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ENTERPRISE

A MONTHLY BULLETIN PUBLISHED BY VIDARBHA INDUSTRIES ASSOCIATION



SHRI. HARGOVIND
GANGABISAN BAJAJ

24.05.1927 – 13.10.2023

Remembering a visionary



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 Readers,

With the demise of Shri Hargovind Gangabisaan Bajaj, respectfully known as "Babuji", Vidarbha has lost a true doyen of industry. Born in 1927 in Wardha, Babuji began his career as a cotton trader and went on to diversify into manganese mining and construction before establishing 'Bajaj Steel Industries Private Limited' in 1960. Under his leadership, the company became a global leader in cotton ginning and pressing machines. Later on, he entered industries like plastics, PVC pipes, and many others with the Bajaj Group of Industries.

Through his many philanthropic endeavours, he uplifted hospitals, educational institutions and the backward communities of Vidarbha. A true enabler of societal empowerment, Babuji was Gandhian both in thought and spirit.

He founded VIA in 1964, which became a pivotal moment for the progress of our region. Boundlessly passionate about the industrialisation of Vidarbha, Babuji envisioned VIA reaching the farthest corners of its hinterland, where its impact was needed the most.

He wanted the Association to support entrepreneurs in establishing industrial units across all of Vidarbha. He resolved for it to be an ever-evolving democratic organisation, in service of the industry of the region. His dedication was remarkable; despite his advanced age, he remained a prominent fixture at major VIA meetings until recently.

With a heavy heart, we bid farewell to a true visionary. Babuji was a guiding light to all of us at VIA and his legacy will forever illuminate our path. May his soul rest in eternal peace.

Regards,

- Vishal Agrawal
President



EDITOR'S MESSAGE

Dear Readers,

On 23 August 2023, ISRO soft-landed its lander of the Chandrayaan-3 mission near the south pole of the Moon, marking a red-letter day in the annals of Indian space exploration. Back on Earth, thousands of scientists, engineers, and entrepreneurs worked tirelessly, many for years, to ensure that the Indian moon mission was a global scientific accomplishment. Amongst them were many experts and industrialists from in and around Vidarbha. The cover story for this month's edition of the 'Enterprise' shines light on such brilliant individuals and companies who've brought great pride and laurels to our region; we at VIA thank them for their hard work and commitment to nation-building.

In their guest articles, Dr T. S. Rawal decodes the debate around the recent laptop import restrictions, Dr Suresh Pandilwar explains why employee retention should be an HR priority, Dr Smita Singh (Dabholkar) talks about "learned optimism" and how it's the way forward to improve mental health, motivation, and engagement, Mr Pradeep Maheshwari explains the significance of the PLI scheme in attracting investments in Vidarbha, CA Hemant Lodha highlights the 4-step process to remove ego, and CA Naresh Jakhotia summarises the audit provisions, under the IT law, for business houses.

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



SECRETARY'S MESSAGE

Dear Readers,

This month's edition of the 'Enterprise' is dedicated to the life of Mr. Hargovind Gangabisan Bajaj whom we lost earlier this October. The cover story begins with a profile on Babuji and his inspiring life as a gifted entrepreneur, celebrated industrialist and noted philanthropist. Mr. Pravin Tapadia - Past President of VIA, writes about his legacy in Vidarbha's industrial landscape and his contributions as the father of VIA. Next, Mr. Sopan Pandharipande - Former Business Editor at Lokmat Group, pays tribute to Babuji - his 'adopted' father - in his heartfelt note. Mr. Shyam Agrawal - Managing Director of Sandeep Metalcraft Pvt Ltd., describes Babuji's powerful personality, discipline, and impact on the coming generations. Mr. Atul Pande - Past President of VIA, shares rare stories of Babuji's early life and the enterprising environment of Vidarbha where he found success. Finally, Mr. Mohan Agrawal remembers Babuji's dynamic

leadership and all the virtues he embodied.

A true icon, Babuji has left behind an indelible mark on the progress of Vidarbha. May his soul rest in peace.

In their guest articles, Dr. T. S. Rawal gives the readers a closer look at the nation's education landscapethatrevealsglaringinadequaciesinthe current system, CA Naresh Jakhotia talks about investments in the name of family members and their related capital gain exemptions, Dr. Smita Singh (Dabholkar) explains how an organisation can overcome "Organizational Arthritis", Dr. Suresh Pandilwar shares the HR perspective on how CSR helps sustainable development, CA Hemant Lodha shares his five tips for creating one's own destiny, and Mr. Pradeep Maheshwari explains how ready land and infrastructure can cut capital costs for large projects.

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.

- Ashish Doshi
Secretary

BABUJI – A GREAT VISIONARY



**SHRI. HARGOVIND
GANGABISAN BAJAJ**
24.05.1927 – 13.10.2023

Shri Hargovind Gangabisan Bajaj was born on 24.05.1927 in Wardha, a town in the state of Maharashtra to Late Shri Gangabisan Bajaj and Late Smt. Lakshmidevi Bajaj. In 1942, he passed Matriculation ('10th') from Marwadi Vidyalaya Wardha. He completed his Graduation in Bachelor of Commerce ('B.Com') in 1946 from Wardha and later shifted to Nagpur to complete his degree under Bachelor of Laws ('LLB') from Nagpur University.

His father late Shri. Gangabisan Bajaj was handling and looking after the cotton, ginning and pressing business in the Vidarbha and Marathwada regions of the state of Maharashtra. In 1948, after obtaining his degree in LLB, his father sent him to work at Mukund Iron and Steels Works, Mumbai for management training. Later, for two years on the instructions of his father, he shifted to Adilabad, a town in Andhra Pradesh for training in the cotton trading business. After working for two years in Adilabad, he returned to Wardha to have some innovations in the cotton trading business and to run a self-owned business.

In 1950, he got married to Smt. Gayatri Devi Bajaj. He then started a cotton trading business under the name 'Narnoli Trading

Company', a partnership firm with his uncle and relative in Wardha. In 1952, he saw a boom in manganese, started a manganese mine and worked independently in that line in Balaghat, Madhya Pradesh. However, in 1955, due to a shortage of manganese ore, the mines had to close. The same year, he started an additional business in the construction of buildings and by 1959, he had constructed six buildings in the localities of Sion, Matunga, Peddar Road and Marine Drive in Mumbai.

In 1960, he started a rolling mill by taking land in the Imambada area of Nagpur, Maharashtra under the name 'Bajaj Steel Industries Private Limited'. In the same year, he along with his family shifted from Wardha to Nagpur and started living in the factory premises for ten years. In 1964, he founded the Vidarbha Industries Association (VIA) to address the problems of industrialists with the government and authorities and for the enhancement of facilities in the Vidarbha region. In the same year, with the help of Central Minister Shri Vasant Sathe, he took various initiatives to bring the automotive sector to Vidarbha. In 1965, due to a shortage of raw material, the rolling mill got sick and later on he had to dispose of the machinery. Further in 1965, after doing a lot of homework and by investing Rs. 2.5 lakhs, he started manufacturing Double Roller Cotton Ginning machines and allied equipment under the name Bajaj Steel Industries Private Limited. In 1968, he was appointed as President of VIA. In 1971, he also started a plastic business under the name of 'Bajaj Plastics Limited' in the MIDC Industrial Area, Hingna, Nagpur. This company pioneered the concept of synthetic packaging in India having manufacturing of HDPE/PP Bags for packaging fertilizers and cement. Due to his business acumen and leadership, VIA once again appointed him as President from 1976 to 1979.

In 1981, he started a unit for manufacturing rigid PVC pipes and fittings in a small village



near Warora in Chandrapur district. Due to his PVC pipe industry, a few big market players such as Voltas also started their refrigerator business in Warora. Further, in 1984 a unit named 'Superpack' was set up by him with his brother to manufacture Plastic Wovens in Saunsar, Madhya Pradesh. Further, in 1985 and 1986, he was appointed as the President of All India Flat Tape Manufacturers Association.

In 1985, Bajaj Steel Industries Private Limited converted into a Public Limited Company and in 1986, to finance this Company, he got approval for a public issue from authorities and the said issue got oversubscribed by 90 times. In recognition of his entrepreneurship and industriousness, the Government of Maharashtra appointed him as a Director on the Board of State Industrial and Investment Corporation of Maharashtra Limited ('SICOM'), Mumbai in 1986 and he continued to be its Director till 1988. He was also on the LIC advisory committee of Bombay Zone for 4 years. He was president of the Indian Plastics Institute, Mumbai for many years.

In FY 1990-91, the major companies founded by Shri Hargovind Bajaj i.e. Bajaj Steel Industries Limited and Bajaj Plastics Limited reported a turnover of Rs. 69.00 crores. After the implementation of liberalisation in India in 1991, many multinational companies started their business in India with innovations and new ideas. Shri Hargovind Bajaj, to find new developments, made several foreign tours to market the products of the Bajaj Group companies and also to find out new developments for the products. Due to his efforts and dedication to learning, all the plants of Bajaj Group are equipped with modern and efficient machines which resulted in high returns.

From 1992 till 2012, he was designated and worked as 'Chairman' of Bajaj Steel Industries Limited. Currently, Bajaj Steel Industries Limited is the leading manufacturer of cotton ginning and pressing machines in the world and has reported more than Rs. 500 crores of turnover in FY 2022-23. In November 2012, due to his age, to reduce the stress, and at the request of his sons Shri Rohit Bajaj and Shri Sunil Bajaj, he became the Chairman Emeritus of Bajaj Steel Industries Limited.

During his lifetime, he gave his time and efforts for the betterment of society, employment generation, industrial growth, and motivation to entrepreneurs. In tribute to his remarkable journey, the 'Hargovind Bajaj Technical Research Centre' has been formed in Kanpur. He was socially involved with the community and for their betterment, giving crores to various hospitals, sansthas and education societies as CSR donations.

Shri Hargovind Bajaj was one of the firm believers in the industrial potential of the Vidarbha region. He was also a lifelong patron member of VIA. He was an exemplary statesman and an irreplaceable figure in the Vidarbha region industry, revered for his vision, business acumen, leadership by example, honesty and above all, his uncompromising professional integrity.

From 2012 till 2020, he continued visiting the factory premises and taking daily reports from the departments about the progress of the revenue and other strategic matters. Even at the age of 96 years, he never stopped learning and was curious to learn new developments and ideas.

Shri Hargovind Bajaj always told to his family that, if he worked extra it would provide more employment to the people in society. He was a follower of our great freedom fighters such as Mahatma Gandhiji, Vinobha Bhave, Jannalal Bajaj, Pandit Jawaharlal Nehru, Dr Rajendra Prasad and others.

Fondly remembered by Bajaj Family and Bajaj Group of Industries, Nagpur

THE LEGACY OF BABUJI IN VIDARBHA'S INDUSTRIAL LANDSCAPE



PRAVIN TAPADIA
Past President - VIA

In my life, I've been blessed with the extraordinary privilege of receiving guidance and wisdom from Babuji for nearly three decades. This incredible journey began within the hallowed halls of the VIA, an organization he not only held dear but also founded. Babuji's mentorship extended far beyond the confines of our professional lives; it seeped into the personal bonds we shared. His presence was like a steady lighthouse in the turbulent sea of life, guiding us through the stormiest of waters.

Babuji was an ideal, a paragon of virtue and resilience. For countless budding entrepreneurs, including myself, he was the embodiment of strength, a symbol of unwavering determination in the face of adversity. Babuji's secret was his remarkable ability to stay grounded, and to be a practical and pragmatic entrepreneur. While many would lament the challenges and dwell on the problems, he was the beacon of light, urging us to focus not on the issues but on the solutions.

Once, a fellow entrepreneur was grappling with the bureaucratic labyrinth of obtaining coal under the government quota for his industrial unit. Frustration led him to vent his grievances to Babuji, who responded not with sympathy but with a hearty laugh. He casually quipped, "Never squander your precious time complaining about such matters. Find a way to get the job done. Complaining about the government won't change the system." Babuji's sage advice was simple yet profound: he encouraged us to view government systems not as impenetrable walls, but as structures with doors that we could open to achieve success. It was a lesson that left an indelible mark on all of us.



Babuji eagerly embraced new technologies as soon as they hit the market, often long before others dared to venture. Two decades ago, I was enthusiastic about setting up a plant to produce caps for mineral water bottles and shared this dream with him. Initially, he remained silent, quietly pondering the idea. However, during a train journey to attend the Plast-India Expo in Delhi, Babuji initiated a conversation about the project. To my astonishment, he had not only thoroughly analyzed the proposal but also had the project report on an Excel sheet neatly presented on his laptop, at a time when laptops were still considered a luxury. His ability to effortlessly navigate this modern technology left me in awe. Thanks to his insights and expertise, I

reconsidered my venture, forever grateful for his guidance.

In the early '70s, when plastic products were still considered a novelty, Babuji blazed a trail by establishing Bajaj Plastics Ltd, which specialized in producing HDPE and PP woven sacks for fertilizers, cement, and grain industries. His vision extended beyond these initial offerings; he diversified into plastic pipes and fittings. As a result, Babuji earned not only our admiration but also the deep respect of the plastics industry nationwide. During those days, many industries across the country were venturing into the world of plastic products. Babuji's profound knowledge made him the go-to consultant for industrialists nationwide, seeking his guidance on navigating the complex landscape of the plastic industry.

Babuji's dream was nothing short of monumental. He envisioned and meticulously planned factories with an eye for even the minutest of details. His factories were functional works of art, meticulously designed to be future-ready. A testament to his relentless pursuit of perfection was his penchant for acquiring world-class machinery and equipment for all his projects.

As an astute businessman, Babuji ardently believed in conducting fair business. He was a staunch advocate for ethical practices and steadfastly adhered to government rules and regulations. Babuji's unwavering commitment to integrity set a standard that we all aspired to follow.

Babuji's heart brimmed with a boundless passion for the Vidarbha region. He continually contemplated how VIA could best serve its entrepreneur members and selflessly placed others' interests above his own. His unrelenting dedication to the industrialization of Vidarbha was a burning passion, and he never missed an opportunity to impress upon the government the necessity of creating policies conducive to the growth of industries in the region.

Babuji envisioned VIA as an organization governed by a strong internal democracy. He passionately believed that decisions

should be made after considering all available alternatives. Remarkably, despite his advanced age, he remained a fixture at major VIA meetings, never once skipping an AGM until the COVID-19 pandemic disrupted our traditions in 2020.

I fondly reminisce about my tenure as VIA's president in 2009 when the organization embarked on amending its constitution to adapt to changing times. Babuji was there at every step of this transformative journey. He offered valuable insights and suggestions, played a vital role in the adoption of VIA's new logo, and contributed to the formulation of its Mission Statement.

As VIA's founder, Babuji's dream was for the association to extend its reach far beyond the boundaries of Nagpur, to reach the hinterlands of Vidarbha, where its impact was needed most. Alongside the late Dhanraj Ji Acharya, he had set up VIA with the ambitious goal of attracting industrial units to the underprivileged region. He ardently believed in supporting entrepreneurs from all corners of the country in establishing industrial units across the various districts of Vidarbha. His dream has been realized in the most profound way, with the establishment of several mega industrial units like Indo Rama, Morarjee, Uniworth Industries, Ceat Tyres, Ashok Leyland, and hundreds of SMEs in Vidarbha. The impact of his vision is undeniable, and Vidarbha's landscape is forever altered for the better because of his dream.

With Babuji's untimely demise, VIA has lost a true pioneer, an iconic entrepreneur, and industrialist. Personally, I have lost a philosopher and a guide, a constant presence who stood as a guiding beacon through life's myriad challenges. As we grapple with the overwhelming loss of this remarkable soul, I fervently pray for strength. My prayers are not just for his immediate family but also for the extended family of Vidarbha, whose lives were touched and enriched by his indomitable spirit. May God grant us the resilience to bear this irreparable loss, and may Babuji's legacy continue to inspire generations to come.

HARGOVINDJI BAJAJ: MY 'ADOPTED' FATHER



SOPAN PANDHARIPANDE

Former Business Editor,
Lokmat Group

I lost my real father, Narayan Devrao Pandharipande, aka, Nadepkaka on November 18, 2001. At that time, he was 83 and was a Gandhian thinker, social worker and researcher in rural economy. Apart from several farm gadgets and implements, Nadepkaka invented an organic manure (compost) making process, which was named after him, i.e. Nadep Compost Process. The process was certified as the best compost-making process by the Indian Agricultural Research Institute (Pusa Institute), New Delhi. Against my strong insistence that Nadepkaka should acquire a patent for the Nadep Compost Process and commercially exploit it, he donated it for free to NABARD, to be included in NABARD's Loan Refinance Schemes.

Today, every year, over a lakh of farmers all over India, avail bank loans for preparing their own manure by the Nadep Compost Process. I had serious ideological differences with my father, yet I admired and worshipped him for his uncanny ability to think unconventionally and find out easy solutions to even the most difficult of problems. Due to this his demise shocked me and left with an ideological void as there was no one with whom I could discuss ideological issues. That is why I was searching for a replacement for my father, mainly to discuss ideological issues, and suddenly Babuji's name struck my mind.

At that time, I had known Babuji (senior industrialist Hargovind Gangabisan Bajaj) for well over 10 years, and we also had several commonalities of ideas about trade, business and industry, apart from both being believers in Gandhian ideology. One afternoon, I requested him to accept my guardianship and be my 'adopted' father. He said, "Usually people adopt children but you are planning to adopt me as



a 'father' which is very strange and unusual. Would you be able to afford that relationship? I'm very strict about my life and I don't allow anyone to meddle in my rules". He granted my request only when I assured him that I would abide by his rules and that nothing would affect our relationship. Thus began our unusual 'father-son' relationship sometime in February 2002, which God terminated on October 13, 2023.

Babuji came from the clan of Seth Baccharaj Bajaj, a big cotton merchant, trader and exporter of cotton from Wardha from the 19th century. The firm was known as Baccharaj Industries. Being childless, in 1905, Baccharaj ji adopted a child named Jamnalal from his home town Kashi Ka Bas in Rajasthan. Babuji's father, Gangabisan ji, a teenager then, came

to Wardha as a companion of Jamnalal Bajaj. Jamnalal Bajaj later set up Bajaj Auto Group and companies like Bajaj Electricals, Bajaj Sevashram, Bajaj Hindustan and many others.

Babuji was born in Wardha on May 24, 1927, and did his B.Com from Govindram Seksaria (GS) Commerce College, Wardha. Later he also acquired a degree in Law (LLB). He later joined the Baccharaj Industries at Adilabad and acquired proficiency in the cotton trade. In the 1960s when the cotton trade came under threat from the state government, (which later imposed the infamous Monopoly Cotton Procurement Scheme (MCPS)), Babuji shifted his base to Nagpur and started a cotton ginning and pressing factory near Ghat Road.

Although Babuji was only a commerce and law graduate, he had mastered the art of designing machines while at Adilabad. He soon designed a double-roller ginning machine and started marketing it under the Bajaj Steels brand. Now over 50 years later, the Bajaj Double Roller (DR) Ginning machine is the first choice of cotton ginning and pressing factories all over India and several neighboring countries.

Babuji also made forays into plastics (Bajaj Plastics), alloys (Bajaj Dhatu) etc. Some of his ventures did not yield desired results but Babuji never lost hope and continued to do his job relentlessly.

One of the major contributions of Babuji was the establishment of the VIA in 1964. He roped in his friend late Dhanraj ji Acharya to set up VIA with an august aim of attracting industrial units to the backward Vidarbha region. Dhanraj ji was a stalwart businessman too and he had set up Acharya Electronics to manufacture B&W TV sets way back in 1973. Since the idea was way ahead of its time (Nagpur got habituated to TV sets only after 1982) their aptly named 'Sanjay TV' could not hit commercial success and soon folded up. But even today, like Babuji, Dhanraj ji Acharya is credited with the establishment of VIA.

VIA was instrumental in attracting several mega industrial units to Vidarbha such as HUL, Indo Rama, Morarji Brembana, Uniworth

Industries, KEC International, Ashok Leyland, Tata Motors, Reliance Industries, JSW Steels, Ceat Tyres, Rafael Aviation, Jio's National Communication Centre at Mauda and hundreds of smaller units.

Babuji was a thrifty businessman (but not a miser) and never spent a penny more than what was required. This was the sign of an astute businessman, which always impressed me. He used to cultivate vegetables on the vacant plots he had in the MIDC area and distributed these vegetables free to near and dear ones. I had the good fortune to get these vegetables on several occasions.

Babuji never used the mobile phone unnecessarily. I remember when mobile phone calls were prohibitively expensive (Rs 16/minute outgoing and Rs 8/minute incoming), Babuji used to receive a call, simply answer, "I'm calling you on the landline", and then hang up. He would then call back the caller on a landline phone to save money, but he never showed off using a mobile phone, which he could easily afford.

Babuji was a self-respecting person and seldom asked for help with climbing stairs or assisting while walking, which old people usually do. He used to get infuriated at unsolicited assistance from anyone, even his grandchildren.

Babuji's bungalow, Saket, was situated just behind the Lokmat Bhavan (my office), so I used to park my vehicle just in front of his house. This provided me with two advantages, one, to get mechanical help in case my vehicle developed a snag and secondly, I could drop in Babuji's home for a cup of tea at any time. I have thus enjoyed Babuji's hospitality on many occasions.

Babuji's demise has left not just me orphaned. There are scores like me who respected him and took inspiration from him. For all of them now is the time to take forward his ideals and legacy. How far we succeed in that cause only time will tell.

(The author is the winner of the Ramnath Goenka National Award for Investigative Journalism and is the former Business Editor of Lokmat Group)

REMEMBERING A TRUE ENTREPRENEUR



ATUL PANDE
Past President - VIA

The iconic green Herald car with its open top was the cynosure of all eyes when Hargovind Uncle would drive it around the city in the seventies. He was working on his dream project then - Bajaj Plastics Ltd, probably the first company going public, promoted by a local entrepreneur.

Like a true entrepreneur, in his own words, he faced a series of failures with his startups at the beginning of his career. While one such venture was on its way to success, he had the guts to abandon it because to take it forward, he would have had to indulge in unethical practices.

His customary addresses to the industrial fraternity at VIA annual meets would be full of wisdom and prudence. During one such annual meet he elaborated the difference between- “पैसे बनाओ vs पैसे कमाओ” and he always practised what he preached.

He was instrumental in the formation of Vidarbha Industries Association as a founder, a 60 years old institution, along with stalwarts of those days Shri Y A Khare (Khare-Tarkunde Engineers and Founder President of VIA), Shri Vasant Satheji, comrade Sanyalji, and Shri Dhanraj Acharyaji. He kept scanning the activities of the body till his last breaths and would be on the lookout to share his views at the first available opportunity, with those who matter.

I'm one of the privileged witnesses to the inauguration of VIA way back in 1962, alongside Rohit - the illustrious son of Hargovind Uncle, and then witnessed the VIA office shift to Bank of Maharashtra. Rohit would gather us youngsters at Hargovind Uncle's chamber for informal chats and exchange of knowledge on the business scenario, obviously with implied permission from Babuji (as we started addressing him later on). Respected Kakaji (Rohit's grandfather) would invariably be



there on his gaddi, to greet and bless us.

I remember having attended a conference of backward regions in the late sixties with him. Those were the days when except for the Bombay-Poona belt, other regions of Maharashtra, headquartered at Aurangabad and Nashik, were also struggling for economic prosperity through industrialisation. After the conference, visiting Sainik school at Nashik in a tonga with him and Vasant Sathe Uncle, to share Sathe Uncle's nostalgic memories about his schooling days, was a rare privilege.

Pioneer of plastic industries in entire central India, founder of Vidarbha Plastic Industries Association, a role model entrepreneur and source of inspiration for generations all over Vidarbha - the vacuum created by his sad demise shall be difficult to fill.

BABUJI WAS IN A LEAGUE OF HIS OWN!



SHYAM AGRAWAL
Managing Director
Sandeep Metalcraft Pvt Ltd.

Babuji had a very powerful personality. Through my numerous personal interactions with him over the years, I gained countless invaluable lessons. He consistently urged me to strive for greater achievements, instilled motivation to explore new horizons, and emphasized the importance of staying current with the latest technologies.

Babuji was a paragon of discipline, exhibiting punctuality to the minute, and he never minced words, always forthright and efficient with his communication. One of the most important lessons I learnt from him was about the way an industrialist should treat all stakeholders in their



company. He stood firmly by his commitments, never wavering in his word.

Babuji excelled at compartmentalizing different aspects of his life, teaching me the essential skill of not allowing difficulties in one area to overwhelm and impact all other facets of life. He was undeniably a class apart, an inspiration to an entire generation, and his qualities should serve as a model for all to emulate.

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मोहन अग्रवाल
पूर्व अध्यक्ष, VIA

“खूबसूरत सा एक पल,
किस्सा बन जाता है;
जाने कौन कब जिंदगी का,
हिस्सा बन जाता है।
कुछ लोग जिंदगी में ऐसे मिलते हैं,
जिनसे कभी ना टूटने वाला,
रिश्ता बन जाता है”

ऐसा ही एक रिश्ता है मेरा और बाबूजी एवं पूरे बजाज परिवार का। बाबूजी यह शब्द सुनकर ही अनुमान लगा सकते हैं कि वे मेरे लिये क्या थे।

बाबूजी विदर्भ के उद्योग जगत के भिन्न पितामह जिन्होंने “विदर्भ इंडस्ट्रीज असोसिएशन (VIA) और “स्टील एंड हार्डवेयर चेंबर ऑफ विदर्भ” की स्थापना की। मैंने काफी वर्षों तक बाबूजी के साथ VIA में भी काम किया जब बाबूजी VIA के सचिव एवं अध्यक्ष भी थे। मेरा और बाबूजी का एक अटूट रिश्ता था। मैंने अपनी जिंदगी में कितने उतार चढ़ाव देखे, जब-जब मुझ पर कोई विपत्ती आई बाबूजी ने मुझे उससे लड़ने की प्रेरणा दी।

“कितने मौसम आये और बदलते गये,
समय का पहिया घूमता गया,
और लम्हे कटते गये।
जिंदगी गुजरती गयी
उम्र को अपना साथी बनाकर,
प्रेम, प्रतिक्षा, खुशी, दुःख
को अपना भागीदार बनाकर।
हंसता हुआ चेहरा रहा
सदा “बाबूजी” आपका

हर इंसान को साथ लेकर तय किया
सफ़र अपने जीवन की हर मुश्कील का
डटकर सामना किया आपने, और मुझे भी
यही प्रेरणा दी, यही सिखाया कि हर दुःख
के बाद सुख आता ही है, इसलिए दुःख में
दुःखी ना होकर हंसते हंसते सामना करना
चाहिये।

“You all know him as a dynamic
businessman & a GREAT LEADER”.



मेरे 'बाबूजी' केवल एक अच्छे Businessman ही नहीं और भी बहुत से कार्यों में पारंगत थे। उनमें प्यार और Patience का ऐसा समन्वय था वो आज हमारे लिये Inspiration बन गया है।

'बाबूजी' को सदैव अपने परिवार और परिचित लोगों से मिलना, बातें करना और अच्छी सलाह देना पसंद था। मेरे पिता बहुत ही जल्दी चले गये थे। परन्तु बाबूजी ने मेरा और मेरे परिवार का बहुत ही ध्यान रखा। मैं बाबूजी एवं बजाज परिवार से ५० वर्षों से ज्यादा से जुड़ा हुआ हूँ। पिछले कुछ वर्षों से मेरा हर Sunday को 'साकेत' जाना और वहाँ जाकर बाबूजी, भुवानी से घंटों बात करना जैसे मेरी जिंदगी का एक हिस्सा बन गया था। अब हर Sunday मैं बहुत ही खालीपन महसूस करूँगा और बाबूजी की कमी मुझे बहुत ही अखरेगी।

'बाबूजी' सिर्फ एक इंसान ही नहीं थे, पूरी की पूरी University थे, जब Sunday उनसे बात करता था, मुझे बहुत कुछ सिखने को मिलता था। जिस समय बाबूजी ने अंतिम सांस ली उस समय मैं उनके पास ही था, और वो क्षण मैं कभी नहीं भूल सकता। शरीर त्यागने के बाद भी बाबूजी का चेहरा पूर्णतः शांत था, उसमें कहीं कोई चिंता या पीड़ा नहीं थी, ऐसा संत महात्माओं के साथ होता है।

बाबूजी आप जहाँ कहीं भी हैं, हमें पता है कि आप हमें देख रहे हैं, और हमें आशीर्वाद दे रहे हैं। यही हम अपने जीवन में थोड़े भी आप जैसे बन जायें तो हमारा जीवन कृतार्थ हो जायेगा।

प्यार, Compassion, Discipline, Simplicity यह सबसे मेरे लिये सिर्फ एक ही शब्द बना है और वह है मेरे "बाबूजी"

*वक्त की धूप हो,
या तेज आंधीयाँ
कुछ कदमों के निशान,
कभी नहीं मिटते।
जिस पल को याद करके,
मुस्करा उठे आँखें,
वह पल हमसे कभी,
दूर नहीं होते।*

WE WILL ALWAYS MISS YOU
"BABUJI"



INAUGURATING UDYOJIKA SWAVALAMBAN MELA 2023



VIA LEW and Barrister Sheshrao Wankhede Trust [In memory of Late Smt Kusumtai Wankhede] organised the “Udyojika Swavalamban Mela - An All Eves' Exhibition” in association with SIDBI.

The chief guest Nitin Gadkari - Hon'ble Union Minister for Road Transport and Highways, who remarked in his virtual address that VIA LEW is doing a great job promoting entrepreneurship which is more important than any technology or resource. “VIA is working to awaken the entrepreneurship spirit in this region. In the coming years, we should focus on economic growth, bring new investment, and create good infrastructure. Maharashtra has 75% forest and mineral-based industries and VIA will play an important role in promoting them. The success stories of Vidarbha will inspire others he said. His emphasis was on technology, economic viability, availability of raw materials and effective marketing of finished products. He lauded the growing participation of women entrepreneurs in the country's MSME sector and invited them to take advantage of the MSME scheme.

The guest of honour Dr Sweta Pendse - actor and writer, said, “I started my entrepreneurship journey at Udyojika. This exhibition gave me a lot of business opportunities and I made good relations with the customers who visited during those four days”. She further advised women to stay associated with VIA LEW as they provide opportunities to interact with eminent personalities and help grow and market their

products. Anjani Kumar Srivastava - GM and Regional Incharge at SIDBI (Pune Region), said, “We joined Udyojika in their silver jubilee year and the dedication of the VIA LEW team we've seen is commendable”, further suggesting that the team should prepare and publish a coffee table book of stallholders every year.

In her welcome address, Rashmi Kulkarni - Chairperson of VIA LEW, said, “The Udyojika Exhibition has “given hope and opportunity to countless women, providing them with confidence to chart their own path and achieve financial independence. In this expo, you will see diversity and inclusivity, where rural artisans and tribal communities share their heritage, and women entrepreneurs showcase their talents. This year SIDBI's support and partnership have allowed us to expand our horizons and make this event even more impactful in supporting and nurturing women-led businesses and initiatives”.

Suresh Agrawal - Convener of VIA LEW, said. “I'm happy to see new faces every year entering into business activities. It's amazing to see the teamwork at VIA LEW which provides a platform to aspiring entrepreneurs and helps them become self-sustained”. Santosh Rao More - AGM of SIDBI, said that they are mesmerised to see the efforts of VIA LEW and promised to take the exhibition to an even bigger scale next year.

Kundatai Vijaykar - President of Barrister

Sheshrao Wankhede Trust appreciated the efforts of LEW for making the exhibition a grand success. The program was conducted by Past Chairpersons of VIA LEW - Poonam Lala and Vandana Sharma. Yogita Deshmukh - Secretary of VIA LEW, proposed a formal vote of thanks.

On the occasion, the dignitaries unveiled a special edition of "Enterprise"- a monthly magazine published by VIA - dedicated to VIA LEW Udyojika Swavlamban Mela.

Prominently present were Atul Pande, Past President of VIA, Aditya Saraf - Treasurer of VIA, Girish Deodhar - Chairman of VIA MSME Forum, Chef Vishnu Manohar, Sarla Kamdar - Founder Chairperson, Sarita Pawar - Advisory Committee Member, Past Chairpersons - Chitra Parate, Neelam Bowade, Anjali Gupta, Dr Anita Rao, Vandana Sharma, Shachi Mallick and Manisha Bawankar, Vice Chairpersons - Indu Kshirsagar and Shikha Khare, Poonam Gupta - Treasurer, EC Members - Sania Ramchandani, Amandeep Kaur Sehemi, Kalyani Hinganikar and Tejal Rakshamwar, Priyaka Shende, and the entire SIDBI team.

UDYOJIKA SWAVALAMBAN MELA

VIA LEW CELEBRATES IYM 2023 WITH MILLETS RECIPE COMPETITION



VIA LEW celebrated the International Year of Millets 2023 (IYM 2023) by organizing a millets recipe competition at the "Udyojika Swawlamban Mela - An All Eves' Exhibition". The competition was to create a "sampurn" millet recipe for women, bifurcated into 4 age groups based on nutritional requirements.

WINNERS LIST

- "5-13 years (growing)" - Dr Surubhi Pathak for her recipe "Vidang Laddu"
- "13-25 (adolescent)" - Rinku Ghosh for her recipe "Khir Kadamb"
- "25-40 (pregnancy and feeding)" - Dr Kirti Sirothia her recipe "Roti and Pineapple Chutney"
- "40-60 (menopause)" - Sunita Wadhwa for her recipe "Millet Dahi Wada"

The eminent judges for the competition were

Dr Pratibha Shastri - President and Director of Apang Bal Vikas Sanstha, and Sanjay Sinha - Director of Santalum Aromatics Pvt Ltd. They judged the recipes of the participants on their nutritional value, novelty, content, taste, quantity, method of preparation and presentation.

Dr Shastri said that 50 years ago, millets were among the most widely grown staples in India. "The history of millet goes back as early as 3500-2000 BC in the Korean peninsula. In India, food history tracks back the mention of millets to some of the oldest Yajurveda texts", she informed. Sanjay Sinha said that the nutrition levels of millet are very high, playing an important role in keeping a check on food wastage. "Millet is fibrous in content, has magnesium and niacin (Vitamin B3), is gluten-free, and has high protein content", he explained.

Earlier, Rashmi Kulkarni - Chairperson of VIA LEW briefed about the advantages of joining VIA LEW. "Women members will get the opportunity to interact and network with colleagues, get benefits of industrial tours, enhance their skills by participating in programs on various topics, and learn about government schemes", she informed.

Project Directors Shachi Mallick, Vandana

Sharma and Kalyani Hinganikar conducted the session. Yogita Deshmukh - Secretary of VIA LEW, proposed the vote of thanks. 28 women participated in the competition. Prominently present were Sarita Pawar - Advisory Committee Member, Past Chairpersons - Chitra Parate, Neelam Bowade, Anjali Gupta and Manisha Bawankar, and Vice-Chairpersons - Indu Kshirsagar and Shikha Khare.

UDYOJIKA SWAVALAMBAN MELA

INNOVATION WITH SUSTAINABLE DEVELOPMENT GOALS



With the aim to encourage women startups from all walks of life to participate on various platforms, showcase their talents and involve them in economic activities through new ventures, VIA LEW organized a startup competition titled "Innovation with Sustainable Development Goals" at the "Udyojika Swavalamban Mela - An All Eves' Exhibition".

The eminent judges for this competition were CA Poonam Khandelwal - Managing Partner at Venture Catalysts, Dr Leena Buddhé - Founder and Director of Centre for Sustainable Development in Nagpur, and Dr Prashant Agrawal - Director of Ira Agrotech. They judged the participants based on their innovativeness in providing value-added solutions, sustainability, methods, processes, governance models, social impact initiatives, and technologies.

The participants included women from management institutes, aspiring women entrepreneurs and stallholders at the Udyojika

exhibition. They represented categories like sustainable healthcare, good health and wellness, sustainable environment, garden and agriculture, and garments with products like energy storage devices and upcycled handbags, as well as services like plumbing, marketing, and advertising. Sharing their views, the judges remarked that all the participants had a lot of potential and they could see a bright future for each and every one of them.

WINNER LIST

- First Prize - Sakshi Doye (Vermi Compost) from Shri Binzani City College
- Second Prize - Satnam Mattu (Giddy Toys)
- Third Prize - Khushi Wankhade and Simran Siddiqui (portable urine analyser) from Shri Ramdeobaba College of Engineering and Management
- Special Consolation Prize - Mrunali Jagdish Mhaskey (Rhizo Bead)

In her welcome address, Rashmi Kulkarni

- Chairperson of VIA LEW expressed how overwhelmed she was to see the young enthusiastic students who came forward and presented their unique business ideas. Yogita Deshmukh - Secretary of VIA LEW proposed a formal vote

of thanks. Project Directors - Amandeep Kaur and Tejal Rakshamwar conducted the program. Prominently present were Sarita Pawar, Chitra Parate, Anjali Gupta, Dr Anita Rao, Shikha Khare Manisha Bawankar and Indu Kshirsagar.

UDYOJIKA SWAVALAMBAN MELA

CONCLUDING DAY PRIZE DISTRIBUTION



On the concluding day of the Udyojika Swavalamban Mela, a prize distribution function was conducted by the hands of the chief guest Aanchal Goyal (IAS) - Addl. Commissioner of NMC Nagpur. Santosh Rao More - AGM of SIDBI and Ashish Doshi - Secretary of VIA graced the event. The chief guest said that "Udyojika is the appropriate platform to showcase women's talent and promote their products. She shared the condition of girls in remote areas where they get married at the age of 15 and due to lack of exposure, can't make decisions for themselves. **"It's important to improve the conditions of women in villages; we will see positive changes in society only if we support the weaker sections", she added. The winners were as follows:**

- "Best Lady Entrepreneur" - Rashmi Ranade from Wall 22 Handmades
- "Best Presentation" - Sumati Agrawal from Sungod Agfarm LLP
- Runner-up of "Best Presentation" - Aakanksha Burande from Swar Creations
- "Best Salesmanship" - Purnima Ghosh from NIMA's Collection
- Runner-up of "Best Salesmanship" - Bhawana

Deshkar from Saaj Collection

- "Best Food Stall" - Seema M. from Swami Samarth Foods
- "Best Stall for Rural and Tribal" - Vidya Nagrale from Samrudhi Gruh Udyog
- "Best Table Space" - Rutuja Ingale from SWA
- Special Support Prize - Shafiq Kamal

Earlier, Rashmi Kulkarni - Chairperson of VIA LEW, said, "It's amazing to see the response from rural and tribal participants. to whom we have given more than 15% of stalls this year", Santosh Rao More appreciated the efforts of the VIA LEW team and assured his continued support in the coming years. Ashish Doshi congratulated all team members.

On the occasion, SIDBI also distributed awards and facilitated the winners with cash prizes worth Rs.20,000 each. These included:

- "Best Artistic Products Award" - SVK
- "Best Out-of-Waste Award" - Chanda Kale from Ashadeep Organisation
- "Best Forest Products Award" - Disha Mahila Mahasangh - GSMT
- "Best Handmade Products Award" - Vandhan Krushi Vikas
- "Best Food Products Award" - Pushpa Uikey from Tribal Handicrafts

SIDBI gave the VIA LEW team a special award as well. The program was conducted by Neelam Bowade and a vote of thanks was given by Yogita Deshmukh. Prominently present were Poonam Lala, Sarla Kamdar, Sarita Pawar, Chitra Parate, Anjali Gupta, Dr Anita Rao, Vandana Sharma, Shachi Mallick, Reeta Lanjewar, Manisha Bawankar, Indu Kshirsagar, Poonam Gupta, Amandeep Kaur, Kalyani Hinganikar, Tejal Takshamwar and all SIDBI team members.



VIA REPRESENTATIONS - OCTOBER 2023

6TH OCTOBER

Jitendra Bhole,
Secretary (1) (acting), Maharashtra Assembly
Secretariat, Vidhan Bhawan, Backbay
Reclamation, Mumbai - 400032.
Assembly bill no. 34 of 2023

16TH OCTOBER

Jitendra Bhole,
Secretary (1) (I/C), Maharashtra Legislature
Secretariat, Vidhan Bhawan, Backbay
Reclamation, Mumbai - 400032.
Memorandum in response to bill nos. 40,
41, 42 and 43 of Legislative Assembly No.
XL of 2023. Reference: Press note inviting
suggestions on legislative assembly bill nos.
40, 41, 42, 43 and 44 of 2023 published on
22nd September 2023.

20TH OCTOBER

Abdelouahed Kerrar,
Vice President, Algerian Economic Renewal
Council (CREA), Residence du PARC, Villa No
3, Route de Ouled Fayet, Dely Ibrahim, Alger.
Trade and business with Algeria

21ST OCTOBER

The Project Head Procurement, (Techno
Comm), Adani Cements Ltd., Corporate
House, Shantigram S.G. Highway,
Ahmedabad, Gujarat.
Revised rates of coal for 'Mine Specific Coal
Consumers' Non-Compliance by the WCL
with the letter and spirit of mine-specific
policy; huge losses in terms of unwarranted
higher prices. Proposal to challenge the illegal
action of the WCL/ CIL.

SUSTAINABLE DAIRY FARMING WITH INDIGENOUS BREEDS



At a workshop titled "Cownomics", organised by the VIA Agro Food Processing and Rural Development Forum, the chief guest Dr Mohan Shrigiriwar - Former Director of the Dairy Development Board, Government of Maharashtra, said, "Dairy farming of local and indigenous breeds in the MSME sector is a sustainable and profitable business".

According to him, careful selection and optimum consumption of green/dry fodder, natural minerals, local ambience, timely milking, and hygienic processing are the key factors in running a sustainable and profitable dairy farm. Value-added products from cow dung and urine further enrich profitability.

"An integrated approach of mixed farming is

essential for overall sustainability", said Dr Arun Sirothia - former professor and Head of MAFSU, while speaking on the role of indigenous breeds in rural food security. He stressed the importance of Gaolao and other local breeds as suitable for the Vidarbha region. "Animal husbandry and agriculture are synergistic and are important sources of income and employment in rural areas. The dairy business provides security to farmers, especially when agriculture fails. Dairy farming is essential to millions of poor households across the country not only as a source of income but also as a major source of protein, supplementary nutrition, fertiliser, and fuel", he explained.

"Value addition in the rural dairy business -

in terms of better packaging, milk processing and milk products including summer drinks like chhas, cow dung briquettes and “agarbati” mix - are the need of the hour for secondary income generation”, said Abhitabh Meshram - industrial adviser, while addressing the technical session.

Ravi Raut - CEO of Energy Engineering, a Nagpur-based setup, spoke about the commercial and industrial viability of power generation from cow dung. “Starting with around 10 cows, power generation is possible at many established units in and around Nagpur”, he said. During the Q&A session, some farmers shared their earnings of up to

Rs. 1 lakh per month with just 10 cows.

The workshop was attended by dairy farmers, agri-entrepreneurs, milk processing industries, startups, and dairy and food technology professionals. The workshop was opened by Om Jajodia - Chairman of the VIA Agro Forum and addressed by R B Goenka - mentor. The program was conducted by the convener Shachi Mallick, Dr Kirty Sirothia and Kapil Charan Sahoo. Kiran Gokhale proposed the vote of thanks. Prominently present were Dr P Potbhare, Laxmikant Padole, Aniruddha Ansingkar, Dr Rina Saha, Shipra Dixit, Sanjay Sinha, Pradeep Raut, and Subhas Wanjari.

READY LAND AND INFRASTRUCTURE CAN CUT CAPITAL COSTS FOR LARGE PROJECTS



PRADEEP MAHESHWARI
Strategist
Natural Resources

The world-class infrastructure ready at Nagpur and surrounding areas must be showcased and marketed effectively. Such large land banks at MIHAN and Butibori with water, electricity and connectivity are enough to attract large corporate houses planning green field projects or enhancing capacities. City infrastructure with metro, green cover, and quality educational institutions helps senior executives choose Nagpur for long work career innings. On all major fronts, Nagpur is fully geared up for large investments.

POWER INTENSIVE PROJECTS

Steel, ferroalloys, textiles, and capital goods are suitable for this region as all key inputs are readily available for local consumption. Export opportunities are also present in each of these categories as the products can be made here in a cost-effective and globally competitive way. Manganese, iron ore, and coal are precious minerals that are useful for value additions. Nagpur can play a significant role in achieving the goal of a 1 trillion dollar economy as these products are costly and produce even costlier output. In the process, the local economy will

boost substantially and remain vibrant around the year. Proper policy for high power-intensive units with cheaper rates must be announced.

EMPLOYMENT OPPORTUNITIES

From mining to value additions, each stage generates many skilled/unskilled jobs. Pressure on agriculture can be reduced by faster industrialisation of Vidarbha where its resources and the advantage of central location need to be capitalised by strong political will and an all-out effort by all stakeholders. Ample talent is available in the region where many prestigious colleges churn out employable youth every year. To engage this young talent in industrialisation near Nagpur is a must.

VIDARBHA CONTRIBUTIONS TO FIVE TRILLION DOLLARS ECONOMY

With cotton crops, manganese, iron ore and coal-like minerals, Vidarbha is fully geared to give its maximum contribution towards the PM's target of a 5 trillion dollar economy. Nearby electricity industrialisation can save long-distance T&D losses and can be given to industries as incentives for large risk-free investments. Several sunrise sectors can come to Butibori and MIHAN with a little push from the state government. The concessional rate of electricity is not a burden on the state; rather it will boost revenue by giving manyfold GST. Moreover, jobs will ensure consumption, thus boosting revenue.

CORPORATE SOCIAL RESPONSIBILITY- HR'S PERSPECTIVE



Dr. SURESH PANDILWAR

Co-chairman
VIA HRD Forum

The new CSR rules are made effective in India from 1st April 2014 as a part of the new Companies Act which has created enormous potential to develop and involve employees in CSR initiatives. I did my PhD in CSR keeping this in mind I'm sharing some of my views on how CSR helps sustainable development through the HR perspective.

The success of CSR depends on the HR team's strategy implementation. In fact, there is considerable flexibility for corporations on what they can address as part of their social responsibility initiatives, the geographical regions that can be chosen for interventions and the manner of engagement. The HR team can play a significant role in selecting backward communities, underprivileged populations, and tribal areas. The core social needs - education, healthcare, sanitation, environmental sustainability, and employability - are covered under Schedule VII of the Companies Act 2013. The following are some examples of how to imbibe and practice the core elements of CSR in the corporate environment:

Proposing a good strategic CSR programme towards enhancing the brand image and reputation of the business leads to improvements in sales, customer loyalty and increased ability to attract and retain employees. Medium and large-scale industries try to have their own CSR team, consisting of HR, to implement their policies. However, small-scale industries, which don't have a CSR team, implement CSR through their HR department; through HR policies, practices, and employee engagement.

During the orientation programme for new employees, the CSR policy may be highlighted. The company's commitment, progress and

plans may be shared with the ignited minds. For example, Mahindra, Infosys, Tata Consultancy Services, and Indorama Ventures update their initiatives towards the community irrespective of their demographic background. During mergers, acquisitions and economic crises, employees should be strategically handled. For example, when some sick organisations are acquired by big organisations, the employees will undergo psychological problems and get disturbed; their pain and agony are indescribable. In such situations, the management of both companies should plan to transfer the employees or depute them to other units where manpower is needed. This develops loyalty, belongingness, and culture in the organisation.

Organisations and communities can grow together. For example, agro-based industries may assist farmers in producing crops that can be purchased directly. This not only helps farmers raise their quality of life but also helps reduce suicides and middlemen in the business. This allows a win-win situation for both sides. Mahindra & Mahindra being a tractor manufacturing company, has done this for farmers of Vidarbha.

Implementation of the appropriate laws of the land is another important factor in CSR, be it related to labour, environment, or social security. Ensuring compliance with the statutory laws is of foremost importance as defaults give a bad image among stakeholders.

The success of CSR relies heavily on the HR in framing and implementing impactful CSR modules. By doing so, the organisation gets a brandname, goodwill, and improved profitability and employee morale. CSR initiatives must have great employee participation and tight accountability standards at all levels. They should follow adequate industry practices, like benchmarking CSR ratings, and have certifications from different agencies. Let's commit to a little CSR, irrespective of whether we are making profits or not.

MANAGEMENT MATTERS: OVERCOMING ORGANIZATIONAL ARTHRITIS



**DR. SMITA SINGH
(DABHOLKAR)**

Associate Professor
HR and OB
IMT Nagpur

Last week there was an event organized by Slum Soccer (SS) at Chitnavis Centre, Nagpur. Many of us know about this organization through Nagraj Manjule who, after being inspired by the work of its founder Prof. Vijay Barse, made the movie “Jhund” in 2022 with Mr Amitabh Bachchan as the protagonist.

Every time one attends an SS program, they are tempted to look inward and wonder if they have enough sensitivity and flexibility even to copy what people like those at SS have been doing for years. Amongst many, SS has a program called Deaf Kids Goal that aims to help deaf kids improve their life skills through football. Global partners and sponsors have joined hands to celebrate their work. When global organizations like Comic Relief and Deaf Kids International acknowledge an organization based in our vicinity, it makes a good case for us to see if there are some management lessons here that we can benefit from.

During the event one of the trainers said, “In a world where deaf kids do not necessarily use the same sign language, creating a shared vision looked like a daunting task initially”. The trainers consistently reinvented their processes till they could effectively achieve their goals. It goes without saying that they did face enormous hurdles, but what kept them going was their conviction. Their global partners expressed how SS has enabled the deaf to overcome their challenges by working on their skills to adapt not just by preaching but by doing it themselves. They were speaking based on their observations of the outcomes. When Prof Barse presented a vote of thanks, he talked about his volunteers and praised

their efforts. The ‘you’ and ‘we’ in his talk were profound but the ‘me’ wasn’t (it never is; it has to be omnipresent as it was in this case too) - a classic feature of an extraordinary leader. He reminded me of what I read long back in a book written by Benedict Paramanand on C.K. Prahalad: ‘The Mind of the Futuristic’. In it, the author compares a leader with a sheepdog who is always at the back and never in the front. She makes sure everything is going right and her focus is on others and not on herself.

With many learnings, I went from Chitnavis Center to the IMT campus. Later that day, I was teaching and discussing a case on how an organization can overcome “Organizational Arthritis” which is somewhat similar to the medical condition we are aware of. A limited range of flexibility is the core feature of this condition. At SS’ Deaf Kids Goal, the trainers get young boys and girls to adapt with themselves in order to increase their adaptability to the outside world. They work on the mental flexibility of the kids as well as the people in their ecosystem as nothing can be achieved in silos. From closed to open, from rigid to flexible - for every change, a mindful, integrated and interactive approach is a prerequisite.

In the context of an organization, it’s about the mental models (internal representation of the external reality) of the major stakeholders. To overcome external challenges, the internal representation needs to be under constant check. Otherwise, our ability to think rationally or make informed decisions will offer a limited range of flexibility and we may suffer from ‘Organizational Arthritis’. Every organization that has grown from good to great has been able to do so because of many things but with flexibility at its core. Just like a child, when a startup is setting up its business there is a clear display of accelerated adaptability. With older organizations, this sometimes goes missing and that is where they embark on a reverse

journey of going back from being great to good or even beyond.

After the major stakeholders have done a reality check on their mental models through self-introspection or coaching from experts, the second challenge is to transform into systemic flexibility where everyone in the organization understands, believes in and acts with a certain commitment towards being flexible. To get the entire organization to do this is a herculean task and getting all to volunteer is a different game altogether. Maybe a football game with the Slum Soccer team can provide some tips. There is absolutely no dearth

of such interventions. Any good book on organizational development will give a long list of organization-wide interventions but a right interventionist is a rare find. The interventionist is a non-interfering leader who wants to adapt, is not afraid of exercising flexibility, and will rarely suffer from organizational arthritis. Some lessons from a few successful NGOs like the one mentioned here may also help.

Sitting in the library, when I finished writing this article, on the right side, up on the wall, a quote by Rumi caught my eye. It read, "Yesterday I was clever so I wanted to change the world. Today I am wise, so I am changing myself".

THE TAX TALK: INVESTMENT IN NAME OF FAMILY MEMBERS & CAPITAL GAIN EXEMPTION



CA NARESH JAKHOTIA

One of the most common tools for saving tax on gain arising from the transfer of Long Term Capital Assets is by investing the amount in another house property. The question arises as to whether the investment should also be in the name of the same person who has earned it or it can be done in the name of any other person. For example, Mr Smart has sold his plot for Rs. 1 crore and wishes to use the amount for the purchase of a house property in the name of his wife or daughter. Can he do so? Will he be eligible for the capital gain exemption if the investment is done in the name of the family members? Let us discuss it.

Presently, there are two sections, Section 54 and 54F, which primarily offer capital gain exemption against investment in house property. Section 54 offers exemption if gain arises from transfer of any residential house property whereas Section 54F does the same if it arises from transfer of any capital assets

(other than residential house property).

Even though both sections provide exemption against investment in house property, it nowhere explicitly stipulates that investment has to be done in the name of the taxpayers only. Equally true is the fact that both sections do not explicitly bar the investment in the name of family members or any other persons. In the absence of any specific stipulation, taxpayers would be required to take the shelter of the judiciary on the issue. We have judgment on either side as under:

VIEWS AGAINST THE TAXPAYERS

Bombay High Court in the case of Prakash Vs. ITO (2008) 220 CTR 0249 has categorically denied the claim of exemption to the taxpayers. In this case, the taxpayer has purchased the house property in the name of a son. The court observed that the assessee had no domain and/or right whatsoever in the said property and as such he is not entitled to exemption under section 54F. The court has held as under: "Right from the sale of original assets till the purchase and/or construction of the residential house i.e., the "new asset", the ownership and domain over the new asset is a must. The new property must be owned

by the assessee and/or have legal title over the same. The others may use and occupy the same along with the assessee but the ownership should be of the assessee of the residential house so purchased from the net consideration/sale proceeds of the sale of the original asset by the assessee...For qualifying for exemption u/s 54F it's necessary to have the investments made in residential houses in the name of the assessee only".

The same conclusion has been laid down by Punjab and Haryana HC in the case of Kamal Kant Kamboj Vs. ITO (2017) 397 ITR 0240 (P&H) wherein it's held that the purchase in the name of a son or grandson did not qualify for capital gain exemption. The court held that the legislature didn't intend to advance the benefit of said section to the assessee who invested the amount even in the name of a third person.

The view of Bombay HC in Prakash Vs. ITO (2008) has been reconfirmed by ITAT Mumbai in the case of Hem Chandra R. Gavankar Vs. ITO [ITA No. 7451/Mum/2017] by making the following observation: "Since the purchase of new property/flat is in the name of assessee's wife and adult daughter and not in assessee's own name, the assessee is not eligible to claim deduction under section 54 of the Act". In this case, ITAT, Mumbai after considering the case of ITO Vs. Kamal Wahal 351 ITR 4, has very consciously held that the exemption u/s 54 is not available if the investment is not done in the name of the Assessee.

VIEWS IN FAVOUR OF THE TAXPAYERS

Delhi High Court in the case of CIT Vs. Kamal Wahal (2013) 351 ITR 4 has decided the issue in favour of the taxpayers by holding that a purposive construction is to be preferred as against a literal construction. There is nothing in section 54F to show that the house should be purchased in the name of the assessee only, it merely says that the assessee should have purchased/constructed "a residential house". In this case, the taxpayer has purchased the property in the name of his wife and claimed exemption u/s 54F. The court held that the assessee had not purchased a new house in

the name of a stranger; it was only in the name of his wife. There was also no dispute that the entire investment had come out of sale proceeds and that there was no contribution from the assessee's wife. With this, the court concluded that for the purposes of Section 54F, new residential houses need not be purchased by the assessee in his own name nor is it necessary that it should be purchased exclusively in his name.

The above decision of the Delhi HC has been further followed in CIT Vs. Ravinder Kumar Arora (2012) 342 ITR 38 (Del). A similar conclusion can also be drawn from CIT Vs. Gurnam Singh (2010) 327 ITR 278; CIT Vs. V. Natarajan, (2007) 287 ITR 271 (Mad); and DIT, International Taxation, Bangalore Vs. Mrs Jennifer Bhide, (2011) 15 taxmann.com 82 (Kar) wherein the courts have taken the liberal view and have decided the issue in favour of the taxpayers.

CONCLUSION

There is no dearth of tax litigation. Courts are often in conflict with one another. The provisions contained under section 54/54 are beneficial provisions and need to be construed liberally. Benefit under the section should be allowed to the assessee even if the investment is done in the name of the family members by utilizing the amount from the sale of original assets. Though the majority of the courts are in favour of the taxpayers, the issue is controversial. To avoid litigation and enjoy undisputable claims, it's advisable to make investments in the name of the taxpayers only. Taxpayers may further note that it's a well-settled principle of law that if there are conflicting views rendered by different High Courts, the view taken by the jurisdictional High Court is binding in the jurisdictional area of the respective High Court.

(Views expressed are the personal views of the author. Readers are advised to seek professional advice before making any decisions. Readers may forward their feedback and queries to nareshjakhotia@gmail.com. Other articles and responses to queries are available at www.theTAXtalk.com)

VIA LEW EMPOWERS WOMEN ENTREPRENEURS WITH E-COMMERCE OPPORTUNITIES



After the success of the 4-day "Udyojika Swavalamban Mela - An All Eves' Exhibition", VIA LEW organised a workshop on its multi-vendor e-commerce portal vialewudyojika.com, in response to the aspirations of the women entrepreneurs who showed keen interest in joining the same at the exhibition.

Himanshu Subramaniam - an expert speaker from Whiz Softwares conducted a live demonstration of the e-portal. He guided participants in selecting product content, uploading images, and effectively communicating with customers. His advice included strategies for promoting products through social media and he demonstrated how to independently manage an online store. He showed how women can curate their virtual shops, market their products, and effortlessly connect with the platform to sell their offerings globally. He explained how the portal serves as a dedicated marketing platform for women

entrepreneurs as each vendor receives a unique URL that functions as their virtual shop, providing the convenience of a personalized website.

During the COVID lockdown, VIA LEW launched the online portal at the hands of Mrs Smriti Irani - Hon'ble Union Minister of Textiles. The portal showcases an extensive range of products created by women entrepreneurs from Vidarbha including clothing, home decor, dry fruits, flower decorations, bags, paintings, and much more.

At the onset, Rashmi Kulkarni - Chairperson of LEW, highlighted LEW's enduring commitment to supporting women in business. Manish Bawankar - Project Director, welcomed the members and introduced them to the e-portal and its mission. Poonam Lala - Immediate Past Chairperson of VIA LEW, shared her valuable insights. Yogita Deshmukh - Secretary of LEW, expressed her gratitude with a formal vote of thanks.

VIA LEW remains committed to supporting and empowering women entrepreneurs through such workshops, with a focus on enhancing their confidence as well as technical competence. By supporting the portal, you will be endorsing products that are locally sourced and crafted by women entrepreneurs. For additional information, please visit vialewudyojika.com.



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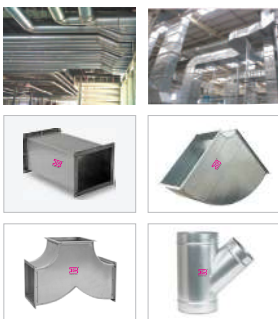


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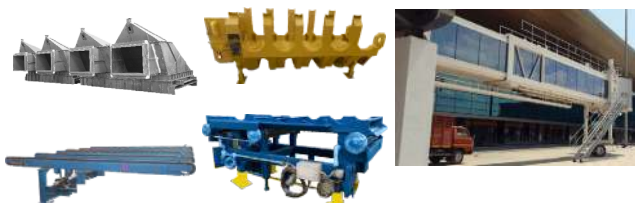
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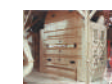
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NAVIGATING INDIA'S EDUCATIONAL QUAGMIRE: A CALL FOR REFORM



Dr. TEJINDER SINGH RAWAL
Chartered Accountant

India, often extolled as the land of boundless potential, finds itself at a critical juncture concerning basic education. A closer look at the nation's education landscape reveals an unsettling truth. Despite its vast size and potential, the system falls short of equipping its youth with the skills and opportunities they so ardently deserve.

A GLOBAL PERSPECTIVE

To grasp the magnitude of the issue, we turn to numbers. India's expenditure on education, measured as a percentage of GDP, languishes at a mere 3.8%. Nations like the United States and China allocate a robust 5.9% and 4% of their GDP, respectively, to education. (Remember, these nations have a higher GDP base, hence the absolute number of allocations to education is a phenomenon.) This gaping divide underscores India's lacklustre commitment to nurturing knowledge and fostering the potential of its youth.

THE DILEMMA OF EMPLOYMENT

Primary education, at its core, should be the beacon illuminating the path to a brighter future. Yet, India's educational institutions frequently fall short of this fundamental goal. Many graduates find themselves ill-prepared for the job market, resulting in a troubling surge in unemployment and underemployment. In 2017-2018, the Centre for Monitoring Indian Economy (CMIE) reported that India's unemployment rate surged to a 45-year high of 6.1%, revealing that a mere degree is no longer the gateway to employment.

A CHASM OF SKILLS

The challenges extend beyond the realm of employment. India's education quality has been under scrutiny for decades. The Annual Status of Education Report (ASER) in 2019 unveiled a startling revelation: nearly 50% of fifth-grade students struggled to read a second-grade textbook. This distressing fact underscores the

profound gap in learning outcomes. India's fixation on rote learning, at the expense of practical skills, has led to a generation ill-equipped to thrive in a rapidly evolving global workforce.

COMPARING WITH GLOBAL PIONEERS

Comparative analysis with global exemplars serves as a spotlight on the chasms within India's education system. Nations such as Finland, Singapore, and Canada consistently rank high in international education assessments. They prioritize critical thinking, innovation, and practical skills in their curricula, setting a gold standard for holistic education.

CASE STUDY: FINLAND

In Finland, a prime example of progressive education, formal schooling begins at seven. The focus is on play and socialization during the early years, ensuring students are not just academically prepared but also mentally and emotionally resilient for their academic journey, producing well-rounded individuals better equipped for the job market.

LOCAL STORIES FROM THE EDUCATIONAL FRONTLINE

Diving deeper, let's examine localized stories from states like Bihar, Uttar Pradesh, Rajasthan, and the Vidarbha region, where the education system confronts immense challenges:

BIHAR: EDUCATION'S BLEAKEST CHAPTER

Bihar, with the lowest literacy rate in India at 61.8%, grapples with a staggering dropout rate. Over half of all children abandon school before completing primary education. The quality of education in Bihar is lamentably poor, with many schools lacking basic infrastructure and qualified teachers.

UTTAR PRADESH: THE STRUGGLE FOR LEARNING

Uttar Pradesh, with India's second-lowest literacy rate at 67.7%, contends with a formidable dropout rate of over 40%. The quality of education in Uttar Pradesh is mired in inadequacy, with a scarcity of basic infrastructure and qualified educators.

RAJASTHAN: A QUEST FOR LEARNING AMIDST OBSTACLES

Rajasthan, with the third-lowest literacy rate at 67.1%, grapples with a substantial dropout rate exceeding 30%. The state's education quality suffers from inadequacies like schools lacking basic infrastructure and a dearth of qualified teachers.

NAGPUR'S SCHOOL WITHOUT A ROOF: THE EXPOSURE OF INADEQUACY

In 2022, a disconcerting report revealed that a government school in Nagpur had been operating without a roof for over two years. This exposed students to the elements and severely hindered their ability to learn, serving as a stark reminder of the infrastructural deficits plaguing the education system.

MID-DAY MEAL POISONINGS IN VIDARBHA: A TRAGIC WAKE-UP CALL

A tragic incident unfolded in Vidarbha in 2021 when over 100 students were hospitalized after consuming poisoned mid-day meals at their schools. This tragic event underscored the need for more rigorous quality control measures and enhanced food safety practices in schools.

TEACHER SHORTAGE IN MAHARASHTRA: THE STRUGGLE FOR ATTENTION

Maharashtra grappled with a critical teacher shortage in 2020, with over 1 lakh teaching positions left unfilled in primary schools. This predicament resulted in large class sizes and impeded the ability of educators to provide individualized attention to students, ultimately compromising the learning experience.

WHAT CAN WE DO?

To address these formidable challenges and pave the way for a brighter future for India's youth, we

must embark on a transformative journey. This journey includes initiatives, such as:

- **BOOSTED INVESTMENT IN EDUCATION:** The government must substantially increase funding for education, with a focus on infrastructure development, teacher quality, and access to high-quality learning resources.
- **CURRICULAR RENOVATION:** A comprehensive curriculum overhaul is essential. It should pivot from rote memorization toward nurturing critical thinking, innovation, and practical skills to align with a dynamic world.
- **EMPOWERING EDUCATORS:** Teachers should receive comprehensive training and access to essential resources to enhance their ability to deliver effective, engaging, and outcome-driven education.
- **COMMUNITY ENGAGEMENT:** Active involvement from local communities in the education system is vital. This participation ensures schools are accountable for student learning outcomes and that education aligns with local needs.

In closing, India stands at an intersection regarding basic education. Recognizing and addressing the shortcomings within the current system is the foundational stride towards nurturing a new generation equipped not only with knowledge but also with the skills, innovation, and critical thinking capabilities to thrive on the global stage. India's youth deserve nothing less.

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

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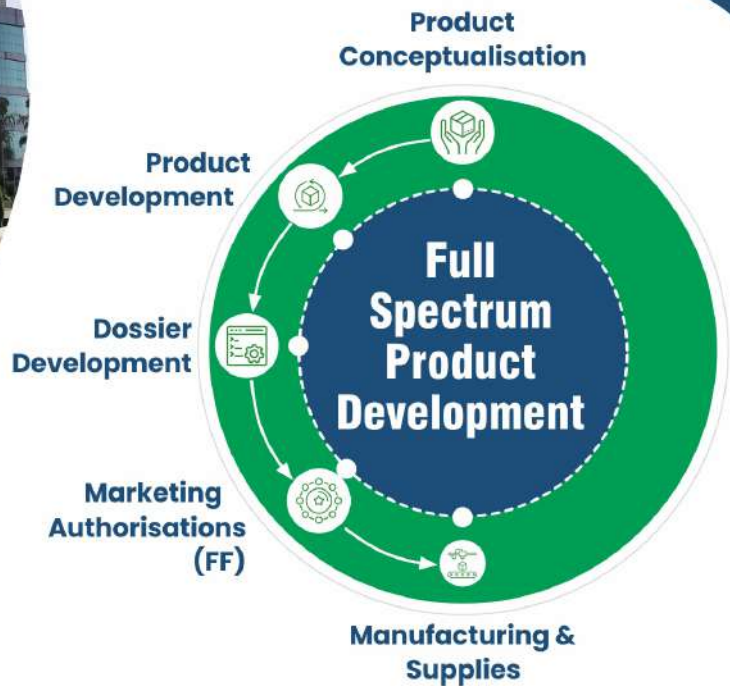

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UNNATI- A PERSONAL GROWTH AND SKILL DEVELOPMENT PROGRAM



The inauguration of “UNNATI- A Personal Growth and Skill Development Program” was jointly conducted by Dr. Ambedkar College, Deekshabhoomi, Nagpur in association with VIA, for the students of arts, commerce and science.

President of the Smarak Samiti Deekshabhoomi, Nagpur Hon'ble Badant Nagarjun Arya Surai Sasai presided over the function. He said that students should follow the principles of Panchsheela as taught by Buddha for human development. “They must study regularly to get expertise. Good thoughts and good habits help in generating positive energy, which helps to excel not only in academics but also in all-around personality development”, he guided.

Girdhari Mantri - Chairman of VIA CSR Forum, was the chief guest. While addressing the gathering, he said that students should

first develop an attitude that is most important for human development. “Both attitude and aptitude are important for success; however, attitude constitutes 85% and aptitude 15%”, he explained, adding that students should create an opportunity for themselves by focusing on their area of interest and practice accordingly. On this occasion, a new logo of the Unnati program was also launched by the dignitaries.

Dr Bhuwadeshwari Mehre - Principal of the College, Kumar Zilpewar - International Corporate Trainer and Pilot Faculty of UNNATI, Neelam Bowade - Convener of VIA HRD Forum, Dr Deepa Panhekar - IQAC Coordinator of the College, Dr Akhil Ramteke - UNNATI Cell Coordinator, and Unnati Cell Members Rita Lakkakul, Shama Khan, Rohini Meshram and Kajal Bambal were notably present. The inauguration was attended by a large number of faculty members and students across all streams.

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