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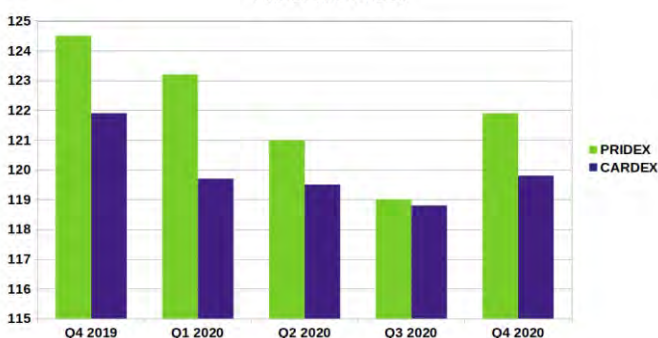
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WATCH THE SLIDE WITH CARE AND CAUTION
Downward trend in the AIFMP indices clearly offers
some relief to the print and packaging industry
facing immense business pressures on **page No. 13**

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MESSAGE FROM PRESIDENT

Dear Readers

Our mother India is currently engaged in an all out war against the Covid-19 pandemic and an economic slowdown. Our country also faces a threat on the line of actual control (LAC) with China over Ladakh. Nepal's redrawing of its world map has affected its smooth relation with India.

The Covid 19 Pandemic has played havoc with normal economic activity and life throughout the globe. In our country the Lockdown has led to economic meltdown/distress which pushed countless out of jobs leading to one of the biggest migrations in recent times and pushed millions of small businesses to the edge. I call upon our knowledgeable readers to follow the directions and guidelines issued by the Government to combat the Covid 19, I am sure that we will win this war against humanity and soon our economy will be on right track.

Our Hon'ble Prime minister is very much concerned about Covid-19 pandemic and the problems of the business fraternity. My humble appeal through this message to Hon'ble prime minister and Union government of India is that our printing fraternity is in deep crisis please stand by us and help us to bail out from this with your healing touch.

I welcome the proposals of the Corporate Affairs Ministry to decriminalize the Provisions of the Limited Liability Partnership (LLP) Act, 2008 to improve

ease of doing business for law abiding LLPs and to declog the Criminal Justice System.

On behalf of the entire business establishments including printing industry in the country I would like to thank the Central Government for bringing the 'Sabka Vikas (legacy dispute Relation) scheme 2019 with regard to resolving the indirect taxation issues and the 'VivadSe Vishwas bill 2020" for resolving the pending tax disputes related to income tax and corporate tax.

I earnestly appeal to the Central Government for declaring a similar scheme on EPGG Export Obligation in view of the fact that a large number of Industrial Units and more particularly the Printing Units are stuck up with unfulfilled exports obligations because of which they will be required to shut down and lose their hard earned assets.

As per the Survey of Global CEO'S conducted, the recovery is expected by Quarter I of 2022. The Covid 19 pandemic has not only created crisis but also opportunity. I am sure our printer brothers will convert this crisis into opportunity and will be able to scale new heights

I once again appeal to our knowledgeable readers to kindly share with us your valuable suggestions on how to accelerate the growth in our Printing Industry.

Dear Readers virtual meeting is the blessing in disguise due to Covid-19 pandemic. AIFMP has been organizing

web council to interact with our members. As a part of it our web council on Print Future – A Holistic View was organized by our Federation on 25th May 2020 from 4 p.m to 5.00pm. The response was, overwhelming 440 members participated with great enthusiasm. Besides we are organizing our important office bearer meeting on web council periodically. We have more planning ahead with most interesting topics and I am sure you will be happy to know the same in my next message.

The detailed reports of these web council seminars are included in this e-magazine for the information of our knowledgeable readers.

DIBYAJYOTI KALITA
President



Editorial



Whether you were in the top 20% or the bottom 20% of the rankings, you know that the balance of 2020 will be a year of transformation. Both ends of the spectrum will work hard to get back to some sense of normal. While a recovery will undoubtedly appear, not all participants will benefit equally. What does that mean for your business? What will you do to end up on the right side of the divide and reach your goals?

How you get to the right side of the recovery will depend on where you are starting from. There are those organizations who have everything they need under one roof: the vision, people, technology, resources and the right clients. For those, it becomes a matter of execution, looking for that next new opportunity, and never being satisfied with the status quo.

But, what about those organizations that don't have the resources at their immediate disposal, what options do they have available? Whether you are small, medium, or large; a printer, a mailer, a marketing services provider, or somewhere in between, if you don't have the internal resources it can be a daunting exercise to capture additional business from your existing clients. And remember, your intent is to introduce the next layer of diversified services that complement your core offerings and expand your client involvement.

During your strategic planning process or your key client reviews, you may have identified gaps in the products and services you provide to your core clients. Forming a strategic alliance could be an option in filling those gaps. There are many forms of strategic alliances and major corporations have relied on these for years. This can begin with a simple agreement without the trading or sharing of equity. Both companies would maintain their independence and a new company wouldn't be formed. This is simply an alternative to gaining access to the resources, technology, or staffing that you currently don't possess and that would be valued by your core clients. Think of it as a step up from just outsourcing the work. Combined with your internal efforts, these organization(s) can help you capture business that neither of you could have won on your own. Depending on your area of focus, you may already have a supplier that you work with whose relationship could be elevated to more of a collaborative one. Or perhaps it could be someone that a current client works with directly and can make the introduction to you.

An alliance can be fully transparent or can be operated behind the curtain depending upon the nature of the service and the level of

collaboration required with the client. There should be an agreement in place that details the rules of engagement, the vision behind the effort, how revenue will be divided and a mechanism for how to end the alliance.

Depending on your starting point, areas that could be considered include marketing services, campaign management, data analytics, fulfillment, fundraising strategies, or design services. If you're a printer-mailer perhaps you can align with a data analytics organization to help make sure your clients are mailing to the right people.

Think about the opportunities that you see within your core group of clients that you currently cannot capture and that the learning curve would be long and steep. Or it could be that the capital investment is too risky right now, your internal resources are already stretched too thin, or you wouldn't be perceived as credible without a third party expert at your side. Those could be good areas to pursue.

What does it take to make a strategic alliance successful? The list is comprehensive but here are a few key areas that should be addressed. They look like any success factors for a good business relationship.

- Aligned with your company's vision, goals and objectives
- Focused on the client deliverables
- Key management buy-in and involvement. It starts at the top.
- Demonstrated core competency – everyone can play their position
- Mutual trust
- Integrity: OK, sounds good so far right? Here's the catch – most alliances fail to meet their objectives and are dissolved! Why, what happened?
Usually it's due to a few of these conditions. As they say, to be forewarned is to be forearmed.
- There wasn't enough commitment from either or both sides- Not enough planning went into forming the relationship in the beginning
- One party couldn't deliver
- The objectives weren't clear nor shared.

The pace of change in our industry, the economy and with our clients will continue without hesitation and it will become increasingly difficult to keep up. Companies will continue to invest in technology so that they can expand their deliverables to their core clients. The execution gap though, is typically in the people. The companies may have the technology, but lack the internal skills that did not already exist, nor were necessary in the past.

One option is you can go out and hire the right people and build that department, or perhaps look into a strategic alliance to get you started.

Wishing you all a profitable year ahead.

P. Chander
Former President MPLA & AIFMP
Editor - Coramandal Printer & Printing Times



EXPORT PROMOTION

Web Council 2020

ADVANTAGE INDIA

“Never let problems become your captain. You become the captain of your problems: defeat them and succeed”.

Quote from *Advantage India*—Authored by our former president APJ Abdul Kalam.

The country and people, who are well prepared can take the benefits home, India can do it.
How? Join us for the webinar to know more about it from experts panel.

The Export Promotion Committee of All India Federation of Master Printers (AIFMP), organized a Web council on 09 May 2020 - 04.00 PM to 05.30 PM (IST) via virtual online meeting platform.

The Web Council began with the **President address. Mr Dibyajyoti Kalita, President, AIFMP**, said that in this Lockdown period the entire world is disturbed. This is a crucial and unpredictable time.

During this period, it is a Historic Moment for AIFMP in organizing this connecting the Printers pan India for the first time by online mode. It is well-known that Printers are by nature not always adopting digital technology. But India is in a key position to take a lead in world economy due to decentralization.

And the Supply chain has to be relooked. This online technology is helping us to connect with printers big and small without having to travel, and the organizers have identified notable speakers for the webinar.

The president welcomed each speaker and ended his address.

Mr Manoj Mehta, Chairman, Export Promotion, AIFMP, gave a brief about the purpose of the webinar.

He narrated a story of how a farmer keeps ploughing in his field regularly even though there was no rain for a long period, but anticipating the hay days ahead, even if it is uncertain. In the same way, AIFMP-Export Promotion Web Council: Advantage India Mr.Mehta insisted that printers keep themselves on their toes during the lockdown so that

post lockdown, unprecedented tasks can focused upon. He added that our Prime Minister has recently made an offering of double the space Taxation. This can be considered a golden chance.

The moderator on the event, Dr.TKS Lakshmi Priya introduced the speakers one by one and speakers tookover.

Speaker 1: Mr Mahesh Bhupathi, Retired Tennis Player on Leadership

Padma Shri Mahesh Bhupathi recalled his tennis days and the Grand Slam Titles that he won along with his team mates. He emphasized on the importance of sharing the strengths of team members.

Comparing his days of tennis, the doubles and mixed-doubles, the importance of backhand forehand combination and his experience in establishing India's first 'Beauty Platform for Celebrities', he noted that, 'Leadership is more about sharing strengths' and complement each other.

The business environment had more challenges in terms of a empowerment of team, making them feel part of the team and crisis management. Its about taking responsibility, doing things and being open to learning from mistakes. More importantly we need to understand that there is no perfect person in this world.

He also made a remark on the difficulty in establishing and running a business in India. Though quite some efforts are made, he feels that, we are still a long way to go in terms of hassles in licensing, permissions etc.



When asked about his tennis academy, he noted that the purpose was to give back with gratitude. The core idea is to expose youngsters on 'How to Win?', 'How to deal with adversity? And more importantly 'How to lose?'. He also remembered his childhood days, as a drop out in 6th grade and how travel and sport help him understand life.

Speaker 2: Mr Ajit Shah, Faculty and Consultant for International Business, on "How we can achieve 'Advantage India'?"

Mr Ajit Shah envisions a shift in nature of demand from printing to packaging. On a similar note, supply would require significant improvisation in courier and e-commerce. Food packaging and delivery is one significant sector to watch out for.

In his views, 'Advantage India' is a possibility. New opportunities will emerge. The realization of these opportunities would require improvement in quality of products, quality of delivery; on-time every-time and augmented by government reforms in finance and banking.

Mr Ajit Shah also pointed out the global trend in printing industry. 80% percent of market share in printing is held by china. The Covid effect sees Japanese industries

withdrawing out of china. 'Back to home country' effect and also shift in base to other business friendly countries like Philippines Thailand, Malaysia, Indonesia and Srilanka. The changing competitive landscape.

He also went to remark, "We are not a poor country. We are a poorly managed country". Advantage India can happen as we improve of skills to meet the new global dynamics aided by government reforms.

Mr Ajit Shah, drawing from the successful model of automotive industry in India, proposes a model where a few large companies can be the face of the printing industry, supported by clusters of small and micro enterprises.

"Social security should be the responsibility of government and not the business". This he feels would be a great accelerator for growth of Indian industry.

Speaker 3: Mr Satish Malhotra, PP, Chairman-Government Relations, AIFMP, Managing Partner of Swan Press on "How Government will support print exports post Covid-19?"

Mr Satish Malhotra gave an outline of the efforts made by our government in these challenging times of Covid. Interest subvention to neutralize high interest rates, MEIS

for export licenses, SEIS, Duty exemption and remission, Advance Authorization, EHIA, EPCG, PEE and other industry specific schemes that are under consideration. Embassies trying to become enablers for business is a significant shift that is envisaged.

‘We need to become a worthy and sustainable producer’. The way forward for the industry to realize this would be job standardization, specialization in a niche area and quality of delivery.

Issues of compliance, bureaucratic hassles, easing of labor laws are the concerns that government should address. The golden rule would be to “Export our goods and not our taxes”.

My Satish Malhotra also emphasized the importance of stable currency rate to mitigate losses due to market fluctuations.

Speaker 4: Mr. R.Suresh, PP AIFMP, CEO S.T. Reddiar & Sons, Cochin Mr R Suresh on “Exports to all Asian Countries post Covid-19”

Mr Suresh sees a huge opportunity for exports from India. We have around 200,000 small and medium industries in printing industry.

His optimism comes from the possibility of Joint ventures with Asian countries, embassies becoming business enablers and the large population of our country.

Mr Suresh, though optimistic, pointed out that the most critical deterrent to our success is our easy going attitude and lack of discipline.

He also emphasized the need for constituting an APEX body to facilitate the progress of printing industry. With focus on skill development, shift to packaging, cluster management and liaison with embassies and global forums.

The meeting concluded with a vote of thanks by Mr.K. Rajendran, General Secretary, AIFMP. He thanked the “Galaxy of Celebrity Panelists” who have enriched this Web Council by imparting valuable information to the audience on the key aspects of Export Promotion. They have shared excellent insight into various topics that are most useful for printers, especially since we are foreseeing foreign ventures in India and printers have to be prepared for it. He expressed his desire that the participants benefit from the speeches of the experts and requested them to implement these key point as applicable to their business.



All India Federation of Master Printers (AIFMP)
President, Office Bearers and GC conduct
EXPORT PROMOTION WEB COUNCIL 2020

09 May 2020
4.00 PM to 5.30 PM (IST)

[Register here for FREE webinar](#)
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Mr Mahesh Bhupathi
Tennis Player

Views on Leadership



Mr Ajit Shah
Faculty and Consultant for International Business

How we can achieve ‘Advantage India’?



Mr Satish Malhotra
PP, Chairman Government Relations, AIFMP
Managing Partner of Swan Press

How Government will support print exports post Covid-19?



Mr R Suresh
PP AIFMP, CEO S.T.Reddiar & Sons, Cochin

Exports to all Asian Countries post Covid-19



Mr Manoj Mehta
PP, Chairman Export Promotion AIFMP
Utility Printpack Private Limited

Host



Dr TKS Lakshmi Priya
Professor—Printing Technology
Avinashilingam University

Moderator

Coining the term Web Council:

Mr.Rajendran went on to describe the genesis of this first Web Council by AIFMP. The name Web Council was coined to be synonymous with Governing Council of the AIFMP.

The session concluded by all participants and panelists thanking each other and wishing each other good luck.

About the virtual platform used for Web Council:

The announcement for the Web Council was done by sharing a (i) promo poster through social media such as Whatsapp; (ii) a blog site was created for this purpose (<https://sites.google.com/view/aifmpadvantageindia-2020>), and (iii) a Face Book account (aifmpwebinars) was created to live stream the event. The organisers used Google Forms for online participant registration. The Web Council was conducted via zoom meeting platform. The meeting was live streamed via Face Book and later uploaded in YouTube (https://youtu.be/KzPk_EEEid8)



WEB COUNCIL

PRINT FUTURE A HOLISTIC VIEW

All India Federation of Master Printers organized AIFMP Web Council on 'Print Future- A Holistic' view on 25th May 2020. The web council virtual session/conference commenced at 4.00 pm on 25th May 2020.

Mr Harjinder Singh, Chairman-International Relations who moderated the event welcomed Office Bearers of AIFMP, Panelists and others to the Web Council - Virtual Seminar.

Mr Harjinder Singh invited Mr Dibyajyoti Kalita, President-AIFMP to deliver his welcome address.

Welcome Address By President-AIFMP: Mr Dibyajyoti Kalita, President-AIFMP wished good evening and welcomed the panelists and participants to the Web Council seminar on 'Print Future'. He said due to Covid-19 life has changed. He added that now situation demands that one should learn to live with Covid Virus until the Vaccine is developed and made available to everyone. He further said lockdown guidelines has been followed by printers both in letter and in spirit. He added public meeting(s)/ gathering has been suspended for the time being. He hoped **Covid-19** virus is eradicated soon.

President further said AIFMP through vendor had organized Web Council on Export Promotion on 9th May, 2020 with the guidance from Mr Manoj B. Mehta, Past President-AIFMP. He was glad to announce that AIFMP Web Council on Print Future was being held by Federation directly. He was over whelmed by the huge registration for this programme.



President appealed to all the participants to give healthy feedback about the current programme – 'Print Future-A Holistic View' to enable the Federation to make further improvements in its further Web Council seminars.

President expressed his deep gratitude to the panelists namely, Mr Ramesh Kejriwal, Mr Samir Patkar, Mr C.G. Ramakrishnan and Mr Bhuvnesh Seth for sparing their valuable time in attending the Web Council and sharing their rich experience and giving suggestions to the participants and the viewers. He also thanked Mr S R Sharma, Past

President-AIFMP for his keynote address, Mr Harjinder Singh, Chairman-International Relations for moderating the seminar, Mr R.N. Dutta Baruah, Hon. Jt. Secretary and Mr K. Rajendran, HGS-AIFMP for their valuable contribution for successfully organizing the AIFMP Web Council.

President further said he was delighted to note that Mr Raveendra Joshi-IPP, other Past Presidents of AIFMP, OBs and most of the GC members and other printers are participating in the Web Council seminar and expressed his sincere thanks to all of them. President welcomed all the participants to the virtual seminar and invited them to send their suggestions to the federation to make the future programmes innovative and most successful with this he concluded his welcome address.

Mr Harjinder Singh - expressed his sincere thanks to President for his brief and knowledgeable welcome address.



Keynote Address by Mr S.R. Sharma: Mr Harjinder Singh invited Mr S.R. Sharma Past President, AIFMP to deliver his keynote address.

Mr S.R. Sharma thanked Mr Harjinder Singh for his warm introduction. He also thanked President-AIFMP for giving an excellent over view of AIFMP.

He further said, he was feeling delighted to note that the panelist to the discussion(s) selected are the persons who are the actual driving force of Indian Print Industry. He added that when the matter of Covid-19 comes to somebody's mind it starts creating all sorts of hiccups, anxiety, fear and uncertainty about future. Whereas according to him Covid-19 is only a temporary phase. He added that Covid-19 has given all of us a different ways to lead the life, one should boldly face the reality and should not be afraid of it. He said too much fear in the minds of people will not result in solving the problems/issues rather solution will come out with positive attitude and positive intention to work. He further said there may be hiccups and bottlenecks for next 6 to 9 months, however the printing industry will overcome these thorns and will grow, as according to him Covid-19 has given us the great opportunity to be a global player in future and the Indian printing industry has a very bright future.

He further said observing safety of 3M's (men, materials & machines) is the vital issue across all the industries in India

or at abroad. He also advised printers not only to concentrate on local market but also should go global.

He advised printers to trust themselves, and their ability and they will be winners from 2021 onwards.

Mr Ramesh Kejriwal, Chairman-Parksons Packaging: The address of Mr Ramesh Kejriwal was revolved around under mentioned topics: -



- A. *Packaging Industry Over View*
- B. *Focus on Folding Carton*
- C. *Different segments within Folding Carton*
- D. *The overall size of folding carton market in terms of value*
- E. *The kind of strategy to be adopted to remain in the industry and how to export and become global player.*

I. Packaging Industry Over View: He said over all packaging industry involve flexible, paper board, metal and glass packaging. He further said flexible packaging constitute 64%, paper board packaging about 19% and Metal and glass packaging caters to 17% of overall market.

He further said post Covid situation there will be more growth in flexible and paper board packaging due to ban on single use plastic, FSSAI Regulations, consumer awareness, sustainability etc.

II. Different Segments with Folding Carton: He enumerated the main segments under folding carton as under: -

- a. *Pharmaceuticals*
- b. *Packaged food, beverages*
- c. *Home and personal care*
- d. *Apparel and consumer electronics*

He said post Covid-19 situation there will be tremendous growth in the pharmaceuticals products. He further said there will be more demands for packaged food and home and hygiene products like soaps, detergents and sanitizers.

He added that demand for products like apparel and consumer electronics may go down in the near future say for one year.

III. Total Size of Folding Carton Market: He said market size of these products are approx. Rs. 30,000/- crores per annum.

IV. Strategy for Future: He said operators should try to mould themselves post Covid-19 in terms of giving more innovative product to the consumer/market and adopt more standard operative practice of maintaining social distancing, maintaining hygienic conditions, complying with environment rules etc. which result in up gradation of quality of products, which will again help the printers to bring the quality products to global market.



Mr Samir Patkar, President-Heidelberg India: Mr Harjinder Singh requested Mr Samir Patkar to address the participants.

He further said that optimization of the cost is the need of the hour, one should be able to retain their financial strength and stay relevant and should be able to grab the opportunity.

He added that labour issues being faced by businessman across all the industries including printing will continue at least for next 12 months due to the movement of migrant labourers from one state to another state.

He added that the Covid-19 pandemic has changed: -

- a. The individual business practices
- b. The purchase methods
- c. The need to adopt more safety of men, materials, machines and products.
- d. The routing of supply chain.

Mr C.G. Ramakrishnan – CEO, Technova Imaging Systems Pvt. Ltd.:

He said that Impact of Covid-19 and Lockdown and subsequent lockdown has tremendous impact on Indian economy & business. He added everybody has experienced for the first time in their life the combined effect of medical, financial and economic meltdown due to Covid-19 pandemic.



He said everybody including individual printing firms, MSMEs, medium enterprises and big corporate bodies are facing the problem of lack of demand and disruption in supply chain.

Mr Bhuvnesh Seth - Replika Press Pvt. Ltd.: Major features of his briefing were:-



- Availability of quality raw material is a serious problem, therefore Indian business man has to import quality quoted/art paper.
- In the recent past lot of printers have made huge investment in infrastructure
- Chinese labourers are very good in production, their productivity is more as compared with Indian labourers
- Chinese shipping facilities are good
- Chinese dedicated train corridors are also good.
- The Sagar Mala dedicated corridor is under progress in India
- Recently E-Book has got boost
- Book publishers exporting books are trying to rationalize warehousing cost
- Since India is major consumption centre for high quality books, post Covid-19 pandemic there is huge opportunity for book publishers to further their business

After the completion of technical session few questions were connected with the printing industry were asked and the panelists answered the same.

On the request of Mr Harjinder Singh, Mr K Rajendran, HGS proposed vote of thanks.



Moderated by:
Harjinder Singh
Chairman-International Relations

Spending the Lockdown Wisely, with Webinars By Kamal Chopra

Kamal Chopra, the former president of the All-India Federation of Master Printers (AIFMP) and the general secretary of Offset Printers Association (OPA), on behalf of OPA, hosted 24 webinars from 11 April till date. Chopra shares his experience.

'Printing industry after Covid-19'

It was my first attempt while there were eminent international speakers to guide us. The prime object of the webinar was to turn the time available due to lockdown from idle to ideal, to discuss elaborately about the impact of Covid-19 on the industry and how to deal with the threat once the market is operational again. Apart from India, the webinar was attended by printers from Sri Lanka, Nepal, and Indonesia. Initially, the webinar was planned only to notice the expected changes in the technology and social system after the pandemic. But, taking into consideration the huge demand, the scope of the webinar is divided into four parts — i) how to remain empowered in current situation; ii) technological and operational changes after lockdown is over; iii) silver lining from Covid-19 and iv) safety of machinery and equipment during lockdown.

'Digital will grow more due to Covid-19?'

Just to educate the printers about latest technologies and techniques guidance of digital media when it was noticed that news websites and apps have registered a spike both in time spent on the site/app and the number of users visiting the sites to track the latest updates since the Coronavirus outbreak in India. According to a joint study by Broadcast Audience Research Council of India (BARC) and Nielsen India, there has been a 41 % increase in time spent on news apps. Users spent around 40 minutes per week tracking news on their smartphones in the week of 28 March to 3 April, up from 27 minutes in the pre-Covid sample period (13 January-2 February). Overall, the news franchise on smartphones has grown 34%, the report revealed. With this, print volumes are likely to reduce post-lockdown. Under these circumstances, what will be the scenario of growth of short-run digital printing?

'Financial management and MSME schemes during and after lockdown'

Financial management remains a crucial issue during this period of lockdown everywhere — how to manage the funds and if there is any scope for government support to the MSME sector during these days of no production but to pay salary, electricity bills, taxes, EMI, etc. The webinar was very informative, taking into consideration that we had to repeat everything in Hindi.



'Printing press of tomorrow' (role of TG in productivity and sustainability of printing industry)'

It was a special webinar with the presence of top printers of India to share their views about the system and style of working of printing presses of tomorrow. Trainee Graduate (TG) work for the engineering profession and initially assist engineers. They are responsible for collecting data on running production lines and may take care of preliminary data analysis to put the facts and figures from the various production systems. During the webinar, top printers discussed and submitted their views about the quality of TG they require for the printing press of tomorrow.

'How to be ready for overseas printing jobs'

As per indications available, many countries have decided to shift production from China, post Covid-19. May be some of these companies are looking at India as their next destination, but are we ready for that is a big question. A large percentage (above 85%) of our printers are micro or small, who are yet to begin automation, digitisation, quality control, and be communicative on global standards. Due to lockdown, 2020-21 is going to be the year of survival. During this webinar important information on the requirements and obligations for the export of printing was discussed in detail. What type of preparations is required to be done by our printer community to be ready for taking up overseas job was discussed.

'Newgen printers pursuing success'

The subject was very close to my heart. I always appreciate young printers. During this webinar, young printers from across the country shared their views on how they are planning to face the challenges after lockdown and during 2020-21, the year of survival. It was great to note the confidence of the young generation in print who are capitalising on their talents, efforts and time, to pursue success.

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'Women entrepreneurs and post-lockdown challenges'

Though the subject was similar, this time there were ladies in print to answer it. It was interesting to know the perspective of women printers, and what awaits them post-lockdown.

'Leadership challenges during and after lockdown'

It was the time when discussions were going on throughout the country, what and how to pay the salaries of the staff, how to manage the factories due to new guidelines issued by the government, etc. In terms of business and the economy, things are changing on a daily and an hourly basis. Realities are different now than they were earlier, because of 'new normal' to be followed by the people and the industry. In this scenario, there are going to be difficult choices that leaders will have to make and yet remain flexible and adaptable. Leaders need to treat the coming

Are we witnessing the COVID-19 effect?

What are the latest numbers?

CRISIL has recently published the Q4 (FY2020) results for the indices PRIDEX and CARDEX. In the Q4 of FY2020, PRIDEX stands 121.9 and CARDEX at 119.8. The quarter-on-quarter and year-on-year trends are somewhat complex for PRIDEX and CARDEX after the Q4 (FY2020) results. PRIDEX has jumped by 2.9 per cent compared to Q3 (FY2020) while it has dropped by 2.6 per cent year-on-year. CARDEX has risen by 1% from 118.8 in Q3 to 119.8 in Q4 of FY2020, and it has plunged by 2.1 per cent compared to Q4 (FY2019). CARDEX has, however, almost plateaued since Q1 FY2020 with a minimal rise of 0.1 per cent over the year.

What do these indices tell us?

PRIDEX has declined consistently between Q1 (FY2020) and Q3 (FY2020) before sharply rising by 2.9 per cent in the last quarter of FY2020; CARDEX, on the other hand, has remained remarkably stable at around 119 points through FY2020.

“CARDEX’ almost-steady journey through FY2020 underlines that the packaging printers must refrain from undercutting each other even by compromising on business bottom-line. Packaging converters must watch the market trends closely to stay in sync,” Sanjay Patel, the brain behind the duo AIFMP indices and the Project In-charge, cautions, “the rising input costs for commercial printing are sure to make the situation difficult for the printers in this vertical. These printers, especially the ones with weaker balance sheets, will feel the maximum pressure.”

The pandemic challenge

Sanjay further observes and advises the printers and the packaging converters to go back to drawing boards, take a detailed and critical look at their business model and tweak it to tide over the monumental challenges presented by the extended nationwide lockdown and the ‘new normal’ in the era of COVID-19. “We must keep our eyes and ears open to spot, learn from, and adapt to the changing client and end-customer demands, and the rapidly changing consumer behaviours because of the concerns for health and safety.” He adds, “it is best to identify trends and

set our focus on the long-term. Don’t forget to monetise and leverage the short-term gains from the opportunities presented by a changed consumer behaviour or a sudden surge in demand for a product. However, we all must remember that in these times, we must aim for sustained, long-term business than investing resources to chase those elusive landfall profits from niche, market-oriented, short-term product development.”

Above and beyond indices

Sanjay doesn’t forget to caution us about the sharp rise in manufacturing costs considering COVID-19 pandemic. He has especially advised the printers and packaging converters to update their clients of higher manufacturing costs at present and in the near future. “We all will experience this meteoric rise in manufacturing costs due to labour shortage; however, it will not be uniform across the industry. It is therefore advisable that each one of us assesses the situation and communicates with clients to avoid undercutting in these times of acute crisis,” he advises fellow business owners.

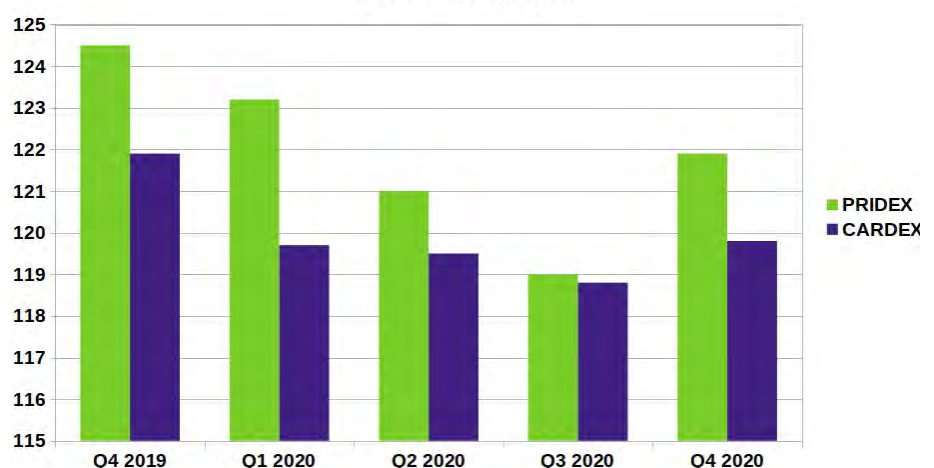
Where can you find the indices?

To know more about PRIDEX and CARDEX follow the link: <https://tinyurl.com/yayqnp2k> OR scan the QR code on the cover and bookmark it on your smartphone’s Internetbrowser for quick access. The detailed methodology used at computing PRIDEX and CARDEX is readily available at <https://tinyurl.com/yaqrr65m>.

Please note that FY2013-2014 is the base year for the twin indices with the index value at 100.

More power to all print company owners through AIFMP-CRISIL indices!

PRIDEX and CARDEX



MMS Lifetime Achievement Award 2020



Delivering the keynote at MMS Printers' Day, Sadhvi Bhagawati Saraswati reminded the audience that it is not the most wealthy but a wise person that Indian culture teaches us to respect, follow, and appreciate. MMS, with its 2020 Lifetime Achievement Award (LTA) did just that by honouring Pranav Parikh of TechNova Imaging as the LTA 2020 Awardee.

Pranav Parikh: the philosopher businessperson

MMS Lifetime Achievement Award 2020 recipient, Pranav bhai is one of the most known names from the print and packaging industry. He has founded arguably the most successful Indian print-supply manufacturing company and the brand, TechNova Imaging. He has led TechNova for almost half a century since inception in 1971. "This is an industry trailblazer who has contributed to the print and packaging industry through innovative development and creating a mark in the international market, and at the same time, contributed to society," former President of MMS and Chairperson for MMSLTA2020, Anand Limaye added that "this is a man of ideas and integrity, and a believer in processes and systems." Pranav bhai is respected as a mentor by many printers and print business professionals. And, he is known in the company as a 'nurturing leader' who believes in supporting people to shine, do well, and be proud of their achievements.

Addressing through video conferencing, businessperson, renowned Sitar player, a Padma Bhushan recipient, and elder brother of Pranav bhai, Pt Arvind Parikh, said, "we are a blessed family; all the three brothers have been able to

build and grow our businesses while perusing our passions in life. Pranav, as you all know him better, has built TechNova from zero to hero over the years. His principles and integrity, innovation and hard work, and his personal commitment towards all the stakeholders of TechNova, especially to its customers, has been an inspiration for our entire family."

A humble stalwart

Pranav bhai is a keen learner, a forward-looking thinker, and a very empathetic businessperson. His unique personality has built and sustained a fascinating culture at TechNova. The company is process-focused yet empathetic to people; it is hierarchical yet very open to experiments, suggestions, and innovations across the organisational pyramid; and above all, the company is customer-focused in perhaps the Biblical sense of the term.

"So much positive vibrations coming my way made me feel wonderful; however, it is a bit embarrassing to hear about you only the positive aspects and not the negative aspects. It is a unique experience, I must say. All the good things you have said about me, I will strive to cultivate those qualities. I don't see them in myself yet; however, I will make an effort to bring them about," Pranav bhai added in his award acceptance speech, "it is a special privilege to receive MMS Lifetime Achievement Award at the hands of His Excellency the Governor of Maharashtra, Bhagat Singh Koshiyari. From the few minutes of interaction with him on this platform, I have learned how wonderful and the down-to-earth man he is." As he identified and acknowledged the key members



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Pranav Parikh was honoured with The World Economic Forum Award. The citation he accepted from Klaus Schwab, President of World Economic Forum (WEF), reads, "...your company has been selected by the World Economic Forum and World Link Magazine as one of India's most remarkable and rapidly-growing entrepreneurial companies." As we all know, WEF is the foremost international organisation integrating leaders from business, government and academia into a partnership committed to improving the state of the world. It is widely known for its Davos Global Economic Summit and various Regional Economic Summits.





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DOT Institute to host webinar on financial guidelines

The Covid-19-induced lockdown has seen many industries struggle with their finances and worry DOT Institute to host webinar on financial guidelines about restarting operations. To tackle this, the RBI announced



Covid-19 regulatory packages and reduction in key rates on 27 March and 22 May 2020.

In addition, the finance minister came out with a number of schemes on 13 May 2020, primarily, to support MSMEs. And one of these schemes also received a cabinet nod on 20 March 2020.

However, the schemes have to be effectively utilised with a procedural approach. Thus, the webinar will shed light on the papers to be submitted and letters to be written to banks to make use of the announced schemes, among other key focus areas.

"As businessmen, it is imperative for us to know the nitty gritty involved in these schemes, so that we take a conscious decision in the right direction," said Dhote.

Kamal Chopra nominated member at 'Court of DCRUST'

Governor of Haryana and Chancellor of Deenbandhu Chhotu Ram University of Science & Technology, Murthal (DCRUST) has nominated Professor Kamal Chopra as member of the court of DCRUST with immediate effect for a two year term. Court is the highest body for the planning of administrative and financial activities of any university.

Chopra said, "It is great honour, moreover, recognition of your work and efforts always encourage for going an extra mile. I always pay my full attention to all the given responsibilities. I always try to put new things on the table and which give energy and fresh air to the body."

Chopra has rich experience as an honorary faculty at various universities and colleges of repute in India and overseas. He has the social and political experience of the printing industry along with his strong overseas connections. He has been the President of All India Federation of Master Printers (AIFMP), the largest body of printers in the world.



General Body meeting of the JPA



General Body meeting of the Jammu Printers Association (Regd.) was held on Saturday, the 14th March 2020 at Hotel Country Inn, Opp. Bahu Plaza, Jammu. S. Joginder Singh, President welcomed the members and asked the General Secretary a presentation by Mr Sanjay Bhat, Swarnim Enterprises from RISO, premier manufacturers of Xerox machines. He informed the members about the machines which are beneficial for the Printers for their quick run jobs.

Mr. Adarsh Pal Gupta, Vice President (North) AIFMP gave a vivid description of the GC meeting of the Federation held at Imphal, capital city of Manipur. He also threw light on various activities of the Federation. A delegation from JPA S. Joginder Singh, President, Sanjay Verma, General Secretary and S Hardeep Singh with spouse attend the G. C. Meeting. Mr. Satish Sharma briefed the members about the health

schemes of Life Insurance Corporation of India. These schemes with low premium are beneficial for everyone. They also gave a detailed presentation about the activities of LIC. The members took keen interest in the insurance policies being offered by the Corporation. Punctuality draw was held. There was another lucky draw sponsored by M/s. Velocity

Enterprises which was won by Mr. Joginder Gupta of M/s. Kumar & Co. Mementos were presented to the representatives from RISO and LIC. Event sponsors M/s. Deep Paper Mart and M/s. Velocity Enterprises were also felicitated. Vote of thanks was presented by Shri S. K. Gupta, Past President who profusely thanked the members



for their esteemed presence and participation for making the meeting a grand success. Dinner was served after the meeting.

TOPA NEWS

Telangana Offset Printers Association (TOPA) had taken up the following tasks on an emergency and tried for the unity, focus and wellbeing of it's members in Covid-19 Pandemic situation.

- TOPA had conducted an Opinion survey covering important issues like payment of wages to employees, assessment of RBI / Govt guidelines on moratorium period on payment of interest and installments on term loans, request to State govt for waiver of fixed charges for power, water, property tax and other industrial payments, extension of time for payment of direct and indirect taxes, contribution by employees to PF, request to banks to sanction additional limits in working capital to meet the exigencies, rescheduling or restructuring of term loans to avoid NPA categorization, delaying other statutory payments etc., to know the real hardships of our printers who are all MSME units and to make representation to the Central and State govts requesting them to extend a helping hand to the MSME CATEGORY as it is contributing to 48% of country's GDP.
- The responses and results of the survey have been circulated to the members for their guidance and help. It was very well appreciated and later adopted by AIFMP for the printing industry as a whole at the national level.
- TOPA has also sent communications to it's members guiding the printers as to how they should take care of their employees, machine maintenance, customer contact, finances, maximum use of limited resources and changing nature of business during the lockdown period and in preparation for the opening after the lockdown.
- TOPA periodically conducted various meetings of it's Office bearers and with members to discuss and plan steps for the benefit of all in this critical time.
- TOPA officials participated as Panelists and also as participants in various useful Webinars organized by AIFMP and other Affiliated Associations on a wide variety of subjects and topics for the benefit of printers in the country as a whole. The highlights of those Webinars were shared in turn with our members for their knowledge and benefit.



- TOPA PRESIDENT Sri. C. Ravinder Reddy had been approached by various leading TV Channels to know and highlight the problems of printing industry in Telangana State. He took the opportunity to highlight and request the State govt for help and support to save the printers from this unprecedented Virus situation. Both Print and Electronic media gave wide coverage to his observations and appeals.
- TOPA also circulated latest govt guidelines to all the members to take the precautions in time for the opening after the lockdown to safeguard the interests of employees, customers and other visitors in this virus situation.
- Many TOPA members participated with enthusiasm and interest in the first ever Web Council organized by AIFMP on Export Promotion. It was well appreciated.
- TOPA conducted a Web Council meeting for it's members on 31st May 2020 to emphasize on the need to plan and control the costs of production, reduction of wastage and improve profitability. There was huge response and willing participation of members for their benefit.
- TOPA conducted area wise meetings at major printing business centres of LAKDIKAPOL, CHIKKDPALLY and BALKAMPET with multi COLOUR printers in twin cities of Hyderabad and Secunderabad to attempt and arrive at uniform printing quantities and rates. The meetings were well attended by printers with enthusiasm, unity and a sense of belonging and the printing quantities and rates have been agreed UNANIMOUSLY for implementation. Rate posters are released and they are in force from 15th June, 2020 with utmost unity.

With such unity of purpose, focus, leadership and sense of belonging, TOPA wishes to embark on many more activities and programmes for the benefit of printers in near future.



Trust in PRINTPACK INDIA 2021



All of us are aware that we are phasing through a very dark phase these days. It is a global phenomenon due to outbreak of COVID-19 pushing the entire world into Pandemic condition. It has and it is affecting adversely on health of masses coupled with their business, jobs, profession, and related works.

However, it is a temporary hurdle. Every single upcoming moment is unpredictable and comes up with a newness of events that includes both -sorrows and happiness. Hence, the past pains or happiness are overshadowed by the new events and we keep indulging into the present situations and keep forgetting the previous things day-by-day. With a huge population, India is possibly one of the biggest markets for world businesses.

India has been amongst the fastest growing economies of the world over the last decade. And it is likely to continue a high growth path for next decade or two. The government has stated its objective to make India a 5 trillion-dollar economy (double the GDP of India) by 2025. High growth in the economy is having an impact on per capita growth of population and hence increasing the purchasing power of the country. Global companies are investing heavily to build products made for Indian conditions to tap into this opportunity.

At this situation, Indian Printing Packaging and Allied Machinery Manufacturers Association (IPAMA) is organizing the 15th edition of PRINTPACK INDIA exhibition and 1st edition of India Sign & LED Expo 2021 from February 03-08, 2021 at India Expo Centre, Greater Noida on a very economical rate. As on date, 12 June 2020, 270 Companies have already booked their space. The companies are showing trust on PRINTPACK INDIA Exhibition. At this crucial time 12 companies have reserved their space in PRINTPACK INDIA during Corona Period (Mar – May).

“IPAMA is not only an Association, it is a family of Printing and Packaging Machine Manufacturers, which dedicatedly works for its Industry. I assure to all the companies that IPAMA will not leave its Members/Industry alone.

Even at the time of demonetization we offered various facilities to companies for easy participation in PRINTPACK INDIA, and it was a huge successful event. Corona is a temporary hurdle, the 15th PRINTPACK INDIA will be a grand successful event and a mini world show on the

Graphic Arts Industry” said Mr Dayaker Reddy, President, IPAMA

Exclusive Halls have been reserved for Label and Corrugation Industry for the convenience of the Exhibitors and Business Visitors. IPAMA has signed agreement with different Associations for effective participation of particular segments, like Agreement Signed with The Federation of Corrugated Box Manufacturers of India (FCBM) for Corrugation Hall, the Association of Label Printers and Suppliers (ALPS) for Label Hall, the Screen Printers Association and Screentex Magazine for Screen Printing Zone. IPAMA is also organizing its maiden expo on Signage Industry i.e India Sign & LED Expo 2021, during PRINTPACK INDIA 2021, for which IPAMA has signed agreement with Sign & Graphic Magazine and M/s Buysell Interactions for Signage Industry.

Being an Association’s Event, PRINTPACK INDIA is the most economical exhibition and not to be missed show for the companies relating to Graphic Arts and Packaging Industry.

Keeping in view the above facts, IPAMA sincerely advises the industrial units to participate in PRINTPACK INDIA 2021 in a big way. The next opportunity will only be in 2023 – after a long wait of more than two years.

FORM IV (RULE 8)

Statement about ownership and other particulars about magazine entitled PRINTING TIMES

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T Nagar, Chennai 600 017
6. Name and addresses of directors and shareholders holding more than one percent of the total capital: All India Federation of Master Printers, 605 Madhuban, 55 Nehru Place, New Delhi 110 019.

I, K Rajendran, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Sd/-

K Rajendran
Publisher

Covid-19: Konica Minolta's New bizhub i Series to facilitate smarter and safer remote digital printing experience for new-age offices

- The New bizhub i Series comprises multifunctional printers in the colour (bizhub C250i, bizhub C300i, bizhub C360i, and bizhub C450i) and monochrome (bizhub 226i, bizhub 266i, bizhub 306i, bizhub 225i & bizhub 205i) categories.
- These solutions not only empower modern workplaces to print remotely but also to seamlessly digitize documents and streamline the workflow.
- Other top features include banner printing function, IC card authentication, Virus Scan, high speed SSD etc.

The Covid-19 crisis has emerged as the black swan event of the 21st century, leaving the work cultures across organisations the world over in a shambles. Against this backdrop, new-age professionals are using the digital ecosystem to bypass the geographical constraints of the lockdown as they scramble to meet their daily deliverables from the safe confines of their homes. It is here that Konica Minolta's innovative range of digital Multifunctional printers under the New bizhub i Series enters the picture to provide quarantined professionals with smarter and safer office printing and workflow management solutions.

The New bizhub i Series comprises multifunctional printers in the colour and monochrome categories. The former range includes bizhub C250i, bizhub C300i, bizhub C360i, and bizhub C450i colour printers. On the other hand, bizhub 226i, bizhub 266i, bizhub 306i, bizhub 225i & bizhub 205i constitute the monochrome line up.

These solutions not only empower modern workplaces to print remotely but also to seamlessly digitize documents and streamline the workflow. In this way, the KM range of digital MFPs can lend a competitive edge to organizations over their peers by enabling them to maintain business continuity in keeping with the social distancing protocols. The following some of the key features enabled by the KM products:

Mobile printing

As the normalization of disease-curbing social distancing codes has demonstrated, the minimisation of one's physical contact environment will continue to be the priority for individuals across the globe. In the face of this

transformative effect of the pandemic across the global business ecosystem, KM solutions reduce contact with common touchpoints such as computer screens that can act like potential Covid-19 vectors. Instead, MFPs under the New bizhub i Series enable individuals to conduct printing operations remotely using their personal mobile devices.

Banner print function

Besides enforcing the social distancing-compliant precautionary measures at the workplace, organisations also need to actively spread awareness to tackle Covid-19. Banners comprise one of the effective awareness-building tools that can be employed at offices now that the work is resuming slowly. Once the economic ball starts rolling again and business functions across sectors regain their momentum, offices will be required to issue circulars, notices for precautions, advisory, etc. for not just the workforce but visitors as well. And KM MFPs are well-equipped to meet this demand.

IC card authentication

In sync with the idea of minimising the physical contact environment, the biometric-based systems will now be replaced by contactless alternatives. The use of IC card authentication (employee ID card) feature comprises one such solution to the problem at hand. The MFPs

under New bizhub i Series come equipped with this feature. All a user needs to do is, wave their ID card over a card reader on the machine to print, thereby forgoing the need to touch the MFP Screen.

Besides being compatible with social distancing codes, the IC card authentication also facilitates robust cybersecurity measure in an increasingly sophisticated threat landscape. Since only the authorized users can print or scan using IC card authentication, this feature ensures sensitive documents and business-critical information do not fall into the wrong hands.

In this manner, Konica Minolta underlines its commitment to providing a smart, safe, and secure digital printing experience to new-age offices across India. At the same time, the innovative solutions under the New bizhub i Series further consolidate the company's position as a domain leader in the country's office printing landscape.

To know more please visit: www.konicaminolta.in



Delhi's Gurdwara Rakab Ganj Sahib Installs Heidelberg Speedmaster CS-92



New Delhi-based Gurdwara Rakab Ganj Sahib upgraded its print facility with a brand-new Heidelberg

Speedmaster CS 92 press, reaffirming its commitment to excellent print quality. Run by the Delhi Sikh Gurdwara Management Committee (DSGMC), the facility prints Sri Guru Granth Sahib, the central religious scripture of Sikhism and other related holy texts, calendars, diaries, and material in accordance with the Sikh religious code. The sacred texts are then supplied to Gurudwaras (a place of worship for the Sikhs) in India and overseas.

The installation was a festive occasion with strong participation from DSGMC members, including Manjinder Singh Sirsa, the president of DSGMC, and Harmit Singh Kalka, the general secretary.

"The Heidelberg Speedmaster CS-92 enhances overall print quality and productivity, with quicker makereadies and turnarounds. We are excited to print Sri Guru Granth Sahib on a world-class quality press," Manjinder Singh said.

Built upon the Speedmaster CD 102 platform, the Heidelberg Speedmaster CS 92 can accommodate a wide array of print substrates with thicknesses ranging from 0.03-mm to 0.6-mm. Boasting print speeds of up to 15,000-sheets/hour, this high-end press is integrated with Heidelberg's proprietary Prinect workflow to make operations simple and intuitive.

The remote-controlled, calibration-free foil ink fountain of the Heidelberg Speedmaster CS 92 ensures superior quality and stable colouring through the entire production run, with 500 increments per colour zone. A speed-compensated Alcolor dampening system facilitates stable ink-water balance, and outstanding print quality.

The DSGMC and Shiromani Gurdwara Parbandhak Committee (SGPC), Amritsar are the only two bodies with exclusive and legal authorisation to publish the authentic version of Gurmat literature (philosophy of the Gurus), the holy scripture and other religious texts of the Sikhs. The two committees also supply scripture and sacred literature to NRI Sikhs living in 50 countries.

Manjinder Singh concluded, "The Heidelberg Speedmaster CS-92 is a value asset to assist the shift from conventional and monochrome press operations to highly-automated, full-volume, colour printing. Waste optimisation is an added bonus. With the CS-92, we look forward to setting new benchmarks in productivity and performance."

Fujifilm set to inspire Indian PSPs with free Acuity book

Print service providers in India are invited to download a new guide to the Fujifilm Acuity - 92 pages of inspiration, application ideas and technical intelligence.

June 26, 2020: Fujifilm India has released a 92-page book packed with inspiration and motivation for print service providers considering their next move. The expansive guide focuses on the Fujifilm Acuity flatbed printer series - a natural and versatile choice for forward-thinking businesses.

Available to download free of charge, with hard copies distributed on request, the book begins by outlining the technical advancements of the Acuity followed by an inspirational insight into potential applications together with real-life customer case studies. It looks at the market for high-quality sign and display work - such as safety and social distancing signage where demand is currently increasing - while also exploring the profitable vertical markets of interior decor, metal decoration, packaging prototypes, membrane switch graphic overlays, thermoformed plastics and creative effects.

Not only is it increasingly important for PSPs to consider diversification into new markets like these, it can be an exciting proposition thanks to the versatility offered by digital inkjet technology and inks. Compared to screen and litho printing, digital inkjet delivers an equivalent level of output quality with superior ease-of-use and flexibility. Acuity users may also discover environmental benefits over other technologies thanks to the system's extensive material compatibility.

S.M. Ramprasad, Executive Vice President at Fujifilm India Pvt. Ltd, comments: "We are all of course familiar with printing for retail display and exhibitions, but as those markets are in a period of emergency, the forward-thinking PSP needs to look beyond their regular everyday print production and explore new opportunities.

The 92-page Acuity book is available for free download here: <https://www.acuityultra.in/download-our-acuity-book/>

MSME Ministry issues guidelines on 'Distressed Asset Fund – Subordinated Debt for Stressed MSMEs'



June 26 : The Ministry of Micro, Small & Medium Enterprises (MoMSME) has issued guidelines on 'Distressed Asset Fund – Subordinated Debt for Stressed MSMEs' – Communication.

The guidelines have been approved by the Department of Financial Services, Department of Expenditure and Reserve Bank of India.

The approved budgetary outlay for the scheme is Rs 4,000 crore.

The Scheme is named as 'Distressed Assets Fund - Subordinate Debt for Stressed MSMEs' and the credit product for which guarantee would be provided under the Scheme shall be named as 'Credit Guarantee Scheme for Subordinate Debt (CGSSD)'.

To provide guarantee coverage for the CGSSD to provide Sub-Debt support in respect of restructuring of MSMEs. 90% guarantee coverage would come from scheme/ Trust and remaining 10% from the concerned promoter(s).

The objective of the scheme is to provide personal loan through banks to the promoters of stressed MSMEs for

infusion as equity/ quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME advances.

The Scheme would be applicable to all credit facilities sanctioned under CGSSD for a maximum period of 10 years from the guarantee availment date or March 31, 2021 whichever is earlier, or till an amount of Rs 20,000 crore of guarantee amount is approved.

MLIs / Lending institutions for this purpose shall include all Scheduled Commercial Banks (SCBs).

The Scheme is applicable for those MSMEs whose accounts have been standard as on 31.03.2018 and have been in regular operations, either as standard accounts, or as NPA accounts during financial year 2018-19 and financial year 2019-20.

According to the guideline, Fraud/ Willful defaulter accounts will not be considered under the proposed scheme.

The Scheme is valid for MSME units which are stressed, viz. SMA-2 and NPA accounts as on 30.04.2020 who are eligible for restructuring as per RBI guidelines on the books of the Lending institutions.

As much as 1.50% per annum on the guaranteed amount on outstanding basis.

Guarantee fee may be borne by the borrowers as per the arrangements between the borrower and the MLIs.

The amount equivalent to the guarantee fee payable by the eligible lending institution may be recovered by it, at its discretion from the eligible borrower.

The guarantee service fee once paid by the lending institution to the Trust is non-refundable. Guarantee service fee shall not be refunded, except under certain circumstances like -Excess remittance; Remittance made more than once against the same portfolio.

CIA seeks clarification over 'Distressed Assets Funds-Subordinate Debt for MSMEs'

Chennai, Jun 26 (KNN) Consortium of Indian Associations (CIA), a forum of over 30 associations spread across India, covering various sectors of businesses, has come forward on a 'Save M-SME campaign' and sought clarification from the government on "Distressed Assets Funds-Subordinate Debt for MSMEs".

This is the credit guarantee scheme for sub-ordinate debts, providing relief to 2 lakh MSMEs. According to the

Government, this Scheme will support promoters of the operational MSMEs which are financially stressed under banking rules.

The guarantee cover worth Rs 20,000 crores will be provided to the promoters who can take debt from the banks to further invest in their stressed MSMEs as equity, hence maintaining liquidity and debt-equity ratio. According to the scheme, 90% guarantee coverage for this

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CIA sought a number of clarifications from the government with regard to the scheme that included the eligibility or selection process while also highlighting that the biggest concern was whether the additional funds infused into the



company would be used by banks towards regularisation of their stressed account.

"Assuming 200,000 MSME are considered as beneficiaries of the Rs. 20,000 crore it works to an average of Rs 10 lakh per company as equity infusion. Is this sufficient to turn around a company or further loans will be offered as debt, equity is raised?" the statement from CIA asked.

"The scheme says it is eligible for all applicable NPAs as on

Govt launches scheme to provide Rs 20,000 cr guarantee cover to MSMEs



New Delhi, Jun 25 (KNN) Union Minister of Micro, Small and Medium Enterprises (MSME) Nitin Gadkari has launched the Credit Guarantee Scheme for Sub-ordinate Debt (CGSSD) which is also called "Distressed Assets Fund-Sub-ordinate Debt for MSMEs".

As per the Scheme, subordinate debt scheme to provide Rs 20,000 crore guarantee cover to two lakh MSMEs who can take debt from the banks to further invest in their stressed MSMEs as equity.

"It was felt that the biggest challenge for stressed MSMEs was in getting capital either in the form of debt or equity.

Therefore, as part of Atmanirbhar Bharat package, on May 13th, 2020, the Finance Minister had announced this scheme of subordinate Debt to the promoters of operational but stressed MSMEs," said an official statement on Wednesday.

After completion of necessary formalities including approval of CCEA and consultation with the Finance Ministry, SIDBI and RBI among others, the scheme was formally launched Gadkari from Nagpur.

90% guarantee coverage for this sub-debt will be given under the Scheme and 10% would come from the concerned promoters.

The payment of the principal amount will be under moratorium for seven years. Maximum tenure for repayment will be 10 years.

"It is expected that this scheme would provide much required support to around 2 lakh MSMEs and will help in reviving the economic activity in and through this sector. It will also help in protecting the livelihoods and jobs of millions of people who depend on them," the statement added.

Gadkari expressed thanks to Prime Minister Narendra Modi and Union Finance Minister Nirmala Sitharaman for further extending support to the MSME sector.

Courtesy : KNN India

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