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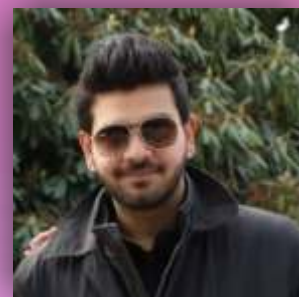
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1927-2017

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Phone +91 11 26451742 /43, 41651742.

Email : ptimes101@gmail.com / fopaid11@gmail.com

Co-ordinator : Sonia 9811986436

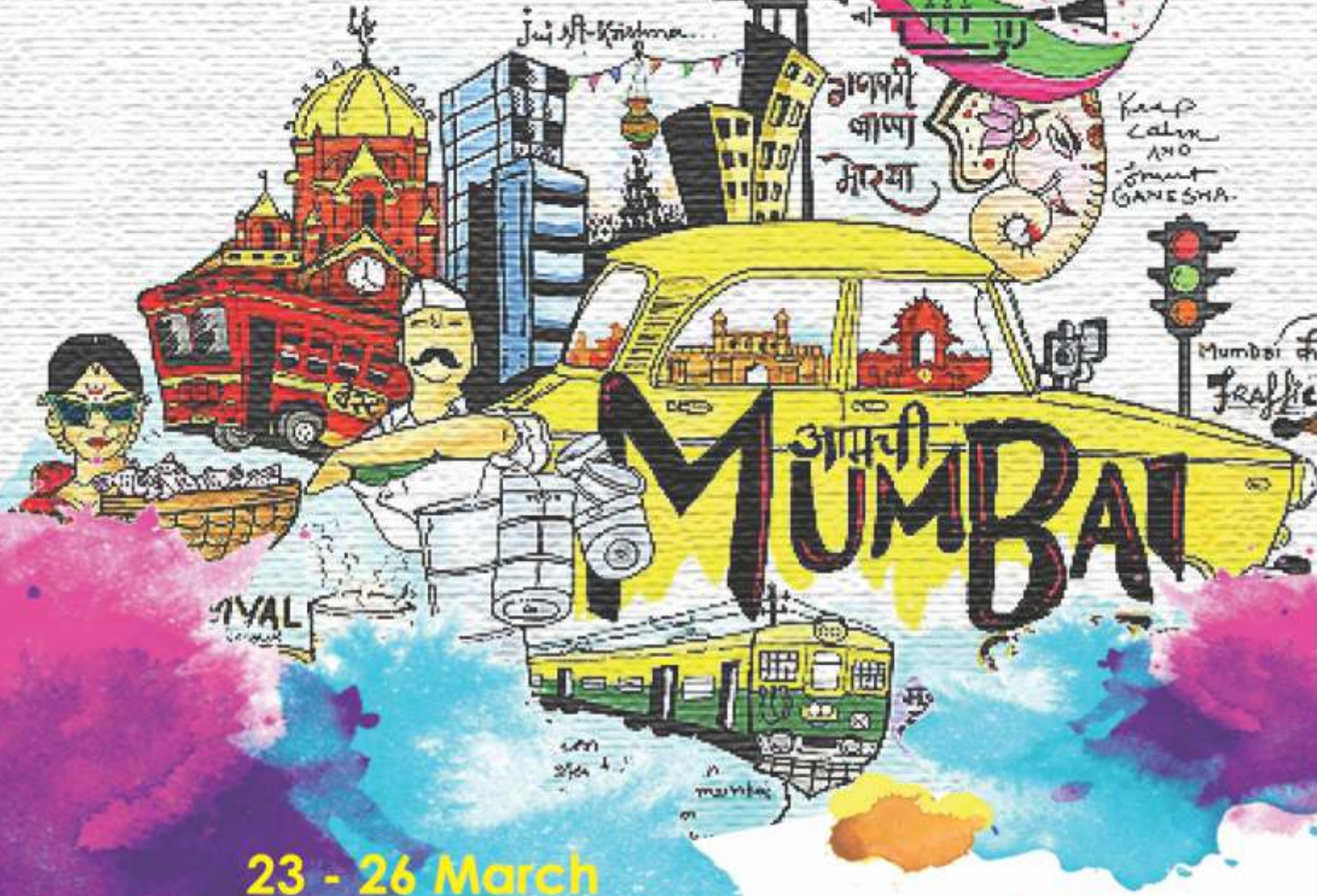
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PAMEX 2022

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

Dear Readers

As you are aware Covid-19 virus infection is very contagious, you should religiously use sanitizers and other disinfection services in your immediate surroundings. You should also make use of face masks and strictly follow social distancing norms. Constant maintenance of personal hygiene is the need of Hour.

Bureau of Indian Standards (BIS) organized Webex Meeting on the subject Printing Industry – Need for Standardization on Friday, 3rd July 2020 at 3.00 PM. Mr Rajneesh Khosla, Scientist E & Head of the Mechanical Engineering Department of Bureau of Indian Standards (BIS) made presentation on the subject “*Printing Industry – Need for Standardization*”.

A detailed report of the above-mentioned presentation is included in this magazine.

World Print and Communication Forum (WPCF) held virtual meeting on 22nd July 2020 to know the impact of Covid-19 Pandemic on the World Printing Industry Associations. Representatives from India, Japan, South Africa, Brazil, Australia had attended the virtual meeting. The next WPCF meeting is scheduled to be held on 27th – 28th May 2021 at Stockholm, Sweden.

The Union Cabinet has approved the new Education Policy on 29th July 2020 and is the third since independence. As per the policy, students can leave with a certificate

after one year, diploma after two years, degree after three years and degree with research after four years.

As per news report, the Central Government will soon introduce Taxpayer's charter in the Income Tax Act with statutory backing, which will include their rights, to ensure fairness for all assesses, Union Finance Minister-Smt. Nirmala Sitharaman stated recently.

India is the second-largest market after the US in terms of visitors for popular video conferencing platform Zoom, its Founder & CEO – Mr Eric S. Yuan said recently. The US-Head quartered company, has 21 offices globally, including India, US and Japan.

The Reserve Bank of India announced the Monetary Policy on 6th August 2020 the Repo and Reverse Repo Rate remained unchanged at 4.0% and 3.35% respectively. The aim of the policy is to revive growth, mitigate the impact of Covid-19 Pandemic and to maintain inflation within limit.

On behalf of the All India Federation of Master Printers I applaud and congratulate Mr C. Ravindra Reddy, President-TOPA and Vice President (S)-AIFMP for donating generously Rs. 10 lakhs to TOPA in honour of his parents Dr. C.V. Narasimha Reddy Garu and Smt. Sarada Garu.

I had forwarded my earnest appeal through the last edition of printing times to Hon'ble

prime minister to bail out printing fraternity from deep economical crisis due to Covid-19 pandemic. But relief package yet to be announced. Our survival is at stake. Therefore once again my appeal to Hon'ble prime minister printing fraternity is waiting for your healing touch so please bless us with relief package and generate new life to printing fraternity.

I further appeal to Central Government to withdraw Notification giving instructions to Banks, PSUs and other Government Departments to curtail on printing of stationery items particularly calendars and diaries as a cost cutting measure. We are of the firm belief that curtailing of printing of calendars and diaries will worst hit the printing sector, especially the Micro and Small Enterprises.

I once again appeal to my dear readers to send your views/comments/suggestions to make your magazine-Printing Times more attractive and informative. With this I conclude this message.

DIBYAJYOTI KALITA
President





Editorial



When was the last time you took a hard look at how well your business executes? Some basics include, did we get the project right, did we get it out on time and did the client like it? How about, did we do it within the budget that the client agreed to? Here's another, did you have to push it through to get it done, or did your folks *pull* it through. We could argue semantics, but there is a big difference between the two choices. These questions fall inside the execution bucket of your business.

Remove Complexity

As you begin to examine how well you execute, one area you'll undoubtedly review are your processes and procedures. Take a hard look. What changes have taken place within your organization since the last time these processes and procedures were reviewed? In many cases, much has transpired. New technology and equipment has been brought in, and your customer demands have changed dramatically.

You need to ask if your workflow, processes, etc. were built for what worked in the past.

Are they still relevant based on today's capabilities and expectations. Your customers have changed, technology has changed — have you changed along with it? It is OK to throw out the old playbooks if in fact they are no longer valid.

Don't place excessive burdens on your staff and your customers by following outdated rules. Making your company easy to do business with begins with making it easy for you to do business with yourself first — internally.

Set Expectations

As you travel the path to achieve your next level of execution, you'll need to modify expectations. This includes training, coaching, and leading throughout the transformation. Don't be afraid to set the bar high. Setting the bar lower so that everybody can achieve it may feel good, but you really have not moved up to the next level. That's also when complacency can set in.

The transformation will not happen overnight. While I encourage you to set the bar high, create realistic milestones so that you'll know where you are going, and where you've been.

How Will You Know If It's Working

Great question! Just as you had to modify your process and procedures, you'll also have to modify expectations, data points,

and the metrics you'll use to monitor your progress. While most scorecards have an abundance of lagging indicators, make sure that yours contain the right leading indicators so that you can be proactive in making the best decisions for your business.

I was reminded of that experience recently as I was having a conversation with a printing industry salesperson. We were involved in a coaching/goal setting discussion and we started to talk about his experiences. It seems that his primary customers for the past 12 years have been organizations involved in fundraising activities and campaigns. He does the printing, mailing, data base management, and web-based efforts for these campaigns including the high-quality magazines and annual reports that are directed toward the same audience as tangible evidence of all the good work being done with the money raised.

I mentioned that he must have accumulated a great deal of knowledge about direct mail fundraising campaigns. He said that was probably the case, but he really hadn't thought about it all that much. He was simply focused on trying to get to the next campaign, magazine, or annual report and to get new customer accounts who were trying to do the same things.

I probed the subject a bit more and we came to the conclusion that yes, he really had developed a strong working knowledge about what an effective campaign looks like, how it is packaged, personalized, presented, when it should be timed, what should go in front of the solicitation piece (the magazine or annual report, for example). He acknowledged that while he is not a skilled copywriter, he does know what effective copy looks like.

In other words, through our conversation, he came to the realization that he really is a subject matter expert. And that expertise, if captured and offered in the form of content, can effectively position him as a thought leader about direct-mail fundraising campaigns.

He expressed concern that since he is not a writer by training, getting that valuable wisdom out of his head and into words would be daunting. I suggested that if he were willing to sit down with a skillful writer for 30 to 40 minutes and tell his story, a series of white papers, blogs, and/or special reports could easily be developed. Using these tools as high-value information pieces, he could potentially reach an important audience — not as a print salesperson selling production and distribution capabilities but as a thought leader offering unique wisdom and experience relevant to a target audience in need of leadership, innovation, and direction. Experience in expertise matters.

P. CHANDER
HON EDITOR
FORMER PRESIDENT-MPLA & AIFMP



Bureau of Indian Standards

WEBEX MEETING



Printing Industry - Need for Standardization

Mr Harjinder Singh, Chairman-International Relations wished good evening and welcomed the participants to the webinar. He introduced OBs of AIFMP and Officials of BIS to the participants. He requested Mr Rajneesh Khosla, Scientist E & Head of the Mechanical Engineering Department of Bureau of India Standards (BIS) to make his presentation on - 'Printing Industry – Need for Standardization'.



Mr Rajneesh Khosla thanked Mr Harjinder Singh, the Federation for giving him an opportunity to make virtual Power Point Presentation and further said it is very proud moment for them to get in association with AIFMP.

Mr Rajneesh Khosla briefed, standards as the rules or agreed way of doing, thinking about or managing something. It could be about a product, managing a process, delivering a service or supplying materials.

Why Are Standards Important? – Standards contain information, which indicate product safety

- Clarify health risks, environmental rises etc.
- Increase transparency in the market
- Create compatibility
- Create a level playing field
- Bring efficiency in production
- Reduce manufacturing costs
- Are necessary for diffusion of technologies

Mr Rajneesh Khosla briefly enumerated the principles of good standardization as under:

- Coherence
- Effectiveness and relevance
- Impartial & consensus
- Transparency
- Openness
- Development dimension.

He also mentioned various type of standards as under:

- Basic Standard
- Terminology Standard
- Testing Standard
- Product Standard
- Process Standard
- Service Standard

Mr Rajneesh Khosla briefly mentioned about Division Council and said that division council are set up by the Bureau in defined areas of industries and technologies for formulation of standards. He further said this division council include concerned officers of the Bureau and representatives of various Government bodies, industry, scientists, technologists, and testing organization.

Mr Rajneesh Khosla further described how the standards are formulated. He briefly mentioned the various stages (project stage and associated documents) involved in the formulation of standards as under: -

Project Stage	Associated Documents
Proposal Stage	— New Work Item Proposed
Preparatory Stage	— Working Draft
Committee Stage	— Preliminary Draft

Approval Stage — Wide Circulation Draft

Publication Stage — National Standard

Time Schedule for Formulation of Standard

Priority – I

Stage Details

Normal Time (Months)

1. Availability of proposal to approval for working draft	3
2. Approval for working draft to circulation of working draft	2
3. Circulation of working draft to Committee meet	4
4. Finalization of the draft for sending to press	2
5. Sending of MSS to press till the publication of standard	1
Total	12

Mr Rajneesh Khosla concluded his presentation by briefly mentioning the various process involved in the formulation of standards which are enumerated as under: -

- Receipt of proposal
- Establishment of need
- Meeting of technical committee
- Preparation of working/preliminary draft standard
- Circulation of working/preliminary draft
- Meeting of technical committee
- Approval of draft for wide circulation
- Wide circulation of the draft
- Meeting of technical committee
- Finalization of the draft

Mr Harjinder Singh thanked Mr Rajneesh Khosla for making very informative, knowledgeable and educative presentation.

Priority – II (Normal Process)

Stage Details	Time Months Normal	Time Months Fast Track	Time Months Bulky
Availability of proposal to approval for working draft	4	3	6
Approval for working draft to circulation of working draft	5	3	6
Circulation of working draft to Committee meet	8	3	6
Finalization of the draft sending to MSS to press	4	3	6
Sending of MSS to press till the publication of standard	3	3	6
Total			28



'Ocean Of Knowledge' For PRINTERS By OPA

Offset Printers' Association (OPA) decided to help the industry learn and benefit during the difficult times of lockdown. The association utilised the expertise of its team and started educating the printers through a series of daily Webinars and other activities.

During the entire period of lockdown (till date), OPA organized 27 Webinars and 7 Web Meetings, alongwith the regular executive and general board meetings. The association invited 106 expert panellists to present their views on various topics pertaining to the challenges within the industry.

Some of the topics covered include Printing industry after COVID-19, Current Scenario & Scope for Growth of Indian Printing Industry, Women Entrepreneurs and Lockdown Challenges, Care of Plant Machinery & Materials During Lockdown, Financial Management & MSME Schemes, Redefining Current Print Business Models, Digital Marketing, Challenges of Young Print Entrepreneurs and Opportunities in Digital Label & Packaging.



The OPA webinars were attended by 5958 printers, out of which 3270 were the first-time attendees. Perhaps OPA is the only association, which organised a series of informative webinars and served the printers to this extent.

"We have been receiving a lot of appreciation for organising these knowledge sharing webinars. The team has put in lot of efforts, with special mention to Prof. (Dr.) Anjan Kumar Baral, Prof. (Dr.) TKS Lakshmi Priya and Prof. Madhura P Mahajan. The topics have also been chosen meticulously. We are grateful to the panel members who spared time and shared their expertise," said Prof. Kamal Chopra, General Secretary, OPA.

The recording for many of these Webinars are now available at the Association's YouTube Channel. The team is keen to look forward the inputs and suggestions from industry colleagues for any further improvements.

You can find the Webinar recordings at <https://www.youtube.com/channel/UCZnmZ7RqPXJueReQKJm5qw>

FOLLOW and SUBSCRIBE to stay updated with more webinars and events organised by OPA. □



Benevolent donation from Sri . C. Ravinder Reddy



Sri. C. Ravinder Reddy presenting the donation cheque to **Sri. Dayaker Reddy**, National Coordinator and **Sri. Radhakrishna**, Treasurer of TOPA.



Sri. K. Karunakar presenting his donation cheque for Rs.2.50 lakhs to **Sri. Dayaker Reddy**, National Coordinator of TOPA.

Telangana Offset Printers Association is very happy to announce the receipt of Rs.10 lakhs as a generous and benevolent donation from Sri . C. Ravinder Reddy, President of TOPA, Vice President (South) AIFMP and Proprietor of Sravya Grafics, in honour of his parents Dr. C.V. Narasimha Reddy garu and Smt. Sarada garu.

TOPA also received a timely and spontaneous donation of Rs 2.50 lakhs from Sri. K. Karunakar, Vice President of TOPA and Managing Partner, Sreeven Offset Printers.

The amount will go for the corpus fund of TOPA Centre of

Excellence coming up in next year in a sprawling one acre of land at Dandu Malkapur, Pocharam Mandal in the New Model Green Industrial Park being developed by Telangana Govt. This novel Centre will provide advanced skill training in printing and packaging techniques to employees and basic printing orientation training to students of printing technology for better prospects and employment opportunities as well. This will also ensure continuous supply of semi-skilled and skilled personnel to the printing and packaging industry. □

Generously Helped



Due to the Covid 19 all our professional activities were at halt for almost 3 months, we could not even conduct any family gathering due to the government rules & regulations.

During this period we all family members contributed a sum of Rs. 2,00,000/- to help the needy people by providing them daily needs and one week groceries. We prepared &

distributed almost 250 kits. Each kit included 1 week grocery of 5-6 people.

We also distributed grocery items to the old age home of 40 senior citizens by providing them their daily needs for 2 months. (50 kg Sugar, 100 kg Rice, 100 Kg Atta, 25 ltr Oil, 10 kg. Dal & many other essential items) □

EMPOWER Jargon made simple

Mumbai Mudrak Sangh in association with TechNova Imaging Systems (P) Ltd., organized a spectacular two-hour webinar **“EMPOWER Jargon made simple”** held on Friday, 7th August 2020.

Mrs. Medha Virkar, Imm. Past President, MMS emphasized that the philosophy was to create awareness that the printer is not a layman, to not understand the electricity bill as it is part of the input cost impacting business. Even though electricity is a complex subject the session conducted by Mr. Sandeep Guram, Sr. General Manager, TechNova Imaging Systems through an informative presentation and his practical solutions ensured that the Jargons which are seen on both sides of electricity bills are understood and simplified. A case study was done on an electricity bill from Maharashtra and participants who had joined the webinar from all over the country. Each component of the electricity bill analyzed and with the expertise of Mr. Guram, the approach to save a big amount on electricity bills based on twelve months consumption was shared with the audience.

The key learning from the session all ways to conserve and save on electricity bills are as below:

- Energy saved is energy produced
- Saving energy is saving foreign exchange as we import coal used in power generation
- If you pay your bill before prompt payment date you get a rebate of 1% and if you pay after bill due date you are charged penalty 1.5%, and end up paying a cost of 2.5% pm
- All Discoms encourage to use power during off peak



hour that will help to plan shift the work at such designated time and pay comparatively less

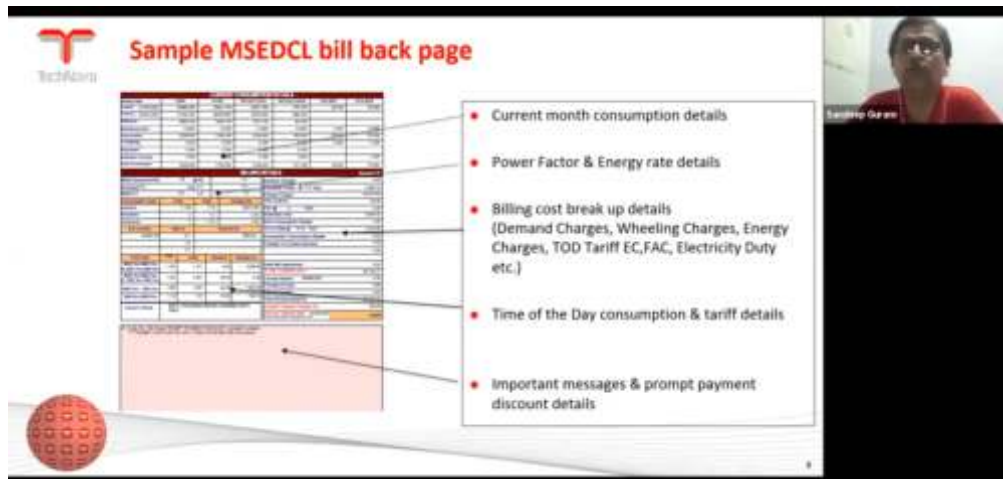
- Discoms give 3-5 % interest on security deposits that are held by them but if we invest in other safer avenues we will get higher rate of interest so it is advisable to convert this security deposit to a Bank guarantee
- Save energy without impacting productivity or quality and make usage wherever necessary
- Keep a regular tab on any variations in the bill and check the reason of rise in per unit cost, eg. were there any changes, did the production fluctuate?

The Q & A round was taken up by Mr. Tushar Dhote, President, MMS and was effectively addressed by Mr. Guram in resolving various issues faced by the participants. We are expecting a lot more questions as the issue around electricity is vast, and based on the

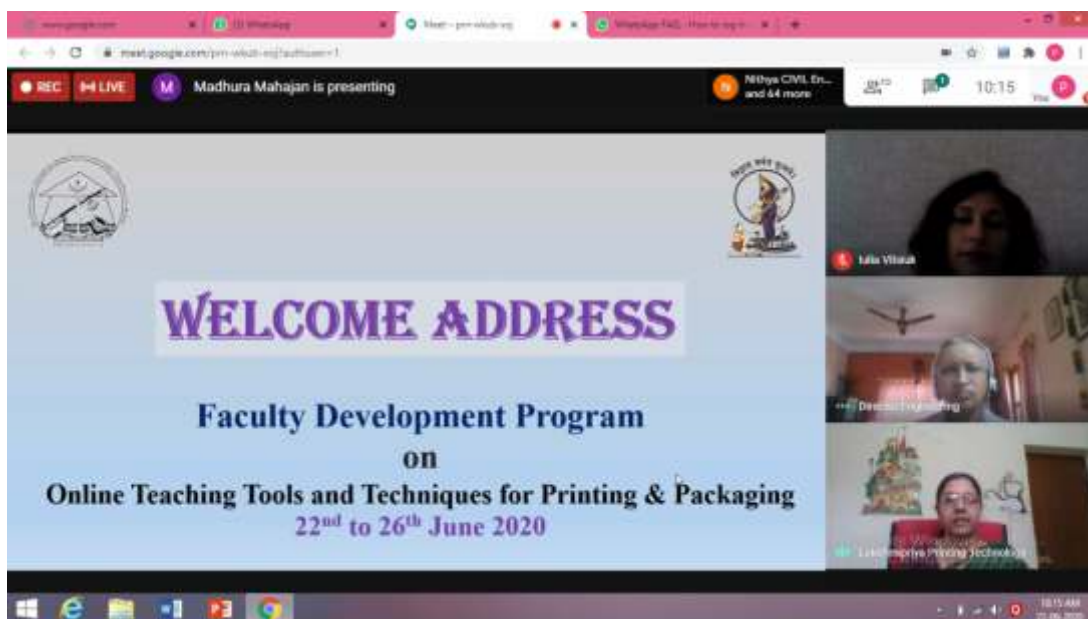
response a sequel to this edition will be announced shortly.

Mr. Shreerang Joshi, TechNova, Imaging Systems thanked the MMS Managing Committee in their endeavors to mitigate losses for the printers through such webinars. He further briefed about the various green projects undertaken by Team TechNova in their initiative to reduce the carbon footprints

Mr. Jigar Satra, Managing Committee Member, MMS gave the Vote of Thanks. □



Online Teaching Tools and Techniques for Printing & Packaging



About the FDP

Organisers: The Departments of Printing Technology in School of Engineering in Avinashilingam Institute for Home Science & Higher Education for Women, Coimbatore and PVG's College of Engineering and Technology, Pune, jointly organized a 5-Day online Faculty Development Program on "Online tools and techniques for Printing and Packaging" from June 22nd to 26th 2020, exclusively for the faculties of printing institutes.

Highlights of the FDP: The sessions are planned as participatory, non-monotonous and entertaining, with some quizzes, hands-on and assignments.

- A range of online teaching-learning platforms/tools will be used during the FDP so that participants can experience them before applying / using them in their online teaching mode.
- Two webinars are scheduled each day (10.00AM-11.30AM and 2.00PM-3.30PM) and attendance will be marked
- Certificates will be awarded to participants who complete the activities and submit them.

Inauguration: 22-06-2020 10.00AM - The conveners of the FDP, Dr. TKS Lakshmi Priya and Prof. Madhura Mahajan, took up the task of hosting the event elegantly. While Prof. Lakshmi Priya welcomed the gathering, Prof. Madhura Mahajan briefed the audience about the purpose and proceedings of the FDP.

Inaugural address: The inaugural address was rendered by the senior management officials and senior administrators of the two Institutions: (i) Shri. Sunil P. Redekar, Registrar, Pune Vidyarthi Griha, Director, P.V.G.'s College of Engineering and Technology, Pune (ii) Prof. K.N. Rajarao, Director, School of Engineering, Avinashilingam Institute for Home Sciences and Higher Education for Women, Coimbatore and (iii) Dr. Mrs. Kalyani Kulkarni, Principal, P.V.G.'s College of Engineering and Technology, Pune.

Special Address: Three well-known personalities in the printing fraternity, associated with printing education, rendered the special address: (i) Dr. Rajendra Kumar Anayath, Vice-Chancellor, DCRUST University, Haryana, (ii) Prof. Kamal Chopra, Honorary Professor of



Mr. MSG Ashokan - Chairman
Arasan Ganesan Polytechnic



Dr. Nandha Kumar - Principal
Arasan Ganesan Polytechnic



Dr. TKS Lakshmi Priya - Prof.
Dept. of Prtg. Tech. Avinashilingam Institute



Mrs. T. Mirthubashini - Asst. Prof.
Dept. of Prtg. Tech. Avinashilingam Institute



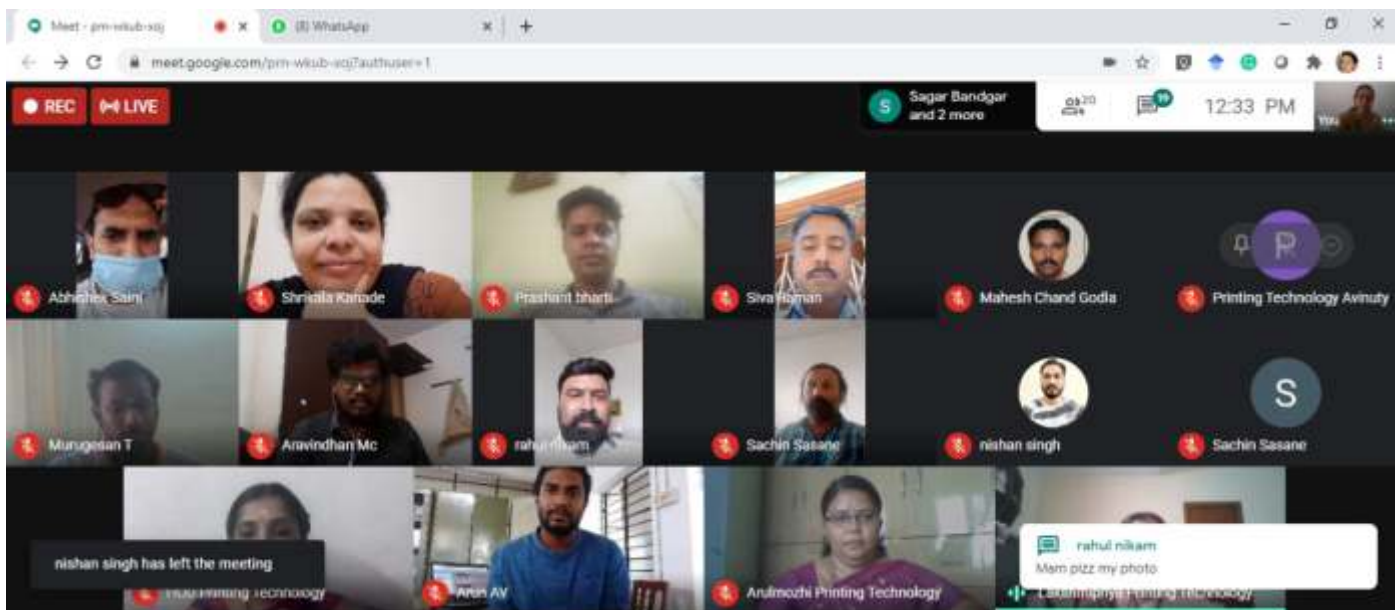
Mr. K. Panthalaselvan - MD
Idealliance South Asia



Prof. Shrikala
Asst. Prof, PVG's COET, Pune



Mr. Ashish Mittal
Yugasa Software Labs, Haryana



many Printing Institutes, India and Abroad and (iii) Mr. Dayakar Reddy, Founder President, GIPT, Secunderabad alumni association.

Concluding Remarks: Since the online mode of FDP is a new experience for many, Dr. Lakshmi Priya read out the protocol for attending the subsequent online sessions and that the assignment submission is a mandatory pre-requisite for earning a certificate at the end of the FDP.

Vote of Thanks: The ceremony concluded after Dr. Madhura introduced the organizing committee members and expressed gratitude to the dignitaries and attendees for their participation.

22-06-2020 Day 1 AN Session 2.00PM-3.30PM

Theme: Choosing the technology, LMS or Open Web

(i) Open Web platform – AGP Case Study

Speakers: Mr. ASMG Ashokan, Chairman and Dr. Nandha Kumar, Principal, Arasan Ganesan Polytechnic, Sivakasi

Objective: The AGP case study was meant to bring out the benefits of using the open web facilities to post study material relevant to printing topics.

Mr. ASMG Asokan, Chairman of AGP gave an overview of institute and high values of education imparted to the students who get placed in high profile companies all over the world. Dr. Nandakumar showcased the Institute's website built using freeware and the rich content on printing topics that have been hosted elegantly. The contents include technical descriptions as well as question and answers. This content is useful for students as a first hand study material. Many have remarked that this content has helped them in preparing for competitive

exams in printing to get into government postings. He cited many feedback shared by known and unknown persons about their success stories in making use of AGP's online material.

(ii) Learning Management System (LMS) – Google Classroom

Speakers: Mrs. T. Mirthubashini Asst. Prof. and Dr. TKS Lakshmi Priya, Prof. Dept. of Printing Tech. Avinashilingam Institute, Coimbatore

Objective: This session is meant to give an overview of an LMS system and to demonstrate the use of Google Classroom as an LMS from Teacher perspective and student perspective.

Mrs. Mirthubashini began the session with an orientation on LMS which are online applications that provide a teaching-learning environment. LMS have facilities for teaching with provision for posting assignments and tests. It is possible to administer and track students' academic progress. This was followed by a live demonstration of the use of the Google classroom environment from creation, login, posting assignments, evaluation and grading. Prof. Lakshmi Priya, then took over the podium to demonstrate how the participants of the FDP should access and post the assignments on the day.

23-06-2020 Day 2 FN Session 10.00AM-11.30AM

Theme: Teaching styles and habits needed to teach online

(i) Online Teaching-Learning: Stakeholders Views – Results of a Survey

Speaker: Mr. K. Panthalaselvan, MD, Idealliance South Asia

Pre-amble: The speaker has conducted a survey on various aspects of online teaching learning, by extending a survey form to students and faculty in printing institutions. The questions dealt with the behavioural aspects, thought process, infrastructure, platform, timing and various others concerns that influence the effectiveness of online teaching.

Mr.Panthalaselvan presented the results of 2 surveys that he had conducted specifically for this FDP. One was a survey on faculty members for online teaching readiness. He presented statistics which reflected not just the thought process of teachers to look at online teaching in general, but it showed that the teachers should adopt to many things as need of the hour. He presented data in terms of pie charts to reflect the percentage of responses for the questions. The second one was for students which reflected students' views on online lecture, the effectiveness, time span, interaction with teacher, infrastructure challenges, and so on.

The results of the survey indicated that institutions and teachers are not yet prepared for online teaching and therefore it is time to setup infrastructure, software facilities, faculty training and also to start having a mind set for online teaching. Similarly, students are considering this period as a stop-gap arrangement and are looking forward for either a concrete notice for online courses.

(ii) Teaching styles and habits needed to teach online

Speaker: Prof. Shrikala, Asst. Prof, PVG's COET, Pune

Objective: to bring out the differences between classroom teaching and online teaching styles

The speaker described the pros and cons of online teaching and highlighted the changes that a teacher should adopt for online teaching. For instance the need to get updated with Information and communication technology (ICT) is a MUST for effective teaching. She focussed on how a teacher should keep students engaged during online mode, even when they are not present physically in front. Further, Challenges for online teaching and how to handle it was also discussed. The session's assignment was on generating a quiz, getting responses, consolidating the report and further submitting it.

23-06-2020 Day 2 AN Session 02.00PM-03.30PM

Theme: Problems encountered in using ICT and Making ICT work

(i) Online Teaching-Learning: Stakeholders Views – Results of a Survey

Speaker: Mr.Ashish Mittal, Yugasa Software Labs, Haryana

Mr. Ashish spoke on need of the hour, that is using on online platforms for conducting sessions. He explained all the details, limitations, options available for control etc. for using the online tools. He gave real life examples of problems from basic level of technical incompetency to advance level of problems, like software settings.

(ii) Challenges in using ICT for teaching

Speaker: Prof.LaxmiSapkal, Asst. Prof, PVG's COET, Pune

Prof. Laxmi briefed about ICT tools usage and challenges while using them. She emphasised that competency level of teachers for adopting technical know-how is need sooner than later.

(iii) Making ICT Work

Speaker: Mrs.T.Mirthubashini, Asst. Prof, Avinashilingam Institute, Coimbatore

Mrs.Mirthubashini highlighted the need for basic knowledge in the installation and configuration of computer hardware, software and computer networking. This awareness will help in identifying simple issues and rectifying them oneself. Further it will be possible to pinpoint an issue and communicate it to a technician instead of superficially mentioning that an issue has been occurred.

The assignment for this session was in listing down commonly faced ICT issues and failures along with their corresponding solution to rectify.

24-06-2020 Day 3 FN Session 10.00AM-11.30AM

Theme: Evaluation and Assessment in Online classes

(i) Autoprint Experiences in Evaluation and Assessment

Speaker: Mr.C.N.Ashok, Autoprint Machinery Manufacturers

Mr.C.N.Ashok shared his views on the evaluation of a candidate in service after regular interval. He explained and stressed upon criteria which should be followed for evaluation of the employee. "Employees performance on all fronts is what will help to flourish or perish", was an important message given by him to the participants. Mr. Ashok mentioned that the evaluation of operational level employees can be done on parameters such as: Passion for Quality, Cost Prudence, Communication

Skill, Customer Centric, Team Player, Taking Ownership, Willingness to Learn and Develop, etc. He added that, it is important to evaluate middle level management on the basis of the ways by getting things done and process driven problem solving. The top-level management should also be evaluated on the strategic thinking, innovation and influencing the systems.

(ii) Evaluation and Assessment in Online classes

Speaker: Mrs. Madhura Mahajan, HoD, PVG's COET

Prof. Mrs. Madhura Mahajan began with the fundamentals namely the 6-stages of the Assessment cycle: Design, Construct, Conduct, Grading & Feedback, Analysis and Evaluation. These steps should be taken by keeping the Vision of the department and the institute in mind and that the assessments must be conducted by following Blooms taxonomy and its mapping with different types of methods of evaluation. She explained different types of Rubrics and its use as an evaluation method. She deliberated, how Rubrics can be generated for effective evaluation various approaches towards designing of it. Interaction with the participants and question answer session was followed by presentation.

24-06-2020 Day 3 AN Session 02.00PM-03.30PM

Panel Discussion: "Tools for Planning Research & Publishing of Research Papers"

Rapporteur: Mrs. Madhura Mahajan (MM), HoD, PVG's COET

Objective: Many faculty members are interested to register for PhD program, for these faculty members it is necessary to get knowledge about the research cycle. Most of our faculty members are guiding students' projects. The faculty members are at home and can surely give time to the for various aspects of research.

Panel Members

1. Dr. B. Kumar, Professor and Head of Printing Engineering Department, Anna University;
2. Dr Akshay Joshi, Faculty member at PVG's COET, Pune
3. Dr. Ambrish Pandey, Professor at GJU, Department of Printing Engineering
4. Dr. Amruthraj Krishnan, Head of Department Media Technology at the Manipal Institute of Technology, Manipal
5. Dr. Nagaraj Kamath, Faculty at Media Technology, Manipal Institute of Technology.

To get an overview of the research cycle and help the young researchers either doing research or pursuing Ph.D. Prof. Mahajan asked the panelists to share their thoughts:

MM to Dr, Ambrish: What are the strategies to be adopted to find an appropriate topic. How can make your research progress fast?

Dr. Ambrish Pandey: Researchers can pursue any one of the different forms of research such as novel research, applied research and live industry problem. Planning research meticulously is very important to finish the research on time. While pursuing Ph.D., faculty can use various software such as Research manager to keep track of the research progress.

MM to Dr. Amruthraj: How faculty can work with students on research project? What is the learning outcome of an industry-based problem when taken up by the faculty?

Dr. Amruthraj: Encouraging innovating ideas from students and faculty can develop into good projects. Working in association with other departments or joint collaboration on various research projects can help in gaining new insights, new knowledge and working in teams.

MM to Dr. Akshay Joshi: With a vast experience in the field of doing projects and international research work, how to evaluate the risk factors to be considered while planning students project. Which factors are influential in the success or failure of the project?

Dr. Akshay Joshi: Planning of a project can be possible by a Work Breakdown Structure. Utilise a critical path analysis to map important task and identify the amount time required for each task as well as identify the dependencies of each activity on any others. By presenting a project on Implementation of G7 in Gravure press as a case study, the success of a project depends upon understanding critical tasks, critical planning and execution.

MM to Dr. B. Kumar: With many funded projects in his department and his faculty, how can he judge that the problem definition was good.

Dr. B. Kumar: All prospective researchers must identify the correct research problem. Faculty members from his department started working on small problems which then gradually developed into a good research problem. Good knowledge of domain knowledge is an important part of research. Faculty should also study about experimental designs.

MM to Dr. Nagaraj: The faculty works hard to get his/her work gets accepted, published. You have recently completed your Ph.D.; can you help with your experience the young researchers in their ongoing work or if who are ready to take up research.

Dr. Nagaraj: I wish to cover following areas of research: effective technical manuscript, research tools / techniques funding project proposal writing. Clear, exciting technical message is important for a good manuscript. A good graphical abstract is sometimes asked by certain journals. Research tools such as Scopus, Mendeley, Scival, Grammarly, Research Academy Elsevier and SPSS statistical software can be used to aid publication work.

25-06-2020 Day 4 FN Session 10.00AM-11.30AM

Theme: Open Educational Resources (OER)

Mrs. Alagusundari explained the various aspects of this free source of educational content that created under Creative Common Licences. The difference between open license and copyright explained to the participants along with the 4 basic elements of Creative Commons Licenses and handed over the session to the Guest speaker.

(i) Open Educational Resources (OER) – What and Why

Speaker: Mr. Jacob George, Director Pressideas Publishing (P) Ltd.

Objective: OERs are teaching, learning and research resources available in any medium, either in the public domain or have been released under open license. Teachers must be aware of finding, using and creating such resources for the teaching-learning process in order to avoid usage of unauthorised content.

Being an expert in the field of publishing Mr. Jacob mentioned the advantages of OER, primarily being an alternative in expensive books. In his presentation, Mr. Jacob elaborated the Creative Commons which is a non-profit organisation which helps people with knowledge and information to build on the work done by others. He listed numerous websites from US and Europe which have e-content in form of books, text, images, videos available under free license. India formally recognised the concept of using OER in education, which then started the initiative of development of e-content curriculum. Mr. Jacob's speech had rich content delivered in an elegant and simple manner.

(ii) Finding, Using and Creating OERs

Speaker: Mrs. A. Alagusundari, Asst. Prof, Avinashilingam Institute, Coimbatore

Mrs. Alagusundari gave a practical demonstration of how to find different categories of OERs from the Internet and use them as reference materials. Next she demonstrated how to attribute other people's the

OER in ones work. Finally she traced through the steps involved in creating OERs of ones work using the open attribution builder.

25-06-2020 Day 4 AN Session 02.00PM-03.30PM

Theme: Multimedia content creation and posting online

Dr. Arulmozhi briefed the various ways of creating multimedia and also sharing information about the online and social media platform for posting them. She then passed the podium to Mr. Veeranathan, the guest speaker.

(i) Creating Multimedia Content

Speaker: Mr. J. Veeranathan, Balaji Institute of Computer Graphics, Coimbatore

Mr. Veeranathan demonstrated skillfully how to create a GIF animation in Adobe Photoshop. He then showed some tips to create a multimedia file with audio. This indicated that with a small effort the graphic designers can, from static images, quickly elevate themselves to animations.

(ii) Posting Multimedia Content

Dr. Mrs. A. Arulmozhi, Assoc. Prof, Avinashilingam Institute, Coimbatore

Having seen how to create multimedia content, the next task is to post them online for public / private viewing. Dr. Arulmozhi demonstrated the use of blogs for posting content. She demonstrated how to prepare a blog and insert good articles and photographs, videos on the blog. Department or faculty blogs can help material available online and can be accessible to many by simply sharing the link.

Assignments were given to the participants for both the sessions to explore the OER and various print blogs available.

26-06-2020 Day 5 FN Session 10.00AM-11.30AM

Theme: Effective use of Online resources for Labs

(i) Blogging for knowledge sharing – A Sr. Label Printers Experience

Speaker: Mr. Harveer Sahni, Chairman Weldon Celloplast Ltd., and Blogger

Mr. Harveer Sahni, shared his views about blogging. He had begun blogging 15 years ago and had mastered the art of gathering information and sharing personal views and experiences on technical and happenings in label industry. He has over 160 blog pages and over 312K viewers globally. The secret of success is to be passionate about blogging, to keep updating the blogs

depending on user's preferences and to post attention capturing contents.

(ii) Performing Practicals with V-Labs

Speaker: Prof. Mrs. Padmaja Joshi, PVG

Prof. Mrs. Padmaja Joshi, showcased the range of experiments on material sciences that she has created as VLabs under IIT Bombay. She ran through a few experiments to show how students can use these for lab experiments.

The assignment for participants was on exploring a V-lab and responding to a few questions.

26-06-2020 Day 5 AN Session 02.00PM-03.30PM

Panel Discussion on "Industry opinion about online Internships & Projects"

Panelists:

1. (LR) Mr.L.Ramanathan, MD, SreeVinayaga Screens, Madurai and Karur
2. (DP) Ms.Darshana Prasad, VP of Operations, Deanta Global Publishing Services, Chennai
3. (RS) Mr. Rishi Singh, Manager Packaging Operation for Raw Material & Packing Material, Healthkart
4. (SV) Ms.Shyamala.V, Assistant Manager, Head of Production Quality Cell, Eenadu Newspaper (Ushodaya Publication Pvt Ltd)
5. (GM) Ms.Gayathri Madeshwaran, Quality Manager & Lead Auditor ISO 9001:2015 (Quality Management System) Rashid Printers, United Arab Emirates
6. (RB) Mr. Rahul Bhargav, Marketing Manager

Rapporteur: (LP) Dr.TKS Lakshmi Priya, Avinashilingam Institute

Prof.TKS Lakshmi Priya began session with an introduction to the theme, and a prelude the advancements in technologies under Print 4.0 such as cloud computing, Artificial intelligence, automation and remote access, that can facilitate online projects and internships for students of printing technology. The panel discussion which began after the introduction is summarised below:

LP to LR: I understand that you facilitate students of printing, to carry-out internships and projects at your printing units at Madurai and Karur. You also have employed printing graduates / diploma holders. What is your opinion on online internships and projects?

LR: Printing can be learnt only by practice and experience at the press room. How can one understand 'dancing rollers' in an offset machine and 'vehicles' in ink, without physically

seeing them? Whatever advancements in technology happen, Augmented Reality or Robotics, Printing students must be given physical projects and internships.

LP to DP: You are in a publishing house for quite some time and have witnessed the changeover from semi-automatic processes to automation in this area. Please share your views.

DP: Very true that a Press or factory scenario requires physical experience. While Internship is about Learning, Project is getting something done. The publishing industry has most of its processes automated. Both the content and the publishing process are online. We work with employees and clients all over the globe and are always connected over the (computer) network. I vouch for online projects when it comes to publishing industry. Maybe internships can be 50-50. However, students must come over for reviews and discussions.

LP to RS: We are clear that the publishing industry has scope for online projects and internships. You are coming from the packaging industry, can you tell the teaching fraternity what options are open in this area?

RS: I am for online projects and internships. There are specific areas that have excellent and high end automation systems, in packaging: namely: Artwork management, Packaging procurement, Premedia, FAT & SAT (Factory Acceptance Test and Site Acceptance Test), Industry 4.0, Process Analysis, Costing and all Process-based Projects.

Rishi gave specific scenarios that can be carried-out as an online internship or project. Tools as simple as Spreadsheets can be used by students for such purposes which can provide an excellent learning experience as well as a task environment.

LP to SV: After getting from publishing and packaging sectors, it appears that the balance is tilting towards online tasks. Newsprint is another area with huge machinery and automation, and you have experience in quality management. So let us hear from you.

SV: Internships in printing need "touch and feel" experience. The fascination and wow-factor comes only after seeing the machines on the floor. Simulation environment is meant for experienced persons who are already in their career path, but definitely not for students or career starters. Turning to projects, yes, in certain topics project can be carried out online, like cost reduction, wastage reduction, ICC profile for different substrates, etc.

LP to GM: We have heard a number of areas which have scope for online internships and projects. There is also a recommendation that internships better not to do online. You are a Lead auditor QMS working outside India, please share your views.

GM: As quality person it will not make sense to me to work-from-home. I can visualize how my customer will respond if I tell him that. Online projects or training cannot help students in understanding the reality on shop floor. Problemsolving happens on shop floor. True that upto prepress students can have online training, press and post press should be completely physical training.

LP to RB: The balance is swaying left and right. But there is clarity, we are digging deep and listing out specific areas where online is possible and where not. You are into marketing, and are aware of production and client-side, what in your opinion is the best?

RB: Printing Industry is unique and extremely diverse. No one size fits all. Therefore let's take it case-by-case. I prefer to go Phigital – Physical Plus Digital as the case may be. Digital is both digital technology and digitization. This requires the collaborative effort from student, industry and faculty, in terms of contributing ideas and discussion during the various stages of the project. That way it will benefit all

three stakeholders. Several small and large challenges exist in all sectors, which can be solved “phigital” projects and internships. For instance for designing, wastereduction, kind of tasks, basic data analysis can be done online. Since high level digitalization is happening in printing and packaging industry, I recommend we find balance between digital and physical.

And the verdict has been made: Make judicious decision and Go Phigital.

Concluding Session: The conveners initiated a group photo session, during which all participants turned on their videos and took screen shots.

There were moments of sharing gratitude and the FDP ended with positive reviews from the participants who wished more such event happen in the near future.

Please Visit the FDP site:

<https://printfdp2020.blogspot.com/> for details and for registration.

Karan's Debut in Hollywood: A moment of pride for Jammu



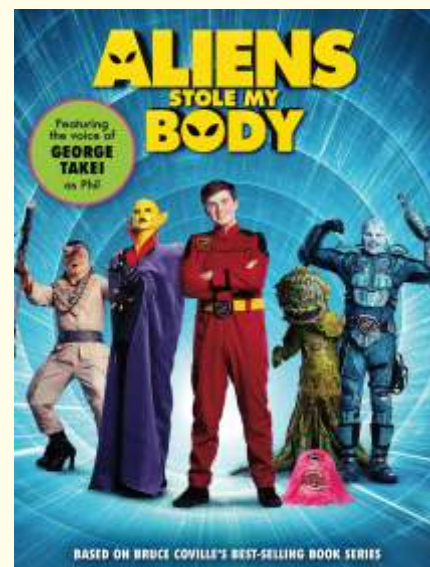
JAMMU, JUL 29: With youth from Jammu and Kashmir having made their contributions to the world famed Bollywood from time to time, this time son of the soil from Jammu has brought laurels to the City of Temples and its people by making it to Hollywood. Karan Gupta, son of Arun

Gupta of Arun Art Printers after recently graduating from Vancouver Film School (VFS) is now on IMDB with his debut in Hollywood film industry. He has accomplished a course in 3D Animation and Visual effects from VFS, Vancouver, Canada. After his graduation from VFS, he got an opportunity to work on film project -Alien Stole My Body (ASMB) which is going to be released under Universal studio banner on 4th Aug 2020. It is pertinent to mention here that Karan graduated from Pune University (B.E in Printing and Graphics communication) in 2016. Moreover, he successfully completed advance training in 3D printing and printed electronics from Beijing, China in 2017. His curiosity for 3D film industry took him to Vancouver.

Vancouver Film School is ranked among the top 5 schools in the world of 3D animation and Visual effects.

Karan was hired by Side Street Post – VFX studio, soon after his graduation. He worked as Digital Compositor (VFX Artist) on 'Alien Stole My Body' during his work-period in Side Street Post. 'Alien Stole My Body' is based on science fiction novel series by Bruce Coville that was first published in 1998. This is the fourth book in a series about the fictional character Rod Albright. It is a live action movie with CGI (computer generated image) integration and other Visual effects.

With the debut in Hollywood Karan possesses all the skills to clinch a prominent place in Hollywood in a short span of time. □



Popular Printers, Jaipur - Completed 53 Years



A very small Printing Press was established with a treadle Printing Machine of 11" x 16" worth Rs. 4000.00 & Printing type (Made from Lead Alloy) on 2nd July, 1967 in the name 'Popular Printers' by Shri Mahavir Ji Goyal.

It was told by owner of Popular Printers, Mr. Nirmal Goyal in a Webinar on 2nd July, 2020 organised by the unit to celebrate 53rd Anniversary. Mr. Nirmal Goyal, also narrated that his elder brother Shri Mahavir Goyal suddenly left in the year 2006 due to Heart attack. The Press was in great crisis those days.

With the emotional help of family members, particularly his wife and younger brother, he struggled hard with the support of prevailing staff. Always ups & down came. In Feb., 2017 the unit was mostly burnt due to heavy fire caused by short circuit, but enthusiasm did not reduce.

Keeping the patience, the Press bought required machineries again & re-made the building. Now the Press in one of the

largest unit in Rajasthan satisfying all the clients.

Popular Printers has almost full Set-up of Pre-Press, Press and Post-Press under one roof in the heart of city at Moti Doongri Road, Jaipur.

The Press has also imported brand new Komori Lithrone machine LA-437 from Japan. The customers are well satisfied with the time-bound-service & quality printing as told by many customers, who expressed their views during the Webinar.

Printing Times congratulates Shri Nirmal Goyal, aged 65 Yrs. for their Mission, vision & execution & express good wishes for the future. Presently Mr. Nirmal Goyal is associated with many organizations as well he is also Honorary Secretary of 'The sRajasthan Offset Printers Association.' □



drupa starts in 2021 with shortened runtime: April 20-28

drupa, the world's leading trade fair for printing technologies, has decided to reduce the duration of the trade fair from eleven to nine days for 2021. By doing so all wishes of the partner association VDMA (Printing and Paper Technology Trade Association) and many exhibitors to make the trade fair presentation more efficient and to concentrate the volume of visitors in a targeted manner. □



KWALITY LABELS INSTALLS GALLUS ECS 340

HEIDELBERG The 50-year-old Delhi-based security labels solution provider, Kwaliti 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 Kwaliti 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 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. □



FESPA GLOBAL PRINT EXPO 2020 MOVES TO AMSTERDAM IN MARCH 2021



FESPA Global Print Expo will no longer take place in Madrid in October 2020, due to the continued public health risks and business disruption caused by the global COVID-19 pandemic.

FESPA will now host its next flagship international event at the RAI Exhibition Centre in Amsterdam, The Netherlands, from 9-12 March 2021, again co-locating FESPA Global Print Expo, European Sign Expo and Sportswear Pro.

FESPA CEO Neil Felton explains: “In March 2020 we took the decision to delay FESPA Global Print Expo by six months in the face of the advancing pandemic and its implications for our exhibitors and visitors. Since then the development of COVID-19 has been dynamic and unpredictable. While many regions are now gradually emerging from lockdown, at this point in time we cannot be confident that we could match exhibitor and visitor

expectations of a FESPA event if we were to go ahead in October this year.”

He continues: “Early March 2021 offers the strongest alternative, giving our exhibitors and visitors time to recover and ourselves time to prepare fully for any new operational requirements. Feedback from the market indicates that, having faced the considerable commercial challenges of 2020, our community will welcome FESPA Global Print Expo in March 2021 as an important platform for business recovery and forward progress early next year.”

Amsterdam is a popular and proven destination city for FESPA events, having played host to successful exhibitions in 2006, 2009 and 2016. Its accessibility via road and rail from so many areas of northern and central Europe will be an advantage for many visitors at this time.

This new March 2021 edition of FESPA Global Print Expo will replace the originally scheduled 2021 event in Munich, Germany. FESPA will return to Munich in 2022. □

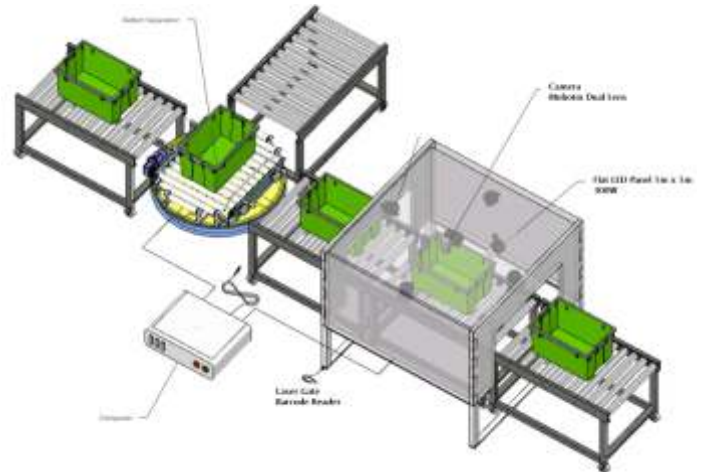
Konica Minolta launches 'Box Defect Detection' and continues its success with its video solutions services

Konica Minolta continues to expand its offerings in the area of video solutions services with the launch of its latest solution, 'Box Defect Detection', for the field of quality inspection in manufacturing and logistics. In addition, Konica Minolta has demonstrated the benefits of Mobotix IoT camera solutions where it is necessary to protect empty office buildings or to detect an elevated body surface temperature. The thermal solutions are the key to detecting anomalies in order to keep premises safe and help protect health. The importance of video solutions is also reflected in Konica Minolta's growing market presence in Europe. The solutions are now available in 23 countries and Konica Minolta has more than 400 customers.

With "Box Defect Detection", Konica Minolta provides a new solution in its video solution services portfolio dedicated to enabling visual quality inspection in manufacturing and logistics. The solution combines Konica Minolta's AI-based technology for surface quality inspection with Mobotix IoT cameras to ensure that plastic delivery boxes meet high quality standards. It locates all defects and anomalies, such as the contamination of delivery boxes occurring on the production line, identifies their extent and severity and commands the separator in the production line to remove the defective box from the line or send the dirty box for immediate washing. 'Box Defect Detection' will be delivered to launch customers in October 2020.

Konica Minolta has shown that intelligent video solutions can provide important support. One example is the protection of premises. In times of remote working, it is necessary to protect empty office buildings from burglary and vandalism through video surveillance. The intelligent video solutions can detect unauthorised access and immediately trigger an alarm.

Furthermore, thermal cameras can identify elevated body surface temperatures. When individuals pass through the camera's field of view in offices or other facilities, their thermal images are analysed and any elevated body surface temperature exceeding a specific threshold is identified. This helps to identify the elevated body surface temperature of any person entering a site in order to give a warning to the person concerned, notify relevant personnel to take immediate action and reduce the potential spread of infection. Waiting times at the entrance to premises and entry management can be shortened, contact reduced and the health of employees and guests in



an organisation, company or generally in public areas protected. In addition, it also saves on surveillance resources.

With the goal of further increasing measurement accuracy compared to measurement with a thermal camera alone, Konica Minolta has developed the MOBOTIX thermal camera application "Temperature Screening App" in order to identify and detect facial and skin areas. This will be available from October 2020.

With its 'Intelligent Connected Workplace' solutions, Konica Minolta takes a holistic view of the digital workplace in terms of people, devices and space. The company ensures that the workplace is secure, compliant, resilient and reliable and makes sure that employees have all the information and processes they need at their fingertips. □



Xerox announces Leo Joseph as its Managing Director in India

Leo comes with over 28 years of extensive leadership experience and an in-depth market understanding to propel Xerox into the next phase of growth in the country.

Pragati Graphics installs Baldwin offline proofing and inspection



Rajesh Nema, executive director, Pragati Graphics demonstrates the Guardian OLP offline proofing and inspection system

Pragati Graphics reputed printer based at Madhya Pradesh has added Guardian OLP offline proofing and inspection from technology supplier Baldwin Vision Systems to its defect detection

workflow. It is the first installation of its kind in India.

Rajesh Nema, executive director, Pragati, said that their organization thus print jobs in several languages, and they are also in important segments, such as pharmaceutical. A small mistake can quickly result in a large expense in terms of time and materials wasted, but more important, in terms of the satisfaction of our customers. We expect the Guardian OLP to pay for itself quickly by providing quality assurance to our current customers, and by giving Pragati a competitive advantage to attract new brand owners and print buyers. Guardian OLP fits in perfectly with Pragati's mission to provide absolute print quality on every print run."

Hemant Desai, director of the Baldwin Vision Systems India office, said that, they are honoured to partner with Pragati to ensure print quality and accuracy for some of the world's most prestigious brands. The ability to find tiny defects that are not visible to the human eye will play an important role in avoiding the high cost of wasted materials and man hours. The system is very easy for operators to learn, and adds production efficiencies by saving job information for later use. This reduces set-up time for future runs. Printers can minimise liability and provide traceable proof of quality through measurement and reporting.

Guardian OLP verifies that the files used for production — or the beginning-of-run press samples — match the customer-approved master file 100%. By comparing any pre-press file or scanned press sample to the customer-approved original in a matter of seconds, advanced software automatically locates and highlights even the smallest of differences in print quality. The system can compare one-up electronic files or scans to multi-up electronic files or scans, and instantly detect printing defects, such as missing or extra print, pre-press errors, plate defects and colour variations.

Most importantly, Pragati can be assured that printed product with minuscule errors will not get into its customers' hands. It is difficult to place a monetary value on earning complete trust from your customers."□

Media Expo announces new dates for its New Delhi edition

India's leading exhibition for indoor and outdoor advertising & signage solutions – Media Expo has announced new dates for its New Delhi edition with an aim to help businesses reconnect and stay in sync with the rapidly changing business landscape in the advertising segment. While the organiser will continue to keep the industry connected through a series of interactive digital engagements, the trade fair will draw attention to new innovations in physical advertising.

The 47th edition of Media Expo that was initially set to be hosted in September 2020 is now set to be held from 4 - 6 December 2020 at Pragati Maidan, New Delhi. The decision was taken by the organiser in consultation with industry stakeholders, as organising the trade fair later in the year will not only unite the industry in a stronger manner, but also allow the exhibitors to plan their exhibits more effectively.

Moreover, the exhibitors also believe that postponing the trade fair will offer them more time to reconfigure their

business strategy and emerge with solutions

to face the challenges of the new normal.

Exhibitions, as key platforms for unifying businesses, will play an important role in the revival and growth of the economy. Therefore, as the advertising fraternity comes out with new inventive solutions, Messe Frankfurt India aims to showcase these innovations on the show floors of Media Expo New Delhi 2020.

Since the beginning of lockdown period, Messe Frankfurt India has organised a series of interactive digital engagements which have been instrumental in keeping the industry connected for business networking, and is set to continue with the same endeavour until the fair opens its doors in December.



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

Once all these details have been provided, SME business loans are disbursed within a day or two.

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. □

RBI extends provisions of restructuring of MSME loans, keeps repo rate unchanged



New Delhi, Aug 6 (KNN) The Reserve Bank of India (RBI) on Thursday gave a reason to cheer stressed Micro, Small and Medium Enterprises (MSMEs) by

extending the provision of restructuring of loans.

A restructuring framework for MSMEs that were in default, but were standard on January 1, 2020 is already in place.

"The scheme has provided relief to a large number of MSMEs. With Covid-19 continuing to disrupt normal functioning and cash flows, the stress in the MSME sector has got accentuated, warranting further support," said RBI Governor Shaktikanta Das.

Accordingly, it has been decided that stressed MSME borrowers will be made eligible for restructuring their debt under the existing framework, provided their accounts with the concerned lender were classified as standard as on March 1, 2020, Das said.

Restructuring of MSME debt will have to be implemented by March 31, 2021, RBI Governor Shaktikanta Das said.

Meanwhile, the apex bank kept repo rate untouched at 4 per cent; and reverse repo rate at 3.35 per cent.

"In the MPC's assessment, global economic activity has remained fragile and in retrenchment in the first half of 2020. A renewed surge in COVID-19 infections in major economies in July has subdued some early signs of revival that had appeared in May and June," the RBI Governor added. □

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TechNovaCare
1 800 22 7474
help@technovaworld.com
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