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INDIA

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# Rising East

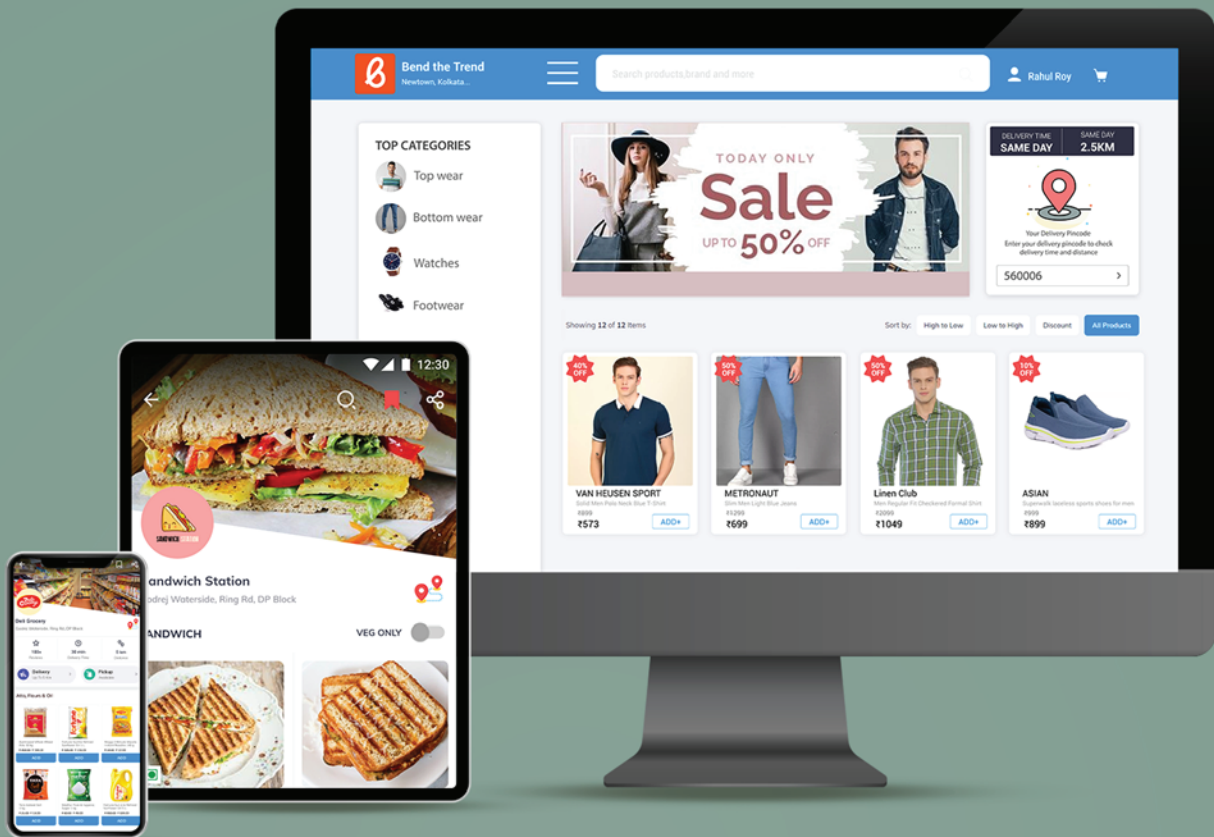
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**Mamata Banerjee**  
Hon'ble Chief Minister of West Bengal



**Himanta Biswa Sarma**  
Hon'ble Chief Minister of Assam



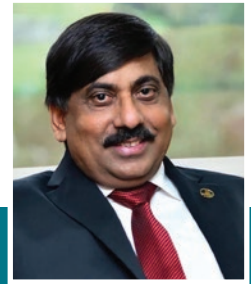
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Hon'ble Chief Minister of Meghalaya



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Managing Director, WBHIDCO



**Upendra Prasad Singh**  
IAS, Secretary, Ministry of Textiles Gol.



**Kumar P. Saha**  
Founder, NDHGO



**V K Bhandari**  
Chairman & MD, Supertron Electronics Pvt Ltd



**Jagdish Gulati**  
President, ILPA



**Soma Banerjee**  
Co-Founder & CEO, Business Brio



**Sajjan Kumar Patwari**  
Chairman, Rashmi Group



**Deepak Choudhary**  
Managing Director, Insurance4life



**S K Choraria**  
Chairman, PREMIER (India) Bearings Ltd.



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CEO, Mani Group

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# Overview



The eastern region of India is steadfastly emerging as a hub of traditional and new businesses and industries. Supported in part by the initiatives of respective state governments, a thriving natural climate and workforce and the contributions of forward-thinking entrepreneurs and businessmen, the East is being transformed as the place to be and do business.

India became the world's second-largest steel producer in 2020, and conglomerates like Rashmi Group of Kolkata are behind this surge in production. Founded by Sajjan Kumar Patwari, Rashmi Group pioneers in manufacturing iron and steel products, power, cement and ferro alloys. India is also the world's largest producer of jute, and with growing focus on biodegradable and eco-friendly alternatives, this cash crop will further contribute to the economy of the country. The eastern and north-eastern states are the major jute growing states, employing lakhs of individuals in the farming and MSME sectors. This issue features an interview with Upendra Prasad Singh, IAS, Secretary, Ministry of Textiles, GoI, who talks about the contributions of jute to the economy.

Another industry helping put the East on the global map is the leather goods industry. Many major businesses including TRIO Group founded by Mukund Vasudeo Kulkarni, D2 International set up by Rajiv Bhatia, Crescent Export Syndicate founded by Mohammed Azhar and Rajda Group started by Paresh Rajda are building a reputation for India as a manufacturer and supplier of premium leather goods. This issue also features an interview with Jagdish Gulati, President of the Indian Leather Products Association, on Kolkata as a hub for premium international leather products.

As businesses continue to contribute to society, the state governments too are doing their best to help them grow. The effects of the current pandemic, which stalled or pushed back growth already made, are being undone with the help of state-sponsored schemes and initiatives. The West Bengal Government, led by Mamata Banerjee, announced a host of welfare schemes to aid recovery, which are covered in detail in this issue. We also look at the achievements and initiatives of the Government of Assam, following the recent appointment of Dr. Himanta Biswa Sarma as CM of Assam. Another major state in the eastern part of India, Meghalaya, is also sparing no efforts to push for development while preserving its unique cultural heritage, efforts we have detailed in our supplement.

While traditional industries continue to flourish, the East is also becoming a centre for all things IT & ITeS. The boom in technology has not left the East behind. Supertron Electronics was among the first crop of ITeS companies in India. Today, the IT hardware distribution company founded by V K Bhandari provides services to over 34 MNCs. Business Brio is another Kolkata-based IT company co-founded by Soma Banerjee who is also its CEO. The company proudly provides Big Data analytics and AI solutions to companies across Asia, EMEA, Europe, UK and North America. To spearhead and support these upcoming industries, the West Bengal Government has established FinTech Hub, a place exclusively for finance and technology firms. Understanding the fundamentals of what people require from insurance, Insurance4Life, led by Deepak Choudhary as MD, is a private insurance broker that has been growing since 1967, with aims to expand nationwide.

This issue is a testament and witness to the innovations and rising growth of what the eastern states of India have to offer.



# RASHMI GROUP: COMMITTED TO WORK IN THE TRUE SPIRIT OF ENTREPRENEURSHIP BY MAKING OPTIMUM UTILIZATION OF RESOURCES



Centre: Mr Sajjan Patwari (Group Chairman); extreme left: Mr. Sunil Kumar Patwari (eldest son of Chairman); second from right: Mr. Sanjib Kumar Patwari (second son); extreme right: Mr. Sanjay Kumar Patwari (youngest son)

## The journey

Rashmi Group is one of the fastest growing Business Conglomerates in the eastern part of India, pioneering in manufacturing of Iron & Steel Products, Cement, Power and Ferro Alloys. With its corporate office in Kolkata and state of the art facilities in Kharagpur and Jhargram, the Group is driven by the visionary entrepreneur Mr. Sajjan Kumar Patwari and his three sons Mr. Sunil Kumar Patwari, Mr. Sanjib Kumar Patwari and Mr. Sanjay Kumar Patwari.

The varied product basket and services range from DI Pipes, TMT Bars, Pig Iron, Wire Rods, MS Billets, Sponge Iron, Sinter, Ferro Alloys, Pellets, Cement to Laptops, Netbooks, All-In-One PCs and also Dredging. It is the third largest Pellet exporter in the country.

The group's turnover is projected to reach a level of Rs. 18,000 Crore and a Net worth of Rs. 8,000 Crore by 2022 respectively. The business house is driven by the Vision "to be a premium global business conglomerate, consistently achieving breakthroughs and setting new benchmarks in Iron & Steel, Cement, Power and Ferro Alloy industries" and Mission "To achieve business excellence through delivering superior value to the customers, shareholders, employees and society at large".

## Steel scenario in India

India emerged as the world's second-largest steel producer with production standing at 98.6 million tonnes (MT) in 2020. The growth in the Indian steel sector has been driven by domestic availability of raw materials such as iron ore and cost-effective labour. Consequently, the steel sector has been a major contributor to India's manufacturing output.

In FY21, the production of crude steel and finished steel stood at 102.49 MT and 94.66 MT, respectively. According to CARE Ratings, crude steel production is expected to reach 112–114 MT (million tonne), an increase of 8–9% YoY in FY22. The consumption of finished steel stood at 93.43 MT in FY21.

## Resource and skill development

In a context where steel capacity is expected to rise six times, a report on 'Skills trends for green jobs in the steel industry in India' estimates that the direct workforce in the steel sector in India will increase from the present 0.23 million to 0.95 million while indirect manpower will increase from 0.45 million in 2008 to 2.6 million. It is anticipated that 25 per cent of these direct new jobs shall be green jobs requiring training in green technology-based skills in addition to the occupation-based skills.

## Challenges faced in the Indian steel sector

- Capital • Logistics • Lack of technology
- Low productivity • Inefficiency of public sector units
- Low potential utilisation • Heavy demand
- Shortage of metallurgical coal
- Inferior quality of products

## Future outlook of steel in India

On the back of sustained domestic demand, India's steel industry witnessed robust growth in the last 10–12 years. Since 2008, production has gone up by 75% while domestic steel demand has grown by around 80%. Steel-making capacity has also increased in tandem, and the growth has been fairly organic.

The Indian government has always supported the steel industry and introduced the National Steel Policy in 2017, which envisions the growth trajectory of the Indian steel industry till 2030–31.

## Covid challenges

India's metal sector has suffered a significant blow on account of operational difficulties and poor demand due to COVID-19. A slow recovery back to pre-pandemic level of production is expected in the coming quarters, Fitch Solutions has said in a report. According to the report, a severe dent in domestic demand for metals is anticipated and it will take until at least 2022–2023 to return to pre-pandemic levels. In the longer term to 2029, India will be the global steel production growth bright spot as demand from the construction, automotive and infrastructure industries continue to accelerate, it added.

## Investment

The company employs around 20,000 employees and with the current expansions in the pipeline, there will be an additional employment opportunity till 2024–25, The Group's Pellet plant is projected to touch 10 MTPA, Steel Making capacity to 5 MTPA, Cement capacity to 2 MTPA and 500 MW of captive Power Plant.

# The Emergence of Jute and Its Implications for the Indian Economy

*Shri Upendra Prasad Singh, IAS, Secretary at Ministry of Textiles, Govt, speaks about the emergence of jute as a sustainable and natural fibre of the future, its growing potential for the Indian economy, and the Government of India's plans to seize this potential.*



Shri. Upendra Prasad Singh, IAS, Secretary, Ministry of Textiles, Govt.

**Mr. Singh, when we talk of Jute, we often here that India is the world leader in the production of Jute. What is the importance of Jute in Indian Economy?**

Yes, you are right; India is the largest producer of Jute in the world, producing about 16–17 Lakh MT of raw jute every year which counts to about 55% of world Jute Production. Jute is an eco-friendly, biodegradable and annually replenishable cash crop. With growing preferences for natural fibres worldwide, jute is considered to be a fibre of the future. Over centuries, Jute has been playing a vital role in the economy of the eastern and north-eastern states of our Country. It is the second most important natural fibre produced in India after cotton. Jute Industry is the source of livelihood to 40 lakh farming families, 2 lakh industrial workers, 3 lakh engaged in tertiary sectors and 2 lakh in MSME-Jute Diversified Products (JDP) manufacturing sector. West Bengal, Bihar, Assam, Odisha, Tripura, Meghalaya, and Andhra Pradesh are the major jute growing states.

**It is learnt that for the 15th Finance Commission period, your Ministry has approved a special scheme for the development and promotion of Jute sector, with focus on Jute diversification. Can you give us an overview of the scheme?**

An Umbrella Scheme viz; National Jute Development Program (NJDP) has been approved for development and promotion of jute sector during 15th Finance Commission Period (2021–2026). The Program, inter-alia, envisages implementation of series of schemes /activities starting from Agriculture – Jute ICARE for quality and productivity improvement, Jute Diversification – for modernization/upgradation of the existing Jute Mills and MSME, Jute Resource cum Production Center – for capacity building,

Jute Design Resource Centre for helping JDP entrepreneurs/exporters with market worthy innovative designs. The Program also provides production linked supports for Jute Mills and MSME entrepreneurs / exporting units to become cost competitive in the international markets. A total outlay of Rs. 485.58 Cr. has been approved for the National Jute Development Program. In addition, Govt. is working out to provide adequate capital subsidy to the Jute Mills for core machinery from ATUFS funds.

**We have seen that the present Govt. is giving special attention to the needs of the Farmers and the Govt. often says that they are working in the direction of doubling the income of the farmers. Can you share with us the plan and interventions that the Govt. is undertaking in this direction?**

I can tell you that the Govt. of India has undertaken a host of interventions for doubling the income of Jute Farmers under Jute ICARE Scheme of National Jute Board through quality and productivity improvement. Under the Scheme, jute farmers are supported by disseminating improved agronomic practices such as line sowing using seed drills, weed management by using wheel-hoeing and nail-weeders, distribution of high yielding varieties of certified jute seeds. The ICARE interventions were started in 2015 with only 64 MT Certified Jute Seeds covering about 20,000 Farmers. The Scheme has been substantially augmented since March, 2017; as a result we have been able to distribute over 800 MT seeds covering over 3.00 lakh farmers in crop season 2021. These interventions have resulted in enhancing the quality and productivity of raw jute and increasing income of jute farmers by at least Rs. 10,000 per hectare. Quality of raw jute has improved by 1 grade and productivity by 15% from the areas under ICARE interventions. Government has recently approved construction of 46000 In-situ retting tanks for fast and better-quality retting. This would help in creation of employment for





about 46 lakhs mandays under MNREGA. The Govt. of India is also continuously supporting Jute Farmers through MSP. Govt. has just enhanced Jute MSP to Rs. 4500/- per quintal for crop season 2021–22. It is protecting the interest of Jute farmers through JPM Act, 1987 also, under which Govt. is procuring Jute Bags worth Rs. 7500-8000 Cr. every year for packaging of foods grains. I would say, the Govt. of India is committed for the welfare and benefit of the Jute Farmers and the interventions towards the same would continue with yet higher support from the Govt.

**It is learnt that of late Natural Geo-Textiles are gaining preferences world over in various technical textiles applications. How do you envisage the contribution and progress of Jute Technical textiles particularly the Jute Geo-Textiles in the Geo-Textiles application in different fields including hilly regions like NER?**

Of late, the industry has realized the importance of jute diversification with focus on Jute Technical Textiles. Jute industry is contributing to the Jute Technical Textiles basket in the form of hydrocarbon free food grade Packtech using Rice Bran Oil (RBO) technology for packaging Cocoa beans, Coffee beans, Shelled nuts etc. in compliance with international standard 98/01. Jute Geo-Textiles (JGT) is an eco-compatible solution to crucial geo-technical problems such as soil erosion, consolidation of soft soil, slope stabilization, construction of Rural Roads and Jute Agro textiles for horticulture application, etc. We are rigorously following up with the State Govts., Railways, NHAI, IRC and BRO for using Jute Geo-Textiles in rural roads under PMGY and in embankment of railway tracks, rivers and dams, and slopes in road sites etc..

Roads from Hiyanglam to Hiranmei and Thounaojam to Elangkhangpokpi, Slope stabilization at Kangla, Khongjam, 400KV substation at Thoubal, Khunao of Manipur and 2.4 km stretch of NH 34 at Berhampore, West Bengal have been constructed with JGT. 450 KM of rural roads in Phase-I & 250 KM in Phase-II have also been constructed by using JGT in West Bengal. Total 195 rural roads under PMGSY have been sanctioned across the country for construction with JGT. Through these initiatives, we have been able to utilize 9 Lakh SQM of JGT during 2014-21 and now we have set up a promising target of using 14 lakh SQM JGT in similar projects during next 5 years.



**Covid'19 Pandemic has affected export of almost every sector since March, 2020. What has been the performance of India's Jute goods export particularly during 2020-21? How do you visualize the export performance of our Jute Products during the next 5 years especially with reference to the new and rationalized export promotion Scheme approved recently by your Ministry for implementation by the National Jute Board?**

Yes, Covid'19 Pandemic has shaken the entire world economy including India. As a result, GDPs of most of the countries of the world including India had been lesser than expectations during 2020–21. However, as a result of the concerted efforts and positive policy framework of our Government, our economy has not only recovered within a small span of time, but performing very well. Despite Covid'19 related constraints, India's jute goods' export performance maintained double digit growth during 2020–21 also with an all-time high of Rs. 2740 Cr. against Rs. 2424 Cr. during 2019–20. Also, there has been phenomenal growth in the exports of Jute Diversified Products constituting over 45% of the total jute goods exports.

Further, with the slew of measures initiated by the Government now with an outlay of Rs. 52 Cr. for next 5 years, we envisage doubling the Jute Goods exports by 2026. Our Hon'ble Minister for Textiles has further directed us to aim higher – look at a tripled target which we will be striving hard to achieve with active participation, collaboration and support of the Jute Industry.





Housing Department  
Govt. of West Bengal



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KOLKATA**

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**BOOK ONLINE**

In post-pandemic world, the role of digital currency and fintech in general has increased immensely. **New Town Fintech Hub**, developed by West Bengal Housing Infrastructure Development Corporation Ltd. (A Govt. of West Bengal undertaking), gives opportunities of investment and engagement in this sector, which is rapidly growing. With this in mind, the Government of West Bengal has created a Fintech Hub in the Smart City of New Town, Kolkata to produce synergy among FinTech start-ups and financial institutions. A cluster approach of co-locating start-ups and large financial institutions has been adopted. The Financial Hub has achieved a position of substance with several leading banks and financial institutions like **SBI, Allahabad Bank, UBI, National Insurance Corporation, WBFC, Bandhan Bank, UCO Bank** to name a few, have already taken plots. In the first phase about 50 acres was allotted. For the next phase, about 20 acres is ready for allotment.



# NEW TOWN FINTECH HUB NEW TOWN, KOLKATA



# WEST BENGAL: THE RISING STAR OF THE EAST

*Thanks to a slew of well-thought-out initiatives and projects, West Bengal is emerging as a hub of growth, both industrial and agrarian.*

**W**est Bengal is known for its rich cultural heritage that spans from embroidery to handicrafts, love of literature, to storehouse of musical compositions. The jewel of the East is also an agrarian state, supporting 71 lakh farm families thanks to its diverse natural resources and agriculture-suitable climate. The Government of West Bengal strives to cater to this rich heritage by enacting suitable policies and initiatives that safeguard them and the people it serves.

## Integrated CoVID Management System

The unforeseen pandemic which struck the world was one of the biggest challenges the state had to face in recent years. To monitor, coordinate and manage the functions and activities discharged by various stakeholders, the Government of West Bengal set up the West Bengal Integrated CoVID Management System (WBICMS). The online website provides information on COVID-19 hospitals and availability of beds and ambulances. It also provides a list of oxygen cylinder retailers, information on COVID-19 sample testing, burial and cremation information and an admission cell helpdesk.

## Improving production and yield

The government has a dedicated Agriculture Department, which works in coordination with all related agro-allied departments to achieve its objectives that include bringing about a quantifiable improvement in production and productivity, while meeting the challenges posed by climate change. During the recent years, the department has focused on helping small and marginal farmers, including farmers belonging to SC, ST and backward classes and women in agriculture. To achieve this, it has provided an improved package of practices, fostered public private partnerships by involving NGOs and Farmer Producer Organization Schemes and set up a dedicated portal, Matir Katha, for dissemination of crop solutions to farmers.

## Safeguarding the right to home

The state's Housing Department has set up the Gitanjali Housing Scheme to provide homes to the economically weaker section of society. A total of 3,48,423 families have benefited under this scheme since May 2011. For working women, in addition to the existing hostels, the government has set up five new hostels that became operational in 2017. Overnight facilities have been constructed to house relatives and parties of patients who have to stay back in hospitals.

## Enhancing quality of life of workers

To ensure growth in the economy while maintaining harmonious industrial relations, health and safety of the workforce and enhancing employability and providing social securities to workers and their families is the main objective of the state's Department of Labour. For more effective, transparent and



**Mamata Banerjee**  
Hon'ble Chief Minister of West Bengal

faster delivery of services, the Department has implemented e-governance. Another initiative is its Ease of Doing Business Initiative, under which the existing labour laws were simplified, a common application form was developed to cover all services, allocation of inspectors and inspection was computerised, an online single window system was created and services like applications, delivery of certificates and licenses, payment and tracking was moved online. Its Samajik Suraksha Yojana (SSY) umbrella scheme aims to cover 10 million unorganised workers in the state by social security. Each beneficiary would receive a Social Security Identity Number (SSIN).

## Promoting MSMEs

The government has been actively promoting MSMEs in the state. Three key initiatives include an online portal to help businesses set up MSME units in the state, a startup incubator to help foster entrepreneurial culture and a technology facilitation centre. The West Bengal Government has set up industrial parks including TEXPRO Park, a 100-acre integrated textile park and a 10-acre apparel wholesale hub; a cluster of hubs, some of which are still underway, cater specifically to textile and garment units. The state's Karma Tirtha project will house 30 permanent stalls and an open space for the temporary accommodation of economically weak micro artisans and entrepreneurs. The Department also set up four Rural Haats and four Urban Haats to provide marketing infrastructure for artisans and small-scale entrepreneurs.



Photo by Abhishek Chakraborty on Unsplash



# RIDING THE IT GROWTH WAVE TO SUCCESS

*V K Bhandari, Chairman & Managing Director of Supertron Electronics Pvt Ltd, an IT product distribution and services company, speaks about the future of IT hardware & software in India, post-pandemic.*

## **Please tell us something about yourself. What inspired you to head on the journey of an entrepreneur?**

After completing my graduation, my initial plans were to join the jute industry and learn about jute technology. After a short stint of one year, I soon realised that my passion lies elsewhere. In those days, IT was one of the most promising fields, hence I got into IT as soon as I got the opportunity. I started my career as an IT professional in 1987 when I joined Sujata Electronics Ltd., a leading IT distribution and trading company. I gained useful experience working in my first company and secured a good understanding of sales, purchase, imports and IT product line. The immense potential of the IT industry in India excited me and I ventured on the entrepreneurial journey by starting Supertron Electronics Pvt Ltd, as an IT Trading and Importing Company in the year 1993.

## **With IT being a relatively new domain in India during the inception of your company, what were the challenges you faced in the early years?**

Like any other business, we too had our fair share of hurdles; however, as IT had been a growing industry so, opportunities always pushed me ahead in my venture. Since most of the brand vendors were present in Delhi or Bengaluru, while we were based in Kolkata, we did face trouble with respect to reachability and regular connect. As years progressed, we built a strong rapport and goodwill, and those hurdles were voided. Further, due to our dedication and commitment, we got good support from the principals and suppliers.

## **While the industry has managed to grow by 12–15%, Supertron has surpassed the already high growth margins by achieving 25% growth in the last 3–4 years. What has been your success story / mantra?**

As a leader, one needs to have the foresight and the capability to take risks that can take the company to new heights. Faster decisions with right intentions and converting them to action become the differentiator of being successful. Our success mantra is discipline, determination, and dedication. Our reach through vast branch network, round the clock logistics support and 34 MNC brands are key to our success mantra. Additionally, we believe the mark of excellence should be benchmarked at 100% efficiency, for which we strive continuously.

Since Supertron's inception, I have made sure that we make leaders out of everyone so that they can lead the team independently. Through organic promotion, we have successfully made leaders who now stand out as our star performers.

## **Not many IT companies are based out of Kolkata, but you have not only continued to operate out of the city, but also managed to establish your company among the top 5 in IT Hardware distribution. What has been the reason behind your company's domination in this sector?**

Supertron has always been patronized for its highest standards of business ethics and keeping its promises each and every time. With an aim to provide cost-effective products and solutions to its customers in all areas of information technology, Supertron started expanding its operations towards the east India market. From a regional footprint, the company graduated to national distribution of IT products from 2004, and soon, we instituted Delhi as our Sales and Marketing Head Office, helping us to have a firm grip on the market and also better vendor connect.

## **What impact did the pandemic have on your business and work model?**

This kind of situation is a learning experience, and a roller coaster ride. However, India's IT hardware sector witnessed opportunities, which we geared up to grab.



V K Bhandari, Chairman & Managing Director, Supertron Electronics Pvt Ltd

**“Faster decisions with right intentions & converting them to action become the differentiator of being successful. Our success mantra is discipline, determination, and dedication. Our reach, through a vast network, round the clock logistics support and 34 MNC brands, is key to our success. Additionally, we believe the mark of excellence should be 100% efficiency, for which we strive continuously.**

Adaptability of New Normal has forced all businesses to evolve and re-define strategies. As virtual and contactless engagement gains momentum, IT hardware & software play an integral part. Apart from increase in PC demand, the segments that look promising are storage, server, gaming and networking solution services.

## **What is your future business strategy? What, if any, endeavours do your company plan to undertake?**

One needs to change and transform according to the future market and trends. IOT, artificial intelligence, machine learning and robotics are new technology innovations going to drive the future of India. We established a value-added distribution (VAD), closely with the SI for undertaking projects pan India. What started a small vertical has quickly shaped up to be a high-growth and strong revenue business line. Focus is also there on enterprise business, which we foresee to grow at a much faster pace. To adapt to all these technology shifts, we need to strengthen our resources and approach.

# THE KOLKATA LEATHER INDUSTRY: UPWARDS AND ONWARDS



Mr Jagdish Gulati, President, ILPA

If you happen to be on a holiday abroad in any of the global fashion capitals like Paris, shopping for a premium brand leather handbag — chances are many that it would have landed there all the way from your very own City of Joy!

Following is a conversation with Mr Jagdish Gulati, President of the Indian Leather Products Association who talks about the association & its activities, Kolkata as a premium international leather products hub and so much more....

## **Tell us about ILPA, its main activities and achievements and where is the West Bengal Leather Products Industry headed.....**

The Indian Leather Products Association (ILPA) was established in 1987 by six prominent exporters from Kolkata, as a representative body of manufacturers & exporters of leather and leather products. With member strength of 200, ILPA strives to provide a common platform for exporters for the betterment of the industry. Working closely with the government, the ILPA is responsible for stimulating growth and maintaining momentum in the sector. It organises meetings, seminars, technical skill enhancement programs and Buyer seller summits to facilitate customized matchmaking between International buyers and member exporters to support & promote export. ILPA manages its own industrial park in Calcutta Leather Complex called the ILPA Leather Goods Park, which has about 100 prominent exporters from Kolkata, Chennai and Kanpur working from modern factories with highly sophisticated and specialised machinery. The industrial park has a world class design studio, a Common Facility Centre and a Training centre known as the ILPA Tech School – all managed by ILPA for its members. Another Common Facility Centre is

currently coming up in the park which will have a Testing Laboratory, high-end machines and infrastructure. The association played a prominent role during the Covid times by supporting its members in innumerable ways and also by providing food and other essentials to the migrant workers during the lockdown. ILPA also carried out Covid Awareness programs in different markets in the city as well as in Bantala and a successful Vaccination program for about 9000 employees of member factories.

Mr Gulati is very optimistic about the future of ILPA. In today's export scenario, international compliance is equally important to high quality of products and timely deliveries. Therefore, ILPA Leather Goods Park aims to become Environmental Social Governance (ESG) compliant in the near future. ILPA members look forward to more and more bulk orders from international brands like Armani, Prada, Mulberry, Anya Hindmarch, Adolfo Dominguez, Le Tanneur, Radley and Coach.

## **Why is Kolkata a much sought after sourcing hub for the international leather products brands?**

West Bengal has one of the richest sources of raw materials, modern infrastructure, skilled artisans, trained personnel from esteemed design and technical institutes like NIFT, FDDI, CLRI and Govt. College of Leather Technology. The city is very well connected through roads, sea and air ports which make it ideal for a booming export sector like leather products. Last but not the least, the member exporters of ILPA have a global reach, are progressive and proactive, attracting many international brands to source from them as well as setting up fruitful joint ventures.

West Bengal has emerged as the most preferred destination for sourcing leather products. With modern infrastructures with environmental and social compliance, skilled and cost effective labour, Kolkata has carved a niche for itself in the international fashion industry with a great future ahead.

## **Describe the role of the State Government for your sector.**

The leather and leather goods sector is one of the focus industries for the state as it generates considerable foreign exchange. The State MSME and WBIDC departments extend every possible support for the factories to operate smoothly, often having one-window systems for queries and guidance. As the sector is one of the state's highest employment generators, providing livelihood to about 5 lakhs direct and indirect workforce, the govt has various collaborations with ILPA regarding skill development and training, infrastructural growth, ease of doing business, creating awareness about various schemes beneficial to exporters, vaccination programs and reaching out to member exporters. The sector has really blossomed under the aegis of the government and hopes to manifold its export volume in the coming years.

## **What are the chances of capturing the international market, post pandemic situation?**

As Covid restrictions worldwide lessen and people resume their pre-pandemic lifestyles, the demand for fashionable leather handbags and other products are on the rise. Many exporters are now currently flooded with Christmas orders and are working in double shifts to meet their deliveries. Many international brands are now shifting their bulk orders to India and as West Bengal is well known for its high quality leather products, there is a major surge in order volumes. This is a very optimistic situation for the industry and we hope that the sector will reach its pre-pandemic business and more very soon.



# INDIAN LEATHER GOODS, SIGNIFICANT PLACE IN THE GLOBAL MARKET



## **TRIO GROUP – Premium Leather / non-Leather goods exporter**

Mr Mukund Vasudeo Kulkarni, an IIT alumni, a born entrepreneur and visionary, started TRIO GROUP in the year 1978 with the goal of manufacturing quality leather goods for the global market. Today TRIO

GROUP stands tall with an enviable reputation of producing & exporting premium leather goods to reputed brands worldwide. Mr Kulkarni is ably supported by his successors Arjun and Priyankur who have hugely contributed to this growth. The group manufacture, a wide range of products like bags, wallets & purses in leather and non-leather material.

It has been a phenomenal and steady growth for the company from a single manufacturing unit to 12 state of the art factories equipped with cutting edge machinery and advance technologies

With sustainability and ESG targets in mind, TRIO GROUP has put in place responsible best practices that would ensure growth and success to keep its global customer ever happy.

Mr Kulkarni is one of the founding members of ILPA. He has helped steer the organisation through all its phases of change and growth and has a direct impact on how the institution is run today.



## **D2 International**

Excellent craftsmanship has secured a significant place for Indian leather goods in the global market. Rajiv Bhatia, a Kolkata-based businessman, realised that nurturing the talent of workmen would bring quality and reputation, while others thought this was difficult to accomplish. He moved into the space

in 1994, by setting up D2 International and changed the game, becoming a niche player in the leather goods segment.

Bhatia has trained his workmen on quality and contemporary designs of an international standard. The company produces and exports the finest collections of leather bags and fashion accessories for the high-end niche market. Today, D2 is considered a top-class designer of products that are mainly handcrafted. The company is an international OEM for some powerful global brands and world-renowned departmental stores. As a technology associate of BLC Leather Technology Institute, UK, the company follows stringent product quality parameters at par with international standards. Bhatia's wife, Diksha, joined D2 in 2016. With a master's degree in Computer Applications, she also did a course on footwear from Ars Sutoria, Milan (Italy) in 2015.



## **Crescent Export Syndicate**

Mr Mohammed Azhar the founder of Crescent Export started his journey in the year 1982 with a vision to bring about a change in the leather industry. He started on a small-scale but his visionary outlook and business acumen helped him evolve the business into a corporate giant which,

has made a niche for itself in the leather industry.

Crescent has grown in leaps and bounds from a small-scale unit comprising only of 10 people to a corporate giant today, spanning a factory area of 150,000 sq ft, spread across multiple facilities in central Kolkata and the Calcutta Leather Complex.

Today, his son and daughter under his wings are successfully running the show, keeping in mind his business ethos and vision. At Crescent, Sustainable Business Practices are the helm of all, operations, be it leather sourcing, use of recycled materials, sourcing of lining for GOTS certified vendors or traceability of raw hides to the breeding farms.

Mr Azhar's business acumen, ethos and his long association with the Leather Industry makes him create a position of prestige at ILPA.



## **Rajda Group**

With a dream to start his own business, Mr Paresch Rajda embarked on his entrepreneurial journey by venturing into a number of businesses. On his journey, he incubated a team of entrepreneurs to look after the various business interests of Rajda Group. With the help of his wife Arati

Rajda, Mr Rajda grew his humble venture into a global leather powerhouse partnering with some of the oldest and most sought after luxury leather goods brands on the planet.

The fashion goods division spanning 15 countries is now headed by his son, Gautam Rajda, the current managing director, who has revolutionized the way leather products are made by introducing new production techniques and cutting-edge manufacturing technology from across the globe to the factory floor at Rajda.

With a passion for high-quality products and an obsession for efficiency, Gautam is taking Rajda Group to a new level of excellence. To conserve natural resources and grow sustainably, Rajda Group has invested in sustainable manufacturing processes like its own solar power plant, which accounts for the 50% of the total energy consumption of its manufacturing facilities.

# WEST BENGAL: WELFARE SCHEMES TO MITIGATE LOCKDOWN HARDSHIPS

*The West Bengal Government has announced and implemented several schemes to aid recovery post COVID-19 and lockdown.*

The West Bengal Government announced a budget of Rs.3 lakh crores for 2021–22, the highlights of which included many welfare and infrastructure schemes to help the economy and people recover financially from the lockdown due to COVID-19.

Recognising the hardships faced by many during the pandemic, especially women, the West Bengal Government has introduced Lakshmi Bhandar, a scheme which will provide cash assistance of Rs.500 per month to unemployed women who are between the ages of 25 and 60 and are not covered under any pension. Another scheme, Prochesta Prokolpo, will benefit labourers and daily wage earners. The beneficiaries will receive a one-time monetary assistance of Rs.1,000 to afford basic necessities.

*“Critical challenges are transparency (neural network models lack interpretation), bias (mostly because of training data), decision oversight (how to prioritise decision intervention based on scope boundary) and over-reliability. However these are addressed by assessment frameworks, guidelines and specifications through SC 42 (standards committee for AI) of ISO.*

— Gautam Banerjee, MD, Business Brio

## Tax exemptions for relief in pandemic

The government also extended the one-time exemption on motor vehicle tax from 1 July 2021 to 31 December 2021. To address the crisis faced by the real estate sector, the stamp duty has been reduced by 2% from the earlier 4–8%. The market value for registration of deeds for flats, houses, lands, etc., has been reduced by 10%. Both facilities will be available to recipients who complete registration by 30 October.

## Supporting infra sector to create new jobs

With infrastructure playing a major role in boosting the economy, the Mamata Banerjee-led government has also announced the Pathasree scheme, which proposes the construction of 46,000 new rural roads within the next five years. A total of 10,000 km of roads will be constructed and repaired within the next year itself. The government has allocated Rs.500 crores for this project. It has also announced an additional scheme to build 16 new bridges and a flyover, and undertaken a feasibility survey for six other projects. The proposed budget for these schemes will be Rs.2,475 crores.

## Investing in health and environment

The pandemic and environmental concerns have brought to light the necessity to invest more in health and disaster management. In its budget for 2021–22, the Government of West Bengal has

increased allocation to the health department by over 400% to Rs.16,368 crores compared to previous year's Rs.4,608 crores. Allocation for disaster management has also increased by tenfold to Rs.2,105 crores from previous year's Rs.215 crore allocation.

*“The modern concept of luxury isn't identified by wealth or prestige, it refers to quality durability, timeless appeal and sustainable architecture and such a home design becomes the ultimate expression of luxury. A green building does not mean that the luxury quotient needs to be compromised. It's a lot about choosing the right material and design that helps create the perfect balance between sustainability and a great look and feel.*

—Gaurav Dugar, Director, PS Group

## Revitalising tourism in the state

With tourism being hit due to the pandemic, the government introduced the West Bengal Incentive Scheme 2021 to generate employment and revenue in the tourism industry by incentivising new tourism units. Another scheme in the works is Paryatan Sahayata Prakalpa, a relief scheme that will provide needs-based working capital assistance to existing units and entrepreneurs in the state's tourism and hospitality sector.

The initiatives taken by the State Government have helped West Bengal weather out the pandemic. It is among the two states to top FY21 per capita income growth despite the pandemic. It also had the highest Gross State Domestic Product among all eastern states of India. With the welfare schemes introduced this financial year, the government hopes to not just alleviate the plight of people but also increase the economy and welfare of the state.

*“Though online aggregators offer a lot of convenience to the end users it's at the cost of the retailers. Online market places charge hefty commissions which make the value propositions imbalanced in the long run and therefore unviable. On the contrary NDHGO is a free platform where any traditional retailer can create their own online store in a matter of seconds and reach out to their customers directly bypassing all intermediaries, providing similar or better experiences. Hence the retailer can share the financial benefit of the saved commission in part to his customer as a discount thereby providing additional value to the end consumer.*

— Kumar P Saha, Founder, NDHGO



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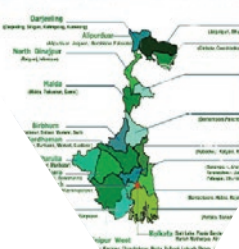
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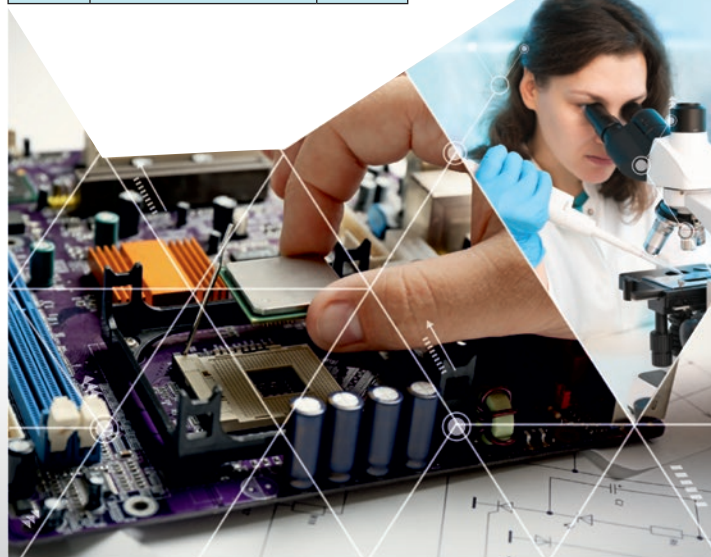
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# BUSINESS BRIO: CHARTING NEW FRONTIERS IN AI & DATA SCIENCE

*Soma Banerjee of Business Brio talks about how her homegrown company is facilitating the adoption and implementation of AI and Big Data analytics for companies worldwide.*

## **What are the service offerings of Business Brio in Data Science, and its achievement till date?**

Business Brio is an analytics and data science consulting and projects company, established in 2013. It is highly focused on data engineering and artificial intelligence (AI) services and has tied up with partner companies across the world for data management, digitization and IT for upstream and downstream integration. The company has been engaged with renowned international brands from retail, manufacturing, telecom, banking & insurance, utilities, healthcare and government sectors for providing data engineering and AI solutions across Asia, EMEA, Europe, UK and North America.

Business Brio was the recipient of NASSCOM Analytics Innovation Award in 2015, and short-listed by Red Herring as the finalist in Top 100 Asia Companies in 2017. We were featured among the top 10 data science solution providers in *CIO Insider* magazine in 2018. The achievements of the company are not only recognized by coveted awards but the leadership team frequently chairs discussions/panels/summits and are invited as speakers in industry bodies of IEEE, CII, NASSCOM, ICC as well as academia platforms of IIM Ahmedabad, India; George Mason University Washington, D.C., USA; Cranfield University, UK; and Cambridge University, UK, to name a few.

## **Since your inception in 2013, your company has expanded its client base to those in the Middle East, USA and Europe. How did you perform during the pandemic across markets?**

During the pandemic period from March 2020 to September 2021, Business Brio signed on multiple new clients, including one of the world's oldest financial services company established in 1889 and listed on NASDAQ. We provided consulting services in data science to a joint venture of Siemens and Mitsubishi during the same period. Business Brio also extended product analytics services to the leading food provider in over 50 countries for their Middle East operations. In early 2021, it engaged with the biggest home warranty services company, which is rated as the best in 2021 in North America. We also provided master data management services to one of the leading healthcare product companies present across four continents and headquartered in UK in the 2nd quarter of 2021.

## **What is different about the way in which Business Brio adds value to the journey of Data Science and AI?**

Business Brio is leading the first ever assessment standard on Big Data Analytics in the world under the umbrella of ISO along with the standards national bodies of 18 other countries. The company is the first data science company in the world to be certified on ISO 56000 — Innovation Management framework. The leadership team



**Soma Banerjee, Co-Founder & CEO, Business Brio**

“One of the key advantages of Business Brio is the understanding of how AI or machine learning (ML) projects differ from bespoke IT projects and how to avoid the critical failure modes of such AI/ML projects in terms of bias, transparency, explainability, over-reliability, decision oversight and trustworthiness.”

is also part of the AI Expert panel of the European Observatory of ICT Standards for AI, sponsored by European Union, and already a contributor to the first AI Landscape Report by Stand.ICT.

The key to success for Business Brio lies in its core management team's 100 plus years of rich cumulative experience that spans across companies like GE, Accenture, Infosys, Nielsen, Ducker Research, Fidelity and the likes. One of the key advantages of Business Brio is the understanding of how AI or machine learning (ML) projects differ from bespoke IT projects and how to avoid the critical failure modes of such AI/ML projects in terms of bias, transparency, explainability, over-reliability, decision oversight and trustworthiness. We have three patents in this domain. The innovation spirit of the company is not only rooted with the management team but spread throughout the organization.

## **What is the future roadmap for Business Brio?**

The organization is ISO 27001 certified on data security and is actively involved in creating Intellectual Properties in the domain of data engineering, data science and AI through publications, standards and patents. For the near future, Business Brio is focussing on analytics-based product development in healthcare and human capital management domains along with sustained focus in its ongoing services.

# FINTECH HUB: A PLACE FOR A BRIGHTER TOMORROW

*FinTech Hub is a project of the Government of West Bengal in its bid to re-envision Kolkata as a hub for financial and technological growth.*



**F**inTech is an amalgamation of finance and technology, where companies serve the interests of businesses and consumers alike. As technology enhances every sphere of our life for the better, to capitalise on the growing interest in FinTech, the Government of West Bengal focussed on a unique project to draw back investors and employment. This project is FinTech Hub, an international financial hub that aims to transform Kolkata into an IT and financial services centre. A first-such hub in the East, the project is developed by West Bengal Housing Infrastructure Development Corporation Limited (WBHIDCO), a Government of West Bengal undertaking. Starting from this month, buying a plot of land at FinTech Hub can be done via an online application.

Since the foundation stone for the project was laid in 2012 by Hon'ble CM Mamata Banerjee, FinTech Hub is already home to 28 financial institutions and legal firms, with many planning to shift their processing centres and back office verticals to the Hub. The 70-acre sprawling Hub is built in the New Town area of Kolkata, a planned satellite city, located adjacent to Kolkata and close to the Kolkata International Airport. Of this, 48 acres have already been allotted.

## World-class infrastructure

Thanks to FinTech Hub's location in the upcoming township of New Town Kolkata, it will have access to world-class physical and social infrastructure. Apart from excellent transportation, water, drainage & sewage, and power services already available, the Wi-Fi system will be on Biswa Bangla Sarani. FinTech Hub will be

able to cater to a host of smart technology features including integrated digital banking, robo advisory, cyber and financial crime prevention, machine learning and AI, blockchain technology and robotic process automation. Another unique feature that FinTech boasts of is that it is collocated within the Financial Hub of Kolkata, which is home to major banking and financial institutions, including State Bank of India, Bank of Baroda, National Insurance Corporation, Union Bank of India, Bandhan Bank, Allahabad Bank, Punjab National Bank, HDFC Bank, The New India Assurance Co Ltd, Canara Bank, Karnataka Bank, and many others. For social infrastructure, the Hub's location in New Town gives it access to quality international schools, shopping malls, convention centres, star hotels, golf course and a business club.

## Advantages for today and tomorrow

The Hub offers many advantages, making it promising for financial, legal and technology firms to settle here. The city itself is one of the 100 Smart Cities of India, the only city in West Bengal to be included by the Central Government. It has received a platinum rating from the Indian Green Building Council for its adoption of green energy sources and sustainable practices. This includes 20 km of completed cycling tracks, with another 70 km to be added in the future, and a fleet of 500 bicycles available for public sharing. Other green initiatives include electric vehicles and charging infrastructure, a recycling shop and plastic-free awareness drives, 1.7 MW of installed solar generation capacity, and last but not the least, innovative urban greening through adoption of green verges by Institutions.

All these factors have played a crucial role in attracting investors and partners to FinTech Hub. The proximity to Bengal Silicon Valley and four top universities, cultural and convention centre, and business club further create an advantage cluster for networking opportunities and skilled workforce, thereby increasing efficiencies. The Hub has a 480-acre Eco Park, with a 110-acre lake in the vicinity, offering an ideal work-life balance scenario to executives working at FinTech Hub. Understanding the importance of a fulfilling lifestyle and to improve the quality of life, New Town is involved in a project on the science of happiness with IIT Kharagpur to make itself a 'Happy City'.





# INSURANCE4LIFE: BRIDGING GAPS TO EMERGE STRONGER

*Deepak Choudhary, MD of Insurance4life, first established in 1967, discusses how his company has managed to pull through and expand from its market base despite the pandemic.*



(Right hand side) Mrs Rashi Choudhary, CEO Research Position; (Middle) Mr Kamal P Choudhary, Founder And Chairman; (Left) Deepak Choudhary, MD

**There are few private insurance brokers that have lasted this long, especially in the East. Please tell us more about the founding years and your presence in the eastern market.**

Insurance4life began its operations in 1967 with the Life Insurance Corporation of India. It assures the protection of people and their assets, which is critical priority in everyone's life. With dedicated efforts, we were able to expand our services into other sectors of insurance like health, motor, commercial, travel, and many more. As of now, Insurance4life provides B2B service in all sectors of insurance. Our company has covered almost all of West Bengal, with coverage extending to Assam, Orissa, Jharkhand, Bihar and other states. Now our prospective is to reach national and international levels.

**What are the products/schemes that differentiate your company from other insurance companies?**

Our fundamental marketing strategy is to guide the consumer towards the best suitable brand or products amongst the

crowded field of different policies and to develop a strong value proposition, so that the product or service is attractive enough to entertain the market or audience. The journey from selecting a company product to its completion, with full assurance, is our main priority.

**What have been the challenges or advantages of running a multi-generational insurance company?**

Keeping the goodwill and pride of the family business in regards to maintaining its financial dignity is one of the biggest trials. In this competitive market, there are a lot of competitors who even choose to forgo their percentile earnings in order to sell their products, but we try to fill the gap by promising loyalty and efficient services.

**How did the pandemic affect or change the growth of your company and sector?**

The Covid-19 pandemic has helped us to prosper because of our loyal and ardent services to our customers. As a result, we are now being blessed to expand our company from eastern to northern/western and southern parts of India. Our company has recorded double-digit growth, the fastest growth we have witnessed due to the current demand in the sector.

**What were the challenges faced during this period, if any?**

Satisfying the customers with conditional and unconditional claim demands is the biggest challenge. Servicing 3,000+ families pan-India, with 25,000 in-force policies in total, all while providing up-to-the-mark assurance service was another big challenge. With concerted efforts and thanks to the support and cooperation from our team and all insurance companies, we have been able to surpass any issues that were faced during the pandemic with fortitude.

**What is your growth plan? Do you have plans to expand in other markets, and with different products?**

To diversify our coverage areas as well as our products, we also have plans to enter the northern and western zone by mid 2022 with complete insurance and investment plans in the fields of securities, loans and wealth management.

**Do you have any tips or advice that you would like to share for first-time insurance buyers?**

I would always advise sensitive customers to invest in easy settlement policies for their better future rather than going for the cheaper ones. One should secure their hard-earned money in a planned way for their coming generations.

# Keeping Promises: How the Govt. of Assam is Developing the State

*Achievements and initiatives undertaken by the Government of Assam from May 2021, to augment the state for the future.*

Assam has been blessed with both natural resources and a wealth of biodiversity. It is also home to culturally diverse peoples and tribes. The Government of Assam has left no stone unturned to protect, further develop and enhance this heritage through numerous policies and initiatives since May 2021, when the Dr. Himanta Biswa Sarma was sworn in as the new Chief Minister. Having held several portfolios, including agriculture, finance, health, planning & development and education, in both the state and cabinet, the CM is poised to effectively lead the State of Assam to greater heights.

## Tackling the COVID-19 crisis

The Government of Assam has successfully administered 1.78 crore first doses and 49.26 lakh second doses of vaccine for protection from COVID-19. From 11 May to 22 September 2021, the number of COVID-19 cases has come down from 6,258 to 407, while the positivity rate declined from 9.13% to 0.67%. Since the past three months, the government has also increased the number of ICU beds from 793 to 1,560 in medical college hospitals and from 145 to 252 in district hospitals, to prepare for any upcoming third wave. All medical college hospitals have also been equipped with liquid medical oxygen (LMO) tanks and oxygen generation plants.

## Supporting families of COVID-19 victims

The Chief Minister's Sishu Seva Scheme will help children orphaned due to COVID-19 with a monthly allowance of Rs.3,500, as well as a laptop and an FD worth Rs.7.81 lakh on turning 24 years of age. Eight children have already benefited from this scheme. The Chief Minister's Widow Support Scheme will provide a one-time assistance of Rs.2.5 lakh to women who lost their husbands to COVID-19. The scheme has already supported 1,478 beneficiaries so far. An additional Rs.1 lakh will be provided to the next of kin of deceased COVID-19 patients, under the Parthana scheme. Temple priests and naam-ghorias will get Rs.15,000 and inter-district bus drivers and handymen will receive Rs.10,000.

## Safeguarding health of people

To protect people from viruses and other illnesses, the state decided to ramp up its health care infrastructure. It has almost completed the construction of Lakhimpur Medical College and Hospital and started construction of Biswanath and Charaideo Medical Colleges. It also announced five new medical colleges, of which the Tamulpur Medical College's foundation has already been laid. The State Cancer Institute (SCI), Guwahati, was upgraded with the commissioning of a new radiotherapy unit having True Beam Linear Accelerator and Tomo Therapy facilities and a soon-to-be-operational PET MRI facility. Under the Atal Amrit Abhiyan and Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana, 33,524 and 17,047 beneficiaries, respectively, received cashless medical treatment.

## Strengthening border security

The State of Assam shares borders with seven Indian states, including West Bengal, Mizoram, Arunachal Pradesh, Nagaland, Manipur, Meghalaya and Tripura.



Dr. Himanta Biswa Sarma  
Hon'ble Chief Minister of Assam

It also shares international borders with the Kingdom of Bhutan, Myanmar and Bangladesh. To check insurgency and stop trafficking and drug trade, the Government of Assam has undertaken a number of initiatives. It signed peace accords with the Karbi Anglong militants groups and is exploring peace options with National Democratic Front of Boroland militants and United Liberation Front of Asom. Since May 2021, 91 extremists have been arrested and 12 eliminated in encounters with police. To ensure effectiveness and accountability, the transfer and postings of Superintendents of Police and Officers In-charge of police stations will be carried out on merit basis only. In a major success against human trafficking, 180 victims were rescued, 61 persons arrested, and 50 cases registered. In the fight against drugs, since May 2021, 1,324 cases have been registered, and 2,280 persons have been arrested. Drugs of estimated street value of Rs. 251.98 crores have been seized.

## Bolstering social security of citizens

As per the commitment made in its election manifesto, the Government of Assam has notified the Assam Microfinance Incentive and Relief Scheme (AMFIRS), 2021, to provide relief to debtors of microfinance institutions. Disbursal of pensions under Deen Dayal Divyangjan Pension Achoni, Swahid Kushal Konwar Sarbajanin Briddha Pension Achoni and Indira Miri Universal Widow Pension Scheme have been done on time without fail. Fair Price Shop dealers' margin has been restored to Rs. 143.00 per quintal, in alignment with the Government of India Rules. To alleviate poverty, monthly assistance under the Orunodoi scheme has been increased from Rs.830 to Rs.1,000 per family,



with an addition of 6.36 lakh beneficiaries. The government has decided to allot land to landless persons by way of periodic Patta. It has also increased reservation for differently abled candidates applying to government jobs from 3% to 4%.

### Increasing employment and skill-set

To fulfill its promise of one lakh employment, recruitment to 15,000 posts in Home Department, 23,515 posts in Education Department and 8,855 posts in Health & Family Welfare Department has been approved. The government also signed an MoU with L&T Ltd to establish a Construction Skill Training Centre at ITI Guwahati. The trainees who successfully complete the course will be provided jobs at L&T. The government extended the validity of Teachers Eligibility Test (TET) to lifetime. To encourage youngsters to take up sports, the State's first Olympic medal winner, Lovlina Borgohain, was given an award of Rs.1 crore, while her coaches were given Rs.10 lakh each. The death anniversary of Lokapriya Gopinath Bardoloi on 5 August will be observed as "Karmachari Divas" every year. The government is also providing Rs.10,000 as regular pension to 99 sportspersons and Rs 50,000 as one-time financial award to 153 sportspersons and winners in Olympics.

### Welfare of tea tribes and backward classes

Daily wages of tea estate workers have been hiked from Rs.167 to Rs.205 in Brahmaputra Valley and Rs.145 to Rs.183 in Barak Valley, from 22 February 2021. Tea garden areas will now come under the Jal Jeevan Mission. Tea garden labourers will be provided at least 100 days of employment during off-season under MGNREGA. The government has created the Welfare of Bodoland Department for the development of people inhabiting the Bodoland Territorial Region. The Ahom, Moran, Matak, Chutia and Gorkha communities are entitled protection under Chapter X of the Assam Land and Revenue Regulations in Sadiya tribal belt. The Gorkha community has been notified as a protected class in the tribal belts and Blocks of Kokrajhar, Chirang, Baksa and Udalguri districts. The Border Police has been notified to not initiate any enquiries against members of the Gorkha community living in Assam, and all pending cases are to be withdrawn. Taking cognizance of the demands of Adivasi and tea tribe communities, the Rajiv Gandhi Orang National Park will be renamed Orang National Park.

### Protecting and conserving the environment

On the occasion of World Rhino Day, a stockpile of 2,479 greater one-horn rhino horns, the largest stockpile to date, was destroyed



Photo by Akshil Verma on Unsplash



Photos by Unsplash

in Bokakhat. Satellite phones have been provided to strengthen anti-poaching and disinterment management activities. Raimona Reserved Forest and Dehing Patkai Wildlife Sanctuary are now notified as National Parks. To check carbon emissions, the government will procure 200 electric and 100 CNG buses for Guwahati City.

### Rural and urban development

The Government of Assam has signed an MoU with NABARD to raise loans up to Rs.13,200 crores under Rural Infrastructure Assistance Scheme (RIAS) and NABARD Infrastructure Development Assistance (NIDA). The proposed Palashbari – Sualkuchi Bridge has received approval from the Central Government. The government will also constitute Assam State Organic Mission Agency with Mission Organic Value Chain Development, Assam, and National Beekeeping & Honey Mission (NBHM), Assam. The Cabinet has sanctioned Rs.379 crores as insurance premium payment on behalf of farmers under Pradhan Mantri Fasal Bima Yojana.

In regards to urban development, Assam will become the first state in India to adopt the Model Tenancy Act for speedy resolution of disputes between landlords and tenants. The Assam Energy Development Agency installed 3,000 solar street lights. To benefit low-income groups, the government has mandated that no registration will be required in respect of rickshaws, thelas, hand-pulled carts (used for vending), etc. in Guwahati. The government also passed the Registration (Assam Amendment) Bill, 2021 to simplify and speed up registration of transfer of flats/apartments. It has also released Rs.250.52 crores directly to 34,697 beneficiaries for construction of houses.

# Meghalaya: Inclusive and Eco Growth

*Named after its ever-present monsoon climate, the State of Meghalaya continues to preserve its unique culture while developing through community and government efforts.*

One of the few places remaining where nature and development not only co-exist but thrive, the hill state of Meghalaya is blessed abundantly by nature. The Government of Meghalaya has taken concerted efforts to maintain this legacy, preserving its pristine virgin forests and waterfalls while also ushering in development for all people.

## Agriculture and livelihoods

The State Government provides many schemes to uplift and promote the agricultural economy. For the promotion of fish production and to supplement annual fish demand, the government introduced the state's first aqua park, which will also boost tourism. It also increased the construction of individual and community ponds to benefit fish farmers. Another state-wide project of the Meghalaya Government, the Meghalaya Livelihoods and Access to Markets Project (Megha-LAMP), helps to improve family incomes and quality of life in rural areas. The government also instituted a Basic Agriculture Training Centre that provides short-term vocational training to unemployed and uneducated youths. It also sponsors seats for a four-year degree in agriculture or horticulture.

## Schemes to promote exploring Meghalaya's scenic beauty

The local community is involved in the administration and management of Meghalaya's tourism activities through cooperative societies that provide local tours, home stays and manage and construct accommodation properties. Recognising these efforts, the State Government provides financial and technical support to these societies in the form of funds, grants and training facilities. Currently, 18–20 cooperative societies are active in the state. This grassroots-level approach, instead of only privately owned tourism facilities, has helped boost participation of young unemployed youths.

## Cottage industries' promotion

Weaving and sericulture, the production of raw silk, form the two important cottage-based and eco-friendly industries in rural areas. Meghalaya is famous for its silk fabrics and unique hand-woven ethnic designs and the State Government has made efforts to increase production and quality of handloom fabrics to uplift poor weavers. It provides training facilities under the Silk Weaving Technology Programme in clusters to private handloom weavers. It also conducts training and demonstrations of appropriate and improved techniques at all stages of operating fly shuttle looms. Other initiatives include the establishment of Mini Yarn Bank for sale of yarn at Mill Gate Price to private weavers and R&D support for sericulture to improve breeds of silkworm and food plants for the same. Another state scheme is to strengthen silk reeling units for purchase of reeling cocoons by providing marketing support to sericulture farmers.

## Industrial and commerce development

To accelerate industrial development and investments in the state, the Government of Meghalaya implemented the Meghalaya Industrial & Investment



**Shri. Conrad K Sangma**  
Hon'ble Chief Minister of Meghalaya

Promotion Scheme, which will remain in force till December 2022, or extended further depending on its requirement. The scheme is applicable to new industrial units, which came into operation after 21 December 2012 and covers multiple sectors, including tourism, entertainment, education, health, IT, agro and horticulture and power plants with capacity upto 10 MW. The scheme provides subsidies or incentives to these industrial units, thereby creating employment opportunities.

## Support for women and marginalised sections

Under its Social Welfare Department, the State Government provides temporary accommodation maintenance as well as rehabilitative services under its Swadhar Greh scheme to girls and women who are homeless. It has also established the Training Centre for Self Employment for Women, which teaches trades to destitute women.

With the objective of providing decent houses to economically weaker sections (EWS) and low income group (LIG) families in Meghalaya, especially in rural areas, the State Government instituted the Chief Minister's Housing Assistance Programmes, which replaced the earlier Rural Housing Scheme. The new scheme provides three bundles of roofing materials to the EWS of the society. The same scheme also provides housing to LIG families.

Meghalaya's growth and development is a result of community involvement, a feature recognised and supported by the State Government. This preservation of culture and way of life makes Meghalaya unique among the states of India.





Living Room



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Bedroom

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