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## 249th

### Virtual Governing Council Meeting



# ALL INDIA FEDERATION OF MASTER PRINTERS



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1927-2017

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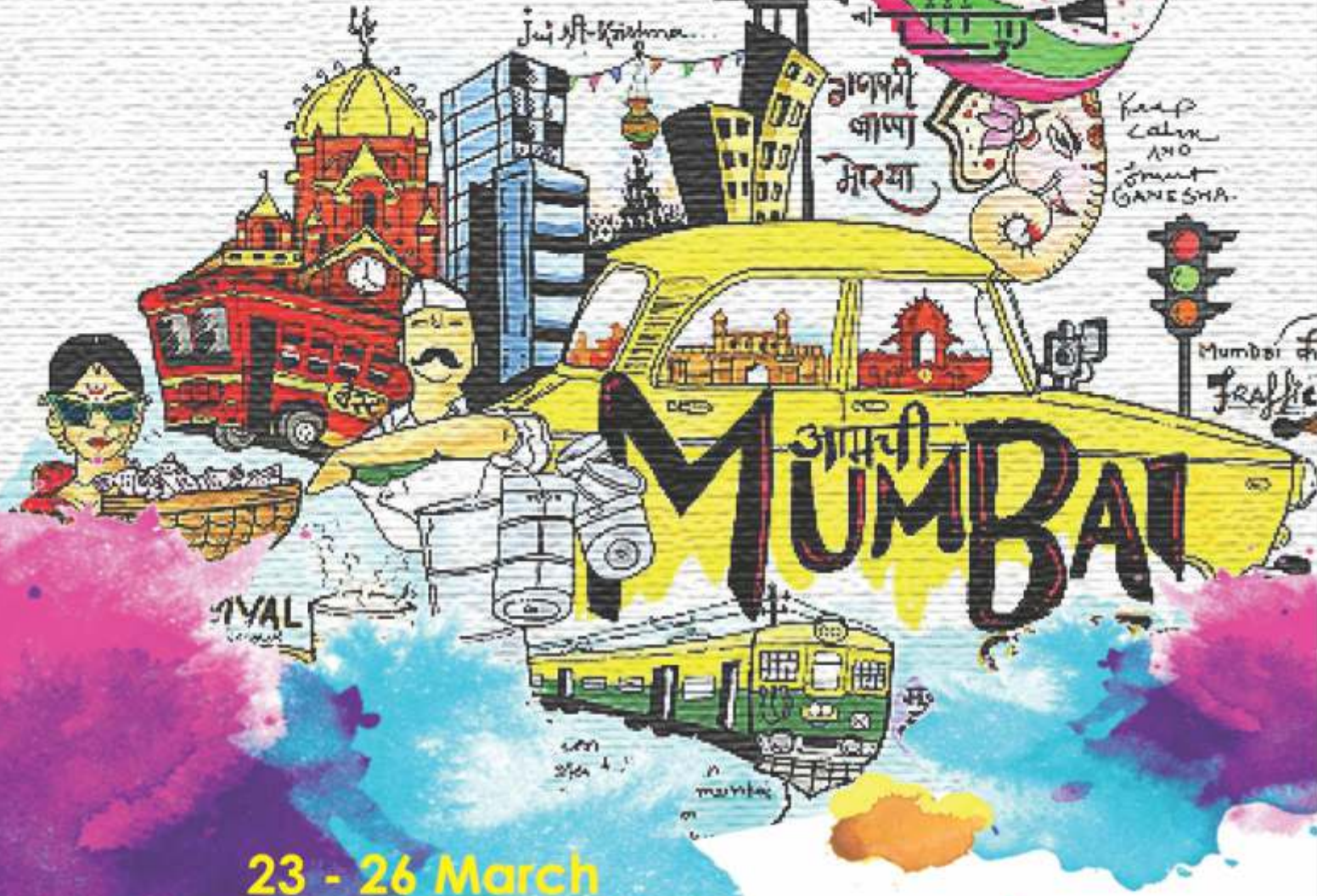
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# PAMEX 2022

International Exhibition on Printing and Allied Machinery Industries  
Of the Printers - For the Printers - By the Printers



23 - 26 March

# 2022

Bombay Exhibition Centre,  
Goregaon, Mumbai



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## MESSAGE FROM PRESIDENT

As corona virus continues to spread, pathways of vaccine development are changing in ways as researchers race against time to create a safe jab by shortening process time from the usual 15- to 20-year timeline to one that might be as short as one year. Perhaps, the ICMR's target to launch COVAXIN by August 15 has caused alarm among scientists and some in the medical fraternity. And here's how soon we can expect a COVID-19 vaccine, as per an expert.

India's banking sector would likely see an "unprecedented increase" in non-performing assets (NPAs), or bad debts, over the next six months, former Reserve Bank of India (RBI) governor Raghuram Rajan has said. Sounding a note of caution, Rajan said the sooner the problem was recognised the better it would be. The corona virus outbreak and lockdown had hit businesses and many were facing difficulty in servicing debt.

The Labour Ministry has implemented the decision to cut employees' provident fund (EPF) contributions to 10 per cent from the existing 12 per cent for three

months till July. The move was announced last week by Finance Minister Nirmala Sitharaman, while detailing upon the economic measures under the Atma Nirbhar Bharat Abhiyan package. Ms Sitharaman had said that the decision was aimed at increasing the take-home pay of 4.3 crore organised sector employees, enrolled under the Employees' Provident Fund Organisation (EPFO).

In the pre-budget consultations with the ministry of finance recently, India's paper industry, with annual turnover of over Rs 70,000 crore, has asked for curbing indiscriminate imports which are coming in the way of India becoming 'Aatmanirbhar' in the diversified paper sector which has large spinoffs for employment generation and support to farmer community.

"Imports of paper and paperboard into India have been steadily increasing aided by the government's policy of extending zero import tariff treatment to paper and paperboard under the free trade agreements (FTAs) and other bilateral and multilateral trade agreements and

pacts," said Indian Paper Manufacturers Association (IPMA). In this unprecedented and uncertain time, safety of machinery and equipment are outmost priority. In my opinion change and innovation is the two factor wherein opening up new possiblility rather than working on traditional market but by forming clutch and work collaboratively.

**DIBYAJYOTI KALITA**  
*President*







# Editorial



Dear Printer Brothers

With lockdown restrictions having eased to a large extent and most activities having resumed, the novel Coronavirus got almost unhindered opportunities in July to spread in the Indian population. The result has been that more than 11 lakh people were found to have been infected with the virus in July. That is almost double the number of infected people before that.

That has meant that, on an average, more than 35,000 people were added every day in the month of July to the confirmed number of infections in the country. In the last three days, this number has been more than 50,000, with each day recording a number higher than the previous day, keeping our fingers crossed hoping and praying that improvement in the future days to come will be a reality.

Paper Bag Day is observed on 12 July annually to recognise the importance of an invention of Paper Bag that we mostly take it for granted. In 1852, Francis Wolle, a schoolteacher, invented the first machine to mass-produce paper bags.

Kargil Vijay Diwas is observed on 26 July and is named after the success of the Operation Vijay. The Kargil war ended on 26 July Twenty one years ago after 60 days of battle. This day is celebrated to honour the Kargil War Heroes.

World Nature Conservation Day is observed on 28 July every year to recognise that a healthy environment is a

foundation for a stable and productive society and for future generations. We must protect, conserve and sustainably manage our natural resources.

International Friendship Day is celebrated on 30 July to mark the importance of friends and friendship in life. The day also advocates the role that friendship plays in promoting peace in several cultures across the world.

Ganesh Chaturthi, Muharram, Onam were celebrated in subdued way all over the nation in their respective closed circle of friends and family without dampening the spirits of Indians.

Our Independence Day marked a great importance throughout our country during this pandemic year the usual gathering with all precautions taken for the smooth conduct in all states.

We have learnt some tough lessons in the year 2020. The invisible virus has demolished the illusion that human being is the master of nature. I believe, it is still not too late for humanity to correct its course and live in harmony with nature. The pandemic, like climate change, has awakened the global community to our shared destiny.

In my view, 'human-centric collaboration' is more important than 'economy-centric inclusion', in the present context. The greater this change, the better it will be for the humanity. The twenty-first century should be remembered as the century when humanity put aside differences and collaborated to save the planet.

The second lesson is that we are all equal before Mother Nature and we primarily depend on our fellow residents for survival and growth.

**P.CHANDER**  
**HON EDITOR**  
**FORMER PRESIDENT-MPLA & AIFMP**

# 249<sup>th</sup> Virtual GC Meeting



The 249th Virtual meeting of the Governing Council of All India Federation of Master Printers was held on 28th August 2020 through Video Conferencing from 2:30 PM onwards under the Chairmanship of Mr Dibyajyoti Kalita, President AIFMP.

He began by stating that he was very happy to welcome all the participants to the first virtual GC meeting. He said the 249th GC Meeting is remarkable and has historical significance due to the Covid-19 Pandemic.

He added that the situation has taught us that one has to march forward among all the odds. He further said we are in the era of digitalization which rightly shows the way to go ahead with virtual meeting. He further said with the demand of time we are here to be part of 249th Virtual GC Meeting, AIFMP. He further said, Covid-19 pandemic has changed entire scenario and till the restoration of normalcy, physical meeting is not feasible, however meetings can be held only through virtual mode. He expressed his thanks to entire team of OBs for their excellent teamwork.

President said it was privilege to lead a very efficient team of office bearers, truly his tenure as a President of AIFMP is perfect example of team spirit.

President further said we must congratulate All Manipur Press Association for their dedication & sincerity for successfully holding the 248th GC meeting at Imphal, Manipur.

President added that Covid-19 pandemic had opened the doors of challenges since the announcement of lockdown on 25th March 2020, all the members of printing fraternity have been facing deep financial crisis. He said AIFMP is the apex body of 2.5 lakh printers and is very much concerned about the crisis.

President added that Covid-19 pandemic had opened the doors of challenges since the announcement of lockdown on 25th March 2020, all the members of printing fraternity have been facing deep financial crisis only in this crisis, packaging industries have some scope however commercial printing industry is in deep crisis. He further added the livelihood of large number of work force depend on payment of wages, however, without regular business transaction, it is hardly possible for printers to pay the wages regularly, so situation is very alarming for printing fraternity.

President said the Federation had requested the Hon'ble Prime Minister, Minister of Finance, Commerce & Minister for Small and Medium Enterprises for announcement of relief package to bail out the printers from the crisis. President appealed to Hon'ble Past Presidents and GC Members to come forward and work out strategies so that Federation could draw the attention of Central/State Governments and discuss with them for relief package for printing industry. He stated that we have to draw the





attention of Government and if required, we have to organize mass movements on behalf of AIFMP and affiliated associations.

### TRIBUTES

1. On the request of Mr Vijay Mohan, GC member-DPA Governing Council members paid their tributes and stood in silence in honour of those 20 soldiers who had laid down their lives in protecting the frontier border areas of the country on June 15-16, 2020 by giving befitting reply to the enemy.
2. Mr Govind Bhargava, Past President informed the Governing Council members that Mr Arpan Mehrotra, GC member-Uttar Pradesh Mudrak Sangh had passed away on 27th August 2020 and peace, accordingly members observed two minutes silence.



Mr S R Sharma, Past President wished good afternoon to everybody present at virtual meeting and said that with the Zoom platform there is a provision for raising hand, and the button is to be pressed, so that HGS could see their raising hand and allow them to participate in the discussion. HGS expressed his thanks to Mr S R Sharma, PP for his valuable suggestions and appreciation for holding of Governing Council meeting through Zoom platform.



Mr Satish Malhotra, PP said if the 249th GC meeting fixes the date of AGM, very soon election process can be started, today all Govt. agencies be it Ministry of Corporate Affairs or Registrar of Societies have permitted E-voting, we should fix the date of 31st October 2020 for holding 67th AGM and soon start the election process which is achievable.

President suggested that the 67th AGM is to be concluded by 30th October, 2020 to enable them to handover the charge to new OBs.



Mr Nitin Shah, GC member-BMPA intervened and said this is the opportune time to buy packaging printing machine at good cheaper and competitive prices and those printers who have some reasonable amount of money, to utilize the favourable present time, in making purchase of packaging printing machines at economical price.

Mr K Rajendran, HGS requested Prof. Kamal Chopra, PP to share his views with the participants as he had conducted many webinars during lockdown period. Prof. Kamal Chopra said he had organized many webinars; the details are available at E-library.



He said only solution is to work together, the printers should join together for their survival in printing business, there is a big competition in commercial printing, and it is not easy for small printer to convert to commercial printing.

Mr Raveendra Joshi said that at 246th GC meeting held on September 20-21, 2019 at Pune the process of acquiring land for AIFMP Bhawan was started.

After deliberation the Virtual GC meeting had accorded in principle approval for acquisition of land.





## Newly Elected Office bearers of KMPA

The 42<sup>nd</sup> Annual General Body Meeting of Kerala Master Printers Association was held on Sunday, 23rd August 2020 at KMPA Hall, Kaloor, Kochi. Due to covid restrictions, the meeting was conducted online, with only the office bearers present at KMPA hall. Prof. Dr. Rajendrakumar Anayath; Vice Chancellor, Deenbandhu Chhotu Ram University of Science and Technology (DCRUST), Haryana was the Chief Guest and the meeting was presided over by the President Mr. R. Gopakumar. As per the official agenda of the meeting, the minutes of previous AGM, activity report for the years 2018-20 and audited accounts for the year 2019-20 were approved.



**President**



**General Secretary**



**Treasurer**

Mr. D. Manmohan Shenoy	-	President
Mr. R. Haridas	-	General Secretary
Mr. B. K. Rajan	-	Treasurer
Mr. Gerard T. Chandy	-	Joint Secretary
Mr. C. K. Shoukathali	-	Vice President - North
Mr. G. Rajesh	-	Vice President - Central
Mr. Sony George	-	Vice President – East
Mr. Roy Thomas	-	Vice President – South

## 'Independence Day Celebrations' by OPA



'Independence Day Celebrations,' the Executive Meeting of Offset Printers Association for the month of August coincide with the General Body was held virtually at Zoom Platform. Besides the executive meeting Independence Day was also celebrated during GB meeting at the same time.



## THE ASSOCIATION OF PRINTERS (REGD.) BATALA

### Office Bearers for the year 2020-21



**Kapil Chopra**  
**President**



**Pardeep Kumar Khanna**  
**Gen. Secretary**



**Manoj Kumar**  
**Fin. Secretary**



### OPA: on a mission of knowledge sharing

Offset Printers' Association (OPA) decided to help the industry learn and benefit during the difficult times of the nationwide lockdown. The association utilised the expertise of its team and started educating the printers through a series of webinars and other online activities. During the entire period of lockdown, OPA organised 27 webinars and seven web meetings. The association invited over 100 expert panellists to present their views on various topics about the challenges within the industry. Some of the topics covered at OPA webinars include Printing industry after COVID-19; Current scenario and scope for growth of Indian printing industry; Women entrepreneurs and lockdown challenges; Care of plant machinery and materials during lockdown; Financial management and MSME Schemes, organised in association with MMS and presented by Uday Dhote; Redefining current print business models; digital marketing;

challenges of young print entrepreneurs; and opportunities in digital label and packaging. Over 5,900 printers from across India attended and benefited from these webinars organised by OPA. "We have been receiving much appreciation for organising these knowledge-sharing webinars. The team has put in a lot of efforts, with special mention to Prof. Anjan Kumar Baral, Prof. TKS Lakshmi Priya, and Prof. Madhura P Mahajan. We are grateful to the panel members who spared time and shared their expertise," said Prof. Kamal Chopra, General Secretary, OPA. The recordings for many of these webinars are now available at the Association's YouTube Channel. The team looks forward to inputs and suggestions from industry colleagues for any further improvements.

You can find the webinar recordings at [https://www.youtube.com/channel/UCZn\\_mZ7RqPXJueReQKJm5qw](https://www.youtube.com/channel/UCZn_mZ7RqPXJueReQKJm5qw).

### Kamal Chopra appeals to withdraw centre's print ban

The industry veteran expresses concern regarding the repercussions of centre's ban on printed stationeries at government establishments in his appeal to the Ministry of Finance.

Kamal Mohan Chopra, director at Foil Printers, former president of the All-India Federation of Master Printers and the general secretary of Offset Printers Association, has appealed to the government to withdraw the recent ban on printed calendars, diaries, coffee table books and similar materials at government agencies.

The circular issued on 2 September 2020 by the Finance Ministry's department of expenditure stated that "there will be no further activities towards printing of wall calendars, desktop calendars, diaries, festival greeting cards, and similar materials" by all ministries, departments, autonomous bodies and other organs of the government.

The notification suggested that materials earlier printed in physical format will be done digitally from now on. It encouraged use of eBooks in place of coffee table books. It also suggested the agencies "make efforts to adopt innovative means to use digital or online methods" for such activities.

In his request to the government, Chopra stated: "The 2,50,000 printers of the country are already facing the crunch of lockdown and many printers who were not able to afford their livelihood already facing closures. The printers always look forward to New Year and many are dependent only on such work. Printers are facing huge problems, due to this forced lockdown.

"One of their major sources of income comes from the educational institutions, which are not allowed to function due to pandemic. Depending on the government work the printers were eagerly waiting for the orders of calendars and diaries, which is an annual feature and another source of income for the 85% micro and small printers of the country."

He noted that with such orders, the hope of survival for the print industry has been dismal.

Chopra, however, backed his appeal highlighting a set of benefits of print and urged the government to reconsider the notification.

In his appeal, he highlighted: "As per the study published in the International Journal of Educational Research (58 (2013) 61-68), the results indicate that reading linear narrative and expository texts on computer screen leads to poorer reading comprehension than reading the same text on paper. Thus, it is clear that the printed word is more effective than the digital force."

Secondly, "As per the statistics available only less than 50% Indians are accustomed to the Internet, for other more than 51% only printed words are final and to be believed. These 51% Indians are only dependent on wall calendars and diaries to find the date of festivals to fix their engagements. They always turn towards the wall to see the next date, if the calendars are not printed, it is going to be a difficult time not only for the printers but also the 990 million Indian people who are without Internet."

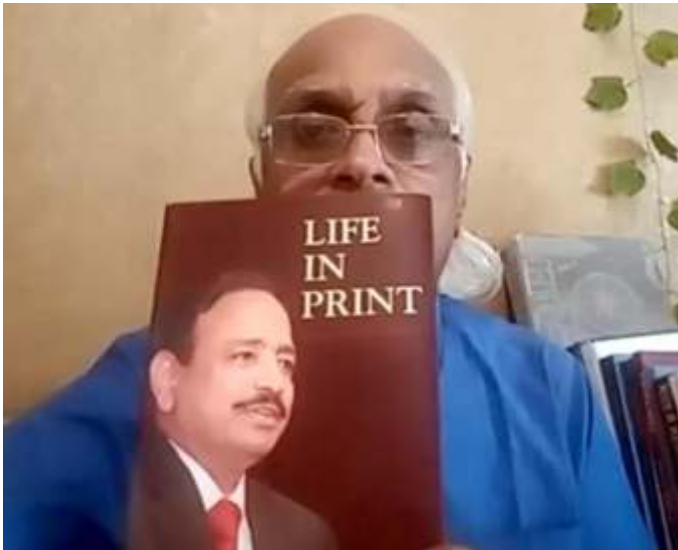
The third benefit Chopra highlighted was: "Printing or the printed word is democratic, it is accessible by anyone, anytime, anyplace without special readers or energy."

"You cannot achieve with pixels on a screen the look and feel of ink on paper. The beautifully printed calendars/diaries say and impress much more than the here-today-gone-tomorrow messages on screen," it stated.

"Sometimes, in the case of electricity failure or hard disk crashes, all the memories will vanish in a moment, but the printed word is real and remains visible even without any energy," it added.

Concluding his request to withdraw "this uncalled for memorandum", Chopra, on behalf of the 2,50,000 printers in India, stated, "The printing of annual products such as calendars, diaries, greetings are the necessity of the most people and I don't think it is going to affect the exchequers of the government."

## Printing world's master Prof. Kamal Chopra honoured with a book on his life



Prof. Brij Kishore Kuthiala, Chairperson Haryana State Higher Education Council, releasing the book online at virtual platform

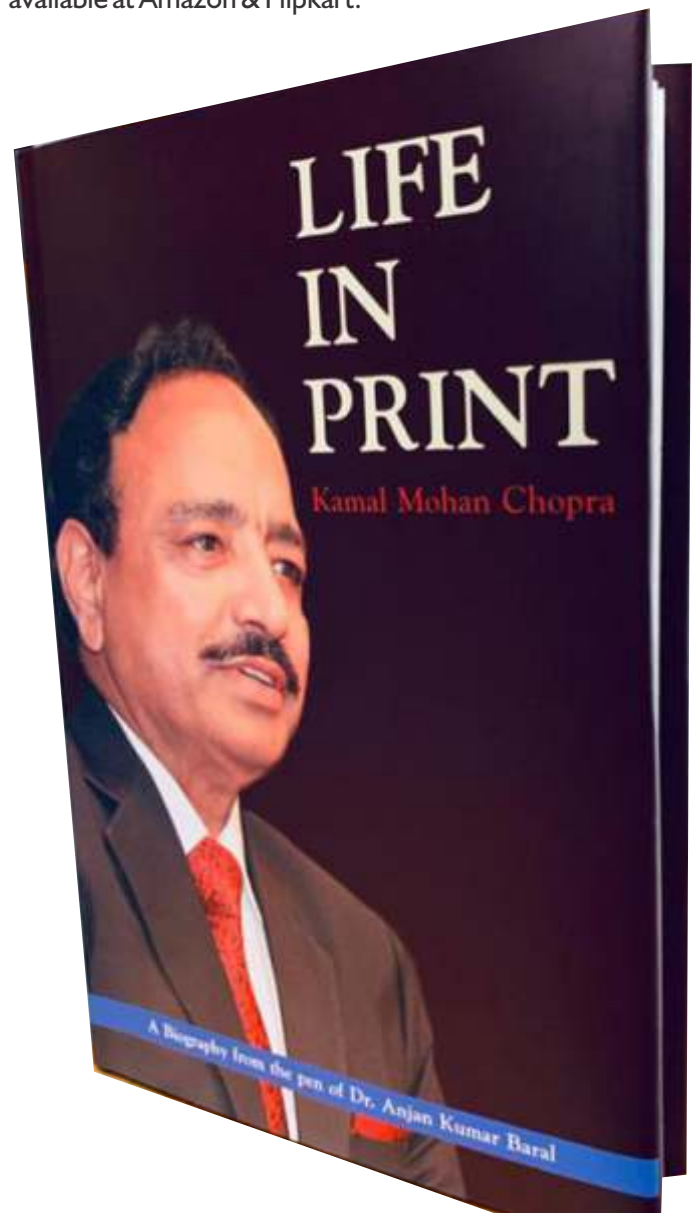
The biographical book “Life in Print” depicting life and times of Ludhiana based, Professor Kamal Mohan Chopra, the legend of Indian Printing industry is penned by Dr Anjan Kumar Baral, Professor, Guru Jambheshwar University of Science & Technology, Hisar. The book was released at online virtual platform by the legend of Mass Communication in India, Professor Brij Kishore Kuthiala, Chairman, Haryana State Higher Education Council (HSHEC) during finale of Print Olympiad – North Zone on Sunday, September 6, 2020.

While releasing the book, Prof. Kuthiala reminisced the past and said, “Incidentally I took up the challenge of starting the print education stream at GJUS&T in 1990 with the help of Kamal.” The biography by Anjan Kumar Baral was prompted due to the relentless efforts of Kamal Chopra and his contribution in developing Indian printing technology to highest echelons in the present time of technology and social media. Congratulating both the author and protagonist of the book Brij Kishore Kuthiala described Kamal Chopra as a, “Beautifully coordinated persona of ethics and aesthetics of printing in addition to his passion for the industry.”

Speaking on the occasion Prof. Baral said, “Within a short period Prof. Kamal Chopra has laid his network both in the country and abroad as his commitment to bring the printing of India in the global map. It is an acknowledgement of an individual to an institution-printing. Prof. Chopra is an ordinary person, yet he is an extraordinary printer. Coming from a middle-class family,

though he made a humble beginning, but accelerated and rose to prominence by receiving rare honours like ‘President of India Award’ and ‘Hon. Professor at world’s leading printing institute in China.’ He also become president of world’s largest printers association, All India Federation of Master Printers (AIFMP). It is a thrilling story and I was unable to restrict myself from writing about such a personality.”

Prof. Tankeshwar Kumar, Vice-Chancellor and Dr. Avinash Verma, Registrar of the university congratulated Prof. Baral for the release of his third book. The 124-page Hardcover book with ISBN 9788194343776, Priced at Rs 399/- is available at Amazon & Flipkart.



**Arasan Ganesan Polytechnic College, Sivakasi Department Of Printing Technology  
National Level Best Teacher Award bagged by Dr. M. Nandakumar**



*Dr. M. Nandakumar, Principal & HOD-Printing Technology being awarded National Level AICTE Visvesvaraya Best Teacher Award*

Dr. M. Nandakumar, Ph.D., Principal and Head of the Department – Printing Technology, Arasan Ganesan Polytechnic College, Sivakasi has been awarded the **National Level AICTE VISVESVARAYA BEST TEACHER AWARD by All India Council for Technical Education, New Delhi**. Honorable Education Minister, Govt. of India, Shri Ramesh Pokhriyal Nishank graced the event and honored the Best Teachers of Technical Institutes in the online award ceremony function held on 15<sup>th</sup> September, 2020.

The criteria for the selection of the award include the Innovative Teaching-Learning practices, Academic performances, Publication in research journals, Funds received from Government for institute development, Contributions to the community development activities, Students development & welfare activities, etc.,

This is the first-ever award instituted by AICTE for honoring the Engineering & Technology teachers in the national level. One among the twelve teachers selected from all over India, one among three from Tamilnadu and Dr. M. Nandakumar is the **only teacher of Printing Technology selected from Polytechnic College for the award in National Level**.

Dr. M. Nandakumar is the 8<sup>th</sup> person holding the Ph.D. in printing field and the first & the only person serving in

Polytechnic College with Ph.D. qualification in printing. His research works are published in five renowned international journals and seven international and national conferences. Having experience of more than 25 years with specialization in prepress, digital and offset printing, he has authored many books on topics including Digital and Non-impact Printing, Designing Software, Print Production, Desk Top Publishing etc., for the students of diploma in printing technology. He is the convener for the revision of Diploma in Printing syllabus for Tamilnadu State. He is also the coordinator for National Level Common Syllabus Committee for Printing Technology, All India Federation of Master Printers, New Delhi and State Facilitator for State Project Coordination Unit, Canada India Institutional Cooperation Project (CIICP), Directorate of Technical Education (DOTE), Chennai.

He is also the recipient of Arutchelvar Dr. N. Mahalingam “Best Polytechnic Teacher Award” by Indian Society for Technical Education, New Delhi in 2013, “Outstanding Academician Award” (Saveetha Excellence Award) by Saveetha engineering College, Chennai and “U.P Government National Award for Outstanding work done in specified areas of Engineering and Technology – Interaction with Industry” by Indian Society for Technical Education, New Delhi in 2019.



### Kwality Labels Installs GALLUS ECS 340

The 50-year-old Delhi-based security labels solution provider, Kwality Labels, recently installed a Gallus EGG 340 8-color narrow web flexo press. The new press has helped reduce downtime, thanks to its smooth and highly automated setup. Its premium matrix removal feature will produce complex label shapes efficiently.

“We have a long and old association with Heidelberg. Apart from the advanced market-leading features of the Gallus press, we also couldn’t resist because it is one of the best companies in business, Heidelberg. Heidelberg service support is one of the best in the industry and was one of the deciding factors for us, says Rajiv Chhatwal, director of Kwality Labels.

#### Security labels market growing in India

“It is fascinating to see how the smaller vendors and manufacturers are also showing a growing interest in security labels. They recognize that these help a great deal in combating counterfeiting. The scope of security labels in India is on an upward trend because of growing counterfeiting. We are working with many healthcare and industrial brands that are making use of this technology,” adds Chhatwal.

One of the most important features of security labels is their track and trace capability that allows the gathering of consumer data and geolocation, itself a gold mine for many



brands in understanding consumer behavior. Another advantage is that brands can use security labels to offer cash-back and to run various promotional campaigns that make the product even more attractive to the end consumer.

“We had a small client who manufactured small auto parts and marketed these through distributors. He benefited when from the introduction to our security solution. We gave him a customized app with all the consumer data and analytics. The codes or tokens printed on the labels were impossible to copy, which helped him to increase sales and improve brand value. Hence, the solution is not only for bigger brands but can also help smaller ones grow their business,” explains Chhatwal.

### Arrow Digital installs Esko Kongsberg X24 Edge



Arrow Digital has installed the Esko Kongsberg X24 Edge at its Demo Centre in Ahmedabad. The machine is designed to cut and finish simultaneously.

Sam Patel, CEO and managing director at Arrow Digital said, “Finishing is just as

important as printing itself, likewise printing, finishing various substrates is a challenge, especially when considering printable non-traditional materials. The main purpose for installing the Kongsberg edge is to give the customers and the prospects the entire work flow experience and they can test their product right from design-print-cut. The Kongsberg X Edge appeals to clients who desire a no-compromise, quality product at an affordable price, but importantly a machine that offers upgradability in the future as the business grows.”

### Media Expo rescheduled dates of New Delhi edition to December 4-6

Media Expo has announced new dates for its New Delhi edition with an aim to help business reconnect and stay in sync with the rapidly changing business landscape in the

signage and advertising sector. Media Expo 2020 is now to be organized from December 4-6, 2020 at Pragati Maidan, New Delhi.

## Replika Press Invests in the Future of Inkjet with VarioPrint i300 The Industry-leading Sheetfed Inkjet Solution is the 1<sup>st</sup> Installation in India

**National, 22<sup>nd</sup> September 2020:** Canon India today announced that Replika Press Pvt. Ltd., has installed the VarioPrint i300, a B3 sheet-fed inkjet color digital printer. With this installation, Replika Press becomes the first company in India to acquire the solution that is at the forefront of inkjet technology investment in the book printing market.

Replika Press Pvt. Ltd., with three generation in the trade, is one of India's most reputed and leading print service providers specializing in book printing, high-end commercial print production, digital printing and in packaging. Replika have always been one of the early adopters of technology and has an impressive array of digital printing solutions. Now, with the addition of the VarioPrint i300 Replika has strongly shown its commitment to bringing to their customers the benefits of digital & inkjet in one unique printing solution.

**Speaking on the installation, Mr. Kazutada Kobayashi, President & CEO, Canon India Pvt. Ltd.** said, "Innovation and customer delight remains integral to every offering we bring forth at Canon. Staying true to this commitment, we have been addressing diverse market expectations of the professional printing industry through our product portfolio. As one of the frontrunners in the print industry, we consider it our responsibility to introduce innovative and futuristic offerings, further promoting the growth of the professional printing segment in India. With the first installation of our latest marvel VarioPrint i300 in the country, we aim to further strengthen our foothold in the print industry and achieve new milestones. We are proud to be instrumental in empowering publishers with innovations that will help their productivity goals and be future-ready in these unprecedented times as well."

**Speaking on the addition, Mr. Bhuvnesh Seth, Managing Director, Replika Press Pvt. Ltd.** said, "We have always invested in future ready technologies and solutions, and for us & our customers the future is digital inkjet. The VarioPrint i300 brings to us the ability to enhance our book publishing offerings and also enables us to explore new markets outside of that industry. The solution is well-equipped to meet the advancing prerequisites of publishers, empowering higher & faster production volumes on majority of offset stock as well as uncoated media without compromising on quality. We have always trusted Canon as our technology partner to bring such cutting edge solutions for our customers and our association with Canon India for almost a decade is a testimony to our faith."

The book publishing segment has witnessed a slew of challenges with regards to the evolving market demands.

Combining new inkjet innovation and high-speed sheet-fed color, Canon has introduced VarioPrint i300 to meet the evolving demands of the publishing industry.

**Expressing his views Mr. Puneet Datta, Senior Director, Canon India** said, "Replika Press has been one of our trusted partners in the country, having multiple digital printing solutions installed. We are proud to state that Replika depends 100% on Canon for all their digital printing requirements. We are pleased to continue our association with them and play a critical role in their vision for supporting the publishing industry. As pioneers of inkjet technology, we have fostered the growth of the publishing industry, by offering innovative solutions across the globe. Bolstering our footprint in India, our first installation of VarioPrint i300 is a testament of our commitment to delighting our customers and is extremely strategic to us for our growth in publishing segment."

**He further adds,** "The VarioPrint i300 series has by now become the benchmark within this category for the whole industry with more than 250 installs globally and users are so impressed with the technology that more than 20% of the customer base has invested in an additional device. Customers can get a good return on investment by shifting more of their offset volumes to sheet-fed inkjet printing solutions, benefiting from reduced wastage and shorter time to produce & ship. The VarioPrint i300 series is helping customers change the economics of digital print production by transforming blank sheets into growth of revenues & profits."

Canon VarioPrint i300 is a highly productive inkjet engine which is capable of printing full color B3 Size sheets with superior near offset quality on both uncoated and offset coated papers. With the VarioPrint i300 series, one can increase productivity by printing more than 4Mn to 6 Mn A4 images in a month and witness unparalleled uptime of more than 90%. Its unique aqueous based inks produce sharp and vivid print quality which surpasses any other inkjet system in this space.



## DIC India edifies customers about the ban of toluene based inks for food packaging

**Delhi, September 15, 2020** DIC India, a global leader in printing technology and allied solutions, has taken a step further in raising the awareness of customers across Indian subcontinent about the **recent toluene ban announced by The Bureau of Indian Standards (BIS) for food packaging**. By leveraging its unique digital program, **DIC Konnect**, the company is seamlessly reaching out to its customers and helping them to adopt new methods of printing.

Due to an increase in packaged food consumption, awareness and demand for quality products, India has seen a rise in sustainable packaging in the Food & Beverage industry. Thus, in a move towards ensuring a safe packaging environment in the country, BIS recently prohibited the use of toluene-based inks for food packaging applications under a revision of its IS15495 regulation. The need for revision came into existence due to the various harmful effects the chemical on human body and environment. As per the new regulation, BIS has also laid down other standard guidelines for printing inks for use on food packaging for printers and converters. Furthermore, since the food industry mainly uses printing inks for external packaging, immediate food wrapping, as a printed wrapper or insert and disposables, BIS has defined certain norms under each of these categories.

To create mindshare regarding the BIS toluene ban and aid the customers in meeting the regulation norms, DIC India leveraged its digital initiative called DIC Konnect. Under the **DIC Konnect program, a series of webinars were organized with the customers** with an aim to guide them about the best industry practices to restart their printing process post the lockdown, address their concerns as well as demonstrate DIC India's product portfolio. Throughout India's Unlock Phase 1, 2 & 3, the company was maintaining a close proximity with the customers via this platform and has been constantly supporting them.



“BIS toluene ban is a commendable step taken by the regulatory body to steer the industry into a more sustainable and safe packaging direction. Since our customers have always been at the core of our strategy, we wanted to ensure that they are well-align with the new government regulation. Thus, following the lockdown norms, we decided to bank upon DIC Konnect initiative, our one-of-a-kind virtual engagement strategy, wherein we hosted webinars with our customers and edified them about the toluene ban, preparing them to gain a competitive edge in their future, said **Mr. Manish Bhatia, Managing Director & CEO, DIC India.**”

“**He further added** that DIC India has been at the forefront of bringing in innovative and advanced printing ink and allied products to the industry. Moreover, over the years, we have developed a robust portfolio of non-toluene ink products that will benefit our partners in making necessary adjustments in their machinery with ease.”

DIC India offers a comprehensive portfolio of products and solutions ranging from publishing inks to inks and adhesives for packaging. Moreover, the company has been delivering toluene free ink portfolio in India for more than a decade. Some of the cutting edge non- toluene solutions offered by the company are namely **SMART KF**, a solvent based gravure lamination ink system intended for high-end printing applications; **ULTRALAM NT**, a toluene free general purpose ink etc.



## **Toyochem Achieves New Adhesive with up to 80% Biomass Content** **Biomass content dramatically increased by synthesizing polymers from bio-based raw materials**



September 8, 2020, Tokyo, Japan—Toyochem Co., Ltd., a member company of the Toyo Ink Group, has developed a new pressure-sensitive adhesive (PSA) with a high bio-based content for use in packaging, labels and

tapes. The bio-based content for the company's Cyabine™ series of polyurethane adhesives recorded values up to 80%, while the Oribain™ series for acrylic adhesives up to 75%. Both series also include a removable PSA composition with 10% bio-based content, a feat that had been considered difficult to accomplish by using conventional bio-based adhesives.

As countries around the globe work to transition to a circular economy, materials produced from biomass are expected to play a key role. Given the tremendous focus on mitigating climate change and its impact, urgent research and investment is being devoted to moving away from today's petroleum-based economy to a more sustainable one based on recycling and renewable resources. As such,

bio-based materials are attracting increasing attention across a diverse range of fields, due to the ecological advantages that come with their use.

In response to these trends, Toyochem has recently developed an advanced pressure-sensitive adhesive composition with biomass content up to 80%. Building on its 2018 release of the industry's first adhesives with 20% bio-based content, Toyochem is pleased to launch another adhesive innovation with a substantially higher content level. Researchers in Japan achieved this breakthrough by synthesizing the polymer from raw materials derived from biomass. As a result, the new adhesive gives packaging converters who are looking to incorporate biomass into their packaging structures a more eco-friendly alternative without compromising on performance.

The new Cyabine and Oribain adhesives announced today are currently available in Japan with a worldwide release to follow in the next few years. With its ever-growing portfolios of biodegradable, bio-based, ultra-high solids and water-based adhesive products, Toyochem will continually work to create innovative solutions that help reduce the environmental load on society.

## **Toyo Ink Europe Specialty Chemicals Develops Near-Infrared Sortable Black Masterbatch**

*New technology enables the sorting of black plastic packaging for recycling*

September 22, 2020, Villers Saint Paul, France—Toyo Ink Europe Specialty Chemicals S.A.S. (TIESC), a member of the Toyo Ink Group, has developed a whole new range of Lioplax® black plastic masterbatch for near-infrared (NIR) sorting and subsequent material recovery. The new packaging masterbatch supports the recyclability of black plastic waste that is currently destined for landfill, thus helping our customers in closing the loop on the circular economy.

Presently, plastic waste sorting is based on automatic optical sorting methods with the majority of sorting equipment relying on the reflectance of NIR wavelengths. Standard black masterbatches are typically produced with carbon black pigments. Since carbon black absorbs infrared light, identification by optical sensors is impossible. This results in undetected black or dark-coloured packaging waste being sent to landfill or incineration. Addressing the recycling issue, TIESC developed a new alternative to standard carbon black masterbatch.

"Toyo Ink Europe Specialty Chemicals has successfully brought to market a sustainable alternative enabling your

packaging to integrate the recycling loop," commented Dr. Xavier André, Technical & Research Manager of Toyo Ink Europe Specialty Chemicals. "Packaging using a new Lioplax® black masterbatch can be detected by NIR sensors during the sorting stage at material recovery centres. This allows dark-colour packaging to be sorted and integrated back into the value chain as a reusable raw material through recycling. Our NIR black colorants have been certified according to the Cotrep recyclability test protocol and have received positive results at both Pellenc and Tomra testing centers."

The Lioplax® series of NIR-sorting black masterbatches are specially formulated for use in PP trays, PET preforms, films, bottles and other packaging applications. Different grades are available in varying black color shades, grades of resins (polyolefin, PET) and processing compatibility such as injection, extrusion and blow moulding. The advantage for brand owners is that they can keep their black packaging market product codes whilst becoming more sustainable.



## Knam Marketing launches SGS-certified antimicrobial copper film to terminate bacterial transmission

*Approved by NABL India and the U.S. Environmental Protection Agency, the 100% Korean film kills 99.9% of any virus in 5 minutes and aims to contain the COVID-19 spread*

**National, 23rd July, 2020:** Amid the circumstances where modern techniques are failing to suppress the current virus outburst, Knam Marketing, an international trader providing the best recyclables from all over the world to its customers has launched an SGS certified Anti-Microbial Copper Film. The protective film can act as a shield for surfaces from getting contaminated by bacterial-attacks. Approved by NABL India and the US Environmental Protection Agency (USEPA), the 100% Korean product is ideal for preventing toxic viruses and bacteria from growing and transmitting to humans. **It takes only 5 minutes to detect and deactivate almost 99.9% of the viruses.** As these copper film adhesive sheets are low in maintenance, we do not have to keep maintaining or replacing them at least before two years.

The novel Coronavirus outbreak declared as a global pandemic has disrupted humanity to the extent that the countries are under lockdown, and the economy is sinking like never before. In the absence of proper medication and adequate spaces in the hospitals for treatments, precaution can be the only way of protection from these viruses. However, regardless of the constant appeal for maintaining social distancing by the governments and the health experts, humans can end up touching publicly-exposed surfaces, like door handles, lift buttons, elevator handles, ATM display surfaces, market cart handles, electronics & digital devices, etc. The anti-microbial and anti-inflammatory copper film by Knam Marketing is self-sterilizing, which means it can decontaminate itself without any extra measures.

Four stages in which the antimicrobial copper film works against the viruses:

- **Identification:** The bacteria identifies the copper ion as a nutrient on the surface and absorbs it into its cell.
- **Penetration:** The absorbed copper ion then penetrates the cell membrane of bacteria, leading to water and essential nutrients' loss from the cell.
- **Suction:** The absorbed copper ion sucks out all the other essential-for-living elements from the cell, like active and reactive oxygen species.
- **Extinction:** With the loss of water, oxygen, and nutrients, the metabolic and respiratory activity of bacteria stops forcing it to die.

Speaking on the launch, **Mr. Amit Goel, Founder of Knam Marketing**, "This rapidly spreading health-crisis demands immediate and effective actions to safeguard the world from the destruction of the virus. Since copper carries the ability to eliminate bacteria and viruses in a short

span, making them undetectable within a few minutes, it is time that we incorporate the use of anti-microbial copper film on various surfaces and retain our healthy and virus-free lifestyle soon."

Some significant features that make the anti-microbial copper film by Knam Marketing indispensable in the current health-crisis are; the strong anti-microbial properties of copper, which remain active until the film lasts; the film can be easily used to cover any desired surface and it will start exterminating the virus; and, its natural antibiotic properties make it harmless for both – humans and the environment.



## MoU Inked between IPAMA and NASSCOM for Technology Upgradation

15th July 2020: An MoU was signed between Iqbal Singh, General Secretary, Indian Printing Packaging & Allied Machinery Manufacturers; (IPAMA) and Sudhanshu Mittal, Head – Gurugram Center & Director – Technical Solutions, National Association of Software and Service Companies (NASSCOM) Center of Excellence – IOT & AI at Noida today.

IPAMA is an association registered under the Societies Act, 1860, having its head office at NOIDA, UP. It has been assisting its Member companies in upgradation and adoption of latest Technology in Printing and Packaging manufacturing segments.

NASSCOM Center of Excellence – IoT & AI is part of the Digital India Initiative by Ministry of Electronics & IT (MeitY), in partnership with the State Governments and NASSCOM.

It is a nationwide program to develop culture of thought leadership, digital transformation and co-creation in Industry 4.0, Automotive, Healthcare, Agriculture, Energy, and other industry verticals. CoE is also engaged in facilitating Technology adoption by the Industry, by bringing the latest and deeptech innovations for Start-ups and Technology Companies and to help grow and scale their business interests. It also provides largest Innovation platform for enterprises, governments and innovators in emerging technologies of AI, ML, IoT, Big Data, Analytics, AR/VR and Robotics for Digital Transformation. NASSCOM aims to be the primary catalyst for development and adoption of innovative digital solutions in different domains.

On the eve of signing of the agreement, Dayaker Reddy, President, IPAMA stated that “This agreement will strengthen the Indian Printing and Packaging Machine manufacturers in upgrading their machines. In India, the emerging technologies such as artificial intelligence and advance printing and packaging are user-friendly for end-customers and ensuring widespread use in different sectors of the industry. The situation will change more in the coming years and more and more companies will come forward to make investments in automation of machines for quality enhancement, increase the production, make economical etc. We are encouraging the companies for adoption of new technologies in the printing and packaging sector”.

Sudhanshu Mittal stated that we are committed to helping Indian manufacturing sector with digital technology



(L-R) – Sudhanshu Mittal, Head – Gurugram Center & Director – Technical Solutions, NASSCOM Center of Excellence – IOT & AI and Prashant Vats, Director-Operations, IPAMA

adoption to improve their quality, productivity, worker safety and any other area where they need help. Indian ecosystem has variety of solutions available to meet the requirements of manufacturing companies.

Through this partnership we expect that IPAMA members will be able to leverage the expertise offered to adopt the digital technology in their operations and start their Industry 4.0 journey.

The objective of MOU is to impart training to IPAMA Members in the emerging areas of IT based technology and to help them with digital technology adopt in their operations. The Scope of Work incorporated in the agreement reads as under: -

- Enable access for the Members of IPAMA to the latest innovative products and solutions from the startups incubated by NASSCOM CoE and from the extended startup ecosystem.
- A deep-dive engagement program of NASSCOM CoE to fast track discovery and application of innovative solutions sourced from its network of deep-tech curated startups /innovators, system Integrators and technology companies.
- To organize Joint events and workshops to build awareness about the implementation of technology in printing and packaging machine manufacturing segments.
- To make members aware of existing and new use-cases as they get created to drive adoption of deep-tech within the industry ecosystem.



### FESPA postponed 2021 Global Print Expo in Amsterdam to October 2021



The FESPA events will now take place from 12-15 October 2021 in the same halls of the RAI, enabling FESPA to transition the current floor plan to the later date. The delay to October has strong support from the exhibitor base, who understand the clear rationale of addressing the risk that exhibitor personnel and visitors may still be unable to travel freely into Amsterdam in early March 2021.

Neil Felton, FESPA CEO explains: "The decision to push the event back by seven months doesn't dent our exhibitors' enthusiasm for a live FESPA exhibition as the engine for business recovery. Nor does it reflect any concerns about delivering a COVID-secure event. Rigorous health and safety protocols are in place with the RAI, and we're confident of protecting our exhibitors and visitors to the best of our professional ability." For latest information on all FESPA activity, visit [www.fespa.com](http://www.fespa.com).

### Xaar celebrates 30 years as an industrial inkjet innovator



Xaar is celebrating its 30th birthday in style with champagne sent to every member of the team to toast the business and its role in pioneering the use of industrial inkjet technologies around the world.

The company signed its first commercial agreement in 1991 with Brother Industries who licensed the technology to develop home office printers and fax machines. By 1992 Xaar had reached a significant milestone, surpassing £1m in sales achieved from license fees, the sale of evaluation kits and technical consultancy.

Alongside licensing its technology, the development and manufacture of inkjet printheads became an equally important part of Xaar's success.

John Mills, CEO of Xaar said; "30 years is a significant milestone for any business, and we were all extremely keen to mark the occasion and celebrate our accomplishments as a team – despite many of us still working in separate locations."

### Bangalore's Print Point Invests in New Heidelberg Speedmaster CX-75 6-color press with coating unit



Bangalore-based Print Point installed a Heidelberg **Speedmaster CX-75 6-color** with coating unit, renewing optimism for business revival and progress, even as the world gears for a 'new normal' post-lockdown.

An ISO and EICC certified printing and packaging firm, Print Point caters to Fortune 500 companies, since 1987. The elite firm specializes in advertising and promotional material, pharma/cosmetic/fluted cartons and pharma inserts/ leaflets through 4 manufacturing facilities across India spanning over 200,000 sq. ft.

The price-performance ratio of the CX-75 is inspiring. Any organization needs to rewire itself for continuous growth and innovation, not just to remain relevant, but to stay on top of its game. Embracing latest technologies is a surefire way to rise beyond the present change and challenge to new levels of accomplishment. Heidelberg is the print partner we trust to help us scale wider horizons," comments Mr. Sadanand Singh, Director Technical of Print Point.

The next-generation drupa model from Heidelberg – the Speedmaster CX 75, blends the best-in-class XL-75 technology representing a huge step towards purposeful automation and peak performance.

Smaller footprint, substrate flexibility and optimal automation make it easy to integrate the CX-75 into any press room. The double-diameter impression cylinders facilitate gentle sheet transfer, while accommodating diverse substrates, including paper, cardboard and plastics of up to 0.8 mm in thickness. Even at top printing speeds of 15,000 sheets per hour, the CX-75 is noise-free.

To achieve outstanding finishing standards for diverse applications, the coating unit of the CX-75 is fitted with a chamber blade system, and a wide range of coating supply and Anilox roller technology.

The Heidelberg Patented Alcolor Vario inking and dampening system of the CX-75 offer color stability and remote-controlled function ensure short-path inking with minimal ink consumption. A maintenance-free, full ink duct fountain foil-line allows quick and easy ink change overs, while precise inking and fast ink control response is supported by digitally controlled ink zone servo motors.

Automation features like AutoPlate assist in plate changes within the shortest time, reducing setup times for the CX-75. The new Intellistart 3 assistance system helps in job changes with time-optimized automation.

"We serve a choice clientele, and our bars are quite high. No compromise on quality or turnaround times. The Speedmaster CX-75 fits perfect into our modus operandi," conclude Mr. Ashok Kumar, Director Commercial of Print Point.



## Ready for Re-Start: Messe Düsseldorf draws up Hygiene and Infection Protection Concept

### Trade Fair Operations resuming in September

**CEO Diener: "We offer all the prerequisites for safe and successful trade fairs in Corona times"**

Here we go again: CARAVAN SALON Düsseldorf, the world's leading trade fair for motorhomes and caravans, will mark the resumption of trade fair operations at the homebase in Düsseldorf from 4 to 13 September 2020. After the lockdown in spring it has been possible to hold trade fairs and congresses again subject to specific conditions in North Rhine-Westphalia since 31 May 2020. Other Düsseldorf events on the agenda for this year include the medical technology trade fairs MEDICA and COMPAMED (16 – 19/11), the industrial fittings event VALVE WORLD EXPO (1 – 3/12) as well as the trade fair duo for wire, cable, pipes and tubes, wire and Tube (7 – 11/12).

The Hygiene and Infection Protection Concept of the Düsseldorf exhibition centre enables relevant industry platforms to be held while ensuring the greatest protection possible for exhibitors, visitors, partners and members of staff. It ensures observance of the required health precautions, hygiene measures and distancing rules and encompasses both measures for headcount and space management as well as hygiene, technical and organisational measures provided by the federal state government for holding congresses and trade fairs. The current Corona Protection Ordinance of the federal state of North Rhine-Westphalia serves as a basis.

At the same time, the gradual easing of international travel restrictions promotes the resumption of trade fair operations. Following the first border openings within Europe the German Federal Government has gradually lifted the restrictions for entries from third countries since 1 July 2020. Such initiatives especially benefit Düsseldorf's leading international trade fairs as they stand out with their particularly high international attendance. In 2019 this stood at 73.4% for exhibitors and 37.1% for visitors.

### Significant Step for Business

"I welcome how responsibly Messe Düsseldorf deals with the topic of infection protection and takes all precautions to ensure that safe trade fair operations are also possible in Corona times," emphasises Thomas Geisel, Lord Mayor of the state capital and chairman of the supervisory board of Messe Düsseldorf. "With its concept the trade fair company provides the basis for the re-start that business needs so urgently. Its global No. 1 trade fairs are indispensable for this; and this not only applies to exhibitors and visitors from throughout the world but also to the numerous firms operating in skilled crafts, stand construction, transport, catering, hospitality and retail that all benefit from the events." According to a study by Munich-based ifo Institute, Düsseldorf's trade fair and congress operations induce annual sales of approx. EUR 2.98 billion across Germany (in Düsseldorf: EUR 1.66 billion), secure 27,692 jobs (in Düsseldorf: 16,664) and generate additional tax revenue of EUR 567 million (in Düsseldorf: EUR 36.3). One third of all overnight stays at hotels are accounted for by trade fairs.

Emphasising the special relevance for the exhibiting industries, Wolfram N. Diener, CEO of Messe Düsseldorf since 1 July 2020, says: "All signs are pointing towards a new departure. Enterprises need platforms now to present themselves and their innovations, to network and jointly chart the course for the future. With our leading international trade fairs we deliver second-to-none prerequisites for doing so. Our hygiene and infection protection standards ensure that the safety and health of our exhibitors, visitors, partners and members of staff are protected in the best possible way. We are ready."

### Detailed Concept based on Proven Measures

As a matter of principle, the official distancing and hygiene rules shall be applicable at events held at the Düsseldorf exhibition centre, compliance is also up to each individual – as is the case in the public sphere and in retail. These rules include maintaining a minimum distance of 1.5 m, seeing to one's own hand hygiene, wearing a face mask, following the

sneeze etiquette and foregoing such welcoming rituals as shaking hands. If needed face masks will be handed out by service staff at the entrances and at the premises.

All forthcoming events at the Düsseldorf location will be subject to a limitation on persons present to ensure minimum distancing can be observed. Tickets will therefore be limited and only available online; visitors will have to register upon purchasing them. This permits the monitoring of headcount as people enter the venue. At the same time, the provisions of the Corona Protection Ordinance of the federal state North Rhine-Westphalia governing the traceability of all persons present can be complied with and implemented.

### Concrete Measures during Trade Fair Operations

Wherever queues form, floor markings will draw attention to the minimum distancing requirements. Here and on all public spaces Messe Düsseldorf staff and security personnel will ensure these distances are observed. This is performed on site and by means of existing video systems. At the exhibitors' stands this is done by their employees. To avoid bumping into people all aisles are to be used as in road traffic i.e. by keeping to the "right-hand lane". All doors – with the exception of fire protection doors – will be wide open for contactless use.

Sanitizers will be made available across the entire premises; at stands exhibitors themselves will be in charge of this. All payment transactions will be cashless – to the extent possible. For this reason all ticket counters will remain closed. Service desks, counters, etc. will be equipped with transparent partitions as hygiene guards. At least twice a day – also more frequently depending on the footfall – turnstiles and ticket scanners, service desk and counter tops as well as contact surfaces such as door handles etc. will be cleaned.

In the toilet facilities the maximum number of persons is determined by the number of open WCs and urinals. Here one out of two urinals and wash basins will be blocked off; WC cubicles will all be accessible without any restrictions. To monitor the number of users and safeguard the shorter cleaning and disinfection intervals of WCs, handles, washbasins and taps all toilet facilities will be staffed permanently by cleaners.

Constant and sufficient ventilation is ensured – by the air-handling systems and the specifications for stand construction and exhibit displays: the volume of fresh air constantly supplied to the halls exceeds the actual need many times over and the fresh air quality corresponds to the outdoor air. Furthermore, conference rooms or

ground floors in multi-storey stands are only permitted with open layouts to ensure they receive sufficient ventilation. The same applies to walk-in exhibits whose doors, windows and roof hatches have to be open at all times.

As before, there will be food service and catering offered at the events. The operators have to draw up their own hygiene and infection protection concept for this based on the Corona Protection Ordinance of the federal state of NRW and its annexes. For the duration of the Corona pandemic there is a general ban on stand parties and/or exhibitor parties at the premises. Stand construction is governed by the "SARS-CoV-2-Arbeitsschutz-standard" H&S standard of the Federal German Ministry for Labour and Social Affairs.

### Safety for the Workforce of Messe Düsseldorf

The protection of the workforce is also guaranteed: all members of staff will receive textile face masks; for outdoor jobs there will be an additional visor. Tools are, if possible, personally assigned to individual employees – and will be cleaned before being handed over to third parties. Protective gloves are mandatory if jobs cannot be performed with personally assigned tools or if an immediate exchange of materials and objects is required.

The hygiene and infection protection standards are constantly adapted to future developments and changing legal requirements. Messe Düsseldorf will provide timely information on any changes. Wolfram N. Diener emphasises: "The safety of our exhibitors, visitors, partners and employees is always our top priority. As usual, they can expect a high level of hygiene, safety and good medical care at the Düsseldorf exhibition centre".

### Education Stores installs WB@2500 perfect binder



Ghaziabad-based Education Stores has installed the WB@2500, a six-clamp perfect binder from Impeel-Welbound. The WB@2500 with

the maximum speed of 2,500 books per hour has several features including separate side glueing, adjustable ornamental creasing, inline cover feeding, cam-based nipping station and delivery among others.



## How to Avail an SME Business Loan?

**New Delhi, Aug 4 (KNN)** A massive generator of employment opportunities, small and medium-sized industries are the driving force behind jumpstarting economic development. NBFCs are becoming the ultimate solution for availing SME business loans. With utmost emphasis on digital media platforms for gauging the borrowers' loan eligibility, the traditional lending norms for obtaining SME business loans are being uprooted and stashed away by many.

Zero collateral requirements accompanied by hassle-free processes, minimum documentation, and flexible repayment periods help SME business loans play a significant role in giving SMEs all the assistance they require in every stage of their operation.

### What is an SME business loan?

Loans that are provided by NBFCs for catering to a wide range of financial needs of SMEs are called SME business loans. However, refusal of payments through Demand Draft and cheque mediums, sets them apart from banking institutions.

### Benefits of an SME business loan

Whether one does not possess the necessary funds to expand business or meet inventory expenses, SME business loans are committed to providing SMEs with monetary assistance required for their successful operation.

With this loan service extending its arms to the service as well as the manufacturing industry, an SME business loan is an efficient financing option for getting all your SME business monetary requirements in shape.

Upon acquiring an SME business loan, a rigid tenure for its repayment is not something that one has to encounter. An elastic 12 to 24 months repayment period marks it to be a convenient financing option for small-business owners. Electronic fund transfer or monthly EMIs on the lenders' website- an SME business loan can be repaid in any mode one finds to be convenient. With effect from March 1 2020, the EMI payments of SME business loans have been cushioned with a three-month moratorium period to assuage the COVID-19 impact on businesses all across.

The relaxed regulatory norms to acquire SME business loans are conducive for small-time borrowers as these loans meet urgent business needs, thereby ensuring rapid development. Loans up to three lakh rupees are provided for meeting limitless working and long-term capital requirements.

What are the eligibility criteria for obtaining an SME



business loan?

As NBFCs prioritize on fulfilling the immediate financial needs of small businesses, a handful of eligibility criteria is expected for making the loan availing process a piece of cake for the borrowers. Even though NBFCs make slight changes in their criteria, a few standard criteria remain the same.

- Applicants between 23-65 years.
- Income Tax Returns of the previous year should exceed 2.5 lakh.
- A minimum business turnover of 10 lakh
- A business in operation for at least 2-3 years
- Not applicable to NGOs and charitable trusts
- A business incurring profits for at least 2-3 years
- A registered business conforming to ethical nature
- A fairly-good CIBIL score
- The proprietor needs to be the owner of the premise or a house
- Proprietor's house not to be maintained as the business premise

### Does an SME business loan require collateral?

Highly accessible to businesses located in areas where the prevalence of banks is not common, non-banking financing companies negate collateral requirements. This acts like a blessing for small business owners availing SME business loans without collateral demands breathing down their necks. Interest rates charged on these loans are between 11.25% and 17.85%.

### How to avail an SME business loan?

Availing an SME business loan is something that does not involve tedious formalities. One can choose the most suitable loan options for any financial crunch that SMEs face. Ranging from working capital requirements to long-term investments, SME business loans have the potential to plug

the holes of financial inadequacies SMEs often encounter in areas where the prevalence of banks is a rarity.

Two simple steps are all that's needed to acquire an SME business loan.

- 1) Meet the lenders' eligibility criteria: The first thing you need to do before turning towards an NBFC for an SME business loan is to make sure you meet the minimum criteria set by them.
- 2) File the necessary documents: Lenders are put at ease with minimum documentation procedures to be followed for obtaining an SME business loan. This makes NBFCs a one-stop option for fulfilling urgent business needs with SME business loans.
  - Address proof
  - Residence proof
  - Annual bank statement
  - PAN card of business entity and stakeholders
  - Income Tax Returns of the last 2-3 years

SME business loan documentation is made easier with the provision of uploading their PDFs on the website of the respective lender. The online application procedure gets done within a few minutes.

Make it an effortless task- Things to consider before availing a loan

Whether it is for hiring new employees or meeting inventory expenses, SME business loans can be used to finance any business requirement of your choice. The necessity of sticking to the purpose for which you acquired the SME business loan is not insisted upon. This allows SMEs to flexibly utilise the loan fund for any unprecedented expenses that arise in the volatile business environment. Nevertheless, a clear picture of your loan requirements before applying for an SME business loan gives a greater edge to your loan approval process.

As SME business loans involve a high risk to lenders, the creditworthiness of the company is an essential factor for

assessing whether it has a repayment capacity or not. Getting credit scores checked before applying for an SME business loan is insisted upon by many lenders. However, sometimes NBFCs relax the CIBIL score criteria and consider bank transaction details of the borrower as well.

Keeping an online loan account helps you keep track of all the crucial SME business loan details. It also aids in the process of monthly EMI repayments, which can be done on a weekly/fortnightly basis too. The no-penalty EMI policy is a relief for SME business borrowers who are unable to make it on time for the repayment cycle, provided they inform the lender the reason for it in advance. Additional fees are generally not applicable while acquiring SME business loans. Look out for those resorting to fraudulent charges.

So, if you are planning to expand your business or are looking for emergency funds to sustain your business, then look out for an SME business loan at the earliest as the loan disbursal process is quick and hassle-free.

Courtesy: KNN India

The scheme will infuse liquidity in the MSME sector, providing 100 per cent government guaranteed loan for the period of 4 years including 12 months moratorium for principal amount and with a limit of 20 per cent of total outstanding of upto Rs 25 crore, he added.

Vipul Mahajan, Joint Vice President, Market Planner - Commercial Business, TransUnion CIBIL said that it is important to keep a watch on the signs of recovery to quickly align portfolio actions. The signs of recovery include, starting of credit repayments, controlling debt build-up, granting ECLGS support, CIBIL MSME Rank remaining intact in good range, beginning of business transactions and good promoter risk situation.

"MSME credit was going through a tough time pre-COVID but ECLGS has set the stage for boosting the MSME sector," he added.

### Indian micro-businesses optimistic of recovery: Survey



New Delhi, Aug 27 (KNN) Micro-businesses in India are optimistic of continuing their business despite being hit hard by the COVID-19 pandemic, said the 2020 Global Entrepreneurship Survey.

Reportedly, as per the survey, with more than 60 per cent of the Indian very small business owners responding that despite the slowdown and negative impact brought on by the pandemic, they are confident that their business will continue (as compared to 52 percent globally).

The survey further reveals strong values of resilience, self-reliance and zeal for digital skilling amongst Indian entrepreneurs – indicating a strong commitment to

fight back in a post COVID-19 new normal environment.

The overwhelming majority of Indian very small business owners surveyed (88 per cent) believe that their business will grow in the next three to five years, with 43 per cent responding they expect growth of at least 50 per cent, and another 45 per cent expecting to grow at least 25 per cent.

"Additionally, 57 per cent of the respondents said they expect to be able to recover from the aftermath of COVID within the next three to 12 months. This clearly states how determined SMBs in India are to get back on track," the survey found.

83 per cent of those surveyed reported a decline in revenue, nearly half of them had to shut their business temporarily, the survey added.

Additionally, 45 per cent had to make changes in the way they operated. Many small businesses in India are being impacted by low financial investment due to the COVID-19 environment, with more than 70 per cent of respondents reported experiencing an overall decrease in investment.

Forty-eight percent of these small businesses said that maintaining cash flow was the most pressing need to keep

their business running during this crisis period.

"But even with these challenges, the survey observed that very small Indian businesses are stepping up, with 56 per cent of them believing it is more important now to positively impact their community, as compared to 41 per cent globally," it said.

Additionally, 37 per cent say they started donating to charitable causes as compared to 17 per cent globally.

"While it is always good to maintain a positive outlook to help overcome present challenges, entrepreneurs in India are showing what the entrepreneurial spirit is about," said Nikhil Arora, Vice President and Managing Director, GoDaddy India.

"They may have had to shut down even if only temporarily, but they are adapting and working to rebound and help their small business grow," he added.

## 81 per cent of eligible MSMEs in ECLGS are structurally strong: TransUnion CIBIL

**New Delhi, Jul 4 (KNN)** 81 per cent of eligible Micro, Small and Medium Enterprises (MSMEs) in Emergency Credit Line Guarantee Scheme (ECLGS) are structurally strong, said TransUnion CIBIL analysis.

Addressing a FICCI webinar on 'Financing Avenues for the MSME Sector', Rajesh Kumar, MD and CEO, TransUnion CIBIL on Friday asserted, "According to the TransUnion CIBIL analysis, it is heartening to note that almost 81 per cent of eligible MSMEs in ECLGS are structurally strong. It is important that credit guarantee scheme reaches to deserving MSMEs."

The MSME sector is the lifeline of the country and in the current pandemic situation, it is critical to find and fund MSMEs that are structurally strong to refuel Indian economy, he added.

Kumar further appreciated the scheme and said that ECLGS is a simple and enabling scheme that will benefit MSMEs.

Kumar also apprises members present in the webinar that in the COVID-19 scenario, TransUnion CIBIL is working towards helping and implementing the scheme.

"It is a good opportunity for strengthening our monitoring system for MSMEs. TransUnion CIBIL is reaching out to eligible borrowers and also monitoring portfolios of existing and new loans," he added.

Highlighting the objective and features of ECLGS, Kumar said that the scheme was launched by the Government of India for supporting MSMEs in the COVID-19 crisis. It will provide relief to the MSME sector by incentivizing Member Lending Institutions (MLIs) to provide additional credit of up to Rs 3 lakh crore at low cost, enabling MSMEs to remain in business.



The scheme will infuse liquidity in the MSME sector, providing 100 per cent government guaranteed loan for the period of 4 years including 12 months moratorium for principal amount and with a limit of 20 per cent of total outstanding of upto Rs 25 crore, he added.

Vipul Mahajan, Joint Vice President, Market Planner - Commercial Business, TransUnion CIBIL said that it is important to keep a watch on the signs of recovery to quickly align portfolio actions. The signs of recovery include, starting of credit repayments, controlling debt build-up, granting ECLGS support, CIBIL MSME Rank remaining intact in good range, beginning of business transactions and good promoter risk situation.

"MSME credit was going through a tough time pre-COVID but ECLGS has set the stage for boosting the MSME sector," he added.

*Courtesy: KNN India*



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