



Rata - Newsletter

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Overview Of RATA

The Refrigeration & Air-Conditioning Trades Association Ltd. (RATA) is one of the oldest association working for the development of Air-Conditioning & Refrigeration industry in India. Established in the year 1949, the association brings together people from the entire industry and gives them a central forum to help them accomplish their common goal of making progress and achieving success.

To bring this vision to reality, RATA with its base of ethics and a strong code of conduct, actively and responsibly helps its members to grow and has also encouraged new entries for the expansion and betterment of the industry.

RATA believes in providing a platform to its members to showcase their offerings which in turn will promote internal as well as external trade. In this constantly evolving industry and changing market trends, the association contributes towards the promotion and an overall development of its members and the industry by encompassing companies and traders to organize promotional, educative and informative events.

Details of Committee Members of Year 2014-2017

Name Of Member	Name Of Company	Post
Mr. Parasmal Sirohia	Delite Refrigeration Company	President
Mr. Deepak Dalmia	COOLVIN HVAC SYSTEM Pvt Ltd	Vice President
Mr. Jasprit Singh	H. J. International	Treasurer
Mr. Ajit Panicker	NOVA HVAC SYSTEMS (INDIA) PVT LTD.	Secretary
Mr. Mihir Sanghavi	Auro Engineering Company	Jt. Secretary
Mr. R. T. Gurnaney	Nova ACR Services (India) Pvt. Ltd	Committee Member
Mr. Pankaj Choraria	Boulton Trading Corporation	Committee Member
Mr. Akash Varma	Ishwar Trading	Committee Member
Mr. Hitendra Morakia	Industrial Metals	Committee Member
Mr. Anoop Sabnani	A. S. Controls Pvt Ltd	Committee Member
Mr. Anand Joshi	Manik Engineers	Committee Member
Mr. Rahul Rane	Emerson Climate Technologies (I) Pvt Ltd	Committee Member
Mr. Pritesh Shah	Filko Engineering Co	Action Committee
Mr. Harshal Padia	T J Controls	Action Committee
Mr. Sumod Nair	Kwality Engineering Co	Action Committee
Mr. Sanjay Ray	Russair Technologies	Action Committee
Mr. Nasir Khan	Airofrost HVAC Systems Pvt Ltd	Action Committee
Mr. Kunal Gosavi	Yogeshwar Service & Repairing Pvt Ltd	Action Committee
Mr. Rajen Bhimra	Bhimra Products	Action Committee
Mr Bhavesh Mehta	Mr Bhavesh Mehta	Action Committee

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Edited & Compiled: Ajit Panicker, Secretary RATA, ap@novainitiative.com

Administrative Support : Ms Rinal Vira, info@rataindia.com

Circulation: Monthly to every member randomly every quarter to non members reaching over 5000+ small and medium enterprises in the field of airconditioning and refrigeration.

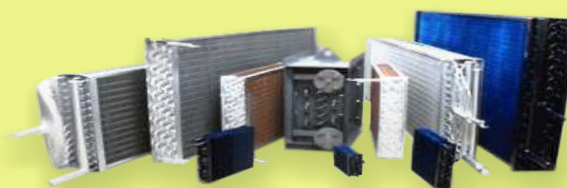
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Demonetization

Source : This article by Dr Naushad Forbes President CII and Co Chairman Forbes Marshall was first published in the New Indian Express on 9 Nov 2016

A BOOST TO INVESTMENT CLIMATE

The bold and courageous move by Prime Minister Narendra Modi of ceasing five-hundred and thousand rupee notes as legal tender strikes at the heart of corruption, black money and money laundering. With a single stroke, the Prime Minister has taken action against the parallel economy in the country and encouraged greater formalization of the economic processes.

Corruption is widely recognized as akin to a levy on economic activity and impacts the poor and middle class sections of society disproportionately. It also raises the costs and risks of doing business and its corrosive nature affects the overall business environment of a country. As Prime Minister Modi said in his landmark speech, black money accentuates inflationary tendencies, which, in turn, push up the interest rates and the cost of investments.

Estimates suggest that the underground economy in India extends to as much as half the country's GDP. It is also believed that tax evasion, money laundering, and other illegal economic activities foster greater inequalities while also detracting from global competitiveness of the nation. India ranks 76 out of 168 countries in Transparency International's Corruption Perception Index 2015, a shift up from 94th position in 2013.

Since assuming charge, the Government led by Prime Minister Modi has issued several campaigns to tackle black money such as the agreement with Mauritius, disclosure law regarding foreign holdings of unaccounted wealth, and the income disclosure scheme, among others. Taken together with the recent actions for introducing the Goods and Services Tax (GST), promoting digital financial inclusions through the Jan Dhan Yojana, and expansion of the direct benefits transfer scheme, we believe that this is transformational step in governance.

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Demonetization

Source : This article by Dr Naushad Forbes President CII and Co Chairman Forbes Marshall was first published in the New Indian Express on 9 Nov 2016

Further, the informal economy which largely operates on cash transactions can be discouraged through this measure. With wider use of smart phones, hand-held devices, and the internet, it could be possible to minimize cash transactions, which would allow tracking of unaccounted money.

In turn, this could be positive for extending the tax net and garnering more resources for the Government. Such added revenues would contribute to developmental efforts as also expand social security schemes, thereby helping in the campaign for poverty alleviation and boosting incomes.

Inflationary pressures are likely to subside with this string action on demonetization of large currency notes. Hoarding and black marketeering would also be discouraged as it is unlikely that the same volume of cash would be able to enter the system in the future.

For small businesses, traders, and farmers there is need to increase accessibility to formal finance avenues to undertake daily activities. They should have access to banks within convenient distance to deposit the day's revenues. Households, especially those in remote areas, should also be linked effectively to banks. The Jan Dhan Yojana, which has opened more than 220 million accounts, would be a big game-changer.

In the initial phase of transition, there may be a likely impact on deflation, especially in the sectors which see large cash volumes, as the black money is sucked out of the system, care must be taken that this is temporary and does not become entrenched. One way would be to encourage higher capital investments by public sector enterprises which have available funds.

This masterly measure restores huge confidence in Indian industry that the Government will not shy away from difficult decisions to transform the nation, and will continue to take action on reforms. Indian industry strongly welcomes the move and pledges to assist in its implementation.



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Digital Transformations and its effects

Source - IMC Journal 9 Jul-Aug 2016

IMC organised an interactive meeting on 16th August, 2016 on 'How Digital Transformation will take place in India and its effects on Companies, Cities and States'. The speaker on the occasion was Dr. Ganesh Natarajan, Chairman, 5F World.

Introducing Dr. Natarajan, IMC President, Mr. Deepak Premnarayan said that a digital transformation would be a key factor in unlocking India's vast potential and making truly inclusive growth a reality. Digital domains profoundly accelerate the freedom of choice and would play a pivotal role in India's socioeconomic evolution, he added.

In his address, Dr. Natarajan stated that he was a firm believer in Chinese entrepreneurship. He said that the inevitable digital transformation sweeping the world has been responsible, in large part, for ensuring that over half of the Fortune 500 firms since 2000 no longer exist. Digital and physical experiences are now merging and exponential technologies are fuelling this storm, he added.

The Internet of Thing (IoT) is bringing together people, processes and data in unprecedented ways and making networked connections more relevant and valuable than ever before. Today's software is blurring the line between data and information and creating new capabilities, richer experiences and some remarkable economic opportunities for businesses all over the world. However, employment prospects globally may be adversely affected due to the digital shift.

The digital transformation is responsible for changing competition and business models everywhere. For example, Penguin's chief competitor is no longer McGraw Hill but Amazon, just as Toyota's competitor is no longer Ford but Uber. The virtual world is becoming more and more of a reality. The world's most popular content owner (Facebook) creates no content, just as the world's most valuable retailer (Alibaba) owns no inventory. This is one of the most visible implications of digital change globally.

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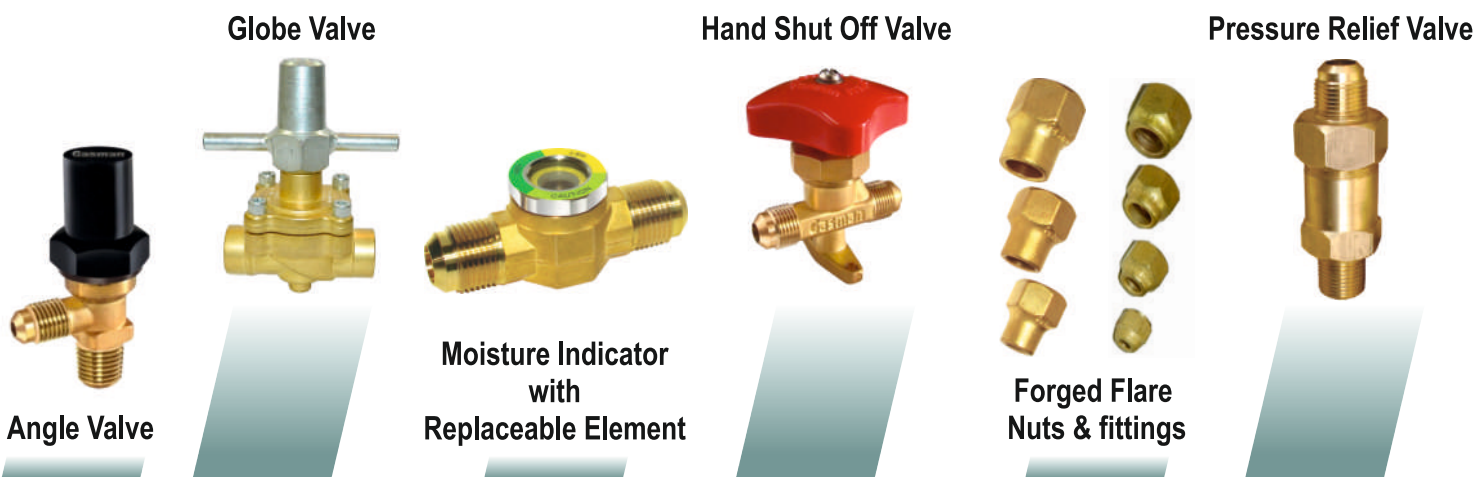
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Digital Transformations and its effects

Source - IMC Journal 9 Jul-Aug 2016

Digital India aims to make the country truly inclusive and it is built on nine key pillars from broadband proliferation to digital applications to electronics manufacturing. For example, the Smart City agenda for Digital Pune entrails pan-city initiatives for smart transportation, traffic and water. The 51 specific projects intended to transform Pune City will focus on local area redevelopment including urban space redesign, the development of solar energy and a strong focus on skill development. Digital Maharashtra could incorporate all the learning from this project. That would make Maharashtra the preferred destination for the business sector and its myriad activities. With multiple smart villages and cities and state-wide digital infrastructure, we can ensure that no citizen is left behind in the goal of inclusive development.

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Growth Path for MSME's

Source : IMC Interactions - IMC Journal July - Aug 2016

The MSME committee of the IMC organised a meeting to discuss challenges and way ahead for the MSME industry on 23rd August, 2016. Mr. Subhash Desai, Hon'ble Minister of Industries, Government of Maharashtra and Mr. Vijay Singhal, Development Commissioner (Industries), Directorate of Industries consented to grace this occasion to give impetus to the MSME sector in the economy. It was discussed that if any country has to prosper, manufacturing plays a very crucial role. To see prosperity coming from manufacturing sector, the challenges of MSMEs were closely examined. In order to address these challenges, IMC along with the advocacy of Government of Maharashtra announced the creation of a WAR Room in IMC to mentor the progress of this sector. Professionals present for the event included bankers, human resources, PE's, etc.

IMC President, Mr. Deepak Premnarayan, in his welcome address said that the primary challenges faced by MSMEs were market access, technology access and financial access. He said that as per the New National Policy for Micro, Small & Medium Enterprises, the objective of Minister Mr. Kalraj Mishra was for this sector to contribute 50% to manufacturing sector, 42% to exports and to contribute about 7.8% to GDP.

He opined that narrowing of credit supply, particularly due to NPAs saw banks clamping down their credit supply, using their surplus money for sovereign securities further affecting credit flow and hurting MSME sector which shrunk by 9.5% in last 2 years. He stated IMC, as a chamber is working towards reducing the cost of money. He spoke about relaunching Credit Guarantee Trust (CGT) scheme for MSMEs as it would reduce the cost of risk premium for loans.

Mr. Siddharth Desai, Chairman, MSME Committee of IMC, said SMEs get only 8% of their annual turnover as working capital against their requirement of 20% which results in traditional borrowing in the market.

MSMEs continue 45% of India's manufacturing output compared to 90% of major enterprises in other countries. MSMEs in India need to relook technology options to improve productivity, effectiveness and competitiveness to manufacture products that can compete with the world. Most MSMEs are labour-intensive as majority of skilled labour from institutions are taken away by large corporations. MSMEs must be given an opportunity to cater to local and global markets. He gave examples of companies like Ola, Uber, and travel agencies being replaced by Airbnb. A sound exit policy for MSMEs in such instances is required to safeguard labour interest.

Preceding this meeting was a seminar on "Growth Path for MSMEs" on 31st August, 2016 with Chief Guest as Mr Subhash Desai, State Minister of Industries. Mr. R. B. Gupte, Director, Ministry of MSMEs, GOI and Dr. Kshatrapati Shivaji, CMD, Small Industrial Development Bank of India (SIDBI) were keynote speakers.

The seminar was organised jointly with associations like All India Plastics Manufacturers' Association, Indian Paint & Coating Association, Bombay Industries Association, All India Rubber Industries Association and Thane Belapur Industries Association.

Growth Path for MSME's

Source : IMC Interactions - IMC Journal July - Aug 2016

Mr. Subhash Desai said that MSME sector is the backbone of the economy and with the support of Government of India, Government of Maharashtra, bankers and industry capital, MSMEs can progress a long way. He mentioned MSMEs specific schemes like MUDRA, Start-up schemes, SMILE, Standup Portal, Refinance, Equity Fund, Incubation Centres, Aspiration Funds, Make in India Funds, etc. However, many industry players are not aware of these resources hence, members of IMC should share these views with new entrants and make them aware of these readily available resources.

Also, implementation of these schemes must be undertaken by active co-operation of all stake-holders including financial institutions, industry associations, and Government departments.

He mentioned that in the Make in India week in February 2016, 2600 MOUs were signed between industries and Government of Maharashtra for setting up industrial units which 2,400 were from MSMEs.

Thus, the Government decided that 20% of industrial land will be reserved for MSMEs. The Maharashtra Government has contributed ₹ 75 crore for venture capital of ₹ 200 crore.

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Growth Path for MSME's

Source : IMC Interactions - IMC Journal July - Aug 2016

In addition, Government of Maharashtra has created 'Maitree" platform of various Government departments to facilitate issues and challenges faced by the industries.

The Hon'ble Minister suggested setting up a cell within IMC where new entrepreneurs working in the remotest areas can reach IMC to get adequate guidance and right support for MSMEs.

Mr. Gupte spoke about initiatives taken by the ministry to overcome challenges faced by MSMEs. He said that for MSMEs to get adequate market access, provisions for Public Procurement Policy have been made mandatory from 1st April, 2015. As per this initiative, all public sector enterprises and Government departments have to procure at least 20% of their annual requirement by value from MSMEs. The ministry has also ensured competent technology access in Maharashtra through tool rooms like Institute of Designing Electrical and Measuring Instruments (IDEMI) in Sion, Mumbai and Indo-German Tool Room in Aurangabad.

He further added that proposals like Udyog Aadhar, MSME Databank, MyMSME App, ZED Certification scheme, National SC/ST Hub, etc. are the most recent initiatives by the Ministry of MSME for strengthening the sector. In addition, framework for revival and rehabilitation of MSME's have been identified in order for them to prevent getting tagged as NPA's. As per the framework, MSME's within credit limit up to Rs. 25 crore will be covered and referred to a special committee for overcoming being tagged as an NPA.

Dr. Shivaji stated that economic growth of our country at aggregate level is high. However, it has been identified as jobless growth. MSMEs can bring about dramatic change and leverage its potential through 'Ease of Doing Business' in Maharashtra which is crucial for MSME entrepreneurs. He said that India has the world's largest disaggregated eco-system. MSMEs not only have the potential to fuel the growth trajectory of our nation but that of the whole globe. Thus, SIDBI has undertaken several Credit plus approaches and Institutional initiatives for MSME's. In addition it has been mainly focusing on direct, indirect and micro financing of MSMEs. Their major institutional solutions include MUDRA, CGTMSE, NCGTC, ISARC, etc. Initiatives through Fund of Fund Operations, India Aspiration Fund have been undertaken by SIDBI in order to address gaps in the finance spectrum of MSMEs.

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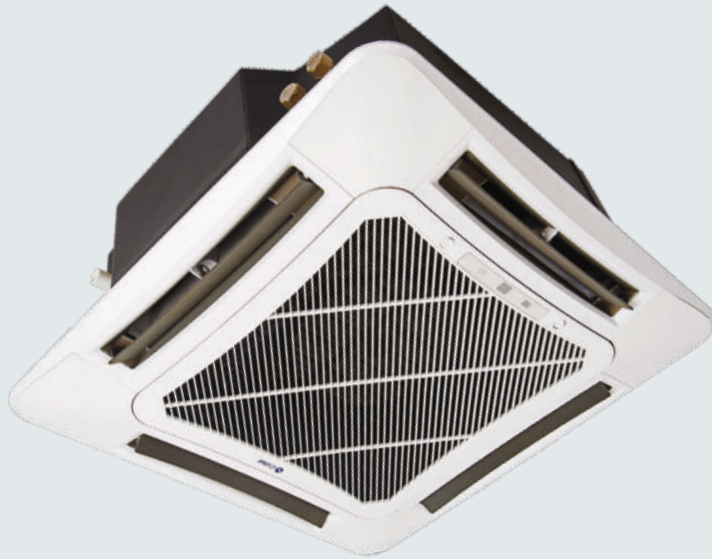
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