



MyMSME NEWSLETTER

PHD Chamber of Commerce and Industry, established in 1905, is a proactive National Apex Chamber working at the grass-root level and with strong national and international linkages. The Chamber acts as a catalyst in the promotion of industry, trade and entrepreneurship. PHD Chamber, through its research-based policy advocacy role, positively impacts the economic growth and development of the nation. PHD Chamber is more than an organisation of the business community, as it lives by the chosen motto In Community's Life & Part of It and contributes significantly to socio-economic development and capacity building in several fields.

"PHD Chamber of Commerce and Industry (PHDCCI) is one of the Premier Chambers in India to have been accredited with "Diamond Grade" by NABET (QCI), at national and international level.

PHDCCI is a National Apex Chamber having its international office at Bahrain for 6 GCC countries, with 1,30,000 companies as its members base, as total focus on the development of small and medium businesses. PHDCCI has co-opted National and International Industry Associations and Organisations through over 100 MoUs signed between the parties."

GEOGRAPHIC SPREAD

The Chamber has its headquarters in Delhi and regional offices in all states except Tamil Nadu, Orissa and West Bengal. The Chamber has its presence Pan India, through regional and state chambers with memorandum of understanding.

CONTRIBUTE ON TOPICAL ISSUES

PHD Chamber operates through various Expert Committees / Task Forces comprising of representatives of member companies and experts. Views of the Chamber are formulated on topical issues through deliberations in these Committees / Task Forces.

ADVISORY SERVICES TO BUSINESS

With the in-house expertise at PHD Chamber, we give business advice to Indian companies on most aspects of their business. These include, apart from national and regional economic and industry related issues, corporate affairs, taxation, finance and banking, capital markets, infrastructure and energy, labour and industrial relations, human resources and skill development, tourism, agri-business, environment, etc.

INTERFACE WITH GOVERNMENT

The Chamber regularly interacts with Central and State Governments on all issues having bearing on Industry, Trade and Commerce.

ADVISORY ROLE IN POLICY FORMULATION

PHD Chamber is represented on more than 130 Central and State Advisory / Consultative bodies. Both Central and State Governments consult PHD Chamber before announcing or formulating any major economic / industrial policy.

RESEARCH AND POLICY PAPERS

PHD Chamber produces well researched background and policy papers on topical issues to initiate informed debate and discussion.

CERTIFICATION SERVICES

PHD Chamber is authorised by the Government of India to issue certificate of origin (non-preferential) to Indian exporters. We also attest commercial documents of various types. Recommendation letters for visas for business promotion to foreign diplomatic missions in India are also issued for representatives of Indian companies.





Micro, Small and Medium Enterprises (MSMEs) play an important role in social and economic development of India as well as of Punjab. MSMEs contribute significantly to industrial production, exports, employment and entrepreneurial base but the pandemic has greatly impacted this sector along with all other industries putting a question mark on their survival.

The Chamber submitted a number of recommendations to the Union Finance Minister for revival of industry post covid-19 and it is a matter of great satisfaction that almost 75% of the suggestions of our Chamber were considered in the Union Budget 2021-22. This year's budget provides a strong impetus to strengthen the MSMEs by increasing allocation to Rs 15,700 crores to MSME sector which is more than double of last year's Budget allocation. The compliance burden has also been reduced to facilitate ease of doing business for MSMEs. Besides, the Budget has also announced several alternative methods of debt resolution for MSMEs. Revision in custom duty on various products has also been announced to support the MSMEs and provide them with level playing field.

Further, the proposal to provide credit flow to new MSME borrowers is a positive step as it will meet the needs of those stressed MSMEs reeling under pressure due to Covid.

In continuance of our **work towards promotion of Indian Trade and Industry with special focus on growth of MSMEs**, we are happy to inform that the Punjab State Chapter has successfully implemented **GIZ MSME INNO programme** and handheld 11 MSMEs who did innovations and manufactured products related to Covid-19, these include: **M/s SBL Speciality Coatings, Derabassi; M/s Jal Bath Fittings, Mohali; M/s KS Munjal Industries, Ludhiana; M/s Ekam Traders, Amritsar; M/s Mansar Herbals, Jalandhar; M/s Priority Solutions, Mohali; M/s Clarity Medical, Mohali; M/s Shri Krishan Industries, Phagwara, M/s Froods Nutraceuticals, Amritsar and M/s Shri Shyam Industries, Sangrur** by organizing series of training programmes on **Sales, Marketing, IPR, Credit Rating and Alternative Source of Raising Finance, Productivity improvement, Process Wastage reduction, Quality Management and Cost reduction.**

Following these trainings, Industry Meet ups with prospective buyers from Hospitality, Healthcare, Education sectors, Captions of Industry from the region, GM DICs and Government Departments were organized to showcase innovations of MSME INNO members and utility of installing these products for protection and spread of Covid-19. At the same time help industrial sectors, to take advantage of the solutions developed by the Innovative MSMEs.

One of the unique achievement of this initiative was starting a dialogue with the Government and representations were submitted on the challenges faced by the MSMEs in the post COVID world.

Further, to facilitate the evaluation of the medical instruments developed by the MSME-INNO members, PHDCCI has started working with Bio Medical Hub at PGIMER Chandigarh. This will also help in the growth of Start Up ecosystem for the Medical Instrumentation Industry in the State of Punjab.

It was a great experience. We look to work on more such projects to offer our full-fledged support to MSMEs in the region.

Karan Gilhotra
Chair
Punjab State Chapter
PHD Chamber of Commerce and Industry

ACTIVITIES

ACTIVITY 1

Interactive Video Conference on Quality Management: Design & Standardization 13 Feb 2021

Punjab State Chapter of PHD Chamber of Commerce and Industry (PHDCCI) in association with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) organized an Interactive Video Conference on Quality Management: Design & Standardization on 13 February 2021 to apprise and update MSMEs, Industry members and Quality Management Professionals on process design and standardization steps to improve quality and boost productivity.

Welcoming the participants **Mr. R S Sachdeva, Mentor, Punjab State Chapter, PHDCCI**, said quality management system affects every aspect of an organization's performance. Use of QMS tools of Process Design and Standardization decreases ambiguity, guarantee quality and improves productivity and it ensures compliance in the most cost and resource-efficient manner, creating room for expansion, growth, and profit, he added.



He informed audience that **today's session was fifth in the series under GIZ MSME INNO programme** to provide technical support to MSMEs by identifying the issues and concerns being faced by them in these challenging times.

Mr. Naresh Chawla, Sr. Consultant, Kaizen Institute India emphasized that for making advancement in the technological field, it is important to have designs that are human-centered and it's also important to do standardization of those designs. He further highlighted that most of the accidents that happen around us are the direct result of poor design. We must design for people the way they desire, not the way we wish them to be.

Quality function deployment is needed to help understand customer needs and plan a product to provide superior value, he added.

He made detailed presentation covering seven principles of design; Kano model and four phases of Quality Function Deployment.

Mr. Ankur Dhir, Principal Consultant & Trainer Quality Solutions, Chandigarh while explaining about need for Standardization said, every task regardless of how often you do requires rules that define the scope, quality and methods to be followed. If you don't standardize these rules, you don't have visibility over whether you are ensuring quality and reducing human error.

He further said, Standardization gives freedom to customize processes and remain competitive. It gives the speed to work and makes the manufacturing cost-effective.

He mentioned one of the most important ways in which standardization can help to guarantee quality is by minimizing the chances that crucial details will be overlooked. Standardization guarantees quality and promotes productivity and improves better customer service.

He apprised participants on Product and Process Standards Applicable to manufacturers giving both Indian and Global perspective; use of Standards; types of Standards besides explaining how to implement and establish a Quality Management system during the programme.

Over 50 Industry members from the region including MSMEs enrolled in MSME INNO programme participated and benefited from the programme.

→ ACTIVITY 2

Interactive Video Conference on Tips and Techniques to Boost Online Sales 22 Feb 2021

Punjab State Chapter of PHD Chamber of Commerce and Industry (PHDCCI) in association with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) and Hisales Consulting Pvt. Ltd. organized an Interactive session on Tips and Techniques to Boost Online Sales on 22 Feb 2021 to apprise and update MSMEs and Industry members on concepts and methods to boost Online sales.



Mr. Prakash Batna, Founder CEO, Hisales Consulting Pvt. Ltd., Mumbai explained the tips and techniques that can be used to boost effectiveness of Online Sales Strategies. He mentioned that a good online sales strategy should focus on the vision and objectives that are needed to be achieved. It will identify the Key Performance Indicators (KPIs) which will chart the progressions of the strategy towards the desired outcome. He added, measurable Targets for Key Performance Indicators (KPIs) need to be assigned for each of the components of the Strategy.

The Session further deep dived into concepts for measuring Awareness, Revenues and referrals. The KPIs for each of the components were introduced wherein Interesting Concepts like Net Promoter Score (NPS), Search Engine Optimization (SEO), Bounce Rate, etc. were discussed in detail. Understanding Customer Intent and Creation of Relevant Content was explained using examples to help the participants evaluate their own online communication initiatives.

During the Open House discussions, Mr. Batna guided the participants to use google analytics and Similar web and understand the way Google and other search engines navigate the internet. Specific queries regarding Customer Persona, Off-Page SEOs and Backlinks were answered by the expert to the satisfaction of the participants.

Ms. Rekha Agashe, ED & Managing Partner, Hisales Consulting Pvt. Ltd., Mumbai, offered a One-on-One Strategy Session for all MSME-INNO participants free-of-charge to evaluate their current strategies and the alternatives available to them to boost online sales.

MSMEs enrolled in MSME INNO programme, participated and benefited from the programme.

ACTIVITY 3

Interactive Video Conference on Cost Reduction Techniques to Enhance Profits 23 Feb 2021

Punjab State Chapter of PHD Chamber of Commerce and Industry (PHDCCI) in association with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) organized an Interactive Video Conference on Cost Reduction Techniques to Enhance Profits on 23 Feb 2021 to apprise and update MSMEs and Industry members on cost reduction methods and strategies to reduce costs and increase profit margins.



Shri. Ankur Dhir, Principal Consultant and Trainer Quality Solutions, Chandigarh, apprised participants on the concept of Good Quality and Cost of Poor Quality (CoPQ). He elucidated the impact on CoPQ on the entire manufacturing process, impact on customers and overall sustainability of the organisations.

The Components of CoPQ namely, Appraisal Costs, Internal Failure Cost, External Failure Costs and Prevention

Cost were explained using various examples. Mr. Dhir gave references of various quality Gurus like JM Juran, Philip Crosby, H. James Harrington, etc. and traced their contribution to the evolution of the Quality Concept. The Contribution of the Japanese concepts of Kaizen, 3M (Muri, Mura and Muda), Genchi Gembutsu, etc. were explained in context with Toyota way of quality management.

The next concept taken up was **Value Engineering (VE)**. Understanding of value in context of manufacturing products and services was discussed along with the steps of value engineering, i.e., Information, Functional Analysis, Speculation/Creativity, Evaluation, Development, Presentation and Report and finally Implementation and Audit of the VE initiatives.

Shri. Naresh Chawla. Sr. Consultant, Kaizen Institute India, took a more detailed approach to make the participants understand the components of Costing of Manufacturing Products. He took to explaining the components like Bill of Material (BOM), Payments to Suppliers, Conversion Costs, Manpower Costs, Overheads, etc. in context of understanding the impact they have on the overall Go-To-Market cost of products manufactured.

As the session progressed, **Mr. Chawla** explained how to identify the non-value adding activities and work on building Cost Efficiencies without reducing the functionality and quality of the products manufactured. He explained if the Material Cost is forming the major proportion of the Cost, the same can be reduced by improving the quality and design of the products. Similarly, wherein the method of conversion of raw material is increasing the cost, then the remedial actions that can be taken would include Workflow improvements, Adoption of better Technology, improving ergonomics, Equipment Reliability, etc.

He apprised participants that CoPQ has been one of the biggest hindrances to the competitiveness of the MSME sector. To reduce CoPQ quality, Manufacturing Units can employ Quality Planning, Quality Control and Quality Improvement. He informed participants that very advanced techniques have been developed under Industry 4.0 to manage quality using technologies like Big Data, Machine Learning, Seamless Integration of Online Devices, Cloud Technology, Block chain, Growth of Additive Technologies, Mass Customization and Augmented Reality.

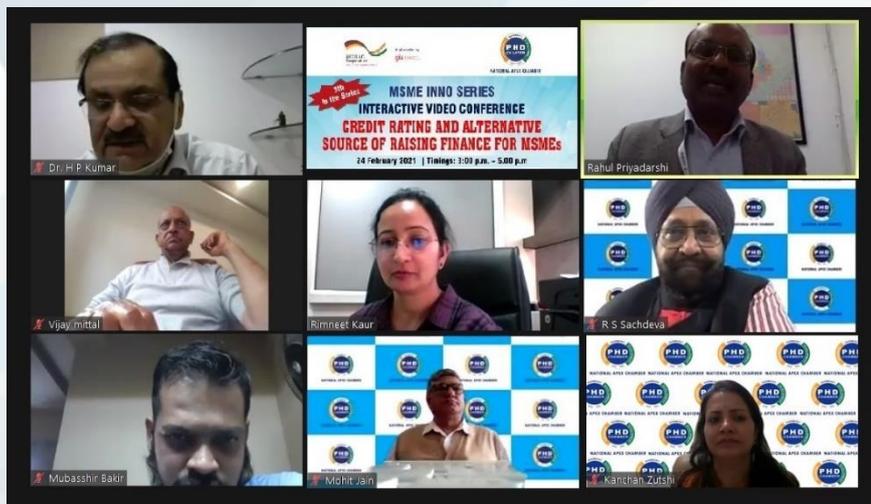
MSMEs enrolled in MSME INNO programme, participated and benefited from the programme.

→ ACTIVITY 4

Interactive Video Conference on Credit Rating and Alternative Source of Raising Finance for MSMEs 24 Feb 2021

Punjab State Chapter of PHD Chamber of Commerce and Industry (PHDCCI) in association with **Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)** organized an Interactive Video Conference on **Credit Rating and Alternative Source of Raising Finance for MSMEs** on 24th February, 2021. Experts at the Session shared that a good credit rating helps MSMEs to borrow easily and at a cheaper rate. They explained that credit rating is based on a company's credit report and past repayment trends, as well as an indicator of the company's future repayment capability. A good credit rating indicates a higher credit worthiness and lower risk of default for the lenders/ investors and can thus help the borrowing entity access funds more easily and on better terms such as a reasonable rate of interest.

Welcoming the participants, **Mr. RS Sachdeva**, Mentor, Punjab State Chapter, PHDCCI informed about various activities undertaken by PHD Chamber including conducting a series of sessions to address issues and concerns of the MSMEs. He mentioned that in past MSMEs have been struggling for finance but now with Government initiatives, the position is improving slowly and funds have started flowing for MSMEs.



Addressing the Session, **Mr. Mohit Jain**, Chair, MSME Committee, PHDCCI said that MSMEs are not able to avail bank loan easily as the banks insist for collaterals to safeguard their loan but it is not always possible for MSMEs to provide the same. This results in huge unmet demand for funds. Mr. Jain further added that it is important for businesses to have a good cibil score as this makes borrowing easy. He said that now a number of alternate sources of finance are also available that are cost

effective and easily accessible. He gave the example of Supply Chain Finance (SCF) which is an easy and faster way to increase the working capital. He said that fintech offers an innovative, simple and cost effective solution for e-commerce companies.

Delivering the keynote address, **Dr. H P Kumar Former**, CMD, NSIC & Advisor PHDCCI said that banks are unable to meet the demands of all MSMEs because of strict lending norms. However, a number of alternate fund instruments like factoring, TReDS, invoice financing are available to MSMEs. However, due to lack of awareness, small borrowers are not able to access credit from these sources. He said that while applying for credit, a borrower must know the complete details like eligibility, interest rate, other terms & conditions etc of the scheme so that he can prepare the documents accordingly. He added that most borrowers get frustrated because they are unable to complete all formalities for availing the loan.

Dr. Kumar said that credit rating by an established Rating Agency helps in getting the loan easily because a third party assessment gives confidence to the lender. He informed that Champions Portal can be used to register complaint for any grievance against a bank.

Mr. Mubasshir Bakir, Associate Director - Analytics & Operations, SME Solutions from CRISIL Ltd. made a detailed presentation to explain the process and benefits of Credit Rating. He mentioned that Credit Rating is the first step for approaching any bank or financial institution for loan. He said that Rating Agencies assess a firm's viability and capability to honour business obligations, provide an insight into its sales, operational and financial composition, thereby assessing the risk element and highlight the overall health of the enterprise. A good credit rating can help a company gain faster and cheaper loan.

Mr. Rahul Priyadarshi, GM-cum-Regional In-charge, Small Industries Development Bank of India (SIDBI) made a detailed presentation on Financial schemes of SIDBI. Urging entrepreneurs to avail SIDBI's Asset Reconstruction module, he informed that this window is available up to 31st March, 21. Besides this, fast credit can be availed under Speed, Speed Plus and Pratham Schemes for buying machinery. The Star Scheme of SIDBI provides loan for Rooftop Solar Systems.

Mr. Rakesh Khurana, Regional Manager, National Stock Exchange (NSE) made a presentation to explain the equity route for raising capital on NSE's SME platform. He also highlighted the benefits of listing on NSE including enhanced visibility and credibility.

Thanking the expert speakers and participants, Mr. Vijay Mittal, President, Derabassi Industries Association hoped that the deliberations at the Session would lead to fruitful results for the participants.

Over 50 industry members including MSMEs enrolled in MSME INNO programme, participated and benefited from the programme.

→ ACTIVITY 5

Interactive Video Conference on Role of Intellectual Property (IP) in Innovation Management: Challenges & Prospects - 25 Feb 2021

Punjab State Chapter of PHD Chamber of Commerce and Industry (PHDCCI) in association with Ministry of MSME, TMA, Shawl Club, Focal Point Industries Association and Amritsar Warp Knitting Association organized an Interactive Video Conference on **Role of Intellectual Property (IP) in Innovation Management: Challenges & Prospects** on 25 February 2021 where experts mentioned that IP gives competitive edge to innovators as it enables the holders to prevent others from making, using or selling their invention. They said that effective IP management helps businesses to maximize returns on their investments in developing new technologies and innovative products, processes and services.



Shri Jaideep Singh, Convenor, Amritsar Zone of Punjab State Chapter, PHDCCI welcomed the speakers and participants. He informed that IP Facilitation Centre has been set up at Amritsar which provides all IP related services like Trademarks, Patents, Copyrights, Designs and Geographical Indication, etc.

Addressing the Session, **Ms. Geeta Gulati, Advocate, Trade Marks & Patent Attorney** mentioned Intellectual Property (IP) Rights include trade name, brand, logo, designs. She mentioned that trademarks give identity to the business and includes name, color combination and style of writing the name and can be very effective in penetrating new markets.

A trademark can be registered provided some other person has not registered for the same or similar name. The validity of trademark is 10 years from the date of filing the application and can be renewed infinitely. The trademark is valid only in the country in which it is registered. Trademarks are transferable.

She added that civil and criminal remedies are available for violation of IP Rights like using a similar mark for similar or related goods or services or is using a well-known mark.

She mentioned that copyright means a legal right of an author/artist/originator and prevents such work from being copied or reproduced without the consent of the copyright holder. Copyright registered in one country gets registered automatically in other countries and is valid for lifetime of the holder and 60 years after his death. In case of business entity, it is valid during life cycle of the entity.

She said that Industrial Designs include product design that can be manufactured in a factory and their registration is valid for 15 years.

New invention can be Patented and their registration is valid for a period of 20 years. It cannot be renewed and has to go in public domain after validity period.

Dr. Shweta Sen, Head, IPR Integrum IP made a highly informative Presentation on Innovation Management. She stated that Innovation refers to an invention and its commercialization i.e. converting innovative ideas into a practical action plan so that it becomes a reality. She mentioned that innovation is important for a business in terms of its growth, standing out from its competitors and meeting the needs of customers.

Dr. Sen said that a business stops growing when it is unable to respond to the changing needs of the customers. She added that an innovation process includes preparation, implementation, scaling up, evaluation and improvement of ideas.

She said that for businesses, the key to success is inventing and encouraging new ideas and leveraging the years of experience.

She informed that innovations can be protected through patenting as it prevents others from copying without due permission of the inventor thus allowing the patent holder to commercially exploit his innovations. The patent holder has the opportunity to license, franchise or sell the invention.

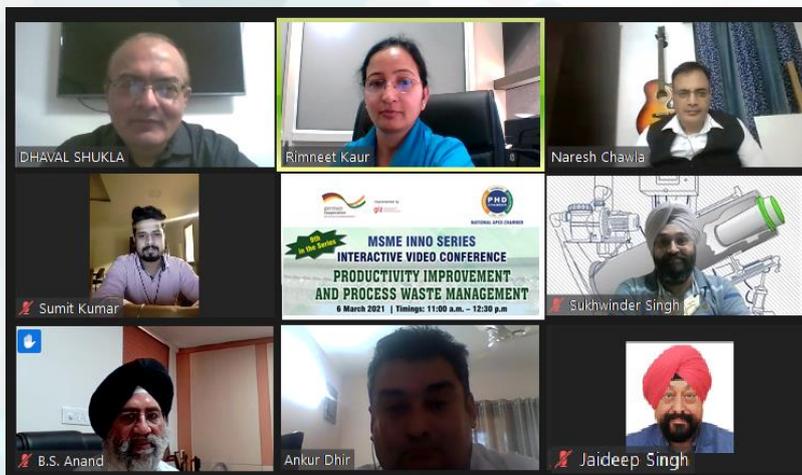
Ms. Geeta Gulati and Dr. Shweta Sen also answered to queries raised by the participants.

Presidents & Representatives of various local Industry Associations from Amritsar region attended and benefitted from the program.

ACTIVITY 6

Interactive Video Conference on Productivity Improvement and Process Waste Management 6 March 2021

Punjab State Chapter of PHD Chamber of Commerce and Industry (PHDCCI) in association with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) organized an Interactive Video Conference on Productivity Improvement and Process Waste Management on 6 March 2021 with the objective to create awareness about the principles of lean, ZED and Material Flow Cost Analysis and their application in reducing process waste.



Mr. Naresh Chawla, Senior Consultant, Kaizen Institute India made a detailed presentation on improving productivity and processing waste management. He said that productivity is the prime factor determining the competitiveness of a company. Productivity depends on efficiency, effectiveness and adaptability. He pointed out that during covid-19 pandemic, only those companies survived who modified their operations according to the changed circumstances.

Mr. Chawla shared that for entrepreneurs productivity and resource utilization have a cap as they cannot go beyond 100 per cent but methodology has unlimited scope as technology can be leveraged to improve productivity infinitely. He added that return on money invested is a measure of efficiency. He explained that efficiency implies how fast an entity is able to rotate its assets.

Mr. Chawla underlined that innovation is key to success for businesses as it leads to enhanced sales and better profit margin. Therefore, new product, new method of production, new source of raw material, creation of monopoly, breaking up monopoly and exploring new markets are extremely important for businesses.

Highlighting the importance of elimination of wastage, Mr. Chawla said that in addition to preventing material wastage, focus should be to avoid wastage of time and manpower. He said that activities which consume time and resource but do not add value are categorized as non-value adding and should be avoided to increase profitability. He explained the 8 wastes with acronym DOWNTIME representing Defects, Overproduction, Waiting, Non-value added processing, Transportation, Inventory excess, Motion waste and Employee waste.

Mr. Ankur Dhir, Principal Consultant & Trainer Quality Solutions, Chandigarh also made a presentation to explain the cost reduction techniques through material flow cost accounting (MFCA) and Zero Effect and Zero Defect (ZED) Model.

Mr. Dhir mentioned that material flow cost accounting (MFCA) is a management tool that assists organizations in better understanding the potential environmental and financial consequences of their material and energy practices and seeks to improve them via changes in those practices.

Speaking about the ZED Certification Scheme, Mr. Dhir explained that this is an extensive drive of the Government of India for inculcating Zero Defect & Zero Effect practices in manufacturing processes to ensure continuous improvement for enhancing global competitiveness of MSMEs in the country. The Scheme includes assessment of business processes, rating and handholding of MSMEs to optimize their production with intervention of experts.

He informed that for ZED certification, MSMEs are assessed on various parameters including production management, quality management, environment management, energy managements, intellectual property management and safety management etc. Based on the existing systems and processes of manufacturing, a company is categorised into 5 different levels of maturity starting from learners, beginner, organized, achiever and world class.

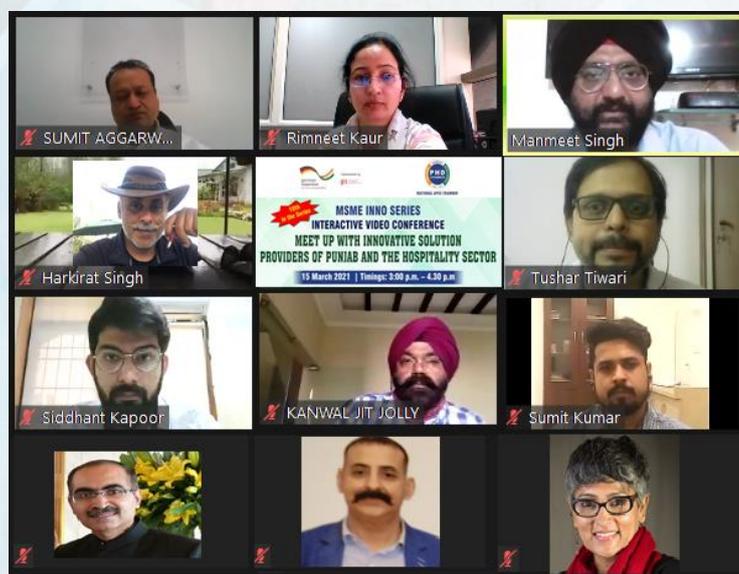
The MSMEs are evaluated on various parameters under each model and depending on the score are rated as Bronze, Silver, Gold, Diamond and Platinum where bronze is the lowest rating with score ranging from 2.2 to 2.5 and Platinum is the highest rating with score above 4.0.

MSMEs enrolled in MSME INNO programme participated and benefited from the programme which is 9th in the series under the project.

→ ACTIVITY 7

Video Conference on Meet up with Innovative Solution Providers of Punjab and the Hospitality Sector 15 March, 2021

Punjab State Chapter of PHD Chamber of Commerce and Industry (PHDCCI) in association with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) organized a video conference titled **Meet up with Innovative Solution Providers of Punjab and the Hospitality Sector on 15 March, 2021** to enlighten the industry stakeholders about the new innovative technology solutions available that ensure increased cleanliness and hygiene with minimum physical contact.



Welcoming the speakers and participants, **Mr. Harkirat Singh**, Chairman, Tourism Committee, Punjab State Chapter & Owner, Citrus County Farms Stays said that the covid-19 pandemic has provided a good opportunity to promote tourism in rural India as visitors now prefer more open and safe places. He said that the Government should encourage road travel so that people can see and experience the Rural India. He added that in his properties, he is promoting self-service as it is the best option for health safety during the pandemic situation.

In her keynote address, **Ms. Shoba Mohan**, Founder, Rare India stated that Punjab is very popular for religious tourism and Golden Temple happens to be the most visited religious place in India. Punjab has a number of other famous religious destinations that have not been fully explored. In addition, farm tourism also holds great potential in the State as Punjabi lifestyle and Punjabi cuisine are very famous. She added that post covid-19, domestic tourism has received a boost and farm tourism has become popular with the visitors as they prefer open and less congested destinations. She added that walking, cycling etc are gaining popularity as people now prefer natural healing methods.

Underlining the need to save the environment, she suggested that while choosing disinfectants and cleaning products, preference should be given to green and reusable products with minimum carbon footprints.

Ms. Shoba Mohan said travel insurance is a good idea especially in pandemic situations. Speaking about the importance of signage in promoting brands, she said that well-branded and good signage at popular places and events like Holla Mohalla can go a long way in popularising innovative products.

Sharing his business experience during covid-19, **Mr. Piyush Kapoor**, General Secretary, Amritsar Hotel & Restaurant Association said that hygiene and cleanliness have become very important due to covid-19 and as such the maintenance cost of hotels and restaurants has gone up. He suggested that low cost and organic solutions should be developed.

Deliberating on the current challenges and future necessities of the Hospitality sector, **Mr. Manmeet Singh**, Chair, Indian Association of Tour Operators (IATO), PB ADTOI, Northern India shared that covid-19 pandemic has changed customer behaviour and they have become more conscious about safety and cleanliness. He lamented that the social distancing and hygiene protocol are not fully observed at public places like railway stations and airports. He said that UV Rays are not used for sanitization for short flights and lifts are not properly sanitized. Similarly, PPE kits are only provided to middle row passengers while others are given only the face masks.

Innovative MSMEs including SBL Speciality Coatings, Jal Bath Fittings, Tristar Pharmaceuticals, KS Munjal Industries, Ekam Traders, Mansar Herbals, Priority Solutions made presentations about their Covid safety products that can be very useful for the hospitality industry.

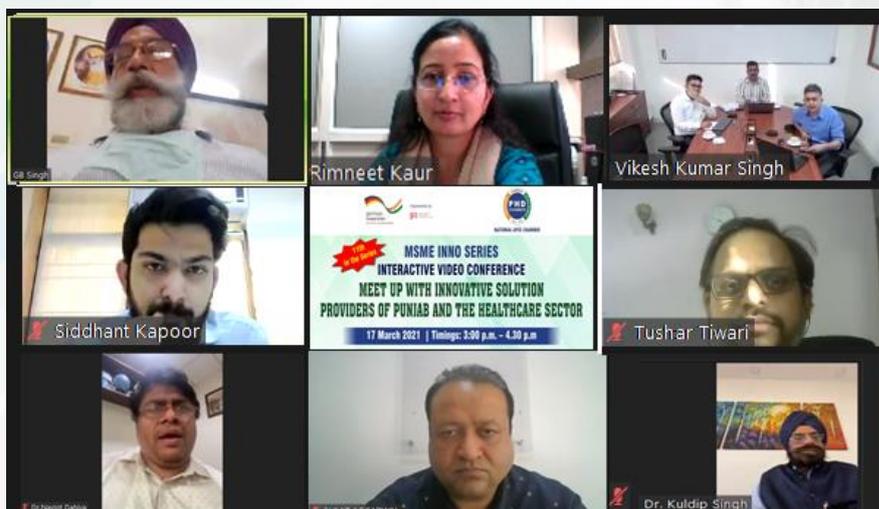
Over 70 Participants from Hospitality sector and MSMEs enrolled in MSME INNO programme participated and benefited from the programme which is 10th in the series under the project.

→ ACTIVITY 8

Video Conference on Meet up with Innovative Solution Providers of Punjab and the Healthcare Sector 17 March, 2021

Punjab State Chapter of PHD Chamber of Commerce and Industry (PHDCCI) in association with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) organized a video conference titled **Meet up with Innovative Solution Providers of Punjab and the Healthcare Sector on 17 March, 2021** to deliberate on the present challenges and future opportunities for healthcare sector.

Delivering the Keynote Address, **Dr. Gurinderbir Singh**, Director, Health and Family Welfare, Government of Punjab stated that as Covid-19 pandemic suddenly affected the whole world, it posed both human resource and technology challenges. The disparity in urban & rural healthcare infrastructure was another big challenge. Fortunately, the infection in rural areas was very less. Further, the industry rose to the occasion and developed new technologies and products that helped in combating the contagion virus but human resource still continues to be a challenge. He hoped that the innovations developed for fighting covid-19 will be useful in post pandemic times also.



Addressing the Conference, **Dr. Navjot Singh Dahiya**, National Vice President of Indian Medical Association (IMA) appreciated the timely support of industry in providing PPE kits, sanitizers etc for fighting the pandemic. He added Covid has opened a wide window of opportunities for the Government to restructure and reform the Indian healthcare industry to meet similar challenges in the future.

Deliberating on Current Challenges and Future Necessities of the Healthcare sector, **Dr. Kuldeep Singh**, Punjab State President of Indian Medical Association (IMA) said that Healthcare providers and MSMEs supplying the healthcare equipment are most important for fighting covid-19. He noted that the country was hardly prepared to face such a huge pandemic and faced shortage of monitoring and diagnostic tools. But it is a matter of pride that for the first time in the history of mankind, the cure for the new virus has been found in less than a year.

Dr. Kuldeep Singh cautioned that the huge amount of covid related biomedical waste being produced is posing an immense risk to the environment. He suggested that industry should focus on development of biodegradable equipment to save the ecosystem. He also suggested that low cost social distancing equipment, do it yourself kits, pulse oximeters, immunity boosters should be developed and the supply chains should be strengthened so that the health services can reach the masses.

Earlier, welcoming the eminent speakers and participants, **Mr. R S Sachdeva**, Mentor, Punjab State Chapter, PHD Chamber shared that PHD Chamber is implementing GIZ MSME INNO programme to handhold MSMEs who have done any innovation or developed any product/process related to Covid in present times. Under the project, the Chamber is providing Technical Support to MSMEs by identifying the Challenges and issues being faced by them in their business model related to marketing, Technology, productivity, compliance to Quality standards and offering relevant solutions for their growth under the project. He added that this was the 11th program of the series.

Innovative MSMEs, M/s Tristar Pharmaceuticals, Chandigarh; M/s SBL Speciality Coatings, Derabassi ; M/s Jal Bath Fittings, Mohal; M/s KS Munjal Industries, Ludhiana; M/s Ekam Traders, Amritsar; M/s Mansar Herbals, Jalandhar; M/s Priority Solutions, Mohali; M/s Clarity Medical, Mohali; M/s Shri Krishan Industries, Phagwara and M/s ShriShyam Industries, Sangrur participated and made presentations to enlighten about their products which could be used in healthcare sector and hospitals for fighting the spread of pandemic and would also be useful in the post covid-19 times.

Over 80 Participants from Healthcare sector and MSMEs enrolled in MSME INNO programme participated and benefited from the programme.

→ ACTIVITY 9

Video Conference on Meet up with Innovative Solution Providers of Punjab and the Hospitality Sector 23 March 2021

Punjab State Chapter of PHD Chamber of Commerce and Industry (PHDCCI) in association with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) organized a Video Conference titled Meet up with Innovative Solution Providers of Punjab, Industry Members and Governments Departments on 23 March 2021 to deliberate on current challenges in Covid times and future necessities of the Industrial sectors and provide solution to Post Covid Challenges faced by the Industry members.



Addressing the Video conference, Chief Guest, Mr. Alok Shekhar, IAS, Principal Secretary, Industries and Commerce, Government of Punjab said that Preference is given to Made in Punjab products in Government procurement to motivate the MSMEs in the State. He stated entrepreneurship arises from a person's ability to meet the needs of customers through new ideas. He added that while the pandemic has created difficult situation for all, however, many entrepreneurs have seized this moment as an opportunity to develop new products useful for protection against covid-19. The IT industry has come up with many digital solutions. Similarly, the textile industry in Ludhiana stepped up to provide help in the difficult time and diversified their operations to produce new products like PPE kits, hand sanitizers etc. He added that while no PPE kit was being made in Punjab when the pandemic hit the country a year ago but now there are 141 registered PPE Kit manufacturers in the State. He said that it is heartening to note that low cost products centered around covid-19 are being made by the entrepreneurs.

Earlier, in his Introductory remarks, **Mr. R S Sachdeva, Mentor, Punjab State Chapter, PHD Chamber of Commerce & Industry and MD, Hitech Industries Ltd.** pointed out that the Industrial Sector has been severely affected by the COVID Pandemic and there is an urgent need to look for solutions to the challenges being faced by the Industries. He appreciated that the Punjab Government took a number of initiatives to assist the industry during the Covid-19. He said PHD Chamber is reaching out to MSMEs in the State to strengthen their innovative capacity and sustainability.

Welcoming the Chief Guest, Eminent speakers and participants, **Mr. Karan Gilhotra, Chair, Punjab State Chapter, PHD Chamber of Commerce & Industry and Founder, Plaksha University** shared that the Punjab State Chapter of PHD Chamber is implementing GIZ MSME INNO programme to hand hold MSMEs who have done any innovation or developed any product/process related to Covid-19 in present times with the aim to improve the local innovation ecosystem through fostering cooperation between different stakeholders and strengthening the innovation management capacity and sustainability of MSMEs in Punjab. He stated that the Chamber is now organizing **Meet Ups with prospective** buyers to promote the products of MSMEs enrolled in the project.

Innovative MSMEs including **M/s SBL Speciality Coatings, Derabassi; M/s Jal Bath Fittings, Mohali; M/s KS Munjal Industries, Ludhiana; M/s Ekam Traders, Amritsar; M/s Mansar Herbals, Jalandhar; M/s Priority Solutions, Mohali; M/s Clarity Medical, Mohali; M/s Shri Krishan Industries, Phagwara and M/s Shri Shyam Industries, Sangrur** made presentations about the Covid safety products developed by them that can help in preventing transmission and spread of the contagion and can be used in various public places and institutions.

Over 65 Participants including GM DICs from different districts of Punjab; Government Departments, Industry Associations and MSMEs enrolled in MSME INNO programme participated and benefited from the programme which is 12th in the series under the MSME INNO project.

➔ ACTIVITY 10

Video Conference on Meet up with Innovative Solution Providers of Punjab and the Education Sector 24 March 2021

Punjab State Chapter of PHD Chamber of Commerce and Industry (PHDCCI) in association with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) organized a Video conference titled **Meet up with Innovative Solution Providers of Punjab and the Education sector** on 24 March 2021 to deliberate on the technical solutions that can be adopted by schools to ensure safety of students and staff during covid-19 pandemic.



Welcoming the speakers and participants, **Mr. Anirudh Gupta, Chair, Punjab Education Committee, PHD Chamber & CEO, DCM Group of Schools, Punjab & Haryana** said that as schools reopen amid covid-19 pandemic, the challenge to maintain hygiene and social distancing among the students will be a daunting task. He added that innovative ways will have to be adopted to enforce the heightened health and sanitation protocols to prevent the potential spread of covid-19. He mentioned that innovative MSMEs from Punjab have helped devise effective responses to mitigate these challenges. A few such MSMEs will be enlightening the participating educational institutions about their products. He said the program presents a platform where academia and industry can interact directly with each other. He said that it will be a win-win situation for both the participating academia and MSMEs as the academia can learn about the new products useful in covid times and MSMEs can reach their potential customers.

Speaking on the occasion, **Ms. Archana Gaba, Co-Chairperson, Punjab Education Committee & Director Saint Kabir Gurukul, Jalalabad** stated that maintaining covid-19 protocol will be challenging for educational institutes keeping in view the large number of students. The teachers and supporting staff will have to keep an eye on infections without getting themselves infected. She added that it is difficult for schools in remote areas to know about the solutions available for fighting the pandemic.

Deliberating on current challenges in Covid Times and future necessities of the education sector, **Dr. Jagjit Singh Dhuri, President, Federation of Private Schools and Associations of Punjab** mentioned that the solutions developed for covid-19, will be useful in the long term also and shall become permanent features in schools as they will not only help against covid-19 but will save people from several other infections also.

Addressing the Conference, **Mr. J K Sharma, Co-Chairman, Punjab Education Committee & CEO, Technology Business Incubation Foundation (TBIF) Indian Institute of Technology (IIT), Ropar** informed that IIT, Ropar has developed several innovations that can help in preventing spread of covid-19 and the institute is ready for tech transfer to interested MSMEs.

He advised that covid-19 protocols should be strictly implemented in educational institutes. Sanitizers should be available at the gate and classrooms should be sanitized properly. It would also be desirable to have a nursing staff in the school to attend to any infected student or staff.

Innovative MSMEs including **M/s SBL Speciality Coatings, Derabassi; M/s Jal Bath Fittings, Mohali; M/s KS Munjal Industries, Ludhiana; M/s Ekam Traders, Amritsar; M/s Mansar Herbals, Jalandhar; M/s Priority Solutions, Mohali; M/s Clarity Medical, Mohali; M/s Shri Krishan Industries, Phagwara, M/s Foods Nutraceuticals, Amritsar and M/s Shri Shyam Industries, Sangrur** made presentations about their innovative products that can be useful for educational institutions during the Covid-19 pandemic.

Thanking the speakers and participants, **Mr. Anirudh Gupta** hoped that the program will benefit both participating MSMEs and the educational institutes.

Over 65 Participants from Education sector and MSMEs enrolled in MSME INNO programme participated and benefited from the programme which is **13th in the series** under the MSME INNO project.

→ ACTIVITY 11

Video Conference on Role of Intellectual Property (IP) in Innovation Management : Challenges & Prospects - 26 March 2021

Punjab State Chapter of PHD Chamber of Commerce and Industry (PHDCCI) in association with Ministry of MSME and CT University, Ludhiana organized a Video Conference on **Role of Intellectual Property (IP) in Innovation Management: Challenges & Prospects** on 26 March 2021 to enlighten participating start-ups and students about creation, protection & enforcement of the Intellectual Property Rights and their benefits to the creator.



Welcoming the participants and speakers, **Mr. R S Sachdeva**, Chairman, IPFC Steering Committee & Mentor, Punjab State Chapter, PHDCCI informed that PHDCCI under the aegis Ministry of Micro, Small & Medium Enterprises (M/o MSME), Government of India, has set up IP Facilitation Centre (IPFC) at Amritsar to provide all IP related services like Trademarks, Patents, Copyrights, Designs and Geographical Indication, etc.

Addressing the Video conference, **Mr. Ati Priye**, Director-Planning and Development & Advisor to Vice Chancellor CT University said that a strong and effective IP system provides an incentive to the innovator to exploit and commercialize their innovations in the marketplace and also helps encourages free flow of information and technology and driving productive growth. He thanked PHDCCI for providing a useful platform which would help the participating start-ups and students to understand the concept of IPR.

Dr. Shweta Sen, Head IPR, Integrum IP, Mohali made detailed presentation on Overview of Intellectual Property Laws. She explained that an intellectual property rights system provides a legal framework for protecting the

rights of the creators of the property and allows them to benefit for their investment of time, money and skills in innovation.

Talking about the types of IPs, she stated that IPs include Trade Marks, Copy Rights, Industrial Design and Patents. It is an intangible asset that is not physical in nature. Goodwill, brand recognition and intellectual property, such as patents, trademarks, and copyrights, are all intangible assets.

She mentioned that patenting inventions leads to exclusive rights to stop and prevent others from commercially exploiting an invention for twenty years from date of filing of patent application. Patents allow the holder to transfer the rights through license or sell the invention.

Listing the requirements for patenting, she explained that the subject matter must be patentable, the invention must be novel, the invention must have some utility or usefulness and lastly the invention must not be obvious.

Dr. Shweta Sen explained that Trademarks could be sign, word, letter, number, drawing, picture, emblem, colours, shape of goods or graphical representation whereas Copyright covers literary works, including books, dramatic and musical works, artistic works, technical drawings etc.

She explained that Industrial Design constitutes the ornamental aspect of the article. While Geographical Indication pertains to any product that has specific geographical origin and possess qualities or characteristics essentially due to place of origin.

Explaining the difference between Publication and Patent, Dr. Sen said that publication allows the use and replication of the idea whereas Patent creates monopoly rights and cannot be used without proper permission of the holder.

Ms. Deepika Divekar Panicker, Co-Founder, Lawgicon, Pune made a detailed Presentation on Role of IP in Innovation management – Challenges & Prospects and explained the strategies for protection and exploitation of IP Rights. She stated that IP is important as it increases the valuation of the company and leads to brand identity of the pioneers.

She said Intellectual Property Rights can be purchased and assigned like any other property although they are IPR not tangible physical goods and only exist when legislation grants the holder an economic right that he can enforce. It is also imperative to file the IPR application well on time because any delay will prevent the holder to get IPR.

She said that to benefit from IPR, it is important that the innovation creators and decision makers and other managerial personnel should be fully aware of different aspects of IPR.

She added that major challenges in IPR include IP Infringement i.e. use by someone without consent, IP Non-exploitation, IP undervaluation and Improper record keeping.

Listing the uses of IP, Ms. Panicker informed that IP can be used internally, assigned, licensed, used in joint ventures, merger and acquisitions.

More than 500 participants including Start-ups, Faculty members and Students of CT University attended and benefited from the programme.

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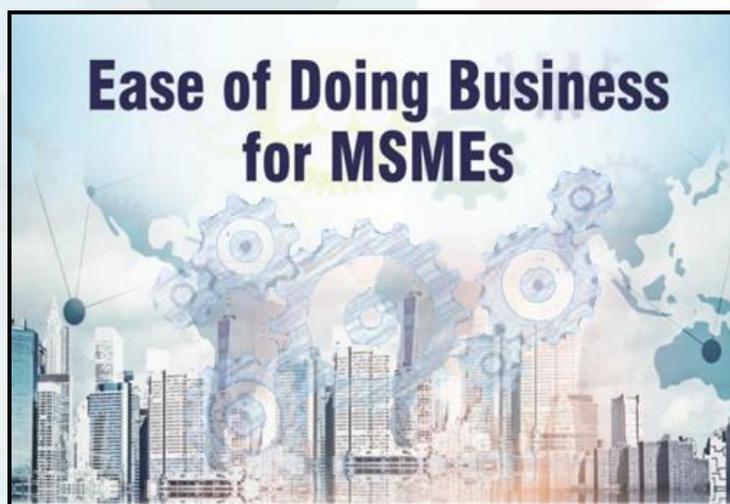
Website: <http://www.phdcci.in>

STATE NEWS

MSME NEWS

Punjab scraps 479 mandatory compliances for industry

To promote trade and industry and improve ease of doing business in the state, the Punjab government has done away with 479 compliances that were earlier required for seeking various approvals and renewals by industrialists, state Chief Secretary Vini Mahajan said here on Monday.



These compliances were part of a total 541 age-old mandatory approvals identified to be scrapped under Phase-I of reducing compliance burden by various departments, she said.

After doing away with this unnecessary paperwork, the state government submitted its action plan on the Union Government's Department for Promotion of Industry and Internal Trade (DPIIT) portal on March 31, she said.

Besides, the process was in progress to scrap more compliances that require certain

amendments to the existing laws, she said.

Vini Mahajan was chairing a high-level meeting with the administrative secretaries to review the progress of reducing regulatory compliance burden and implementation of the recommendations in this regard to promote 'ease of doing business' for the Micro, Small and Medium Enterprises (MSMEs) in the state here.

The Chief Secretary directed the administrative secretaries to identify rules, regulations and archaic laws, which prescribe imprisonment as punishment for minor offences and to work towards decriminalising those regulations with provisions for financial penalties, if required.

The Chief Secretary was informed that as part of Phase-II plan, 70 compliances have been identified across four areas that require amendments to the existing laws, implementation of which is underway and needs to be completed by August 15.

Source: The Tribune

Punjab govt to fast-track growth of digital network, provide broadband access for all

China's antitrust regulator is ready to clear tech giant Tencent's plan to take the country's no.3 search engine Sogou private, three people with knowledge of the matter told Reuters, a move that signals the watchdog is willing to wave some deals through even as it ratchets up sector scrutiny.



The regulator, State Administration of Market Regulation (SAMR), has no objection to the \$3.5 billion deal for the 60% of U.S.-listed Sogou that Tencent doesn't already own, the people said, as long as Tencent is willing to set up a special mechanism to ensure data security - a first for SAMR deal approvals.

Tencent must also pay a comparatively small fine - 500,000 yuan (\$76,000) - for not reporting deals properly for antitrust reviews, two of the people said, in line with past cases for similar violations.

The move highlights Chinese regulators are still looking to approve merger and acquisition deals in the tech sector, but now with strict conditions after years of a laissez-faire approach. The green light for the closely watched deal will come as a relief for China's tech sector, reeling from Beijing's antimonopoly crackdown on home-grown internet giants that culminated weeks after the shelving of fintech firm Ant Group's \$37 billion IPO in November.

"What SAMR wants is enforcement ... it is not in their interest to kill or actively block a deal," said one of the people. "They are fine with companies' actual market-leading status as long as it doesn't prevent new entry into the market."

The people with knowledge of the matter declined to be identified due to the sensitivity of the matter.

Sogou trails only Baidu and Qihoo 360 in China's enormous internet search market, according to analytics firm SpeedTest, and is the sole search engine on Tencent's all-in-one mobile app WeChat, a must-have in everyday life in China. Tencent, China's biggest video game and social media company, first announced plans to take it private last September.

Tencent and SAMR did not immediately respond to requests for comments when contacted by Reuters. Sogou declined to comment.

Data concern

One of the areas of heightened scrutiny has been M&A deals in the sector in the recent past, with the regulators taking a dim view of the violation of antitrust rules and, in some cases, data privacy laws.

The linchpin of the deal approval conditions is meeting the regulator's requirement on data security - defining who can have what kind of access to the bulk of users' data and personal information, and how to use that, said the three people.

A merger of China's two leading video games streaming sites - Huya and Douyu, both backed by Tencent - is also under review and will need to satisfy similar requirements on data security, said the sources.

Reuters reported last month that Tencent was having to offer concessions to get approval for its plan to merge the two sites, including giving up exclusivity on some of its content rights.

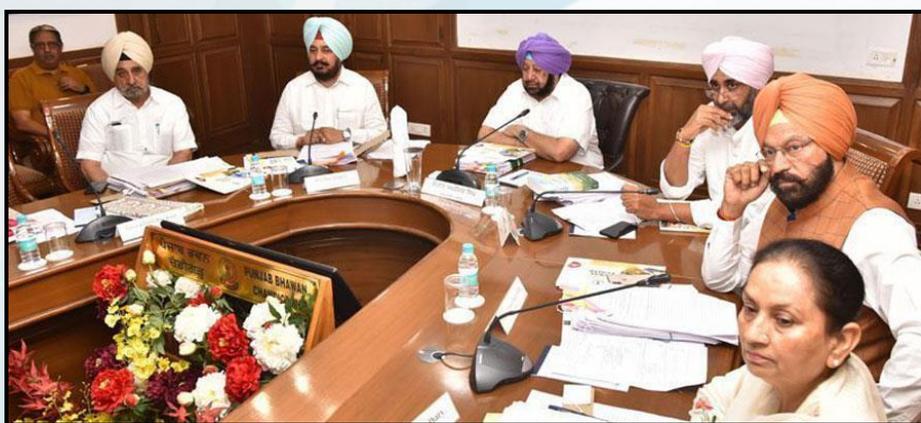
After the merger, Huya and Douyu will need to set up a firewall in-between and cannot share user data and information to each other, two of the people said.

SAMR would also approve the merger soon after a final touch on the concessions are made, they said.

Source: ET Telecom (IndiaTimes)

ECONOMY NEWS

Punjab cabinet approves amnesty scheme to allow plot allottees to pay up dues



The Punjab cabinet on Wednesday gave its nod to an amnesty scheme to allow allottees of residential and commercial plots and flats to pay up outstanding instalments.

Through the Punjab Urban Development Authorities Amnesty Scheme-2021, the state government aims to recover Rs 700 crore dues from the allottees of

flats, residential, commercial, institutional and industrial plots, and chunk sites sold through draw of lots, auction or any other process.

The allottees who have defaulted on payment of one or more installments due after December 31, 2013 may deposit the principal amount, along with scheme rate of interest, according to an official spokesperson of the Punjab Chief Minister's Office.

The cases where allotments have been cancelled due to default on payment of installments due after December 31, 2013 or litigation on this count will also be covered under the scheme.

These cases would be treated as if the cancellation was not done, and the forfeited amount would be treated as credited to the allottees' accounts on the date of forfeiture.

In a virtual meeting chaired by Chief Minister Amarinder Singh, the state cabinet also gave approval for establishment of an enforcement directorate to check illegal mining in the state.

The directorate, to be headed by a senior police officer not below the rank of deputy inspector general (DIG), will be set up in the Mining and Geology Wing of the Water Resources Department.

It will also help in ramping up the state's revenues by curbing the menace of illegal mining.

The spokesperson said the directorate would help in checking and stopping unauthorised movement of minor minerals within the state and at the interstate borders of Punjab in conjunction with officials of the mining department.

The directorate will also check that those involved in sand and gravel business do not charge over the sale price ceiling prescribed in the mining policy.

The chief minister had announced earlier this month the constitution of an enforcement directorate to "completely eliminate the scourge of illegal mining" from the state.

The state cabinet also gave its approval to the amended Remission Policy-2021 under which convicted prisoners in Punjab will now be eligible for remission from time to time, instead of just once.

The amended policy makes remission applicable for prisoners sentenced to imprisonment for more than 10 years, including prisoners sentenced for life, instead of prisoners convicted for 10 to 20 years under the earlier policy.

In March last year, a government panel considering premature release of prisoners found some ambiguities in the Remission Policy-2010.

In another decision, the cabinet gave approval for running cattle sheds on public-private partnership (PPP) mode.

The move is aimed at streamlining the functioning of cattle sheds run by the government in districts and effectively handling the menace of stray animals.

Twenty cattle sheds have been established in Punjab that house as many as 10,024 head of stray cattle.

Source: ET Reality (IndiaTimes)

END
