

BHARAT NEWS BY FII

Monthly Newsletter For Global Audience



Home Minister Sh. Amit Shah hails signing of memorandum of settlement with ULFA on 29 Dec 2023



PM Modi inaugurates 'Uttarakhand Global Investors Summit on 8 Dec 2023'



PM Modi inaugurated the Surat Diamond Bourse on 17 Dec 2023 in Surat, Gujarat



PM Modi inaugurates Ayodhya Dham Junction Railway Station on 30 Dec 2023



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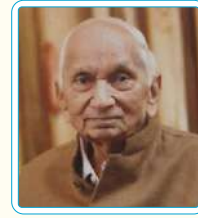
Manufacturing Units - Bharuch (Gujarat) & Chandauli (U.P), India



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Padma Bhushan
L. Sh. Darshan Lal Jain



Padma Vibhushan
L. Smt. Sushma Swaraj

OUR INSPIRATIONS



From the Desk of



Dr. Deepak Jain

Director-General, Federation of Indian Industry

The stock markets saw an all-time historical high crossing the marks of seventy thousand points recently. The political stability in the country, strong leadership and an independent foreign policy will further give a booster for the stock markets and sending positive sentiments across the diaspora. It will boost the morale of investors further strengthening the economic development of the country.

हिमाचल में पहले से स्थापित उद्योगों को सकारात्मक माहौल मिले : एफआईआई

उद्योगपतियों ने पंजाब सरकार की पहल का किया स्वागत, बोले- पंजाब की तर्ज पर हिमाचल सरकार भी करे उद्यमी मिलन कार्यक्रम

संवाद न्यूज एजेंसी

बददी(सोलन)। फेडरेशन ऑफ इंडियन इंडस्ट्रीज ने पंजाब सरकार की ओर से चलाए जा रहे उद्यमी मिलन कार्यक्रम जैसी पहल का स्वागत करते हुए कहा कि हिमाचल प्रदेश सरकार को भी इस तरह के कार्यक्रम करने चाहिए, जिससे हिमाचल में पहले से स्थापित उद्योगों को सकारात्मक माहौल मिल सके।

हिमाचल के उद्योगपति दूसरे राज्यों की ओर कर रहे रुख



संगठन के उपाध्यक्ष योगराज छोकर ने कहा कि हिमाचल के उद्योगपति दूसरे राज्यों की ओर रुख कर रहे हैं, हिमाचल सरकार को चाहिए कि पलायन हिमाचल से न होने दें। ऐसे में जिन सुविधाओं का प्रलोभन देकर दूसरे राज्य देकर उद्योगों को आकर्षित कर रहे हैं वैसी ही सुविधाएं यहां भी दी जानी चाहिए।

उद्यमी मिलन कार्यक्रम का आयोजन हो



फेडरेशन ऑफ इंडियन इंडस्ट्री के प्रदेश अध्यक्ष चिरंजीव ठाकुर ने कहा कि आपसी समन्वय किसी भी समस्या का सबसे बेहतर उपाय है। इसलिए सरकार को चाहिए की वो साल में कम से कम दो बार उद्यमी मिलन कार्यक्रम का आयोजन करे। उद्योगियों की समस्याएं सीधे सरकार तक पहुंच कर उसका तुरंत निराकरण हो। ऐसे कार्यक्रमों में उद्योगियों द्वारा दिए गए सुझावों को सरकार प्रमुखता से अपने एजेंडे में रखे, जिससे भविष्य में उद्योग हित में कोई भी योजना लागू करने हो तो उसमें उद्योगियों के सुझावों को भी तर्जोह दी जाए।

गंभीरता से विचार कर कोई न कोई रास्ता निकालना चाहिए



फार्मा विंग के संयोजक मृणाल यादव ने कहा कि सूखे की सरकार को भी इन पर गंभीरता से विचार कर कोई न कोई रास्ता निकालना चाहिए। कोई भी उद्योग हिमाचल छोड़कर न जाए, जो उद्योग यहां पहले से स्थापित है और हिमाचल के विकास एवं राखव में अपना प्रमुख योगदान दे रहे हैं।

पंजाब की तर्ज पर प्रदेश सरकार भी करे उद्यमी मिलन कार्यक्रम

संवाद सहयोगी, बड़ी : फेडरेशन ऑफ इंडियन इंडस्ट्रीज ने पंजाब सरकार की ओर से चलाए जा रहे उद्यमी मिलन कार्यक्रम जैसी पहल का स्वागत किया है। उन्होंने कहा कि हिमाचल सरकार को भी

इस तरह के कार्यक्रम करने चाहिए, ताकि हिमाचल में पहले से स्थापित उद्योगों को सकारात्मक माहौल मिल सके। प्रदेशाध्यक्ष चिरंजीव ठाकुर ने कहा कि आपसी समन्वय किसी भी समस्या का सबसे बेहतर उपाय है, इसलिए सरकार को चाहिए कि वह साल में कम से कम दो बार उद्यमी मिलन कार्यक्रम का आयोजन करे।



चिरंजीव ठाकुर, मृणाल यादव • सौ. स्वयं दिए गए सुझावों को सरकार प्रमुखता से एजेंडे में रखे।

उपाध्यक्ष योगराज छोकर, प्रदेश फार्मा विंग संयोजक मृणाल यादव ने कहा कि आज हिमाचल के उद्योगपति दूसरे राज्यों की ओर रुख कर रहे हैं। सरकार को चाहिए कि पलायन हिमाचल से न हो, ऐसे में जिन सुविधाओं का प्रलोभन देकर दूसरे राज्य उद्योगों को आकर्षित कर रहे हैं, सूखे की सरकार को भी इन पर गंभीरता से विचार कर कदम

इंस्ट्रियल एक्सपो से आती है मिनी भारत की फिलिंग: युवराज

- एक दूसरे की जरूरतों की जानकारी लेकर हिमाचल लौटे उद्योग
- लघु उद्योग संध के चेयरमैन विचित्र पटियाल ने बददी पहुंच दी जानकारी

जगमार्ग न्यूज

बददी। दिवस के निकट ग्रेटर नोएडा में संपन्न हुई तीन दिवसीय औद्योगिक दर्शनी को देश ही नहीं बल्कि पूरे हिमाचल के उद्योगों को लाभ मिला है। हिमाचल प्रदेश के विभिन्न उद्योगों ने हार्ड फार्मा एक्सपो में अपने स्टाल लगाए वहीं प्रदेश से सैकड़ों विजिटिंग वहां जाकर अवलोकन किया। लघु उद्योग संध के चेयरमैन विचित्र सिंह पटियाल, कोषाध्यक्ष सतपाल जस्सल उद्देशन ऑफ इंडियन इंडस्ट्री के देश उपाध्यक्ष युवराज सिंह छोकर बताया कि हमने तीन दिन यहां पर बहुत कुछ सीखा। एक दूसरे की जरूरतों की जानकारी लेकर हमें प्रभावित लौटे हैं। इस विश्वस्तरीय



प्रदर्शनी में हमें पता चला कि हमारा माल कहां कहां बिक सकता है वहीं यह भी जाना कि हम कहां कहां अपनी मार्केटिंग कर सकते हैं। विचित्र सिंह पटियाल ने उनकी कंपनी एक्सएस पीएम सिस्टम इंजीनियरिंग प्राइवेट लिमिटेड व इन्वेंटिंग इंजीनियरिंग ने वहां पर दो स्टाल लगाए थे और हमारी कंपनी सृजन व इंजीनियरिंग का काम करती है। हमारी महाद्यु एचबीएसी (हैचबैक) में है और हमें बहुत अच्छा रिसांस मिला। हमें देश विदेश से काम के आफर मिले हैं। उन्होंने बताया कि यह प्रदर्शनी अंतरराष्ट्रीय स्तर की थी जिसका नाम सीपीएचआई पीमेक इंडिया एक्सपो

था और हिमाचल व भारत के उद्योग जगत के लिए संजीवनी साबित हुई है। उन्होंने हिमाचल सरकार ने आग्रह कि बददी में भी एक एरजीबिशन हाल का निर्माण किया जाए ताकि हिमाचल के उद्योगों को भी ऐसी प्रदर्शनियां आयोजित करने का अवसर मिल सके। इस अवसर पर विचित्र सिंह पटियाल के अलावा सतपाल जस्सल, युवराज सिंह, मोहिंद सिंह, सार्थक गुप्ता, इन्वेंटिंग इंजीनियरिंग कंपनी के निदेशक अलताफ मंसूरी, नीरज, संजय गोस्वामी, विवेक शाह, फैजल, जयलाल, जागरति जानी सहित उद्योग जगत से कई उद्यमी उपस्थित थे।

जगमार्ग

चंडीगढ़ | सोमवार, 4 दिसंबर, 2023

एक्सपो तालमेल से व्यापार बढ़ाने का अवसर : फेडरेशन

संवाद सहयोगी, बड़ी : भारत की अर्थव्यवस्था में फार्मा उद्योग के रोल पर आधारित नोएडा में अंतरराष्ट्रीय एक्सपो का आयोजन किया गया। इस एक्सपो सीपीएचआई का सफल आयोजन इन्फोर्मा मार्केट्स इन इंडिया द्वारा किया गया। इसके आयोजन का मुख्य उद्देश्य भारतीय फार्मा उद्योग का विश्व प्रसिद्ध फार्मा कंपनियों के साथ तालमेल स्थापित करवाना है। दो दिवसीय एक्सपो में 15 देशों से 1000 कंपनियों ने हिस्सा लिया। इसमें एपीआई निर्माता, फार्मा मशीनरी, फार्मा ट्रेडर्स व फार्मा निर्माताओं में उत्साह देखने को मिला। एक्सपो में हिमाचल प्रदेश के फेडरेशन ऑफ इंडियन इकाई के उपप्रधान व फार्मा उद्योग क्योरटेक ग्रुप के एमडी सुमित सिंगला ने कहा कि भारत की उभरती अर्थव्यवस्था व फार्मा जगत पर अंतरराष्ट्रीय स्तर पर बड़ा बदलाव आ सकता है। सिंगला ने देश-विदेश



नोएडा में अंतरराष्ट्रीय एक्सपो में क्योरटेक कंपनी के प्रबंधक उद्योगियों के साथ • सूत्र से एक्सपो में हिस्सा लेने पहुंची विश्व प्रसिद्ध कंपनियों के सीईओ व उच्चाधिकारियों से विस्तृत चर्चा की। सुमित सिंगला ने कहा कि कोरोना के दौरान जो कच्चे माल व अन्य समस्याओं के कारण भारी आर्थिक आघात पहुंचा है, उससे उबरने के लिए यह एक्सपो एक शानदार कड़ी बना है। भारत की अर्थव्यवस्था, जोकि एक महत्वपूर्ण मोड़ पर है, को एक नया आयाम देने के लिए इस एक्सपो का आयोजन करवाया गया। एक्सपो में भारत के फार्मा उद्योग से जुड़े प्रत्येक वर्ग, जिनमें एपीआई, एक्ससपिपिट, फाइंड चैम्बलस, एफडीएफ, नेचुरल एक्सट्रेक्ट, फार्मा मशीनरी, लैब व एनालिटिक्स इत्यादि को एक छत के नीचे लेकर आने का

सफल प्रयास रहा। विश्वभर के फार्मा उद्योग में फार्मा जगत की प्रोथ को लेकर आगामी रणनीति व कामकाज के तौर तरीकों पर विचार विमर्श किया गया। उन्होंने कहा कि उच्चत एक्सपो पर राज्यों व राष्ट्रीय रेगुलेटरी बोर्ड व नीति निर्धारकों का खास ध्यान रहता है। इस एक्सपो में देश की प्रमुख फार्मा संगठनों जिनमें सीआईपीआई, आईडीएमए, एक्सपीए, आईपीए, आईपीईसी व केडीपीएमए ने हिस्सा लिया। एक्सपो में शामिल होने वाली बीबीएन की प्रमुख कंपनियां इनोवा कैप टेक, थियोन फार्मास्यूटिकल, मोरपिन लेबोरेट्री, आसपर फार्मलेशन्स, आरईएसएस फोइल्स, माया फार्मास्यूटिकल्स, एमी लिफेक्किनेसेस, आतम फार्मास्यूटिकल्स आदि कंपनियों ने हिस्सा लिया। इस मौके पर सृजल ग्रुप के एमडी विक्रम मल्होत्रा, मनोज कुमार भी उपस्थित रहे।

मिशन जलधारा - बुझाओ धरती की प्यास

What is Mission Jaldhara?

Mission Jaldhara is a joint society initiative – to revive groundwater table level.

We call it a "Mission"

- Because it is our fight against the drastically falling groundwater levels.
- Because our entire focus is to revive the groundwater table and the overall water ecosystem which is necessary for a healthy life.
- Because we are determined to provide safe and healthy drinkable water to every household in India.

With this vision in mind, we are pleased to introduce "Mission Jaldhara" with you.

Why Mission Jaldhara?

According to reports, the over exploited areas were concentrated in Tamil Nadu, Rajasthan, Uttar Pradesh, Telangana, Punjab and Haryana. To quantify the facts, there has been an 82% decline in the ground watertable in Distt. Gurugram between 2018 – 2020 and it has further declined by over 50 percent in 2022.

The groundwater table in these parts of the country is rapidly going into the dark zone. This level is dangerously low and requires immediate action.

How do we plan to achieve a sustainable water ecosystem?

Our dream is big. Our vision is to make India a drought free, hydro-ecologically balanced and environmentally sustainable Nation.

And we have just begun..

Our campaign is starting in Gurugram and will spread across states in India.

What do you get?

- Safer and cleaner water for generations to come!
- Mission Jaldhara shall also award the Title of "Gurugram ka Arjun" in various categories to the stakeholders who make the maximum visible and most impactful contribution to the revival of ground water levels.

What do we need from you?

We want you to join the movement.



Become a Donor
Your donation will help us keep going. It will boost the ground work that we do – maintaining rainwater harvesting wells – which directly seeps into the groundwater table.



Register as a Motivator
Sign up with us and motivate corporates/ teams to join the movement. Corporates can adopt wells under their company's CSR Initiatives and we would maintain the wells on their behalf.



Register as a Volunteer
Register on the website and help create more awareness. Tell your friends and family about this movement and spread the word.

Why are we looking for your contribution?



Simply because, Mission Jaldhara was and will always be a joint community project. Our vision is to have as many people join the movement. Clean and safe water is a basic right for everyone and thus, it is important to create awareness about it. We dream this dream for every Indian citizen and hence, we need you.

Track your donation



As a Donor, Motivator or a Volunteer, you will be enrolled for our monthly free newsletter subscription. You will be able to keep a track of the progress being made on ground. The location of every well shall be provided through Google maps and will be easily accessed by donors and interested parties. We believe in complete transparency and utter commitment towards our work.

Our panel of experts have designed the following plan of action for achieving this dream:

1. Revival of dry & dysfunctional rainwater harvesting wells across District Gurugram. Different stakeholders constructed these wells in the pre-covid era to jumpstart rainwater harvesting initiative. The project however was put on halt due to corona crisis due to which most of the wells became dysfunctional. With our intervention, these wells shall be revived to their optimum functional levels, and will be maintained by our team of contractors.
2. Revival of rural water ecosystem bodies in and around District Gurugram. The falling groundwater level affects the agricultural economy and day-to-day life of people residing in these villages.
3. Judicious use of water resources. This is possible through mass awareness of the current situation arising through India and how every individual can contribute through lifestyle changes.

Why is it close to us ?

"We do not inherit the earth from our ancestors. We borrow it from our children."

We want to leave a clean, sustainable environment for our future generations. The world is moving towards cleaner, greener fuels. There is marked awareness about leaving smaller carbon footprint. And all of this becomes possible, when there is clean and safe water for one and all. Unless we take action today, we are headed towards a colossal crisis. And our next generations may have to pay the price for it.

It is time for us to join hands and come together to revive Jaldhara. Remember, the time is now! "Jai hai to Jeevan hai"



About Us

Federation of Indian Industry (FII) is a professional Industry Association. Its objective is to nurture further and give impetus to India's Economic, Business and Industrial outreach.

We have FII Chapters in 42 Nations of the world and 22 Indian states with 5000 members mainly Industrialists, Professionals, Key-Opinion Leaders, Philanthropists.

We are helping towards the making of Atma Nirbhar Bharat and working towards creating business opportunities and bolstering India's industrial and business outreach globally.

FII CSR Initiatives:

- Rural Healthcare Dispensary Establishment during Corona Crisis
- Free Eye Surgeries for 300+ People in Rural Areas
- Skill Development for Women in Rural Areas
- Skill Development for Youth in Rural Area (Computer Training Centre)
- Free COVID Vaccination camps (35000+ vaccinations)

CREATING OPPORTUNITIES...BUILDING NATION!!





FEDERATION OF
INDIAN INDUSTRY

LET'S JOIN HANDS.

**YOU FOCUS
ON YOUR
CORE BUSINESS.**

FII CSR PROJECTS :

- PUBLIC HEALTH
- WOMEN EMPOWERMENT
- ROAD SAFETY
- SPORTS
- SKILL DEVELOPMENT

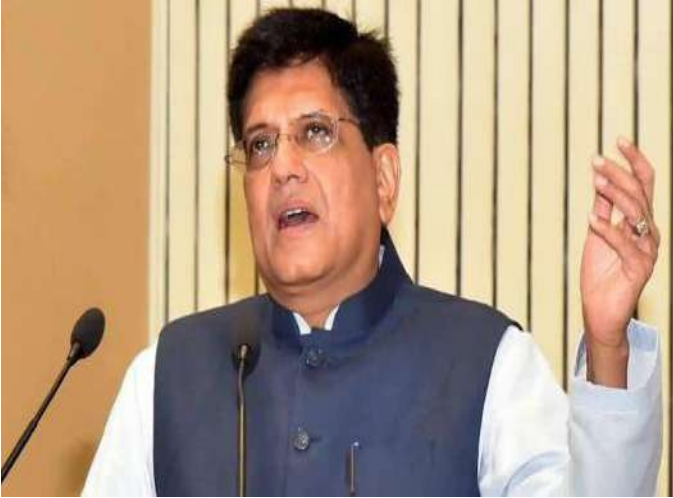
**LET FII
BE YOUR
CSR PARTNER.**

- REGISTERED UNDER SECTION 80G
- REGISTERED UNDER SECTION 12 A
- REGISTERED UNDER NITI AYOJ
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www.fii.org.in

+91 98100 17267



FTA with EU, EFTA doable but India's concerns must be addressed: Goyal

https://www.business-standard.com/india-news/fta-with-eu-efta-doable-but-india-s-concerns-must-be-addressed-goyal-123112201209_1.html



Weddings blitz opens up a \$51 billion opportunity for India

<https://economictimes.indiatimes.com/industry/cons-products/fashion/-/cosmetics/-/jewellery/weddings-blitz-opens-up-a-51-billion-opportunity-for-india/articleshow/105302936.cms>



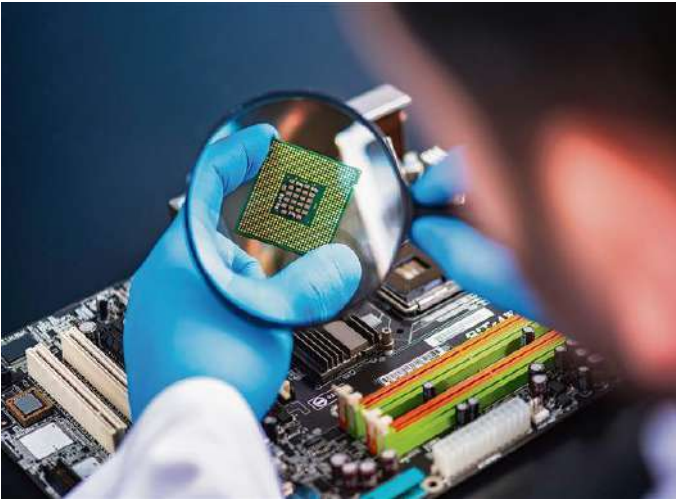
Malaysia announces strategic collaboration with Google on skills opportunities

<https://economictimes.indiatimes.com/tech/technology/malaysia-announces-strategic-collaboration-with-google-on-skills-opportunities/articleshow/105247257.cms>



India's semiconductor sector provides huge business opportunities to Micron: Piyush Goyal

<https://www.moneycontrol.com/news/business/india-s-semiconductor-sector-provides-huge-business-opportunities-to-micron-piyush-goyal-11753261.html>



India, European Union sign MoU on semiconductor research and innovation

https://www.business-standard.com/economy/news/india-european-union-sign-mou-on-semiconductor-research-and-innovation-12311250004_1.html



'Made in India' label on steel products to boost brand India: Scindia

https://www.business-standard.com/economy/news/made-in-india-label-on-steel-products-to-boost-brand-india-scindia-123112301031_1.html



Gujarat Home Minister attends India Global Forum, opens on business opportunities in Gujarat

<https://organiser.org/2023/11/28/208335/bharat/uae-gujarat-home-minister-attends-india-global-forum-opens-on-business-opportunities-in-gujarat/>



Japanese envoy praises business opportunities in UP

<https://timesofindia.indiatimes.com/city/lucknow/japanese-envoy-praises-business-opportunities-in-up/articleshow/104955100.cms>

Political

Ending the suspense in Chhattisgarh, the BJP on Sunday named senior tribal leader Vishnu Deo Sai (59), a former Union minister and three-time state party president, as its Chief Minister.



Madhya Pradesh Chief Minister Shivraj Singh Chouhan submitted his resignation to Governor Mangubhai Patel after Mohan

Yadav was elected as the leader of the state legislative party at a meeting held in Bhopal on Monday.

CM Bhajanlal Sharma: In an imminent political development in Rajasthan, Bhajanlal Sharma is set to be sworn in as the new Chief Minister, accompanied by Diya Kumari and Prem Chand Bairwa as Deputy Chief Ministers.



Congress leader Anumula Revanth Reddy on Thursday took oath as the second Chief Minister of Telangan following the party's victory in the recently concluded Assembly elections. While Bhatti Vikramarka took oath as the Deputy Chief Minister of the southern state. The swearing-in ceremony of Revanth Reddy took place at the sprawling Lal Bahadur Shastri Stadium in Hyderabad.



International News



United Arab Emirates President Sheikh Mohammed Bin Zayed announced on Friday the establishment of a \$30 billion climate fund for global climate

solutions that it hopes will lead to \$250 billion of investment by the end of the decade. Dubbed ALTERRA, the fund will allocate \$25 billion to climate strategies and \$5 billion to incentivise investment flows into the Global South, a statement by the COP28 Presidency said.

In the bustling metropolis of Dubai, a remarkable initiative is taking shape - one that holds the promise of transforming the landscape for Indian startups



and entrepreneurs looking to conquer the UAE market. DP World, a global leader in trade and logistics, has set its sights on nurturing a vibrant entrepreneurial ecosystem, bringing together innovation, opportunity, and access to a vast network of industry players.



Great news for the Indian economy! According to S&P Global Ratings, India is projected to become the world's third largest economy

by 2030. The rating agency predicts that India's GDP growth will reach 7% in the fiscal year 2026-27. In its Global Credit Outlook 2024, S&P forecasts a GDP growth of 6.4% in the fiscal year 2023-24, compared to 7.2% in the previous financial year.

Non-banking financial company L&T Finance on Thursday said it has signed a USD 125 million loan pact with the Asian Development Bank (ADB) to support financing in rural and peri-urban areas in India, particularly for women borrowers. The funding comprises a loan of up to USD 125 million from ADB, and an agreement to syndicate an additional USD 125 million co-financing from other development partners, L&T Finance said in a statement.



Microfinance loan portfolio at the end of the second quarter of the current financial year stood at Rs 3.76 lakh crore, serving 7.1 crore borrowers, an industry body report said. According to the report prepared by Microfinance Institutions Network (MFIN), a self-regulatory body of the NBFC-MFIs, microloan disbursements during the July-September quarter of 2023-24 touched Rs 76,054 crore, as compared to Rs 71,916 crore in the same period of the previous financial year.



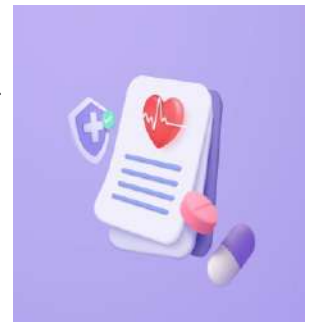
Union Bank ties up with Accenture for analytics based customer services. The tie-up will involve providing a scalable and secure enterprise data lake platform with advanced analytics and reporting capabilities. This program is expected to boost the bank's operational efficiency and enhance its ability to offer customer-centric banking services and manage risk. Using predictive analytics, machine learning and artificial intelligence, this platform will leverage structured and unstructured data from within the bank as well as from external sources to generate business-relevant insights.



The last date to submit bids for green hydrogen and electrolyser manufacturing projects under the government's SIGHT Scheme ends on December 12,

Parliament was informed on Thursday. In January 2023, the Union Cabinet approved the National Green Hydrogen Mission (NGHM) with an outlay of Rs 19,744 crore with an aim to make India a global hub for manufacturing this clean source of energy. The mission is expected to lead to development of 5 Million Metric Tons per annum of green hydrogen production capacity by 2030, New and Renewable Energy Minister R K Singh said in Lok Sabha.

Aditya Birla Health Insurance, the health insurance division of Aditya Birla Capital, on Thursday launched 'Activ One' — a comprehensive health insurance plan designed to offer customised solutions. The new plan that claims to offer customers a one-stop-solution for their health assurance and their health insurance needs is loaded with 100% Health Returns, Claim Protect, No Sub-Limits, Super Reload and Super Credit, the company said in a statement, adding Activ One is ABHICL's most comprehensive product yet.



Europe has begun monitoring its imports of steel with an intention to disuade products that are an outcome of processes that result in high carbon emissions. The move is expected to hit Indian steel exporters that have been reliant on polluting coking coal as feedstock to keep their furnaces burning. While there is no immediate impact, Europe's Carbon Border Adjustment Mechanism (CBAM) has catalysed the shift towards Green Steel in India.



The government has permitted exports of specified quantities of wheat, wheat flour and broken rice to five countries, including Bhutan, Mali and Indonesia. The quantity notified for Bhutan includes 14,184 tonnes of wheat grain, 5,326 tonnes of atta, 15,226 tonnes of maida/ semoline, and 48,804 tonnes of broken rice.



The Union Cabinet on Wednesday approved Nutrient Based Subsidy (NBS) rates for Rabi season, 2023-24, on

Phosphatic and Potassic (P & K) fertilizers to ensure the availability of fertilisers to farmers at "subsidised, affordable and reasonable" rates.

Briefing the media on the decisions of the union cabinet, Information and Broadcasting Minister Anurag Thakur said the decisions are expected to entail an expenditure of Rs 22,303 crore.

Union Fisheries Minister Parshottam Rupala at the Global Fisheries Conference India 2023 being held here has called for cooperation and collaboration between countries for a sustainable growth of the fisheries and aquaculture sector, here on Wednesday. He was addressing an International Round Table Meet during Global Fisheries Conference India 2023. This high-level dialogue was attended by foreign diplomatic delegations from 10 countries, underscored the need of exchange of adequate technology expertise to tap the unexplored deep-sea resources in India.



Minister of state for IT Rajeev Chandrasekhar on Saturday said Prime Minister Narendra Modi had laid out a vision to make India a major

player in the global electronics supply chain and had set a target of \$300bn of electronics manufacturing by 2026. He added that in 2014, 82% of mobile phones were imported but in 2022-23 100% of phones used in India were made in India. The minister further said there is a fundamental reset underway in semiconductor, electronics and innovation world order post-Covid, and like-minded nations need to work together on a cooperative framework to shape the future of technology.

Homegrown generative artificial intelligence (AI) startup, Sarvam AI has raised \$41 million in its Series A funding round led by Lightspeed Ventures with participation from Peak XV Partners and Khosla Ventures. The AI firm plans to use the funding to focus on India-specific offerings which includes training AI models to support the diverse set of Indian languages and voice-first interfaces, the firm said in a media statement on December 7.



The Startup India delegation, led by Ms. Manmeet Kaur Nanda, Joint Secretary, DPIIT visited South Korea to explore

the opportunities to explore possible synergies and exchanges in the startup sector of the two countries as a part of the States' Startup Ranking International capacity building exercise. The representatives underscored the significance of policy incentives like tax cuts, low-interest loans, and infrastructure development in encouraging research, development, and entrepreneurship,

The G 20 countries will work towards a regular skills-based migration pathways between nations while also addressing skill gaps globally and strengthening the respective national statistical data, minister of state for skills development and entrepreneurship Rajeev Chanadraseshkar said in response to a question in Rajya Sabha.



The government is readying to launch a National Skill Development Plan, said people familiar with the development. It will help map human resource requirements

in each district of the country which will form the basis for setting up skilling targets under the fourth-phase of the flagship skilling scheme, Pradhan Mantri Kaushal Vikas Yojana (PMKVY 4.0), they said.

The government is planning a 'Skills on Wheels' initiative to take skill training to the doorstep of rural people. The idea is to equip rural youth, particularly women, with foundational digital skills to help them avail of the benefits they are entitled to as well as make them job- and future-ready. In the initial phase, the skills development ministry plans to tie up with the private sector to impart training under corporate social responsibility (CSR) programmes and scale it up with government funding, Ved Mani Tiwari, chief executive of the National Skills Development Corporation (NSDC), told ET.



A Memorandum of Understanding between the Headquarters, Integrated Defence Staff and the Council of Scientific and Industrial Research (CSIR) was signed here on Thursday for technical collaboration, joint research and development in the field of defence technology, the Defence Ministry said in a statement. The MoU was signed by Lt General JP Mathew, Chief of Integrated Defence Staff to the Chairman Chiefs of Staff Committee (CISC), Ministry of Defence (MoD) and N Kalaiselvi, Director General, CSIR & Secretary, Department of Scientific and Industrial Research (DSIR), Ministry of Science & Technology (MoST).

One Web India on Tuesday obtained the necessary authorisations from IN-SPACE to launch Eutelsat OneWeb's commercial satellite broadband services in India. IN-SPACE is the agency of the Government of India responsible for regulating space activities and granting authorisation for conducting space activities in the country. This authorisation means Eutelsat OneWeb can launch commercial connectivity services as soon as spectrum allocation is granted by the government.



India's space economy is poised to reach USD 40 billion by 2040, and scientists will also enjoy a better working environment, Union Minister Jitendra Singh said here. The Minister of State for Science and Technology & Atomic Energy and Space (Independent Charge) said that some foreign agencies like the AKD have predicted that this figure could even go up to USD 100 billion by 2040.

Nearly 10,000 fuel pumps across the country are now offering electric vehicle charging facilities, signalling that traditional energy suppliers are in no mood to be left behind in India's rapid shift to electric vehicles,



The Economic Times reported citing oil ministry data. The country's top fuel retailer, Indian Oil, is leading the race in setting up EV charging facilities at its fuel stations. The company installed EV charging infrastructure at more than 6,300 of its fuel pumps.

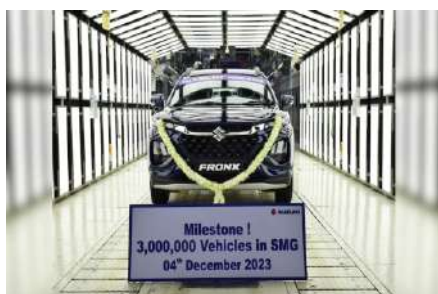


The India Today Group (ITG) has entered into a strategic partnership with Bosch Global Software Technologies (BGSW)

to offer seamless access to the latest news in connected cars.

The move is aimed at providing an innovative in-car experience through the India Today news app.

Maruti Suzuki India (MSI) on Wednesday said its Gujarat-based unit has crossed 30 lakh cumulative production milestone. Suzuki Motor Gujarat (SMG) has surpassed the milestone within a span of around 6 years and 11 months since commencing operations in February 2017, MSI said in a statement. SMG has an annual production capacity of 7.5 lakh units and the vehicles manufactured at the plant are sold in .."With the acquisition of Suzuki Motor Gujarat, we are further enhancing our production flexibility.



Karnataka has emerged as the most sought-after state for setting up global capability centres (GCCs), chief minister Siddaramaiah said, at the launch of the three-day

Bengaluru Tech Summit. The State, he added, was home to 40% of GCCs in India. The availability of skilled digital talent pool, a thriving innovation and startup ecosystem, and a conducive policy environment have fueled the growth of GCCs in Karnataka, Siddaramaiah said, adding that the state had not only excelled in the IT sector but had also been recognized as a preferred destination for industrial investments.

Assam government has decided to create Corporate Social Responsibility Authority of Assam (CSRAA). The state cabinet meeting in Tinsukia on Friday has



approved for creating an enabling environment for welfare activities, approval to the Constitution of Corporate Social Responsibility Authority of Assam (CSRAA) and its rules and regulations.



Hyundai Motor India Foundation (HMIF) on Tuesday said it was contributing an additional Rs 2 crore to support the ongoing relief efforts in the

wake of flood and damage caused by Cyclone Michaung in the state. HMIF is the CSR arm of Hyundai Motor India. Earlier this month, the organisation had contributed Rs 3 crore to provide immediate assistance to affected communities. "Tamil Nadu, our home state, has faced the brunt of Cyclone Michaung, and the aftermath has left many in distress," Un Soo Kim, chief executive of Hyundai Motor India, said in a statement. "To contribute tangibly to the recovery efforts, Hyundai Motor India Foundation has extended an additional fund of Rs 2 crore to Tamil Nadu State Disaster Management Authority, which will be utilized to provide necessary flood relief and support for the affected communities."

The Centre is working to institutionalise global cultural initiatives and develop a modern system on the lines of similar events in Venice, London and Sao Paulo, Prime Minister Narendra Modi said on Friday while inaugurating the inaugural edition of the Indian Art, Architecture and Design Biennale from the ramparts of the iconic Red Fort.



The Indian Railways requires 80,000 forged wheels annually and the government has approved a project under which 2,30 lakhs will be

produced annually, Railway Minister Ashwini Vaishnaw said on Thursday. His statement at a press conference on Thursday came a day after he said in a written statement in Parliament, available on the Lok Sabha website, that India's annual requirement of train wheels are 4.40 lakh and the shortfall is met through imports.

Russian firms are planning to enter into joint ventures (JVs) in India to set up units in the aluminium and beverage sectors that will give a big push to Make in India. Russia's premium wine maker Boris Titov is entering into a JV with an Indian partner to set up a unit near Delhi to produce sparkling wine.



H.E. Dr Vincent Biruta, Minister of Foreign Affairs and International Cooperation of the Republic of Rwanda visited India from December 07-08, 2023. During the visit, External Affairs Minister, Dr S. Jaishankar held

delegation level talks with Minister Biruta on 7 December 2023, where the two leaders reviewed the entire spectrum of bilateral relations. They also exchanged views on regional and international issues as well as co-operation in multilateral fora. The Rwandan side specifically appreciated the inclusion of African Union in G 20.



Prime Minister Shri Narendra Modi together with H.E. Mr. Ulf Kristersson, Prime Minister of Sweden, co-launched the Phase-II of the Leadership Group for Industry Transition (LeadIT 2.0) for the period 2024-26, at COP-28 in Dubai. India and Sweden also launched the Industry Transition Platform, which will connect the governments, industries, technology providers, researchers and think tanks of the two countries.



India has announced an immediate relief assistance of USD 1 million to Papua New Guinea in response to the

volcanic eruption of Mount Ulawun, which erupted on November 20, 2023. The eruption forced evacuation of more than 26,000 people and created urgent humanitarian needs.

Shri Dinkar Asthana, (IFS:1990), presently Ambassador of India to the Republic of Senegal, has been concurrently accredited as the next Ambassador of India to the Republic of Guinea-Bissau. He is expected to take up the assignment shortly.



Shri Upender Singh Rawat (IFS:1998), presently High Commissioner of India to the Republic of Uganda, has been concurrently accredited as the next Ambassador of India to the Republic of Burundi, with residence in

Kampala. He is expected to take up the assignment shortly.

Shri Saurabh Kumar (IFS:1989), presently Secretary in the Ministry, has been appointed as the next Ambassador of India to the Kingdom of Belgium. He will also be accredited as Ambassador of India to the European Union. 2. He is expected to take up the assignment shortly.



Shri Anil Kumar Rai appointed as next Ambassador of India to Ethiopia. Nov 17: Shri Anil Kumar Rai (IFS:2001), presently Joint Secretary in the Ministry of External Affairs, has been appointed as the next Ambassador of India to the

Federal Democratic Republic of Ethiopia.



The Government of India and the Asian Development Bank (ADB) yesterday signed a \$175 million loan to improve connectivity and resilience of roads in the state of Madhya Pradesh.

The signatories to the loan agreement for the Enhancing Connectivity and Resilience of the Madhya Pradesh Road Network Project were Ms. Juhi Mukherjee, Joint Secretary, Department of Economic Affairs, in the Ministry of Finance, for the Government of India, and Takeo Konishi, Country Director of ADB's India Resident Mission, for ADB.

Hero MotoCorp announced on Wednesday that it has signed an agreement with Ather Energy to create an interoperable fast-charging network for two-wheelers in India. Under this collaboration, electric vehicle users will have the capability to effortlessly utilize both VIDA and AtherGrids throughout the country.



The Prime Minister, Shri Narendra Modi today inaugurated the 10,000th Jan Aushadhi Kendra at AIIMS, Deoghar.

The Prime Minister also launched the program to increase the number of Jan Aushadhi Kendras in the country from 10,000 to 25,000. On this occasion, the Prime Minister also launched the Pradhan Mantri Mahila Kisan Drone Kendra. The Prime Minister interacted with beneficiaries of the Viksit Bharat Sankalp Yatra via video conferencing.

Defence

Defence Acquisition Council, under the chairmanship of Defence Minister Rajnath Singh on Thursday, accorded approval for Acceptance of Necessity (AoNs) for various capital acquisition proposals amounting to ₹2.23 lakh crore. Of the total, acquisition worth ₹2.20 lakh crore (98 per cent) will be sourced from domestic industries.



Defence Ministry signs contract worth Rs 588.68cr for Digital Coast Guard project. A government statement noted that the contract was signed in alignment with the

Centre's strategic vision for Digital Armed Forces, terming the initiative as pivotal for the Indian Coast Guard (ICG). An official said "the DCG project will unfold a comprehensive narrative of technological progression, encompassing the construction of an advanced Data Centre, the establishment of a robust Disaster Recovery Data Centre, amplification of connectivity across ICG sites, and the development of the ERP system". ERP system".

NSA Ajit Doval participated in the 6th NSA-level Meeting of the Colombo Security Conclave on Thursday in Port Louis, Mauritius to give push to steps to stabilise Indian Ocean Region.



The Colombo Security Conclave was established in 2020 when India, Sri Lanka and Maldives agreed to expand the scope and membership of their Trilateral Meeting on Maritime Cooperation. Mauritius joined the conclave at the 5th NSA-level meeting of the Conclave on 09-10 March 2022 held in Male, Maldives.

Energy And Power



Adani Total Gas Tuesday said it has initiated a green hydrogen production and blending pilot project. The

company, co-promoted by Adani Group and Total Energies, said it will employ the latest technologies to blend green hydrogen (GH2) with natural gas for over 4,000 residential and commercial customers in Ahmedabad, Gujarat as part of the project.

The Union Minister for Power and New & Renewable Energy R.K Singh that Arunachal Pradesh has entered



into MoUs with central public sector undertakings for 13 projects, which will amount to a hydroelectric capacity of 13,000 MW adding that there will be investment of Rs 1.4 lakh Crore. Five hydel projects are under construction in Jammu & Kashmir.



Greaves Electric Mobility on Monday announced its entry in the overseas market with the setting up of an outlet at Teku,

Kathmandu in Nepal in collaboration with the Kedia Organisation. This strategic expansion marks a significant milestone in the EV journey of the group, the company said in a statement. The Nepal-based conglomerate Kedia Organisation will be the exclusive authorised distributor for Ampere Electric two-wheelers' sales, marketing, distribution, and after-sales support in the Himalayan country, it said.

PM Modi inaugurates 'Uttarakhand Global Investors Summit on 8 Dec 2023'



PM Modi inaugurates Uttarakhand Global Investors Summit in Dehradun on The Prime Minister, Shri Narendra Modi inaugurated 'Uttarakhand Global Investors Summit 2023' being held at Forest Research Institute, Dehradun, Uttarakhand today. Shri Modi also took a walkthrough of the exhibition and unveiled the Ground Breaking Wall. Prime Minister Modi also launched a book Sashakt Uttarakhand and the brand House of Himalayas. The theme of the Summit is 'Peace to Prosperity'.

Industry leaders also expressed their views on the occasion. Shri Pranav Adani, Director Adani Group and Managing Director (Agro, Oil & Gas) said that Uttarakhand has become one the most attractive destinations for private sector investment because of the state's approach to its growth and development in recent times with an unbeatable combination of single-point clearances, competitive land prices, affordable power and efficient distribution, highly skilled manpower and proximity to the national capital and a very stable law and order environment. Shri Adani elaborated on his plans to expand in the state and bring in more investment and jobs. He thanked the Prime Minister for his constant backing of the state of Uttarakhand and said that the people of India have reposed unprecedented confidence and trust in him.

PM Modi inaugurated the Surat Diamond Bourse on 17 Dec 2023 in Surat, Gujarat



PM Modi inaugurated the Surat Diamond Bourse today in Surat, Gujarat. Before the program, the Prime Minister also visited Panchtatva Garden, viewed the Green Building of Surat Diamond Bourse & SPINE-4, and signed the visitor booklet.

Earlier in the day, the Prime Minister had also inaugurated the new terminal building at Surat Airport. Addressing the gathering, the Prime Minister remarked that a new diamond has been added to the magnificence of Surat city. “It is not an ordinary diamond, but the best in the world”, Shri Modi said underlining that the radiance of the Surat Diamond Bourse is overshadowing the largest of edifices in the world. He credited the humbleness of Shri Vallabhbhai Lakhani and Shri Laljibhai Patel and the spirit of taking everyone along behind the success of such a huge mission as he congratulated the entire team of Surat Diamond Bourse on the occasion.

Home Minister Sh. Amit Shah hails signing of memorandum of settlement with ULFA on 29 Dec 2023



Home Minister Sh. Amit Shah made a significant announcement, revealing a landmark agreement with the United Liberation Front of Assam (ULFA). This marks a crucial step forward in fostering peace and advancement in the northeastern state. Home Minister Amit Shah shared the news, revealing that the Government of India and the Government of Assam have successfully concluded negotiations with the oldest insurgent group in the state. ULFA, long known for its tumultuous history, has now committed to renouncing violence, surrendering all arms and ammunition, and embracing the democratic process outlined by the law. Furthermore, the insurgent group has pledged to uphold the integrity of the country. In response to the monumental achievement, PM Modi expressed his sentiments on the matter via a post on social media platform X. He remarked, "Today marks a significant milestone in Assam's journey towards peace and development. This agreement paves the way for lasting progress in Assam. I commend the efforts of all involved in this landmark achievement. Together, we move towards a future of unity, growth, and prosperity for all." The memorandum of settlement not only signifies a turning point in Assam's quest for peace but also underlines the commitment of both the state and central governments to fostering unity and development in the region.

PM Modi inaugurates Ayodhya Dham Junction Railway Station on 30 Dec 2023



Prime Minister Narendra Modi on Saturday inaugurated Phase I of the redeveloped Ayodhya railway station – known as Ayodhya Dham junction railway station – and flagged off new Amrit Bharat and Vande Bharat trains. He also dedicated several other railway projects to the nation. Modi arrived in Ayodhya to a warm reception by Uttar Pradesh chief minister Yogi Adityanath. Modi's visit to Ayodhya comes weeks before the grand consecration ceremony of the Ram Temple on January 22. He is also scheduled to inaugurate the Maharishi Valmiki International Airport Ayodhya Dham airport on Saturday. Modi will also participate in a public programme during which he will inaugurate, dedicate to the nation and lay the foundation stone of multiple development projects worth more than ₹15,000 crore in the state.

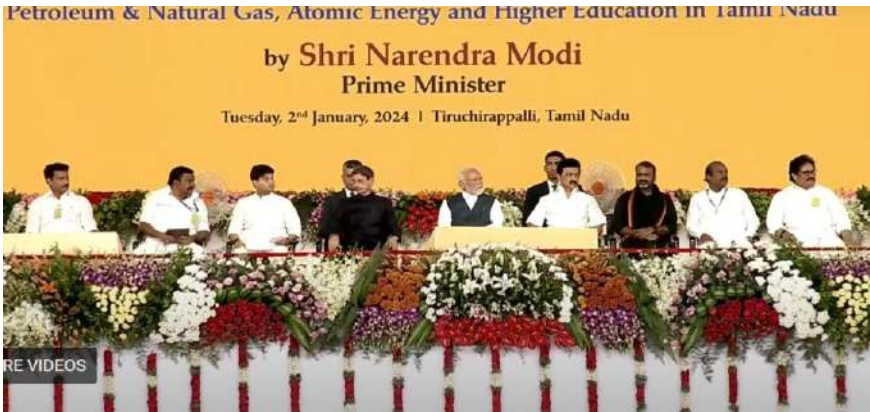
PM Modi inaugurates Maharishi Valmiki International Airport at Ayodhya Dham on 30 Dec 2023



The Prime Minister, Shri Narendra Modi today inaugurated the newly built Ayodhya Airport. The airport has been named Maharishi Valmiki International Airport. Later, speaking at a public event, the Prime Minister expressed happiness on naming Ayodhya Airport after Maharishi Valmiki. He said Maharishi Valmiki's Ramayana is the path of knowledge which connects us to Shri Ram.

Maharishi Valmiki International Airport in modern India will connect us to Ayodhya Dham and the divine-grand-new Ram temple. In the first phase the airport can handle 10 lakh passengers annually and after the second phase, Maharishi Valmiki International Airport will cater to 60 lakh commuters annually. Phase 1 of the state-of-the-art airport is developed at a cost of more than Rs 1450 crore. The airport's terminal building will have an area of 6500 sqm, equipped to serve about 10 lakh passengers annually. The facade of the Terminal Building depicts the temple architecture of the upcoming Shri Ram Mandir of Ayodhya. The interiors of the terminal Building are decorated with local art, paintings & murals depicting the life of Bhagwan Shri Ram. The terminal building of Ayodhya airport is also equipped with various sustainability features like insulated roofing system, LED lighting, rain water harvesting, landscaping with fountains, water treatment plant, sewage treatment plant, solar power plant and many other such features have been provided to meet GRIHA - 5 star ratings.

PM Modi laid foundation stone of multiple development projects worth Rs 20,000 crores in Tiruchirappalli, Tamil Nadu on 2nd January 2024



The Prime Minister, Shri Narendra Modi inaugurated, dedicated to the nation and laid the foundation stone of development projects worth more than Rs 20,000 crores in Tiruchirappalli, Tamil Nadu 2 Jan 2024. The development projects include sectors such as rail, road, oil and gas, and shipping sectors in Tamil Nadu. Addressing the gathering, the Prime Minister wished a fruitful and prosperous new year to everyone and expressed delight that his first public program in 2024 is taking place in Tamil Nadu.

He said that today's projects worth more than Rs 20,000 crores will strengthen Tamil Nadu's progress as he congratulated the people of the state for projects spanning sectors of roadways, railways, ports, airports, energy and petroleum pipelines. He said that many of these projects would boost travel and also create thousands of employment opportunities in the state. Referring to the last three difficult weeks for Tamil Nadu when many people lost their lives due to heavy rains and also the significant loss of property. The Prime Minister expressed his condolences and also said that the central government stands with the people of Tamil Nadu. "We are providing all possible help to the State government", he said.

Introspection for the 16th Finance Commission: Navigating the Landscape of Needo-Financing



Prof. M.M. Goel

Former Vice-Chancellor superannuated
from Kurukshetra University,
Kurukshetra .

In delving into the financial needs (Nee-do-Finance) of 28 states, it is imperative to introspect the role and responsibilities of the Finance Commission (FC). Established under Article 280 of the Indian Constitution, the FC has taken on a heightened significance, especially in the post-Planning Commission era, now replaced by NITI Aayog.

I previously advocated for renaming Yojana Bhawan as Vitt Bhawan to underscore the crucial role of the FC, a stance I still support for the progress of Bharat towards 2047. As we approach the appointment of the 16th Finance Commission, the evolving challenges and opportunities necessitate a comprehensive analysis, considering the fiscal scenario and global uncertainties, given the combined fiscal deficit and debt of 10 percent and 89 percent, respectively, in 2022-23.

To realize the vision of a developed and inclusive Bharat, we must proactively generate alternative financing sources at the local, state, and central levels, embracing a federal economic model

The Union Budget 2023-24, amounting to Rs 4503097 crore, sets ambitious priorities for a developed Bharat by 2047. Aligned with the principles of the Needonomics School of Thought, these proposals reflect the government's commitment to long-term economic goals. However, it's crucial to acknowledge the potential pitfalls of relying solely on long-term plans, as articulated by J.M. Keynes.

In the pursuit of sustained infrastructural development, a resilient and shockproof economy requires a genuine public-private partnership (PPP) model, both in theory and implementation.

The FC plays a pivotal role in determining vertical and horizontal shares of tax revenue among the 28 states. Considering the fiscal imbalances at the center, the 16th FC faces the challenge of addressing the growing fiscal deficit and debt.

Cess and surcharge considerations paramount, especially with the declining ratio of states in the gross tax ratio (GTR). Striking a balance is essential, avoiding exceeding the suggested upper limit of 10% GTR for cess and surcharges, particularly in light of financing challenges associated with the National Education Policy (NEP) 2020.



In allocating financial resources, adherence to Dr. B.R. Ambedkar's canons of public expenditure is paramount—grounded in faithfulness, wisdom, and economy, these principles transcend ideological affiliations

Becoming 'Trustees' rather than owners of wealth is key to enhancing shock-bearing capacity in the face of crises. Fearlessness and a commitment to "work without worries" (www) are essential components of building a resilient Bharat.

Addressing behavioral shortcomings across stakeholders is imperative, encompassing consumers, producers, distributors, traders, policymakers, and politicians. The 16th FC must fully embrace the principles of Needonomics, incorporating needo-consumption, needo-saving, needo-production, needo-investment, needo-distribution, altruism, and needo-trade for effective glocalization.

To fortify the gains of good governance, a continuous commitment to policy reforms is necessary, adopting a street SMART approach—simple, moral, action-oriented, responsive, and transparent. In conclusion, the 16th FC should prioritize sufficiency, efficiency, and equity across all pillars of the union budget, embodying the essence of “Needo-financing.” The writer, a Former Vice-Chancellor renowned for propounding the Needonomics School of Thought, is a superannuated Professor from Kurukshetra University, Kurukshetr



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Increasing Stress In Unsecured Loan Portfolio in India



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India's banking sector has experienced a significant surge in unsecured loans, accompanied by a concerning increase in the number of these loans falling under special mention accounts (SMAs). Unsecured loans, devoid of collateral, have become increasingly popular among borrowers, but the rise in SMAs points to potential challenges in repayment.

These special mention accounts (SMA) represent around 7% of the Rs 13.32 trillion in outstanding unsecured loans in the Indian banking system as of March 31, 2023. Compared to 4% for Private Sector Banks, Public Sector Banks have 9% of their unsecured portfolio in the SMA category, which is cause for concern.

The RBI classifies accounts in the SMA-0 category when the account is exhibiting early indications of stress but the main or interest payment is not past late by more than 30 days. Principal or interest payments are past due in SMA-1 for periods of 31 to 60 days, and in SMA-2 for periods of 61 to 90 days. The repayment is categorised as a non-performing asset (NPA) if it is overdue by 90 days.

Probable Reasons: The increasing demand for quick and convenient financing, coupled with the rise of digital lending platforms, has fuelled the growth of unsecured loans. These platforms often offer seamless application processes, attracting a broad spectrum of borrowers.

The evolving lending landscape, marked by fintech innovation and their collaboration with non-banking financial companies (NBFCs), has expanded the availability of unsecured credit. Non-traditional lenders, often more agile and tech-savvy, have played a significant role in this surge. The mainstream banks exposure to NBFCs has increased from 7.75 trillion in FY21 to 9.23 trillion by Sept 2022. The Centre for Advanced Financial Research and Learning (CAFRAL), set up by the RBI, had recently raised concern over the rise in the Bank's exposure towards NBFCs.

India's young population, with aspirations for lifestyle improvements and entrepreneurship, has contributed to the demand for unsecured loans. Personal loans, credit cards, and other forms of unsecured credit are often sought to fund education, travel, or business ventures.

Implications of Unsecured Loans Falling into Special Mention Accounts (SMAs):

Risk to Asset Quality: Unsecured loans falling into SMAs pose a risk to the asset quality of banks. Without collateral, the recovery process in the event of default is more challenging, potentially leading to higher levels of non-performing assets (NPAs).

Impact on Profitability and Capital Adequacy:

The increased presence of unsecured loans in SMAs can impact the profitability of banks. Higher provisioning requirements for potential losses on these loans may also affect the capital adequacy ratios of banks.



Regulatory Scrutiny and Guidelines: Regulators, notably the Reserve Bank of India (RBI), closely monitor the quality of loan portfolios. The surge in unsecured loans in SMAs may prompt regulatory intervention, including the issuance of guidelines to strengthen risk management practices. Recently, the RBI has increased the risk weights for consumer credit exposure by 25 percentage points to 125%, for all commercial banks and NBFCs

Market Perception and Investor Confidence: The visibility of many unsecured loans in SMAs may influence market perception and investor confidence in the banking sector. Share prices and credit ratings could be impacted, emphasizing the importance of transparent communication and proactive risk management

Strategies for Mitigation and Future Considerations

Enhanced Risk Assessment: Banks need to strengthen their risk assessment processes for unsecured loans. This includes thorough creditworthiness evaluations, leveraging advanced analytics, and adopting stringent underwriting standards.

Diversification of Loan Portfolios: Diversifying loan portfolios to include a mix of secured and unsecured loans can help mitigate risks. A balanced approach reduces over-reliance on a specific loan category and enhances overall portfolio resilience.

Technological Innovation in Risk Management: Utilizing technological innovations, such as artificial intelligence and machine learning, can enhance risk prediction and early identification of potential stress in loan portfolios.

Collaboration with Fintech Partners: Collaborating with fintech partners can provide traditional banks with access to innovative risk assessment tools and technologies, fostering a more dynamic and adaptive risk management environment.



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INDIA, INTERNET, WAR AND HYBRIDSCHOOLING



Ms. Sshalini Jagiya
Entrepreneur
FII Member

While Scrolling Facebook I came across a poem which was like "SKIP A HEARTBEAT" kind of poem. Poem was Miss Ananya Birla

Fb story For those who don't know who she is :

Ananya Birla, known for her singing and song writing, has garnered over 350 million streams since her debut in 2016 and collaborated with artists like Sean Kingston and Afrojack. She is also an ardent Shepreneur, advocate for mental health through her co-founded organization Mpower and conducts pioneering research through the Ananya Birla Foundation. She is 6th Generation Gem From Birla Clan'

Poem is in reference pic This poem in my mind points towards safe n uninterrupted education in war time or mass firings unfortunately

WHAT IS HOMESCHOOLING

Homeschooling, an increasingly popular education method in India, gains significance during mass attacks and wars. It provides a personalized and flexible learning experience tailored to a child's unique needs. When mass shootings or wars disrupt traditional schooling, homeschooling becomes a vital alternative. Physical schools may become unsafe or inaccessible, making homeschooling a secure option for continued education.

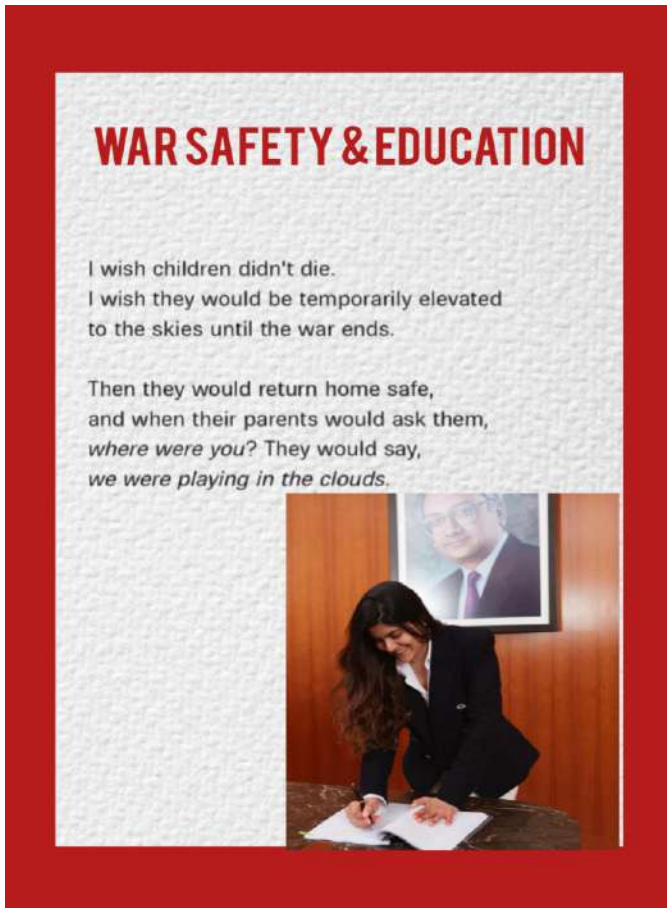
Moreover, homeschooling serves as a source of emotional support and stability for children enduring the trauma of such events. It allows parents to address specific needs, offer emotional comfort, and create a safe environment for learning in turbulent times. Apart from Homeschooling War affected regions need following help and India definitely can help in that

- Infrastructure Repair or development
- modern project management
- train a skilled workforce
- employ construction technology
- streamline procurement
- risk management plans.

In times of war, essential needs include:

- Non-Perishable Food
- Clean Wate
- Medicines
- Shelter
- Communication and Security
- Stockpile Canned Goods

- Water Purification Methods
- Medications
- Fortified Shelters Maintain Communication Channels, and Ensure Security
- Coordination with humanitarian organizations and international agencies can further assist in providing these essential requirements during conflict.



HOW INTERNET WILL PLAY BIG ROLE

Internet projects in India have significantly impacted homeschooling worldwide. Initiatives like Digital India and affordable broadband access have made online education accessible to many. These projects enable students to access quality educational content, connect with tutors, and collaborate with peers, making homeschooling a viable and effective option globally. Hence all leading and new names in internet service should fasten up their seatbelts with a vision to give safe and uninterrupted education to all kids across Globe /war affected regions

“INDIA THE DEVDUTT ” Role in war n why we should be SUPERPOWER

India's role in the Israel-Hamas conflict has evolved over the years, reflecting a delicate diplomatic balancing act. India has historically supported the Palestinian cause due to its own struggle for independence, which translated into diplomatic backing for Palestine. However, in recent years, India has deepened its diplomatic and economic ties with Israel, particularly in defense, technology, and agriculture. This shift demonstrates India's pragmatic foreign policy approach and its desire to benefit from Israeli expertise. India has also provided humanitarian aid to Palestinians in the form of financial assistance and development projects, maintaining support for a two-state solution as a path to peace. This nuanced approach showcases India's evolving foreign policy, walking a fine line between its historical support for Palestine and its burgeoning relationship with Israel. India, often known as the "Angel of Peace," possesses a rich history of non-violence and diplomacy, with leaders like Mahatma Gandhi promoting these principles. India's peaceful coexistence philosophy is exemplified by its membership in the Non-Aligned Movement, advocating for global peace and nuclear disarmament. India's journey to superpower status isn't based on military might but is driven by its large population, thriving economy, technology sector, and soft power like culture and democratic values. In a world facing complex challenges, India's peaceful and cooperative approach sets it apart from nuclear race competitors, making it a responsible advocate for global harmony and prosperity, emphasizing diplomacy over confrontation.

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Nurturing the Mental Health of Junior-Level Employees



Ms. Jyoti Jain

FII Member
Cognitive Behavioral Counsellor,
International Vedic Math Expert

In the fast-paced world of corporate dynamics, the mental well-being of junior-level employees often takes a back seat amid tight deadlines and demanding workloads. However, recognizing and prioritizing the mental health of our junior colleagues is not just an act of empathy but also a strategic investment in the overall success and sustainability of a company.

The Challenge: Mental Health Struggles Among Junior-Level Employees

Junior-level employees face a myriad of challenges that can significantly impact their mental health. From adapting to the corporate culture and navigating hierarchical structures to handling increased responsibilities, the transition from academia to the professional world can be overwhelming. Long working hours, stringent deadlines, and the pressure to prove oneself can exacerbate stress and anxiety levels.

Understanding the Causes: Unpacking the Mental Health Puzzle

Several factors contribute to the mental health struggles of junior-level employees. The fear of making mistakes and the pressure to meet

making mistakes and the pressure to meet expectations can lead to self-doubt and imposter syndrome. Limited autonomy and a lack of work-life balance can further compound stress. Additionally, the stigma surrounding mental health issues often prevents open discussions and support-seeking, creating a challenging environment for those in need.

Solutions: A Holistic Approach to Mental Well-being

Addressing mental health concerns requires a comprehensive approach, involving both employees and employers. Here are some strategies to foster a mentally healthy workplace for junior-level staff:

Open Communication Channels:

Create a culture where open conversations about mental health are encouraged. Establishing regular check-ins and providing platforms for employees to express their concerns without fear of judgment can break down barriers and normalize discussions about mental well-being.

Training and Awareness Programs:

Conduct workshops and training sessions to raise awareness about mental health issues. Equip both junior and senior staff with the knowledge and tools to recognize signs of distress and provide support. Knowledge is a powerful tool in dismantling the stigma surrounding mental

Flexible Work Arrangements:

Offering flexible work hours or remote work options can contribute to a healthier work-life balance. Recognize that junior-level employees may have diverse personal commitments, and providing flexibility can help alleviate the pressures they face.

Mentorship Programs:

Establish mentorship initiatives to pair junior employees with experienced mentors. This not only facilitates knowledge transfer but also provides a valuable support system for navigating the challenges of the professional landscape.

Access to Counseling Services:

Offer confidential counseling services as part of the employee benefits package. Providing a safe space for junior-level employees to discuss their concerns with a professional can be instrumental in managing stress and promoting mental well-being.

Good Practices:

Building a Foundation for Mental Health Both employees and employers play crucial roles in creating a mentally healthy work environment. Here are some good practices for both parties:

For Employees:

Self-Care: Prioritize self-care practices such as regular exercise, adequate sleep, and leisure activities. Recognize the signs of burnout and take proactive steps to address them.

Seek Support: Don't hesitate to seek support from colleagues, friends, or professionals when needed. Remember that asking for help is a sign

of strength, not weakness.

Set Boundaries: Establish clear boundaries between work and personal life. Avoid overcommitting and learn to say no when necessary to maintain a healthy balance.

For Employers: Promote Work-Life Balance: Encourage a healthy work-life balance by setting realistic expectations and promoting breaks during the workday. A well-rested and rejuvenated workforce is more productive and resilient.

Training and Sensitization: Provide training to managers and team leaders on recognizing signs of mental health issues. Sensitize the entire workforce to foster a supportive and understanding culture.

Recognition and Appreciation: Acknowledge and appreciate the efforts of junior-level employees. Regular recognition boosts morale and fosters a positive work environment.

In conclusion, prioritizing the mental health of junior-level employees is not just a moral imperative but a strategic investment that contributes to a more resilient, productive, and harmonious workplace. By fostering open communication, implementing supportive practices, and recognizing the unique challenges faced by junior staff, companies can create a culture that values and safeguards the mental well-being of all its members. Remember, a mentally healthy workforce is a thriving workforce.

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“FII, under the leadership of Sh. Deepak Jain has done a commendable job in connecting India and UK together through new business opportunities.”

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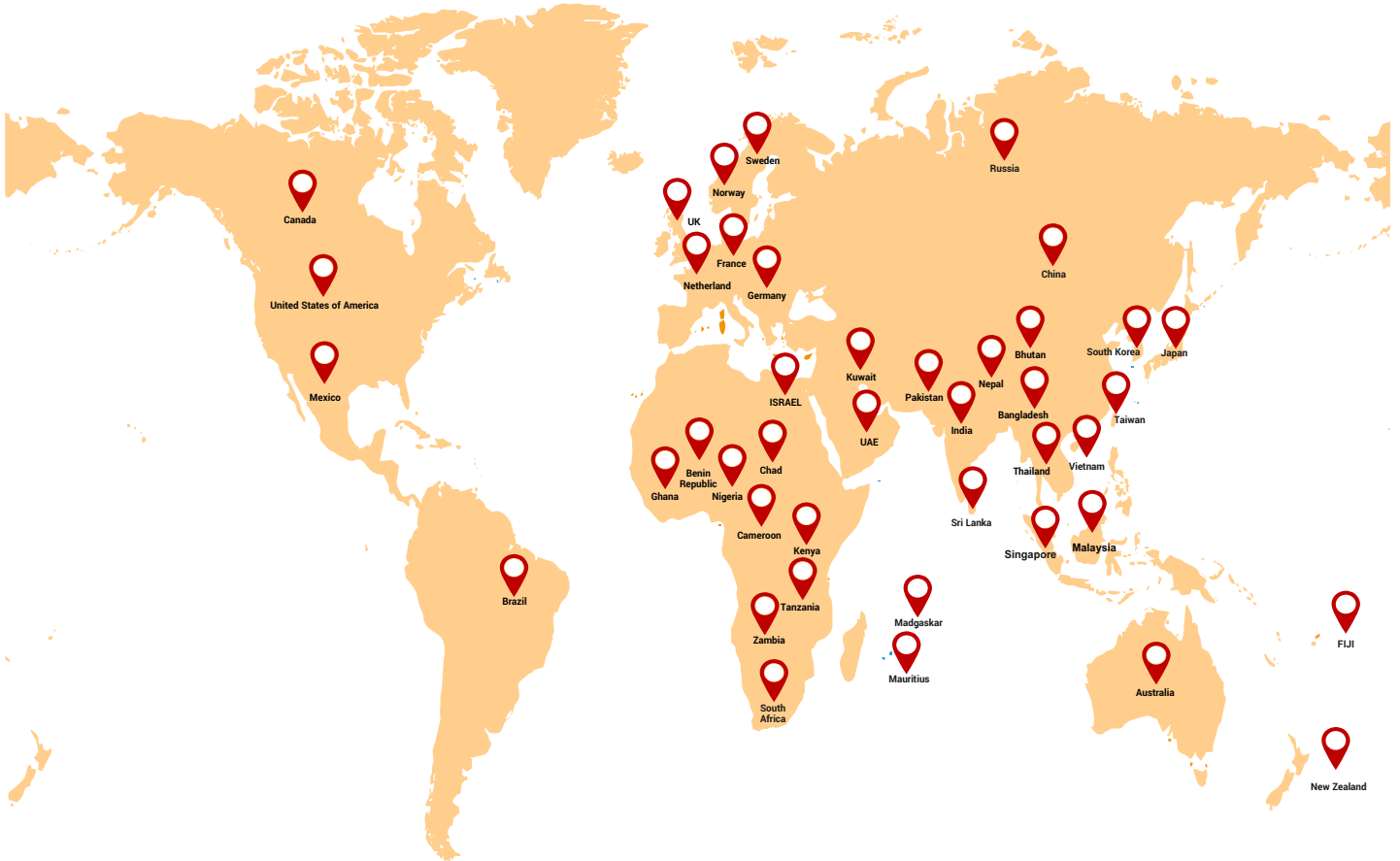
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4. Platform to meet global business and political leaders
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3. Opportunity to establish visibility of your business via ads in FII Newsletter
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 - Road Safety & Traffic Awareness
 - Entrepreneurial Skill Development
 - Women Empowerment
 - Support Children with Special Needs
 - Sports & Recreation
2. Credit Counselling, Advice on GST & Taxes, Advice on loans, Recovery of Delayed/ Stuck Payments, Advice on Subsidies & Grants
3. We provide help in revival of sick units with experts on every domain
4. Support for business development through participation in Exhibitions within/outside India and plan for visit to International Trade Fairs
5. Empower Indian Businesses in their global outreach for business expansion
6. Opportunity to take part in FII Overseas Business Delegations

01/09/2022



FEDERATION OF INDIAN INDUSTRY

CREATING OPPORTUNITIES...BUILDING NATION!!

FII-INTERNATIONAL NETWORK CHARTER

- Promoting an environment of strong business relationships of India with growing Economies
- Assisting Indian businesses to expand in 42 Nations where FII has its Country Chapters
- Help from FII Investment Desk, which ensures safety and security of investment in foreign land
- Our strengthened relations with International Consulates helps easing of setting up business internationally
- We support our members in case of any dispute arises in overseas projects and the implementation.
- Support from Experts in documentation and various approvals for overseas expansion
- Support for international exhibitions, stalls in all continents
- Networking opportunities for overseas B2B, B2G

- Take advantage of FII Partnerships with International Associations
- Opportunity to participate in International Business Delegations
- Assistance to Overseas Business for setting up operations in India

- Strengthening Indian Diaspora, Businesses and Professionals
- Promoting brotherhood and Business Networking among Indian Diaspora
- Creating Awareness for Indian Diaspora to Business Opportunities in India
- International Conferences on side-lines of Pravasi Bhartiya Diwas to facilitate networking across eminent businesspersons
- Celebration of Indian & International Holidays in synergy to recognize and promote International Brotherhood



FEDERATION OF INDIAN INDUSTRY

FII PARTNERS



Dinesh Phadnis, aged 57, passed away at midnight. He was admitted to Tunga Hospital in Mumbai a few days ago, PTI reported. He is survived by his wife. His last rites were held in Borivali East at 10.30 am this morning, it added. Phadnis' death was confirmed by his friend and fellow actor Aditya Srivastava. "Dinesh has left us around 12:08 am. We know that he had liver issues and it had an impact on the other organs. He was really unwell for two or three days. He couldn't survive," Srivastava told PTI. His CID co-star Dayanand Shetty also confirmed the news to Indian Express, saying, "Dinesh breathed his last at 12.08 am. He died of multiple organ failure. There were a lot of complications and he was removed from the ventilator last night."



Dinesh Phadnis
(1966-2023)



Junior Mehmood
(1956-2023)

Junior Mehmood, known for his roles in iconic Bollywood films such as Caravan, Haathi Mere Saathi, and Mera Naam Joker, passed away today on December 8 after battling stomach cancer, his son Hasnain Sayyed confirmed to PTI. Junior Mehmood, whose real name was Naeem Sayyed, was 68. He is survived by his wife and two sons. "My father passed away at 2.00 am following his battle with stomach cancer. He was in a critical condition for the last 17 days. He had lost 35-40 kgs in a month," Hasnain, Junior Mehmood's younger son, told PTI.

Days To Remember in December, 2023

December 01: Romania - National Day

December 12: Kenya - National Day

December 01: World AIDS Day

December 16: Bahrain - National Day

December 02: LAOS - National Day

December 16: Kazakhstan - Independence Day

December 02: United Arab Emirates- National Day

December 18: Qatar - National Day

December 04: Indian Navy Day

December 25: Christmas Day

December 10: Human Rights Day

Greetings in December 2023



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FEDERATION OF INDIAN INDUSTRY

FUELLING THE FUTURE



WITH AGRI / MUNICIPAL WASTE GASIFICATION SYSTEM



Duel Fuel Gasifier : In this system, Diesel Generator sets are employed with the integration of producer gas to optimize fuel consumption. The modification allows for the substitution of 60%-70% of the traditional diesel input with producer gas. Consequently, the adapted D.G. sets operate on a blend comprising 60%-70% gas and 30%-40% diesel, thereby enhancing efficiency and reducing overall diesel consumption.



100% Producer Gas Based Gasifier : Within this system, Spark Ignition Engines are employed exclusively, operating on 100% gas. These engines are akin to those utilized in Compressed Natural Gas (CNG) applications.

(Raw Materials used for above mentioned Gasifiers : Wood Waste, Agriculture Waste, Coconut Shell, Rice Husk, Briquettes of several residues, Pine Needles etc.)



MSW Based Gasifier : An MSW (Municipal Solid Waste) Based Gasifier represents a cutting-edge solution for sustainable waste management and energy production. This innovative technology transforms municipal solid waste into valuable energy resources, offering an environmentally friendly alternative.

(Raw Materials used for above mentioned Gasifier: RDF (Derived from MSW))

RANGING FROM : 20 Kwe to 1200 Kwe

CPG GASIFIERS ARE BEING USED



For Power Generation



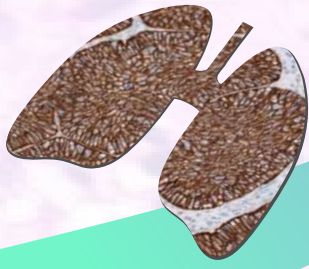
For Thermal application

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- Lime Kilns & Other Kilns
- Food Processing
- Bakeries
- Charcoal Production



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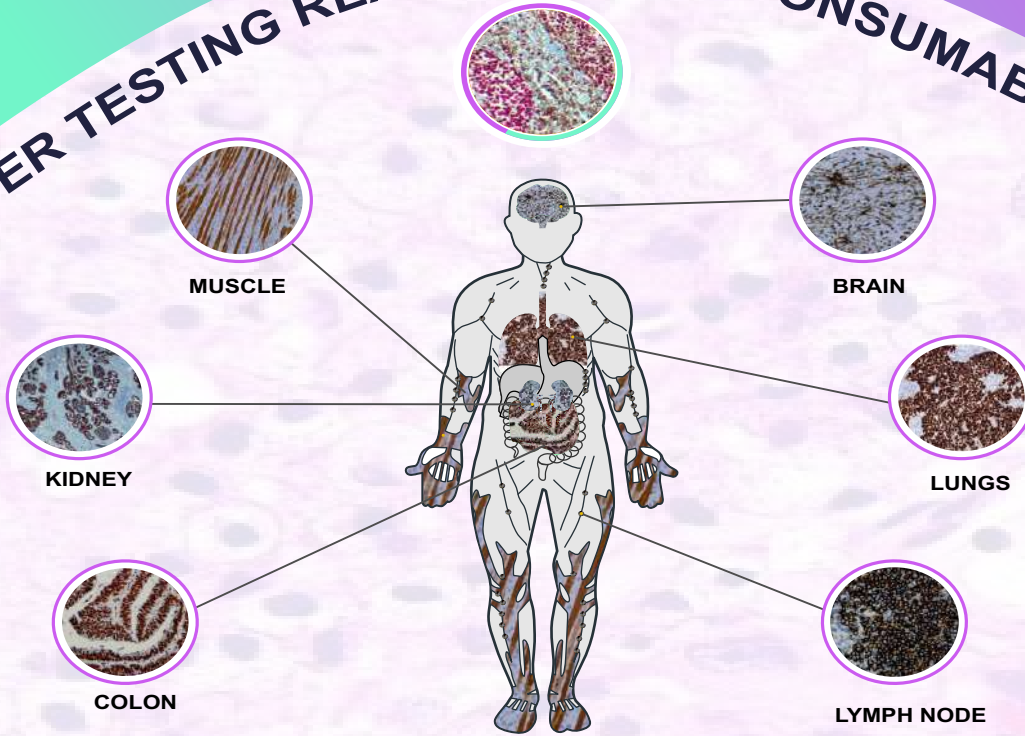
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