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ENTERPRISE

A MONTHLY BULLETIN PUBLISHED BY VIDARBHA INDUSTRIES ASSOCIATION

SPINNING SUCCESS

EXCLUSIVE INTERVIEW WITH

RAMESH RANDER

MD, SRI BHAGIRATH TEXTILES



WINNER OF THE LIFETIME
ACHIEVEMENT AWARD AT THE 5TH EDITION
OF VIA-SOLAR VIDARBHA UDYOG GAURAV AWARDS

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VIDARBHA INDUSTRIES ASSOCIATION

VISION

To promote Vidarbha as a preferred investment destination and create conducive environment for socio-economic growth through industry and services

MISSION

To act as a catalyst between various stakeholders and authorities.

To create harmonious environment for accelerated industrial growth.

To provide a unified platform for policy advocacy at all levels.

To create, nurture and develop entrepreneurship and business leadership.

To enhance managerial and technical competency for excellence

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PRESIDENT'S MESSAGE

Dear Members,

As we approach the upcoming financial year 2023-24, I am filled with hope and optimism for the future of our industries. Despite the challenges we faced during the past couple of years, our industrial fraternity has shown tremendous resilience, and I am confident that we will continue to grow and prosper in the coming year.

In the previous year, the Indian government introduced several measures to support our industries, including the PLI scheme, increased allocation for infrastructure development, and relaxation of FDI norms. These measures have already started to bear fruit, and I am hopeful that the government will continue to take steps to create a favourable business environment for our industries.

One of my key expectations for the upcoming financial year is the continuation of these supportive policies. We need to work together to ensure that our industries are able to take full advantage of the government's initiatives and leverage them to create more jobs, increase exports, and contribute to the growth of the Indian economy.

In addition to government support, I believe that we need to focus on innovation, upskilling our workforce, and embracing digital transformation to stay competitive in the global marketplace. The pandemic has accelerated the pace of digital transformation, and we must continue to adapt to this new reality.

I urge all our members to embrace these changes and proactively approach growth and innovation. We have the potential to be a global leader in several industries, and we must work together to realise this potential.

I wish all our members a prosperous and successful financial year ahead. Let us continue to work together to make Vidarbha a leading player in the global economy.

Thank you.

- Vishal Agrawal
President



SECRETARY'S MESSAGE

Dear Readers,

In March, VIA LEW celebrated International Women's Day at the VIA Auditorium where the CEO of Zilla Parishad (Nagpur) was the chief guest and the Asst. GM (FI) at SBI was the guest of honour. On the occasion, women entrepreneurs from various industries were felicitated. Dr Ambedkar College, Nagpur, in association with VIA, organised the concluding session of "Unnati" (a renowned cell of the college dedicated to the skill development of students) at Deekshabhoomi, Nagpur. The President of the South Asia Biotechnology Centre, New Delhi, delivered the keynote address at a seminar organised by the VIA Agro, Food Processing and Rural Development Forum, in association with NIF and the Department of

Agriculture, GoM. VIA Taxation and Corporate Law Forum organised its annual tax awareness program "Making March Meaningful" to raise awareness for better tax compliance. The expert speakers for the session were Adv. Kapil Hirani for Income Tax; CA Mahendra Jain - Past Chairman of Sales Tax Bar Association, Nagpur, on Indirect Taxes (GST); and CA Omprakash Bagdia - Past Chairman of Nagpur Branch of WIRC of ICAI, Nagpur, on Company Laws and Precautions (Bank's Perspective).

We also reached out to key government officials and departments with representations on matters such as the appointment of the Joint CEO, MIDC at Nagpur, and clarifications required in the Study Abroad sector.

As we begin the new financial year, I want to extend my warmest wishes to our readers. May this year be filled with prosperity, growth, and success for you and your businesses.

Looking forward to your continued support.

- Ashish Doshi
Secretary



EDITOR'S MESSAGE

Dear Readers,

The cover story for this month's edition of the 'Enterprise' features an exclusive interview with Ramesh Rander - Managing Director of Sri Bhagirath Textiles Ltd. and recipient of the Life Time Achievement Award at the 5th edition of the VIA-SOLAR Vidarbha Udyog Gaurav Awards. What started as a humble unit of cotton spinning in the early 90s in a small village near Nagpur, has grown into a highly professional organisation with a wide range of products, global reach, and a robust infrastructure.

As part of our ongoing "Vidarbha's Promising Units" series, we highlight the excellent entrepreneurship showcased by Kaluram Food Products Pvt. Ltd. and Rite Water Solutions (I) Pvt. Ltd.

In their guest articles, Dr T S Rawal speaks about the key features of the Union Budget 2023, Dr Suresh Pandilwar explains how training and development are major strategic tools that should be integrated with one's core business strategy, and CA Naresh Jakhota explains that even though the latest provision in the IT Act comes with good intentions, it may inadvertently have detrimental effects for those it seeks to benefit the most.

As we step into the new financial year, I want to express my sincere gratitude to our readers. Thank you for your continued support and trust in VIA. May you have a successful and prosperous year ahead.

We endeavour to bring you the latest and most important news related to the industries of Vidarbha. We encourage all our readers to share write-ups to be published in subsequent editions of the 'Enterprise'. Please write to us at viangpindia@gmail.com with your input and feedback.

- Aditya Saraf
Editor

SRI BHAGIRATH TEXTILES

SPINNING SUCCESS



RAMESH RANDER
Managing Director
Sri Bhagirath Textiles Ltd.

Founded in the mid-90s in the small village of Mohali in Nagpur, Sri Bhagirath Textiles was started by Ramesh Rander as a humble unit with a capacity of about 13,000 spindles. Since then, the company has multiplied its capacity over the decades and added multiple products to its portfolio. Today, Sri Bhagirath Textiles is a highly professional organisation, with a wide range of products, global reach, and robust infrastructure.

In an exclusive interview with 'Enterprise', Ramesh Rander - MD of Sri Bhagirath Textiles Ltd., opened up about the key factors contributing to their continuous success, spoke about the company's quality-first approach, and shared his advice for young entrepreneurs. Excerpts from the conversation:



What factors have contributed to your long-sustained growth?

It's rather simple; "slow and steady wins the race". For over three decades i.e. from 1995 to 2005, from 2005 to 2015, and now from 2015 to 2022; we have steadily multiplied our capacities in a comfortable manner. Today our output is about 1 lakh meters of cloth every day.

Why have you stayed in Mohali despite continuous expansion?

Spinning requires a lot of land area and hence we've stayed in Mohali with our units. We never

felt the need to shift to MIDCs. We have made housing provisions for our workers, power is easily available, and we are quite comfortable here.

What is your strategy to increase sales?

If the quality is good, the product markets itself. The word in the local markets and among the broker networks is that Sri Bhagirath's quality is good, and hence finding buyers for our products was never a big challenge. Our product has reached all over the country and is exported as well.



What kind of technological advancements are you making at your company?

We believe that we should only use top-quality machinery to boost the quality of our output. We've imported the best machines in the world from German manufacturers like Rieter, Schlafhorst, and Trützschler.



What is your core expertise?

I don't do anything different from what my competitors are doing. We frankly don't have any core expertise as such. It's just that we do things with utmost focus, dedication, and devotion. We have sustained the quality of our products, that's it.



What is your business priority today as an industrialist?

I am just as passionate about our business as I was when I started it. Today, all my 4 kids have joined us and I am supporting them to expand into realty and other sectors.

What are the key challenges one faces while working in Vidarbha?

As such, I don't face any challenges working here. Labour and power are easily available. The government is also offering certain

subsidies. Yes, the power tariff is rising and we have given a representation for that to various departments; I am confident that the government will take action on it, otherwise, new industries will not grow.

What is your advice for young entrepreneurs entering your sector?

If you do your job with complete focus and dedication, you will always get results. Don't try to do too many things at once and have patience. Don't lose hope; it may take years but your efforts will eventually bear fruit. My father, who we have named our company after, always taught us to finish today's tasks today. "Don't leave anything pending for tomorrow", he would say. We are following his guidance even today.

Sri Bhagirath Textiles Ltd. was the winner of the "Lifetime Achievement Award" at the 5th edition of the VIA-Solar Vidarbha Udyog Gaurav Awards.

TIMELY PAYMENTS TO MICRO, SMALL ENTERPRISES UNDER IT LAW



CA NARESH JAKHOTIA

MSME are the growth engines of our economy. Micro, Small and Medium Enterprises Development Act (MSMED) was enacted to take care of the MSMEs by creating an ecosystem of timely payments. As per section 15 of the MSMED Act, payments to micro and small enterprises are to be made before the Appointed Day, which is 15 days (can be up to 45 days in case there is an agreement in writing) from the day of the actual delivery of goods or the rendering of services.

Moving forward now, the Income Tax Act is also incorporating a provision to promote timely payments to MSMEs. Although the intent is appreciable, the side effects of the provision could be more upsetting and cascading.

PROPOSAL FOR MSMEs IN THE FINANCE BILL 2023

At present, section 43B of the Income Tax Act provides for deduction of certain expenditure only on payment basis i.e. the deduction is available only if the amount is paid within the prescribed period. If the payment is not done, then the deduction is either not at all available or available in the year of the payment. Few of the existing transactions which are covered by section 43B include interest payable to Banks/NBFC, tax payment, payment towards PF/ESIC etc.

Finance Bill 2023 has proposed to widen the scope of section 43B by incorporating payments to micro and small enterprises also in line with the provision of MSMED Act. As a result, deduction for purchase of any goods/services availed from micro and small enterprises shall be allowed only if the payment is actually made within the prescribed time frame of 15 days or 45 days as discussed above.



Unlike other items of section 43B like bank interest, tax payment etc., wherein the deduction is available if the payment is done on or before the due date of filing the income tax return, the payments to micro and small enterprises shall not be admissible as deduction if the same is paid after the end of the financial year and the period of 15 days or 45 days is over. Deduction is admissible only if the payment is either done in the same financial year or within a period of 15 days or 45 days, if the same is falling due after 31st March.

IMPACT OF THE PROPOSAL

1. If any business entity has purchased any goods/services from a micro or small enterprise, and the payment for such goods/services has not been made during the year is outstanding as on 31st March (except where such outstanding payment as on 31st March is falling within the period of 15-45 days from 31st March and the payment of the same is made in the subsequent period within the appointed date of 15-45 days), the same will not be allowed as a deduction while computing business income. As a result, taxable income will go up.
2. Even though the intent of the government is good, the impact may be devastating for the business houses. Though the mutual terms and conditions of payment may be different, yet the provision of MSMED Act and Income Tax Act will prevail over it.
3. Let us consider the case of a partnership firm M/s B, which has purchased goods from M/s A for Rs. 1 crore on 10/02/2024. M/s B has thereafter supplied the goods to either some government agencies or to some other person, say M/s C, for Rs. 1.05 crore. In the process, M/s B has earned a profit of Rs. 5 lakh. Now, M/s B has to ensure that

the payment is done to M/s A before 31st March 2024, failing which the deduction towards purchase expenses of Rs. 1 crore shall not be available to M/s B. If M/s B fails to make the payment before 31st March 2024, income of M/s B shall be treated as Rs. 1.05 crore and the resultant tax liability of M/s. B shall be Rs. 32.76 lakh (i.e. Rs. 1.05 crore x 31.20%). Though the actual income is only Rs. 5 lakh (on which the actual tax liability would have been Rs. 1.56 lakh), the tax liability shall be Rs. 32.76 lakh i.e., the tax liability could be even more than the amount of the income. The blockage of additional funds of around Rs. 30 lakh towards tax liability may be another reason for default in subsequent transactions of M/s B. To move little forward, if M/s A might have also purchased the goods from some other micro/small enterprises, and if it fails to make the payment before 31st March 2024 due to liquidity crunch created due to default by M/s B, they would also be subject to similar disallowance. In short, the new law may have a cascading effect which is likely to stretch beyond one level.

4. In the above case, suppose M/s B makes the payment on 1st April 2024, then the deduction of Rs. 1 crore shall be available in the FY 2024-25 which may have the effect of converting the income of M/s B in negative in that FY. Though the benefit of carry forward of loss will be available to M/s B, the fact remains that the loss is not allowed to be carried forward beyond 8 years. The impact of loss could even be so deep in any particular year that the loss may even remain unabsorbed for the next 8 years, resulting in ultimate denial of the benefit of loss set off fully.

CONCLUSION

1. The objective of the law is to ensure timely payments to all micro and small enterprises. However, the impact may be hurtful for other MSMEs or large scale enterprises. There are chances that in an attempt to help the micro and small enterprises, other units may land in trouble. The extra tax cost of Rs. 30 lakh in the above example of M/s B is just one

- instance and the aggregate impact of other transactions could even be more than what is discussed above.
2. There may be instances wherein due to genuine reasons like fire, machine breakdown, court order etc., any one buyer in the chain may not be able to make the payment within the appointed due date. However, there is no exception or immunity even in such a genuine or reasonable case. The cascading impact may even be more than what one can think of as each preceding supplier in the chain may default in making payment to its vendor.
 3. The concept of taxation on real income is getting defeated by widening the scope of section 43B unnecessarily. Further, the mercantile system (i.e. accrual system) of accounting is turning out to be detrimental

to the business.

4. The provision may have an adverse impact on micro and small enterprises as the buyer may prefer to purchase from those who are not registered as micro or small enterprises under the MSMED Act.

Ensuring timely payments to micro and small enterprises through the Income Tax Act will defeat the very purpose of collecting the tax on actual income. Let the MSMED Act take care of the purpose of ensuring the timely payment. In my considered opinion, the ultimate beneficiary by the above amendment would be the tax department and not the micro and small enterprises. Considering the adverse impact the provision may carry, the proposal to widen section 43B by incorporating the payment to MSME may be dropped.

SOME KEY FEATURES OF THE UNION BUDGET 2023



Dr. TEJINDER SINGH RAWAL
Chartered Accountant

The positive aspect of the Budget has been that it has upped the allocation for infrastructure and investment to a record level. The Centre has budgeted a record capital expenditure of ₹10 trillion, up nearly 37% from the revised estimate of the ongoing year. Capex will thus make up 22% of the total spending, the highest share in nearly two decades.

A breakdown of Capex numbers shows that the Centre plans to do the heavy lifting in the big impetus. In 2022-23, the ₹1.5-trillion increase in Capex was heavily reliant on a component that would go to states. But this time, the Centre's own share in Capex is set to rise to ₹8.6 trillion, from ₹6.4 trillion, and this increase makes up 80% of the total Capex jump. The high Capex is expected to aid economic growth through a multiplier effect.

The condition of the MSME sector, which

accounts for 30% of the economy and perhaps 40% of employment, is the most worrying and critical problem that must be tackled. India has a low labour participation rate, which has fallen below 40%, which also means there is a sizeable amount of disguised and is not recorded by the unemployment rate. The informal sector expected a big relief and an extension of credit. It was disappointing to see it not being given. Rs 200,000 crores for free food is not something to cheer about, it only goes to prove that a large chunk of the population cannot earn enough to feed themselves.

The government cut back the spending on the rural jobs guarantee scheme for the next fiscal year to 600 billion rupees. The allocation is lower than the revised 894 billion rupees spending outlay for 2022/23, and the smallest since 2017/18.

Another area that has seen a decrease in allotment based on last year's expenditure is rural development. The planned allocation for this year is Rs 2,38,204 crore, down from last year's revised estimate of Rs 2,43,417 crore. This is when the support should have increased, not reduced.



We expected the PLI Schemes to be extended to other sectors also, which was not done.

Cryptocurrency Legality and Taxation is an important issue to be addressed, as the bubble economy may damage the real economy. This was also not addressed in the budget.

It surprised me that high performance, grassroots athlete schemes and sports infrastructure didn't get a mention in the Budget. Interestingly, this was an important theme running in the previous budget. With India considering bidding for the 2036 Olympics, the preparation needs to begin now, both from infrastructure and talent development perspectives, for India to step up towards achieving its sporting and active lifestyle ambitions.

The Finance Minister conveniently ignored explaining the departure from Fiscal Responsibility and Budget Management Act.

Indian Railways got only a one-line mention, a capital outlay of Rs 2.40 lakh crore provided to Indian Railways, the highest-ever, at about nine times the FY2014 figure. This conceals all and reveals nothing. Total receipts are projected at Rs 2.43 lakh crores, out of which goods transport is 1.75 lakh crores, and the loss-making passenger-service is Rs. 77 lakh crores. Railway's working expenses are pegged at Rs 2.60 crores.

Out of the Budgeted Rs. 2.40 lakh crores, the highest amount of Rs. 56,000 crore goes

to manufacturing suspense, with another Rs 30,000 crore to store suspense. Rolling stock rightly takes a share of Rs 38,000 crore, there is the second-highest Rs. 45,000 crore transfer to Rashtriya Rail Suraksha Kosh, and Rs 12,480 crore to Sovereign Green Fund. In short, the figures do not reveal the real story.

Rich Indians leaving India, a big cause of worry

Over 1.8 lakh citizens gave up Indian citizenship as of October 2022. A report estimated at least 8,000 HNIs to move out of India in 2022. At least 23,000 dollar millionaires left the country between 2014 and 2018. Nearly 5,000 millionaires left the country in 2020 alone. Clearly, rich Indians are leaving India and one reason for this is the heavy taxation. The budget has proposed a reduction of surcharge for high-income taxpayers (from 37% to 25%). For high-income taxpayers, the maximum tax rate will be 39% as compared to the previous rate of 42.74%. While other tax provisions, such as taxing high-value insurance policies and capping restrictions on capital gains exemption to Rs.10 crores are aimed at taxing the rich and bringing about a fairer tax regime, the reduction in the maximum marginal rate of tax to a level comparable to that of other countries is important to stop the exodus of rich Indians. This is a welcome step, and hopefully, it will be rationalised further in the coming years.

The author is a Chartered Accountant, economist and thinker. He can be reached at tsrawal@tsrawal.com.

MAKING MARCH MEANINGFUL



VIA Taxation and Corporate Law Forum organised its annual tax awareness program called “Making March Meaningful” to raise awareness for better tax compliance. The expert speakers for the session were Adv. Kapil Hirani for Income Tax; CA Mahendra Jain - Past Chairman of Sales Tax Bar Association, Nagpur, on Indirect Taxes (GST); and CA Omprakash Bagdia - Past Chairman of Nagpur Branch of WIRC of ICAI, Nagpur, on Company Laws and Precautions (Bank’s Perspective). Highlights:

ADV. KAPIL HIRANI ON INCOME TAX

- Every business person must prepare tentative financials up to 15th March, which will bring to light many small issues which might be overlooked previously.
- It will be appropriate to get the opinion of a professional so that, if required, corrective measures can be taken within time.
- PAN and Aadhar should be linked before 31st March.
- Correct TDS deduction and timely payment not only save one from disallowance, interest, and penalty; it also saves one from prosecution.
- Interest payable on loans from NBFCs is subject to TDS, which should be complied with.
- Industries should take utmost care in depositing employees’ contributions before the due date as per PF and ESIC laws, otherwise, the whole deduction will be disallowed, resulting in heavy tax liability.
- Take utmost care of accounting and taxation, so that a clear balance is prepared.
- If one is planning to sell any immovable property in March, if possible, defer it to the first week of April. This will give two advantages; first, for

the seller, the indexation of the next financial year will be applicable; and second, they will have more time at their disposal for investment to claim any capital gain exemptions.

- Before execution of a sale deed, one should compare if there is any negative difference in stamp duty valuation and sale deed value and where the answer is yes, they should take a valuation report from a CBDT-approved valuer before the sale deed so that a valid document is available to support your transaction at the time of assessment.

CA MAHENDRA JAIN ON INDIRECT TAXES (GST)

- Under the GST regime, every month’s reconciliation of books of accounts with GSTR1, GSTR3B and input tax credits as per GSTR 2B etc. is the need of the hour.
- Trade and industry should have a designated “Reconciliation Manager”, to ensure that all data is reconciled with the third parties, and an “Alert Manager”, to inform the management about the changes as notified, so that nothing is missed and interest or penalty is not liable to be paid.
- Many amendments will come into effect from 1st April 2023, like the compulsory mentioning of 6-digit HSN codes on invoices for all.
- E-invoicing might be implemented for persons having a turnover of 5 crores in the coming month.
- Claim TDS under GST by filing proper GSTTDS returns in time.
- Under GST, payment for input supplies should be done within 180 days; otherwise, ITC will be denied and interest liability will arise.
- Unclaimed RCM for the current financial year can be claimed in the March closing return. For exporters, file new or revised LUT as required in March itself.

CA OMPRAKASH BAGDIA ON COMPANY LAWS AND PRECAUTIONS (BANK’S PERSPECTIVE).

- One should understand legislature in layman’s language.
- Earlier, private limited companies were

given relaxation from compliance with many company law provisions. However, with the introduction of the Company Act 2013, these relaxations are diluted and new restrictions and compliances are imposed.

- Under company law, companies cannot avoid the filing of the requisite forms; if any compliance is pending, it has to be filed with late fees and penalties.
- The directors, shareholders, or relatives of the shareholders, while giving or accepting loans to or from the company, should be checked, so that all the conditions of the company law are met.
- Keep note of all the related party transactions as they are to be reported in the Director's Report.
- With new provisions to the company laws, they have become more about compliance than governance.
- Precaution should be taken that outstanding payments to MSMEs over 45 days should be avoided, as it will give them a chance to file petitions at the NCLT.
- A compulsory half-yearly return has to be filed by all companies, declaring the outstanding over 45 days due from MSMEs.
- Where a company wants to increase its paid up capital, the issuing company should seek a share valuation report; new shares cannot be issued at price below the valuation price.
- The increased compliance in all the regulatory laws are diluting the government's motto of "Ease of Doing Business".
- A bank's internal credit rating should be obtained as the borrowing interest is dependent on it.
- If the ratings are low, steps should be taken

to improve the rating and lower the interest cost.

- Term loans should be borrowed for acquiring fixed assets and cash credit must be utilised to fund working capital requirements.
- Check the projected turnover given to the bank against the actual turnover achieved; if there is a shortage in the actual turnover and the limit is fully utilised, it will not give the correct picture to the bankers. Hence, try to utilise the limit within the given criteria.

In his opening remarks, CA Naresh Jakhotia - Project Coordinator, said, "Law changes faster than fashion - hence, proper awareness of taxation and corporate laws, precautions, and compliance executed in March save a lot of expense. We have conducted "Making March Meaningful" for more than 16 consecutive years and it has always proven to be beneficial for the attendees".

Vishal Agrawal - President of VIA, explained that the VIA Taxation Forum organises the tax awareness program for the benefit of the industrial fraternity, where the speakers share their knowledge in a concise and precise format.

The Q&A session was moderated by CA Naresh Jakhotia. CA Sachin Jajodia proposed the formal vote of thanks. Prominently present were Kaushal Mohta from Kapilansh Dhatu, Vaibhav Agrawal from Plasto, Shilpa Agrawal from Akash Furnitech; representatives from various industries including Suryalaxmi Cotton Mills, Eros, Splishjet, R C Plasto, Seetech Solutions, Chanvin Plastics, Ankseals Pvt. Ltd., Minor Hydro Systems, and Vishwashanti Udyog; and CA Jethalal Rukhiyana and CS Amit Rajkotia.



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VIA LEW CELEBRATES INT. WOMEN'S DAY WITH BEST WOMEN ENTREPRENEURS AWARDS



VIA LEW celebrated International Women's Day on 15th March 2023. Poonam Lala - Chairperson of VIA LEW, said, "Every year, VIA LEW marks the global celebration to motivate, encourage, and recognise the talents of women in business". Madhubala Singh - Advisory Committee Member of VIA LEW, emphasised the importance of the day.

The chief guest, Saumya Sharma (IAS) - CEO of Zilla Parishad, Nagpur, appreciated the LEW team for organising meaningful programs, providing a platform to women entrepreneurs, and boosting their morale. She also sought support from LEW to share ideas that can help women SHGs become more self-reliant. "We have conducted programs in a number of villages to raise awareness amongst youngsters of their contributions to society", she explained.

The guest of honour, Asha Agasti - Assistant General Manager (FI) at State Bank of India, appreciated women entrepreneurs for being apt multitaskers - managing homes and business activities simultaneously and smoothly. "Today, women are working hard in their offices, getting more "atma-nirbhar" every day. Moreover, their role is getting more challenging as new technology and trends come in", she said. She also appreciated VIA for providing a platform to budding entrepreneurs for setting up their new ventures. She also informed about various schemes of the banks which support women in running their businesses.

As part of the celebrations, VIA LEW hosted the Best Women Entrepreneurs Awards to felicitate the achievements of women entrepreneurs from various industries. Vishal Agrawal - President of VIA, congratulated the winners and remarked that he was happy to see women working in all sectors, holding top level positions like the Collector, Divisional Commissioner, CEO - Zilla Parishad etc.

The chief guest and the guest of honour conferred the awards to the winners in 4 categories:

Winner	Organisation	Category
Dr. Rajeshwari Wankhede	Building of Life Skills Foundation	Social
Amandeep Kaur Sehmi	Bio Excel Life Sciences & Research	Service
Ankita Chawla	Emission Free	Trading
Aarti Sabnis	Aartyz	Manufacturing

On the occasion, the winners shared their success stories with the participants. Free table space was provided to budding entrepreneurs and start-ups to promote and display their products. A quiz was also played and prizes were distributed to the winners.

Project Directors Vandana Sharma, Manisha Bawankar, and Yogita Deshmukh jointly conducted the proceedings. Rashmi Kulkarni - Secretary of

VIA LEW, proposed the formal vote of thanks and summarised the program. Prominently present were Founder Chairperson Sarala Kamdar, Immd. Past Chairperson Manisha Bawankar; Past Chairpersons Y Ramani, Neelam Bowade, Anjali Gupta, Dr. Anita Rao, Vandana Sharma, and Shachi Mallick; and Vice Chairpersons Indu Kshirsagar and Shikha Khare, along with various VIA LEW members, women entrepreneurs, professionals, and interested women.

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"UNNATI": A PERSONAL GROWTH AND SKILL DEVELOPMENT PROJECT



Dr Ambedkar College, Nagpur, in association with VIA, organised the concluding session of "Unnati" (a renowned cell of the college dedicated to the skill development of students) at the Dadasaheb Kumbhare Hall, Deekshabhoomi, Nagpur, on 21st March 2023.

"Unnati" is a personal growth and skill development program started in 2002-2003 by late Dr R Krishnakumar - former Principal, Director, and Ex-Vice Chancellor of YCMOU, Nashik, along with VIA. This year, more than 120 students from 4 different streams including commerce, science, arts, and computers covered under the ambit of the "Unnati" sessions, tours, and internships.

In his address, the chief guest Saurabh Mohta - Director of Truform Techno Products Ltd. and Kapilansh Dhatu Udyog Pvt Ltd., explained the importance of internships and projects in a student's life. He shared his entrepreneurship experience and encouraged students to come out of their comfort zone and aim higher.

The guest of honour Om Jajodia - Chairman of VIA Agro and Rural Development Forum and Proprietor of Krishi Kranti Kendra, emphasised the relevance of agro-economics for today's generation. He further advised the students to update themselves with the latest technical knowledge, easily available in our fast-changing world.

Dr Sudhir Fulzele - Secretary of Parampujya Dr Babasaheb Ambedkar Smarak Samiti, appreciated the achievements of the cell. Pilot Faculty Kumar Zilpelwar iterated a short story to convey that persistence leads to success.

Momentos and certificates were distributed to all the faculty members. On the occasion, a few students also shared their journeys and valuable experiences from the project.

Earlier, Dr (Mrs) B A Mehre - Chairperson of the event and Principal of Dr Ambedkar College, delivered the welcome address. Prof. Shefali Chouksey - Assistant Professor and Coordinator of the Unnati Cell, highlighted the efforts taken by their team for the 22-23 session and briefed the attendees about the significance of the project and its journey so far. She also gave the formal vote of thanks.

Neelam Bowade - Convener of VIA HRD Forum and Coordinator of the Unnati Cell, along with members of the cell Dr Nandkishore Meshram, Rita Lakkakul, Rohini Meshram, and Shama Khan, were prominently present.

LEARNING CULTURE



Dr. SURESH PANDILWAR
Co-chairman
VIA HRD Forum

Training and development are major strategic tools and should be integrated with business strategy. They enhance an organisation's ability to compete in a complex and changing

environment. Liberalisation has made the development of Indian HR managers a key task for top management. Placing a learning culture at the heart of a business strategy enables an organisation to build its collective competence and create a learning organisation.

Once Badshah (Plant Head) got angry with Birbal (HR Manager) and declared that he would be hanged. Worried, Birbal called a

friend (Management Trainee) and said, "Go to Badshah and make a proposal. Tell him that I shall train his favourite horse to fly in 14 months if he gives me pardon". "But how can you make this happen?", the friend wondered. "What do I have to lose? In the next 14 months, the Badshah may die, and I will have a better chance of getting pardoned from his successor. Or the horse may die, in which case I will get another horse and hence another 14 months. Or I may die, in which case I don't need pardon at all. Or who knows, maybe in the next 14 months, the horse may learn to fly!", Birbal replied.

This type of training culture doesn't help employees learn or develop. What is needed is a learning culture within the training culture. A learning culture is where employees are interested in acquiring information, knowledge, skill, insight and foresight. Employees may develop: "Contribution Value", "Transfer Value" and "Project an Image". Organisations must move from a conventional to a focused approach of training where instead of seeing training as a cost, it's seen as a continuous learning process and

essential for business survival. It's regarded as a competitive weapon, is linked to organisational and individual goals, and is emphasised through job development. HR managers need to address several types of training e.g. need based, behavioural, safety, technical, and dexterity. Besides, managers should also take into consideration the Employee Satisfaction Survey outcome as input for the training segment.

The responsibility for learning is 10% of the HR Manager who makes the facilities available, 30% of the immediate boss who can give counseling to the subordinates, and 60% of the individual employee who is going to develop. This is a real learning culture. Hence, it's time that organisations recognise training and development as an important component of the continuous process of organisational development in which the changing demands of the market, environment, and culture have a large part to play. HR professionals should promote learning as a cherished organisational value and encourage employees to see learning as a lifelong process.

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EXPLORING PMFME SCHEME AND APPLE CULTIVATION IN VIDARBHA



“The government is determined to uplift micro food processing units by hand holding them through District Resource Persons to enhance (if not double) their capacity and profits”, said Prof. (Dr.) C.D. Mayee - Ex-Director CICR Nagpur and current President of South Asia Biotechnology Centre in New Delhi, while delivering the keynote address as the chief guest of a seminar organised by the VIA Agro, Food Processing and Rural Development Forum, in association with the National Innovation Foundation and Department of Agriculture, Government of Maharashtra, at the VIA Auditorium in Civil Lines, Nagpur.

“The popular Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme, an initiative under Atma Nirbhar Bharat Abhiyan, is being implemented by the Ministry of Food Processing Industries with an outlay of Rs. 10,000 crore to support the unorganised micro food processing units in the country over a period of 5 years from 2020-21 to 2024-25”, informed Gautam Kamble - District Resource Person for Nagpur, while addressing a gathering of farmers, progressive farmers, allied NGOs, FPOs, SHGs, budding entrepreneurs and food processing industries. District Resource Persons carry out extensive handholding to prospective units providing all facilities including financial assistance.

“National Innovation Foundation is an autonomous central government body encouraging and supporting India's national initiative to strengthen the grassroot technological innovations and outstanding traditional knowledge, making India become a

creative and knowledge-based society”, said Dr. Hardev Choudhary - Senior Scientist, while introducing an innovative apple variety known as HRMN 99, developed especially for hotter climates like Vidarbha.

Hariman Sharma, popularly known as the Apple Man of India, is the innovator of this variety, and was felicitated by Om Jajodia from the VIA Agro, Food Processing and Rural Development Forum. “As of today, around 7 lakh saplings of this variety have been planted in India, including about 2 lakh in Maharashtra and Central India”, said Sharma, who hails from Paniyala in Himachal Pradesh. He was supported by the success stories of farmers Jagdipsing Kale from Yavatmal and Sumit Kumar Kabra of Chhindwara.

In his opening remarks, RB Goenka - Vice President of VIA, appealed to the District Resource Person to help Vidarbha grow with the popular “One District One Product” campaign, by including Nagpur and Amravati for GI tag Mandarin orange; Gondia, Chandrapur, and Bhandara for value added rice processing; Gadchiroli for minor forest products; Wardha and Yavatmal for GI tag Waigaon turmeric; and Akola for pulses, including protein extracts, and the popular GI tag Vivapur chilli.

Prominently present were Ankit Jaiswal, Yograj Waghmare, Sanjay Sinha, Shipra Dixit, Dr. Kirti Sirothia, and members from the VIA Agro, Food Processing & Rural Development Forum. The program was conducted by Shachi Mallick - Convener, Aniruddha Ansingkar, and Project Director - Kapil Charan Sahoo. Kiran Gokhale proposed the vote of thanks.

KALURAM FOOD PRODUCTS: FASTEST GROWING FMCG IN CENTRAL INDIA



SIDDHARTH RUHATIYA

Executive Director

With a vision to become the next Unilever, P&G or Patanjali of India, Siddharth Ruhatiya - Executive Director of Kaluram Food Products Pvt. Ltd. explains that the secrets to the growth of his business are quality, consistency, continuous supply, and above all, the trust of the people in his brand.

Kaluram Food Products Pvt. Ltd. has presence in 4 states, and plans are in motion to open depots and tolling units in various other states. Currently, the company offers 4 main product baskets under brand names like Vitthal, Siddharth, Palmola, and Sampurna: oil and ghee; detergent powder and cakes; salt; and dry fruits comprising of cashews. They also offer poha (rice flake) as a product. They are about to add turmeric, chili powder, walnuts, and almonds in their product-line with effective from next financial year.

Kaluram Food Products Pvt. Ltd. is one of the few companies in Vidarbha, and a handful in Maharashtra, to boast both European and American certifications. Their refinery is equipped with German technology to maintain quality and production standards as per European and American guidelines. It's completely PLC-based and of the latest technological standards.

STRENGTHS AND CHALLENGES

The organisation has a dedicated marketing team to enhance sales and open up new

markets daily. They also have a strong dealer-based network across 4 states. Good supply chain management and inventory management schemes add to their strengths.

A major drawback of Vidarbha, according to Ruhatiya, is its under development. The region is backward both in terms of economics and education. Lack of awareness and poverty are the key factors that makes working in Vidarbha difficult. Absence of good logistics, storing facilities, and dry ports push operations product costs up, especially when compared to western Maharashtra.

EXPECTATIONS FROM THE GOVERNMENT

The government should immediately provide transport subsidy to the exporters and give additional benefits to Vidarbha. For example, Supa near Pune, and Washim near Vidarbha, are both in the D zone. As a result, the industrial attractiveness of Washim pales compared to a city that's approximately 100 kms from Pune and offers the same benefits. This should be restricted on a war footing by the government if they really want industries to survive and grow in Vidarbha.

ADVICE FOR ENTREPRENEURS

Ruhatiya recalls the proverb "Rome wasn't built in a day" when advising young entrepreneurs to have patience, will power, passion, and vision to build a good company. According to him, there are no shortcuts in life; one must stick to their goals and try hard to achieve them.

Kaluram Food Products Pvt. Ltd. was the winner in the "Large Scale Industry" category of the 5th edition of VIA-Solar Vidarbha Udyog Gaurav Awards.

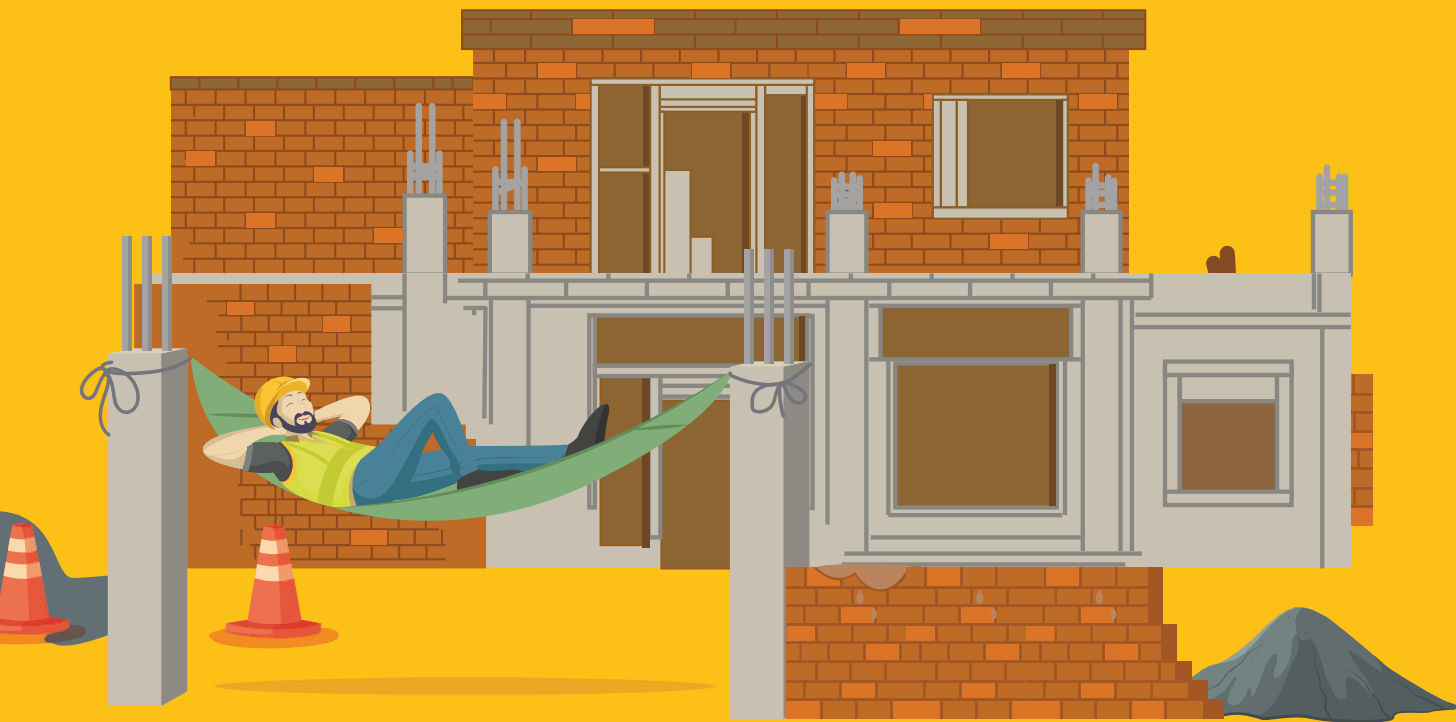
VIA REPRESENTATIONS – MARCH 2023

27TH FEBRUARY

Devendra Fadnavis,
Hon'ble Dy. Chief Minister, Government of
Maharashtra, Mantralaya, Mumbai.
Appointment of Joint CEO, MIDC at Nagpur

20TH MARCH

Nirmala Sitharaman
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Clarifications required in the Study Abroad sector



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RITE WATER SOLUTIONS: TAKING THE WATER INDUSTRY BY STORM



ABHIJEET GAAN

MD & CEO

Rite Water Solutions (I) Pvt. Ltd.

Cutting-edge innovation, execution capabilities in rural and remote areas, experience working with state government departments, and partnerships with national and international research institutes place Rite Water Solutions (I) Pvt. Ltd. at the forefront of the drinking water industry in Vidarbha.

The company has developed several innovative products like solar-based electro-chlorination systems, IOT for water supply schemes, and chemical-free natural disinfectant generators, to name a few. With an existing order book of 500 crore+, the company will be achieving the milestone of 100 crore+ in revenues this year. They also have plans to list and raise funds via IPO in the next 2-3 years.

According to the company's MD and CEO Abhijeet Gaan, the key factors contributing to the long-term prosperity of the sector are:

- Significant investment in infrastructure to improve access to safe drinking water for all, including developing water treatment plants, pipelines, storage facilities, and distribution networks.
- Adoption of innovative technologies to improve the efficiency and effectiveness of the water supply chain.
- Collaborations between the public and private sectors to drive investments in the water sector.
- Effective regulation and governance to ensure long-term sustainability by promoting efficient use of water resources, protecting water quality, and creating equitable access to water for all.
- Engaging local communities in the planning and implementation of water projects to

ensure that their needs and priorities are taken into account. This can help build trust and support for water projects, and increase the likelihood of long-term success.

CHALLENGES

Shortage of talent is a key challenge while working in Vidarbha. However, with the recent infrastructure push by the government to transform Nagpur into a world-class city, the company is hopeful that this trend will change. Limited flight connectivity from Nagpur to multiple state capitals is also an issue as the company works pan-India.

Enhanced funding to the water sector, commitments to achieve SDG6 (in-line with the recently concluded UN Water Conference), stringent policies, and regulations towards sustainable water consumption, water quality, and waste-water recycling are the need of the hour.

ADVICE FOR YOUNG ENTREPRENEURS

Focus on addressing a specific problem or need like improving access to safe drinking water in rural areas, reducing water wastage in cities, or developing new water treatment technologies. Building partnerships with CSIR labs, government agencies, and private companies can help leverage resources and expertise to achieve one's goals. Be resilient and adaptable, and learn from failures and mistakes. Encourage a culture of innovation within the organisation and seek out new ideas and technologies. Staying connected through industry events and conferences can help you stay up-to-date with the latest trends and developments, and build valuable relationships.

Rite Water Solutions (I) Pvt. Ltd. was the winner in the "Medium Scale Industry" category of the 5th edition of the VIA-Solar Vidarbha Udyog Gaurav Awards.



View of BAJAJ HEAD OFFICE complex



BAJAJ Pre Engineered Steel Buildings & K-houses

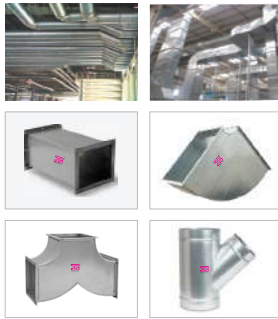


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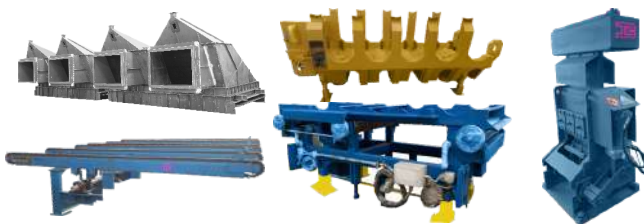
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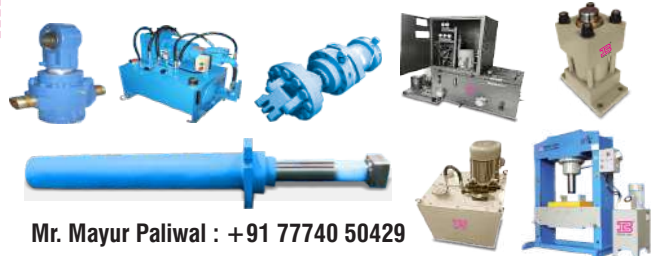


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NATURAL GAS PIPELINE COMING SOON



PRADEEP MAHESHWARI
Strategist
Natural Resources

Recently, we came to know that the long pending natural gas pipeline is almost complete; around 80% of the work is over and deliveries to industrial consumers may start in mid-2024. This pipeline, coming along the Sammriddhi Expressway from Mumbai and going to Jharsuguda, will provide piped gas to the kitchens in every district along the way, thus saving money by removing cylinders forever. This city gas distribution is only one side of the coin; on the flip side is a huge opportunity knocking on the door for Vidarbha, and mainly for Nagpur.

Natural gas is used for different purposes in industries like heating, burning, and for the production of fertilisers and petrochemicals - both required in Vidarbha with huge consumption presently sourced from long distances or imports with huge logistics, duties, and distribution costs. With this natural gas pipeline, we can attract large investments in Vidarbha.

FERTILISER COMPLEX

With its different crops like cotton, rice, oilseed, and oranges, Vidarbha consumes all types of fertilisers. With this upcoming pipeline, all these fertilisers like urea, ammonium nitrate, DAP, and mixed fertilisers can be made here. As the Pipeline has enough capacity to feed such types of plants, we can ask GAIL (Gas Authority

of India Ltd.) to set up the same here. Many such gas-based fertiliser plants are working in the country currently. Here, the pricing of the gas is a critical issue and the government has to provide the gas at administered prices, possibly after a rigorous follow-up from our leaders.

We have a flourishing explosive industry near Nagpur using ammonium nitrate as a key input. It will get raw materials nearby, saving huge logistics costs. Most manufacturers' consumption is expected to go up to 1 MMTPA; a large fertiliser complex can attract investments of around Rs. 10,000 crores.

PETROCHEMICALS COMPLEX

Natural Gas is feedstock for petrochemical manufacturing. GAIL, the owner of this upcoming gas pipeline, is already running a petrochemical complex in the Oraiya district of UP. Here in Vidarbha, a huge demand for petrochemicals is already present, especially in the cement, textiles, packaging, and tyres industries. Recently, the state government, through MIDC, ordered a feasibility study and appointed the renowned agency EIL to conduct the same. With this, many MSMEs can come and flourish in Vidarbha, thereby generating huge employment.

Both projects are much needed in Vidarbha for deeper financial inclusion and to ensure that prosperity reaches the lowest level. With increased buying power, many other industries can come and prosper in and around Nagpur. A strong political will can attract these large investments.

VIA NEW MEMBERS PROFILE

VIA welcomes Its Newest Member to the Association

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Hi Tech Polyplsat Nagpur Pvt. Ltd., Flat No. 302, 3rd Floor Matru Chhaya Appt. P No. 1/1/B-1, Police Training College Road, Surendra Nagar, Nagpur - 440015.

HIMANSHU Y. CHOUDHARY CEO

Trt Technologies, Plot No. 21, Sector 12, Sez Mihan, Nagpur - 441108.

SHRAVAN KUMAR AGARWAL DIRECTOR

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