Banks (UCBs) and guidelines on digital lending (September 2022).

Simultaneously, RBI's supervisory systems have been strengthened significantly in recent years through measures which include a unified and harmonised supervisory approach for Commercial Banks, NBFCs and UCBs. The frequency and intensity of on-site supervisory engagement is now based on the size as well as riskiness of the institutions. Off-site supervision has also become more intense and frequent. We have strengthened our engagement with the Senior Management and Boards of the Supervised Entities. The focus is now more on identifying the root cause of vulnerabilities, rather than dealing with the symptoms alone. We have also issued revised guidelines on oversight and assurance functions of financial entities. Use of advanced

data analytics is supplementing our supervisory process. To strengthen cyber resilience, a comprehensive cyber security framework for banks together with Digital Payment Security Control Guidelines have been issued. We have also established the college of Supervisors and augmented the staff strength significantly in recent years. What we have in India today is a well-regulated and well supervised banking sector. The same would apply to the NBFCs sector and other financial entities under RBI's domain.

Conclusion

India has assumed the G20 presidency at a time when it has once again emerged as the fastest growing major economy in the world. International confidence on India's capacity to contribute constructively to reshape the global economic order is rising. The risk of a hard landing has dissipated world over, even as the pace of disinflation remains less than desirable. Before the cascading effects of geo-economic fragmentation further dampen the global outlook, rebuilding trust through cooperation and recommitting to multilateral frameworks for addressing critical global challenges has become essential. Every crisis can have a solution when powerful minds come together. As Swami Vivekananda had once said "...The powers of the mind are like rays of light dissipated; when they are concentrated, they illuminate"⁵.

Source: https://www.rbi.org.in/Scripts/BS_SpeechesView.aspx?Id=1356

SNo Panel Name of the Company

Business

February 2023

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|----|--------|--|---|
| 1 | A-495 | SALVO EXPLOSIVES AND CHEMICALS PVT. LTD. | Manufacturing of All type Explosives and Its Accessories |
| 2 | A-496 | LORVEN PHARMA AND SURGICALS | Services and Exports & Imports of Pharma Distributor, State & Central Govt. |
| 3 | A-497 | ADVANCED EDUCATIONAL ACTIVITIES PVT. LTD. | Educational Services |
| 4 | A-498 | DHANA CROP SCIENCES LTD. | Manufacturing of Agro Chemicals, Fertilizers, Micro Nutrients, Seeds, Industries |
| 5 | A-499 | DEC INDUSTRIES PVT. LTD. | Manufacturing of Building Materials |
| 6 | A-500 | SUNWORKS ENERGY PVT. LTD. | Solar Consultancy Services, Solar EPC Services |
| 7 | C-1860 | INDIA INSURE RISK MANAGEMENT AND INSURANCE BROKING SERVICES PVT. LTD. | Insurance Broking Services |
| 8 | C-1861 | ARBA TECHNOLOGY PVT. LTD. | Services & IT and Software Consultancy |
| 9 | C-1862 | GENESYS BIOLOGICS PVT. LTD. | Manufacturing of Biosimilars |
| 10 | C-1863 | PRISHA EXIM PVT. LTD. | Trading and Leasing of IT Equipment's, Lap Top's Desktops, Services, Solution providers |
| 11 | C-1864 | SMINS IMPORT EXPORT PVT. LTD. | Trading, Export & Imports of Agri Products |
| 12 | C-1865 | VASISTA PHARMA CHEM PVT. LTD. | Manufacturing Exports & Imports of Pharmaceuticals |
| 13 | C-1866 | CAMRI HOLISTIC HEALTH CARE PVT. LTD. | Health Care, Education & Research |
| 14 | C-1867 | ST. JOSEPH'S DEGREE & PG COLLEGE (HYDERABAD ARCHDIOCESE EDUCATIONAL SOCIETY) | Educational Institution |
| 15 | C-1868 | OCTACOMM TECHNOLOGIES PVT. LTD. | Cloud based video conference and IT Development Services |
| 16 | C-1869 | POSITIVE FLEXO PACK PVT. LTD. | Manufacture of Plastic Articles for the packaging of goods (Plastic Bags, Sack, Containers, Boxes, Cases, Bottles etc.) |
| 17 | C-1870 | IGNITE LPG TRACK PVT. LTD. | Manufacturing & Installation services for LPG, Natural Gas and Industrial Gases |
| 18 | C-1871 | PCS SECURITIES AND CONSULTANTS LLP | Services of Sub-Broker of Kotak Securities |
| 19 | C-1872 | VIVIN DRUGS AND PHARMACEUTICALS LTD. | Manufacturing of Bulk Drugs and Drug Intermediates |
| 20 | C-1873 | APEX DRUGS LIMITED | Manufacturing of API and Intermediates |
| 21 | C-1874 | FIRSTMAHI INFRASTRUCTURE PVT. LTD. | Manufacturing of Infra Products, Software Development & Exports of Security Software |
| 22 | C-1875 | EMPHORA SOFT PVT. LTD. | Software Sales, IT & Services, Product Sales & Services |
| 23 | C-1876 | RAAGNAAI ENTERPRISES PVT. LTD. | Advertising and Marketing Consultant |
| 24 | C-1877 | TEJAS FOOD INDUSTRIES LLP | Manufacturing of Pickles, Snacks, Masalas, Chutney Powders |
| 25 | D-2242 | DMS ASSOCIATES | Consultants – Financial Services, Bank Loans & Business Loans |
| 26 | D-2243 | VALUE CONSULTANTS | Trading, Exports & Imports of Animal Proteins |
| 27 | D-2244 | SRINIVAS CHETLURU - ADVOCATE | Advocate |
| 28 | D-2245 | KAUTIKE AADITYAW | Life Insurance Advisor and Life Insurance Services |
| 29 | D-2246 | S.S. BIOANALYTICS | Trading, Services of Testing and Supply of Impurity Standards & Supply of RTPCR Test Kits |
| 30 | D-2247 | VENKATA NARASIMHA TRADERS | Trading of Food Products and Investments in Startups, Angel Network and Venture Capital |
| 31 | D-2248 | GAURAV AGARWAL – CS | Practicing Company Secretary, Startup Advisory and Business Consultancy |
| 32 | D-2249 | SG GLOBAL EXPORT | Trading, Exports & Imports of Food Grains, Species, Fruits, Vegetables & Fabric and Sports Items |
| 33 | D-2250 | JUPITER EXCEL | Real Estate Agent |

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| 34 | D-2251 | GOODWIN TOURS AND TRAVELS | Services of Visa Processing, Tour Packages, Flight Tickets, Domestic and International |
| 35 | D-2252 | MONEY MAGICS | Coaching (Personal Money Management) & Training (Money Awareness), Counseling (Money Issues) |
| 36 | D-2253 | RIDHI SIDHI METAL | Trading and Exports of TMT Bars and Construction Material |
| 37 | D-2254 | VEERABHADRA ENTERPRISES | International Courier Services |
| 38 | D-2255 | ASK SOFT TECH | Trading of Certified Tally Partner |
| 39 | D-2256 | CUSTOMIZE DUNIYA | Trading & Services of Corporate Gifting & Solution |
| 40 | D-2257 | SHAIK MOHAMMAD ALI WORK CONTRACTOR & BUILDER | Civil Work Contractor |
| 41 | D-2258 | SOUTH ASIAN TRADING COMPANY | Trading, Exports & Imports of Food Items and Garments |
| 42 | D-2259 | CHANDAK TRADERS | Trading of Disposable Items and Earthen Items |
| 43 | D-2260 | PURNIMA SHARMA | LIC Agent & Insurance Advisor |
| 44 | D-2261 | VR ENTERPRISES | Trading and Exports & Imports Business of Fruits and Vegetables |
| 45 | D-2262 | V CARE CONSULTANTS | Tax Consultancy Services |
| 46 | E-1551 | SAKTHI INDUSTRIES | Manufacturing of Stainless Steel Enclosures, Controllers |
| 47 | E-1552 | RAMDEV BABA GRANITE AND INTERIORS | Processing of Monuments Thick Slabs, Granite Articles, Ready to use Granite Door & Window Frames Other Profiling works, Counter Tops and Land Scarping Granite for Domestic Export Market and Projects |
| 48 | E-1553 | SPOORTHY LABELLING SOLUTIONS PVT. LTD. | Manufacturing of All Types of Self Adhesives Labels, Stickers & Tags |
| 49 | E-1554 | ARBOR ORGANICS PVT. LTD. | Manufacturing and Exports of bakchuiol |
| 50 | E-1555 | CHRISTOS ENGINEERING ENTERPRISES PVT. LTD. | Manufacturing, Trading, Exports & Imports of Mechanical Fabrication, Solar & Infra Projects |
| 51 | E-1556 | SERVOSHIELD POWER SOLUTIONS | Manufacturing of Servo Stabilizers & Transformers and Panels |
| 52 | E-1557 | FLYBERRY INTER TRADE PVT. LTD. | Manufacturing of Baked Chips & Date Based products |
| 53 | E-1558 | SHIV SHAKTI TIMBER INDUSTRIES | Manufacturing and Exports of Wooden Pallets, Export Packaging Boxes, Crates etc. |
| 54 | E-1559 | JP AGRO AND FOODS | Manufacturing of Food Products |
| 55 | E-1560 | SIGMA ADVANCED SYSTEMS PVT. LTD. | Manufacturing of Digital Processing Unit (Electronic) |
| 56 | E-1561 | MASTER ROOFING | Manufacturing of Pre Engineering Building & Color Sheets |
| 57 | E-1562 | EMERSH ENGINEERING | Manufacturing & Trading of Industrial Valves and Fittings |
| 58 | E-1563 | MEHAK DATA SYSTEMS | Manufacturing of Bags, Trading of Apple Products, Samsung Products, All Computer Hardware and Periparals, Crop Gifting Items |
| 59 | E-1564 | PRISM EDUCATIONAL SOCIETY | Multimedia & Animation, Media and Entertainment Sector |
| 60 | E-1565 | SN MEDICAL SERVICES LLP | Manufacturing & Trading of Dental and Orthodontic |
| 61 | E-1566 | SRIVATHSA LIFESCIENCES PVT. LTD. | Manufacturing of Bulk Drugs & Intermediates |
| 62 | E-1567 | PH1 INDUSTRIES PVT. LTD. | Manufacturing of Pipes (Pharma & Constructions) |
| 63 | E-1568 | CAPART INDUSTRIES PVT. LTD. | Manufacturers of High-Intensity Discharge (HID) Lamps, LED products, fixtures and other lighting accessories |
| 64 | E-1569 | PUNEETH LIFE SCIENCES | Manufacturing, Exports & Imports of Pharmaceuticals |
| 65 | E-1570 | SUBHAN BAKERY PVT. LTD. | Manufacturing of Bakery Products and Dairy Products |
| 66 | E-1571 | DHATHRI NATURAL FARMS | Manufacturing of Organic Products, Crop and Animal Production |
| 67 | E-1572 | REYNOLD RUBBER & POLYMERS PVT. LTD. | Manufacturing of Rubber Products, PVC Products & Engineering Components |
| 68 | E-1573 | R.S. ENGINEERING INDUSTRIES | Manufacturing, Trading, Export of Machineries and Spares |
| 69 | E-1574 | TWINBIRD CO. | Manufacturing of Non Ferrous, Metal Alloy's & Super Alloys and Other Precious Metals |

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| 70 | E-1575 | SYNDIC CONSULTING ENGINEERS & TECHNOLOGIES PVT. LTD. | Manufacturing of Water and Waste Water Equipments |
| 71 | E-1576 | SRI BAHUCHARAJI TMBER DEPOT | Manufacturing of Wooden Packaging |
| 72 | E-1577 | CLEAN VACCUM TECHNOLOGIES | Manufacturing and Exports & Imports of Mechanized Cleaning Equipment's & Car Wash Systems |
| 73 | E-1578 | NEXAPOL PVT. LTD. | Manufacturing of Plastic Raw Materials, Plastic Master batch, Plastic Compounds |
| 74 | E-1579 | FAB ENTERPRISES | Manufacturing of Bags School Bag, Office Bags, Jute Bags, IT Backpack, Luggage Bags |
| 75 | E-1580 | ACCULEKHAA TECHNOLOGIES PVT. LTD. | Manufacturing of Biometric Machines and ERP |
| 76 | E-1581 | BALAJI ENGINEERING WORKS | Manufacturing, Exports of Hand Pumps, Agricultural Spare Parts |
| 77 | E-1582 | SYNARTIS PHARMA PVT. LTD. | Manufacturing Exports & Imports of APIs, Intermediates, Specialty Chemicals |

March 2023

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|----|--------|---|--|
| 1 | A-501 | AURIONPRO SOLUTIONS LIMITED | Software Development & IT Related Services |
| 2 | B-204 | PUBLIC HEALTH CARE COUNCIL | Health Care Services |
| 3 | C-1878 | TECHNO-COMP LLP | Software Consulting |
| 4 | C-1879 | INKOTEA ENTERPRISES PVT. LTD. | Tea cafe franchise chain business and supply of Tea Powder |
| 5 | C-1880 | R.R.INNOVATIVE PVT. LTD. | Trading & Imports of Chemicals and Rental Services |
| 6 | C-1881 | MATRA LIFE SCIENCES LLP | Manufacturing & Exports of Human Food & Animal Foods |
| 7 | C-1882 | AZMI ASSOCIATES PVT.LTD. | IT Services |
| 8 | C-1883 | SYNERGY INFRA CONSULTANTS PVT.LTD. | Consulting Engineering |
| 9 | C-1884 | TECHNO-COMP COMPUTER SERVICES PVT. LTD. | Software & Manpower recruiting |
| 10 | C-1885 | ADRPLEXUS MEDICAL SERVICES PVT. LTD. | Coaching services for medical entrance exams |
| 11 | C-1886 | ENTERPRISE SOFTLABS PVT. LTD. | IT Services and Manpower Supply |
| 12 | D-2263 | ZAYREEN TOURS & TRAVELS | Tours and Travels |
| 13 | D-2264 | EFFULGENCE INC | Branding Print & Signage's |
| 14 | D-2265 | ZAR KIDS GALLERY | Trading & Imports of Toys, Gifts Items, Sporting Equipment's and House Holdings |
| 15 | D-2266 | SS ASSOCIATES | Trading of Electrical Goods, Tools and Hardware Tools |
| 16 | D-2267 | KARMANYE CONSULTANTS | Tax Consultants |
| 17 | D-2268 | GOLDEN TRAVELS | Air Travel Agency |
| 18 | D-2269 | T.C.GIRIVASAN | Consulting Agri Technology & Logistics Technology |
| 19 | D-2270 | SIDDA CONSTRUCTIONS | Trading & Exports of Machinery Equipment's and Spare Parts |
| 20 | D-2271 | REKHA ENTERPRISES | Trading of API's & Intermediates |
| 21 | D-2272 | SATISH MINES AND MINERALS | Trading of Mines & Minerals |
| 22 | D-2273 | PRISM 360* EVOLUTIONS | Training and Coaching center |
| 23 | D-2274 | JHAWAR BROTHERS | Manufacturing of Spices Continents |
| 24 | D-2275 | RELIABLE IMPEX | Trading of Metals and Commodities |
| 25 | D-2276 | D PHANI MADHAV PRABHAKER | Consultant - Trainer |
| 26 | D-2277 | SHILPA SAWRIKAR | Services of Financial Distributors, Real Estates |
| 27 | D-2278 | Mrs. VIJAY SHREE KARWA | Mutual Fund Agent |
| 28 | E-1583 | YELURI FORMULATIONS PVT.LTD | Manufacturing of fints, H&D formulations |
| 29 | E-1584 | HEMA LABORATORIES | Manufacturing of Pharmaceuticals & Intermediates |
| 30 | E-1585 | TEJASWI GREEN ENERGY PRIVATE LIMITED | Manufacturing, Trading, Services of Golf Carts |
| 31 | E-1586 | VRU TECHNO INDUSTRIES | Manufacturing of Food Industry Machinery's and Confectionery Lines |
| 32 | E-1587 | SENATLA EV PRODUCTS PVT. LTD. | Manufacturing, Trading, Services & Exports of EV Chargers, Electric Bike Charger |
| 33 | E-1588 | VRU TECHNO PRIVATE LIMITED | Manufacturing of Food Industry Machinery Confectionery Lines |

| | | | |
|----|--------|---------------------------------------|---|
| 34 | E-1589 | SAZ INDUSTRIES PRIVATE LIMITED | Manufacturing of GAS Adaptors |
| 35 | E-1590 | RITHVIK ENTERPRISES | Manufacturing of Cable Joint Kits |
| 36 | E-1591 | ALKIMIA PHARMA CHEM PRIVATE LIMITED | Manufacturing of API Formulations |
| 37 | E-1592 | KRISHNA WOVEN SACKS PRIVATE LIMITED | Manufacturing of PP Woven Sacks, PP Woven Fabric |
| 38 | E-1593 | SHIVAANI ALLOYS AND STEEL CASTINGS | Manufacturing, Trading & Exports & Imports of Alloy steel castings |
| 39 | E-1594 | HELICAL TUBES & DUCTS PRIVATE LIMITED | Manufacturing of Ducting Pipes & Tubes |
| 40 | E-1595 | CASSIA SIAMIA TECHNOLOGIES PVT. LTD. | Manufacturing, Exports & Imports of Lab Equipment's, Heating & Cooling Equipment's and Clean Room |
| 41 | E-1596 | AGASTHYA SUPERFOODS INDIA PVT LTD | Manufacturing of Food Products |

Certification of Origin & Attestation of Export Documents

The Chamber is recognized by the Government of India to issue Certificates of Origin for non-preferential countries. Export documents are also accepted as authentic by the Consular offices of various countries and international authorities.

VISA FACILITATION

The letters of recommendation are issued to Embassies and Consulates for issue of business visa to representatives of member companies for business travel.

PASSPORT UNDER TATKAL SCHEME

FTCCI is being recognized by the Govt. of India to issue Verification Certificate to the Owners, Partners Or Directors of the Companies having Membership with the FTCCI.

FOR MORE DETAILS CONTACT :

Mr. Firasath Ali Khan, e-Mail: co@ftcci.in,
Ph : 040-23395515-22



COMPANY FOR SALE

**FACTORY AT
JEEDIMETLA HYDERABAD-500055**

**CORNER INDUSTRIAL PLOT. TWO SIDES ROAD
NORTH: 24M ROAD AND WEST 20M ROAD
PLOT AREA: 4895.55 SQ.MTR (5855 .07 SQ. YD)
SHED: 3333 SQ.FT
BUILDING: GF:586.0 SQ.FT
RCC: FF:586.0 SQ.FT**

**Contact Details:
e-mail:peddi@welspaces.com; mobile: 09989312423**

FTCCI OFFICE BEARERS *With*



Dr. S Jaishankar, Union Minister for External Affairs, Govt of India Meeting at "Talk on India's G20 Presidency" : 28th February, 2023 at Marriott Hotel



With Mr. Kushal Kumar Jain, CEO, PMJ Jewellers : 4th March 2023 at PMJ Jewellers Store.



FTCCI representatives with Sri Aravind Kumar, Spl Chief Secretary, MA & UD, Govt. of Telangana : 14th March, 2023



Representatives of Federation met Smt Santhi Kumari, Chief Secretary. Invited her to address members of Federation and also discussed few issues such as Trade License fee, incentives etc : 14th March, 2023



Lt.Col.Tanmay Mohiley, Joint Director of Director General Resettlement, Ministry of Defence, Govt. of India, New Delhi visited Federation House : 16th March, 2023



Sri Anil Agarwal, President FTCCI addressing Export Awareness Program for GM DICs and ZMs of TSIIC organized by State Government : 16th March, 2023



Sri G. Raghuma Reddy, Chairman & Managing Director, Southern Power Distribution Company of Telangana Limited., (TSSPDCL) : 16th March, 2023



Sri G.Ramesh and Smt Pratima Singh IAS, Addition Collector, Sri P.Krishna Murthy, DIC GM, Sri Nagendhar, District Welfare Officer of Youth & Sports and Sri Rajarshi Shah, IAS Dist Collector of Medak : 17th March, 2023



Sri Anil Agarwal, President and Sri Srinivas Garimella, Chair, Industrial Development Committee of FTCCI participated in the Pro EXPO organized by Franchise India : 18th & 19th march, 2023 at Hitex Exhibition Centre, Hyderabad



Ms. Khyati Naravane, CEO, FTCCI as a Special Invitee at International Women's Day celebrations of Arts College of Osmania University : 20th March, 2023



Sri Anil Agarwal, President, FTCCI during the Panel discussion Discover innovation to accelerate the business on SMB Leaders Studio powered by AWS : 21st March, 2023



Sri Premchand Kankaria, Member Managing Committee, FTCCI attended MSME Facilitation Council Meeting in Yadadri, Bhuvanagiri Dist ; 27th March, 2023



GCCI delegation met FTCCI President today at FTCCI office and discussed about the future of businesses related to Cow Based products. : 1st April 2023



Mr sham Sundar, Zonal Manager, LIC : 3th April, 2023



With Sri Singireddy Niranjan Reddy, Hon'ble Minister, Agriculture, Co-operation, Marketing Department, Government of Telangana : 4th April 2023



With Sri Jagadish Reddy, Hon'ble Minister for Energy, Govt. of Telangana : 4th April, 2023

3. ప్రాథమిక ఆరోగ్య కేంద్రాలలో వైద్య సిబ్బందిని నియంత్రించే

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The aim of the IITEX Expo is to boost production through the use of the latest technology and innovations, in the process, boost the

[illegible]

ಕರ್ನಾಟಕದ ಸ್ವಾತಂತ್ರ್ಯದ ಸ್ಮಾರಕವಾಗಿ ಸರ್ಕಾರವು ಈ ಸಂವತ್ಸರವನ್ನು 'ಸ್ವಾತಂತ್ರ್ಯದ ಸಂವತ್ಸರ'ವನ್ನಾಗಿ ಘೋಷಿಸಿದೆ. ಈ ಸಂದರ್ಭದಲ್ಲಿ ಸರ್ಕಾರವು ಈ ಕೆಳಕಂಡಂತಿರುವ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಆಯೋಜಿಸಿದೆ.

Deputy High Commissioner Cedric Weir said that Hyderabad had at ICT (Information Communications Technology) Relationship with South Africa. "Your Mahatma is our Mahatma as well. You gave us a barrister, we gave you a Mahatma." Weir, who is the Department of Environment, VEHU Technological Hyderabad delivered address.

పాత బస్తీలు పూర్తి అయ్యాయి. వీటిని కట్టించినందుకు మంత్రి శ్రీ జగన్మోహన్ రెడ్డికి సంతకం చేశారు. ఈ సందర్భంగా ఆయన మాట్లాడుతూ, "పాత బస్తీల నిర్మాణ ప్రక్రియను త్వరితగతినే పూర్తి చేయాలి. ఇది ప్రజలకు ఉపయోగపడేలా చర్యలు తీసుకోవాలి"

విద్యార్థులను
ఎక్కిరి
పెవరిం

[illegible]



The Federation of
Telangana Chambers of
Commerce and Industry



ONE DAY SEMINAR ON

Export Opportunities for Agro and Agri related Products from Telangana

Date : 28th April, 2023 at 10.00 AM Venue : Federation House, Hyderabad



Brief ABOUT

Telangana has made significant progress in the agriculture sector by adopting innovative methods, increasing the use of technology, expansion of irrigation facilities, and providing financial support to farmers. Accordingly, the scope for exports of agro and agri related products from Telangana has widened considerably.



Chief Guest

Shri Singireddy Niranjan Reddy

Hon'ble Minister, Agriculture,
Co-operation, Marketing Department,
Government of Telangana

Guests of Honour



Dr E Vishnu Vardhan Reddy, IFS

Special Secretary, Investment
Promotion & NRI Affairs and
Joint Managing Director, TSTPC
Department of Industries and Commerce
Government of Telangana



Sri M. Hanumantha Rao, I.A.S

Director of Horticulture & Sericulture
Horticulture Department, Telangana
State and Director of Panchayat Raj
and Rural Employment, PR&RD
Department, Govt. of Telangana

Topics COVERED



Export Opportunities to
different Countries



Government Schemes
for Export Promotions



Documentation &
Certification Procedures



Finance Schemes
for Exporters

Scan & Register



Registration fee

Members : Rs. 650/-
Non-Members : Rs. 850/-

The Cheque / DD is to be drawn in favour of "FTCCI" payable
at Hyderabad. For Neft / RTGS : FTCCI, SBI, Bazarghat (Br)
Account No. 10005356049 IFSC : SBIN005893
GST : 36AAFT2444K1Z6

Anil Agarwal
President

Meela Jayadev
Sr Vice President

Suresh Kumar Singhal
Vice President

S Chandra Mohan
Chair - Agro and Food Processing Committee

RSVP : Mr. Mahesh S

Ph : 996 657 1573

e-Mail : asmidc@ftcci.in

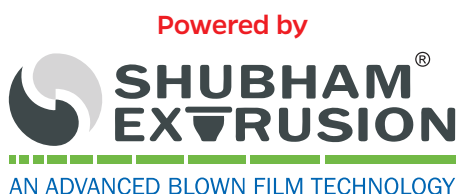
Inviting Entrepreneurs of Telangana to showcase their excellence & capabilities



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For more details or queries, please reach us at : info@hiplex.co.in marketing@hiplex.co.in www.hiplex.co.in 81850 55500 81860 55500



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Space Booking in Progress. Only Limited Stalls Left