



Confederation of Indian Industry

CII 7th Regional
SME SUMMIT 2019
Sustainable Development of NR MSME
17 September 2019: Chandigarh

CONFERENCE BOOKLET

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SPEAKERS PROFILE

Mr Sanjay Khurana

Chairman
CII NR Committee on SMEs &
Wholetime Director, Baddi Foils Limited



Mr Sanjay Khurana is the Whole Time Director, Baddi Foils Pvt. Ltd, and an Engineering Graduate from Punjab Aircraft Engineering College, Patiala. Mr Khurana co-founded Baddi Foils Pvt. Ltd in the year 2005 to cater to the primary packaging needs of Pharma Industry. Under his visionary leadership, company from a single unit at Baddi in 2005, has today 05 Industrial Units across India. Mr Khurana has been actively involved with CII, he is the Past Chairman of CII Himachal Pradesh State Council & and has been a member of the CII Northern Regional Council. At present, he is the Chairman of CII Regional Committee on SMEs, Northern Region.

Mr Rajeev Arora

General Manager
State Bank of India



Mr Rajeev Arora General Manager is heading Network-1 of the Circle covering the branches and offices of the Bank in the state of Punjab. Mr Arora started his career in the Bank as a Probationary Officer in the year 1990 and in his illustrious career of 28 years in the Bank, he has held important positions in various fields like Retail Banking, Corporate and International Banking including assignments in USA & UK.

Prior to joining Chandigarh Circle, he had worked in North-East Circle as Deputy General Manager, Shillong where he was responsible for business and operations in the states of Manipur and Meghalaya. He has been transferred to Chandigarh Circle upon his elevation as General Manager.

Mr Sanjeev Chawla

Director

Ministry of Micro, Small & Medium Enterprises (MSME)

Government of India



Mr Chawla have over 23 years' experience in MSME Development, Cluster Development for Micro and Small Enterprises, Implementation of UNIDO's Industrial Development Programs, Policy Formulation for SME Development, Extension Services, Techno managerial consultancy to SMEs, Implementation of ISO -9000, Market Development, Public Procurement Policy, etc.

Strong in MSME development including incubating small and micro enterprises. Played a leading role in some pioneering initiatives such as developing the first comprehensive cluster development program in Ministry of MSME. Have trained industry stakeholders / officials on issues related to MSME development.

Ms Rachna Dikshit

Regional Director
Reserve Bank of India, Chandigarh



Ms Rachna Dikshit, Regional Director (Punjab, Haryana and UT Chandigarh), Reserve Bank of India, joined the Bank in 1986. She has done her Graduation in 1979 from Isabella Thoburn College Lucknow. She has done her Post Graduation in 1983 from Allahabad University, Allahabad. She is a Certified Associate of the Indian Institute of Bankers (CAIIB).

Ms Rachna Dikshit has wide ranging experience across various functions of RBI like Banking, Rural Planning, Foreign Exchange Management, Banking Supervision, Currency Management and Banking Policy. She has worked in different Regional Offices of RBI as well as the Central Office, Mumbai. She was part of the Kapoor Committee constituted by the Governor to study Credit Flow to SSI in 1998. Various recommendations of this Committee have been implemented by RBI/Government subsequently. She was also part of the World Bank Committee on Credit Reporting during 2012-2013 which dealt with implementation of Standards worldwide to address challenges and explore new areas of cooperation in the credit reporting space. She headed the Financial Inclusion and Development Department for Punjab, Haryana and UT Chandigarh, in the position of General Manager, before taking over as Regional Director, Punjab, Haryana and UT Chandigarh.

Mr Rajat Agarwal

Chief Executive Officer
Punjab Bureau of Investment Promotion



Mr Rajat Agarwal, is a Chartered Accountant and joined the Indian Administrative Service (Punjab Cadre) in the year 2003 and has served the State in various capacities since then. He is presently serving as Chief Executive Officer, Punjab Bureau of Investment Promotion (PBIP). Concurrently he is also serving as Managing Director Punjab InfoTech; Director, Information Technology and Managing Director, Punjab Infrastructure Development Board.

In his current capacity as CEO, PBIP he is involved in promotion of Punjab as a preferred investment destination and has successfully brought marquee brands like CN Spain, Happy Forgings etc. to the State. Mr Agarwal has been committed to bringing various Ease of Doing Business reforms like the introduction of the Invest Punjab - Business First Portal to accelerate socio-economic development in the State.

Previously, Mr Agarwal has been Chairman of Punjab Pollution Control Board, Deputy Commissioner (DC) Ludhiana, DC Amritsar, Excise and Taxation Commissioner, Director Information & Technology, Registrar Co-operative Societies, Special Secretary Expenditure and Managing Director Punjab Small Industries & Export Corporation Ltd.

He has travelled widely to various countries such as to US, China South Korea, France, Italy, Switzerland, Pakistan, Germany, Singapore and Dubai

Ms Vini Mahajan

Additional Chief Secretary
Industries, Commerce & Investment Promotion
Government of Punjab



Ms Vini Mahajan is a member of the Indian Administrative Service (Punjab Cadre, 1987 batch). She is an Economics graduate from Lady Shri Ram College, Delhi University and post graduate from the Indian Institute of Management Calcutta (IIM Calcutta).

Ms Mahajan is currently serving as Additional Chief Secretary (ACS), Department of Housing & Urban Development, Government of Punjab (GoP), Industries & Commerce, IT and Investment Promotion.

Prior to this, she served as ACS/ Principal Secretary (PS) of the Department of Health and Family Welfare, GoP since April 2012. She concurrently served as PS Department of Medical Education and Research, Punjab from Dec, 2012 to Aug, 2014 and PS Department of Finance from May, 2014 to Jun, 2015.

Ms Mahajan also served as Joint Secretary to the Prime Minister of India from 2007-2012, and handled, inter alia, matters relating to Finance, Industry and Commerce, Telecom, IT, and the Transport sector. Previously, she served as Director in the Prime Minister's Office from 2005-2007. Earlier in 2004-05, Ms Mahajan served as Director in the Department of Economic Affairs, Ministry of Finance, Government of India.

She has also served in various capacities in the state of Punjab including as Deputy Commissioner.

Mr Sushil Aggarwal

Co- Chairman
CII NR Committee on SMEs &
Chairman, Avon Moldplast Limited



A visionary entrepreneur and philanthropist, Mr Sushil Kumar Aggarwal is the Promoter and Chairman of Avon Moldplast Limited. Founded in 2002, his vision has been pivotal in the growth of the company. The company has grown manifold in the last 16 years anchored by his grit, commitment and perseverance. With his vision of spreading economic prosperity for all, the company was publicly listed on the SME Emerge platform of 'National Stock Exchange in July, 2018. The IPO opened to a positive response and was oversubscribed.

Contributing towards the nation building by taking part in the “Make in India” initiative, Mr Aggarwal has invested in increasing and expanding the manufacturing capabilities and committed to growing it in the future. Fuelled by his passion and dedication, he wants to take Avon Moldplast to greater heights by opening new vertical of product categories while using cutting edge technology and marketing strategy to serve the customers in the best possible way.

Mr Aggarwal is a pioneer of one of India's top plastic molded furniture company and has received many awards for his contribution in the MSME industry. The latest felicitations were by UP Government and felicitated by Zee Group for exceptional contribution towards the martyrs of the nation and their family. He is currently a core member CII (Northern Region) MSME. He is also a member of various Industrial Bodies like IIA, SSGT Road Industrial Area and MG Road Industrial Area. He is also the National President of 'All India Plastic Molded Furniture Manufacturer Association'.

Keenly interested in sharing knowledge and teaching, he is also a Motivational Speaker and has addressed more than 15,000 people in last one year at various events across nation. It is his passion to motivate students which makes him a regular speaker and Advisor at numerous management colleges. He is multilingual and speaks ten different languages to connect with people from different states of India. He is a prominent Rotarian who has been conferred with the prestigious Paul Harris Fellowship. To promote the girl child education, he is also closely associated with Smile Foundation which support education and growth of the girl child.

In every aspect, Mr Sushil Aggarwal is the very foundation of the company. He and his team possess the right combination of business acumen and ethics required to run a successful business.

Mr Gaurav Sehgal

Executive Director
Pye Tools Pvt Limited



Mr Gaurav owns a family business and deals into Manufacturing, Imports & Exports of Hand Tools, Garden Tools and Engineering Polymers. Mr Gaurav is Executive Member of CII Punjab State Council and Past Chair of CII Ludhiana Zonal Council, Punjab. He is very dynamic and committed leader supporting Ludhiana industry members for achieving sustainable development and growth at large.

Mr Guarav is Master's in Business Administration (MBA), Finance and Marketing from Clark University, Massachusetts, United States of America.

Mr Rohit Grover

Managing Director
JREW Engineering Limited



Mr Rohit Grover leads JREW Group as Managing Director. JREW Engineering started as a small company from Chandigarh in the Year 1973 and has grown today into 250 crore Company having facilities at 4 strategic locations including one at NCR. Besides being sole suppliers to high reputed Infrastructure MNCs in India, the company takes pride in exporting precision engineering products to world leaders in Germany, UK and Brazil.

Mr Rohit Grover is an alumni of Punjab University, Chandigarh having passed out his graduation in Commerce & Masters in Finance. He started his career as Management trainee with a private sector Bank before inheriting the engineering business.

During his tenure of 20 years, he has worked in almost all the departments of the company and played a pivotal role in changing the growth graph of the company to newer heights. He strongly believes in automation & up-gradation of technology as the key aspects for growth and innovation. He emphasizes a lot on team building and has proven this by playing an exemplary role to build an enthusiastic and customer centric team of human resources at JREW Group which he proudly calls as the greatest asset of JREW.

He remains Chairman, CII, Chandigarh Council during the year 2017 and has also worked as office bearers of Chamber of Chandigarh Industries. He is also member of the Board of Studies at Chandigarh University wherein he provides vital inputs towards the design of curriculum in engineering studies suitable to the present & practical needs of the Industries in general. He is a keen blood donor and humbly promotes it in society at various platforms as one of the most noble cause for mankind.

Mr Sanjiv Singh Sethi

Managing Director
Gilard Electronics Pvt Limited



Mr Sanjiv Singh, MD of Gilard Electronics Pvt Ltd, Mohali has 40 years of manufacturing experience. He is also the CEO of Gilard Application Programmers LLP, a software company that provides Smart Manufacturing (Industry 4.0) solutions to the manufacturing industry. He has 32 years of experience in software development and together with his experience of manufacturing, he is one of the leading specialists on the subject of Industry 4.0. He has successfully implemented Smart Manufacturing at his Mohali plant.

Mr Sujeet Kumar

General Manager &
Senior Regional Head- North Zone,
Industrial Development Bank of India (IDBI)



Mr Kumar is presently managing Business Growth and Operational efficiency of 32 branches in the Region.

In his earlier stint, he had managed 40 branches in the Region spread over the UT of Chandigarh, Punjab and whole of Himachal Pradesh. As Regional Head, he was responsible for driving Govt. Business and formulate business plan & sales strategy development for North India. Major focus is to increase the share of Govt transaction for fee income and tax collection to increase CASA ratio of the bank. He worked as Business Head- Retail Loans and Mortgages in IDBI Bank for Mumbai.

His profile includes advising corporates on currency movements with the help of technical charts and fundamentals, giving view on the market movement etc. and ensure maximum business from the respective client base thereby making a continuous efforts to achieve the individual profit targets and group as a whole.

He even worked as Inter-bank INR spot/fwd dealer (trading/cover operation) with dealing experience in all currencies (Proprietary trading/sales). Handled the entire currency portfolio of the dealing room including funds management.

Mr Jyoti Prakash Gadia

Managing Director
Resurgent India Pvt Limited



Mr Jyoti Prakash Gadia is the Ffounder and Managing Director of Resurgent India Limited,a Financial Service leader specializing in Fund Raising &Acquisitions With Nearly 23 decades of global experience in the Finance industry, he sets and advances the strategic guidance for the company and its portfolio of services, while nurturing a strong leadership team to drive its execution.

A brainchild of Mr. Gadia, Resurgent India Limited is an investment banking firm primarily into advising the corporate in fund raising in the form of equity, debt, merchant banking, operational improvement and domestic and international Joint Ventures.

With his dedication and hard work Resurgent India Limited now has a Pan-India presence with 6 offices in India & 2 overseas offices in Dubai and Singapore, and is now able to play an advisory role in transactions worth more than USD 3 billion in FY 2018.

He has taken numerous great initiatives for development of different sectors in Indian industry including the signing of the first ever MoU between associations & banks for extending concessional bank credit to MSME members.

With his inclination towards the industrial growth Mr Gadia has been appointed as “Co-Convener, CII Delhi Panel on SMEs & Finance” and “Chairman, BFSI committee PHD Chamber of Commerce”Contributing constantly towards the GDP growth of the Indian Industry.

He hold s a Fellow of the Institute of Chartered Accountants of India (FCA), a qualified Chartered Financial Analyst, Associate Member of Institute of Cost & Works Accountant of India (AICWA) (All India 8th rank holder) and with a Master of Business Administration in Finance.

Mr Rahul Priyadarshi

General Manager
SIDBI



Mr Rahul Priyadarshi is highly experienced Development Banking Professional with over two and a half decades experience across the functional areas of finance and developmental related assistance with Small Industries Development Bank of India (SIDBI), an internationally acclaimed development financial institution (DFI). Providing financial and development assistance to micro, small and medium enterprises (MSMEs) across the manufacturing and services sector. As a senior management executive have been instrumental in developing and nurturing the micro finance, MSME and venture capital for the benefit of MSMEs in India. Possess a wealth of experience in SME financing, promotion and development, Company Governance, Board Management, HR & Training and Fund of Funds in the Venture Capital space.

He presently heads the Chandigarh region of Small Industries Development Bank of India, as the General Manager and regional In-charge, and looks after the MSME financing and development in the States of Haryana, Punjab, Himachal Pradesh and UTs of Chandigarh and J&K. He also serves as the Nominee Director of SIDBI on various Boards.

Mr Priyadarshi is a graduate in Economics from the prestigious Hindu College, Delhi University and has completed his Masters in Economics from University of Kent at Canterbury, UK under the guidance of Prof A P Thirlwall, a renowned Development Economist.

Mr Priyadarshi considers Chandigarh as his best posting so far in his career because of the quality of life it offers.



Mr Royal Benjimen

North India Regional Head - SME and Start-Ups
Bombay Stock Exchange Limited

Mr Royal Benjimen , North India regional head for SME and Start-ups, based out of Delhi.

Mr Royal Benjimen, has a degree in Economics, masters in English litt, and MBA. With 27 years of professional experience in the corporate world in India and abroad.

Expert in varied sectors, entrepreneur, management consultant, specialist in capital markets and executive coach in financial markets,.

Mr Nalin Tayal

Managing Director
GATS India Limited



Mr Tayal started carrier in Service Industry as a Chartered Engineer; Insurance Surveyor & Loss Assessor; Approved Valuers. He is a thorough leader in banking industry and got 'Activity License' for GATS BANK OU – a digital global TradtechCryFto institution, in August 2019. He launched “GATS TRADE MONEY” – A product on Trade Finance / Bill Discounting / Factoring of Imports & Exports in September 2017 and with focus on financial literacy, financial inclusion & self-employment in the state of Punjab.

Presently, Mr Tayal is a member of CII National MSME Committee and CII National Council



Mr Nitin Singh

Cluster Channel Manager - SME
SBI General Insurance Company Limited

Mr Singh is cluster Sales Manager - SME for Chandigarh, Punjab, J&K, Himachal and Haryana. Managing more than 100 SME clients across all GI products/LOB- Fire, Engineering, Liability, Motor and Marine.

He is helping SME clients in identifying/minimizing various risks by offering value added facilities – Risk Inspection of Units, Thermography and sharing recommendations to improve risks.

Exposure in increasing sales revenue, achieving targeted sales goals, developing profitable & productive business relationships and building an extensive SME client base.

Mr Sarvjeet Singh Virk

Chairman, CII Chandigarh Council and
Managing Director
Finvasia India Pvt Limited



Mr Sarvjeet Singh Virk is the Co-Founder & Managing Director of Finvasia Group of Industries. Currently elected as Chairman of Confederation of Indian Industry (CII) Chandigarh Council, he is an active speaker at various industry forums.

FINVASIA is conglomerate of companies diversified in Financial Services, NBFC, IT & ITeS and Real Estate. It envisions on building India's first commission free ecosystem with primary focus on four pillar of financial sector: investing, saving, lending and spending. The one stop tools build in-house focuses on various asset classes for domestic retail and institutional clients including FPI and FDI investors.

With offices in Mississauga (Canada), London (UK), Chandigarh (India), company is registered Member with all major exchanges of India including NSE, BSE, MCX & NCDEX. Further act as CDSL Depository Participant and building block chain based Non-Banking Financial Corporation (NBFC) digital lending platform. In addition, the group is diversified to Real Estate Commercial building and leasing projects.

With over ten years of global experience in various positions, Mr Sarvjeet has extensive knowledge of all aspects of our business, including business development with global institutional investors, risk management practices, compliances and day-to-day operations. He uses this firm-specific knowledge and global experience in guiding the teams in its strategic and risk management oversight roles and to keep them apprised of significant developments in the business and industry.

Before founding Finvasia, Mr Sarvjeet has experience working in USA on multiple positions and last profile as Vice President, Spectrum Novel Solutions Inc (NY). He has a CABP (Executive Professional Course) from City University of New York-Baruch College and a Master's Business Administration (MBA) from Amity University with a specialization in International Business and Marketing. He has a Bachelor's degree in Engineering from Punjab Engineering College.



Mr Navnath Wadekar

General Manager
SME Market Alliance Vodafone Idea

Mr Wadekar is an enterprising and decisive leader, who leverages analysis and business acumen to drive business for large corporates. Total 16+ years of work experience and presently working with Vodafone idea Ltd as Head of Startup Segment & Digital / Alternate Channel for SME.

Mr Puneet Gupta

Regional Business Partner Manager
Hewlett Packard India Pvt Limited



Mr Puneet is part of HPinc team. He is RBM (Regional Business Manager) for North - 2 Region. He is looking computing business in this territory.



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SPONSORS PROFILE

Badge Sponsor



State Bank of India (SBI) the largest commercial bank in terms of assets, deposits, branches, customers and employees; is also the largest mortgage lender in the country. As on June 30, 2019, the bank has a deposit base of over Rs. 28 lakh crore with CASA ratio of 45.1% and advances of over Rs. 19 lakh crore. SBI commands around 35% and 36% of market share in home loans and auto loans respectively. The Bank has the largest network of 22,088 branches in India and an ATM / CDM network of over 58,495. The number of customers using internet banking facility are more than 66 million and mobile banking services stand at 14.8 million. Downloads for YONO - an integrated digital and lifestyle platform by SBI - are over 23 million, with more than 16 million logins per day. On social media platforms, SBI has the highest number of followers on Facebook, YouTube, LinkedIn and Pinterest. The Bank tops the list of followers on Facebook and YouTube across all banks worldwide.

Associate Sponsor

Pritika started in 1974 by Mr. R.S. Nibber a young technocrat manufacturing small forgings is today a renowned organization in Tractor & Automotive industry providing excellence in field of precision machined components out of casting, forging & bar stock. Pritika Group of Industries has annual turnover of Rs. 3000 Million. The utility driven organization "PRITIKA Group" is producing world class components from modern facilities. Pritika Group is manufacturing wide variety of components ranging from 5-100 kgs in Grey & S.G. Iron Castings. Pritika has expertise in components like Real Axle Housings, Hydraulic Lift Covers/Bodies, Brake Housings & Wheel Hubs.

The Group has very versatile manufacturing capabilities which include very well equipped machine shops named Pritika Industries Ltd at Mohali (Punjab) & UNA (HP). The Machining facilities include latest C.N.C., V.M.C., H.M.C., V.T.L. & variety of Conventional Machines such as Radial Drilling Machines, Milling Machines and Special Purpose Machines.

As a step toward backward integration the group has set up a Mechanized Foundries named Pritika Auto Industries Ltd, Unit 1 at Derabassi (Punjab), Pritika Auto Industries Ltd Unit 2, at Village Bathri, District UNA (Himachal Pradesh) & Pritika Engineering Components Pvt Ltd at Village Simbli, District Hoshiarpur (Punjab). The Units are having Induction furnaces for producing Grey Iron & S.G. Iron Castings. The units are equipped with Mechanized sand plant, High Pressure Moulding line, Simultaneous jolt & squeezed type moulding Machine and cold box & shell core shooter for high quality Casting Surface finish and better Productivity.

The group is associated with giants of Indian Industry like ESCORTS Ltd, Mahindra & Mahindra, TAFE, Ashok Leyland for many decades.

Associate Sponsor



SBI General Insurance Company Limited commenced its operations in the year 2010 and is a joint venture between State Bank of India and Insurance Australia Group (IAG). The company offers a wide range of general insurance products in retail and commercial space at affordable prices to make insurance accessible to all individuals and businesses.

The company offers a complete suite of products ranging from Motor, Health, Personal Accident, Travel and Home Insurance in the retail space and products like Aviation, Fire, Marine, Package, Construction & Engineering and Liability Insurance in the commercial space.

SBI General Insurance follows a robust multi-distribution model encompassing Bancassurance, Agency, Broking and Retail Direct Channels. Today, SBI General's Distribution family includes over 21,000 IRDAI certified employees including the State Bank Group employees, and over 8,000 Agents to make insurance easily available even in the remote areas of the country.

SBI General Insurance has established its presence in over 23000 branches of State Bank Group and over 5500 Regional Rural Banks (RRBs). The company's current geographical exposure covers 110+ cities pan India with a presence of another 350+ locations through satellite resources. SBI General Insurance is currently serving three key customer segments i.e. Retail Segment (catering to Individual & Families), Corporate Segment (catering mid to large size companies) and SME Segment.

Corporate Contributor



GENESIS

Founded as 'Canara Bank Hindu Permanent Fund' in 1906, by late Sri. Ammembal Subba Rao Pai, a philanthropist, this small seed blossomed into a limited company as 'Canara Bank Ltd.' in 1910 and became Canara Bank in 1969 after nationalisation.

Sound founding principles, enlightened leadership, unique work culture and remarkable adaptability to changing banking environment have enabled Canara Bank to be a frontline banking institution of global standards

The Tagline of Canara Bank is "Together we Can". The bank has a wide presence across the country with 6310 branches and more than 8851 ATMs which are spread across 4467 centers. The bank has established Global presence with offices at London, Hong Kong, China- Shanghai, Russia- Moscow, Johannesburg, Dubai, Sharjah, Tanzania and New York.

AWARDS/ACCOLADES RECEIVED DURING 2018-19

- Central Vigilance Commission has awarded Canara Bank with 'Vigilance Excellence Award-Outstanding' under Category 'Timely Completion of Disciplinary Proceedings' for the year 2018.
- Bank received first runner up award on theme Credit off-take in EASE Banking Reform Awards 2019.
- Bank has bagged four awards from the Associated Chambers of Commerce and Industry of India (ASSOCHAM) under Agriculture, Priority sector lending, Social Banking and Technology.
- Bank has bagged eight Awards from Public Relations Council Of India (PRCI) including 3 Gold under Television Commercials, Advertising Corporate Campaign RADIO and Advertising Corporate Campaign Television
- NPCI Special Award in recognition of excellent performance in NFS ATM Network, Rupay, CTS & UPI / IMPS.
- Bank's House magazine 'Shreyas' bagged Making of Developed India Award sponsored by ET Now for best in house magazine for the year 2018.
- Secured Chamber of Indian Micro Small & Medium Enterprises (CIMSME) awards for best bank for promotional schemes (Large category).
- Secured PFRDA's best performing PSB award in APY performance and the splendid seven awards for the APY campaign.

Corporate Contributor



Small industrial Development Bank of India (SIDBI) is a development financial institution in India, headquartered at Lucknow and having its offices all over the country. Its purpose is to provide refinance facilities and short term lending to industries, and serves as the principal financial institution in the Micro, Small and Medium Enterprises (MSME) sector. SIDBI also coordinates the functions of institutions engaged in similar activities. It was established on April 2, 1990, through an Act of Parliament. It is headquartered in Lucknow. SIDBI operates under the Department of Financial Services, Government of India.

SIDBI is one of the four All India Financial Institutions regulated and supervised by the Reserve Bank; other three are EXIM Bank, NABARD and NHB. They play a salutary role in the financial markets through credit extension and refinancing operation activities and cater to the long-term financing needs of the industrial sector.

SIDBI is active in the development of Micro Finance Institutions through SIDBI Foundation for Micro Credit, and assists in extending microfinance through the Micro Finance Institution (MFI) route. Its promotion & development program focuses on rural enterprises promotion and entrepreneurship development.

In order to increase and support money supply to the MSE sector, it operates a refinance program known as Institutional Finance program. Under this program, SIDBI extends Term Loan assistance to Banks, Small Finance Banks and Non-Banking Financial Companies. Besides the refinance operations, SIDBI also lends directly to MSMEs.

Corporate Contributor

UCO Bank



UCO Bank with 76 years of dedicated service to the Nation through active financial participation in all segments of the economy is keeping pace with the changing environment. With Pan India network of more than 3000 service units including specialised branches in India and overseas, has marched UCO into 21st century matched with dynamism and growth. In our continuing endeavour to serve our customers under MSME sector, in addition to the existing products, we have come up with following tailor made products having lucrative features-UCO UDYOG BANDHU SCHEME for manufacturing & Services related economic activities, UCO VYAPAR SAMRIDHI SCHEME for small businesses including retail trade activities.

In order to serve these MSME units, we have formed SME Hubs operational at eight cities across India i.e. at Mumbai, Delhi, Hyderabad, Bangalore, Ahmedabad, Chandigarh, Coimbatore and Surat for expediting processing of MSME loans. The SME Hubs are formed with the following objectives:

- To encourage MSME sector and its functional coverage.
- To make available adequate and hassle free credit facilities to MSME enterprises.
- To comply with RBI/Govt of India guidelines and to achieve various growth parameters prescribed for MSME sector.

Contributor

We are glad to write to you, and introduce us as a Professional Manufacturer & Sales of high performance Surveillance Security & Safety System. ABROL will be the leader of CCTV, IP Cameras , PA System, EPBAX, Access Control, RFID Devices, Fire System, Home security system, Automatic Gates, DFMD, Boom Gates /Barrier manufacturer in Chandigarh in the delivery of video surveillance solutions & all other kind Security Systems. Through innovation we help customers find the right solutions. The skills and dedication of our staff will ensure our success. Through continuous improvement of innovative renewable energy products and excellent services, Abrol will strive to make the world cleaner - greener and create a better future with our global partners

Contributor



Avon Moldplast Limited came into existence in 2002 at Ghaziabad in Uttar Pradesh with an aim of providing quality plastic molded furnitures to people in the brand name of AVRO. The company provides wide range of plastic furniture to cater to every need of customers.

The company's management is experienced and has received many awards for its contribution in the MSME industry and is a part of CII MSME, CII (northern region), IIA, SSGT Road Industrial Area, MG Road Industrial Areas, etc.

The company's main USPs are

- 3 years guarantee on selected products
- Customer Friendly Prices
- Designer Furniture

The company is using global technologies and has been awarded with various design certificates for its unique designs.

It has a dedicated team of professionals looking after all dimensions of production and marketing to ensure 100 percent customer satisfaction.

Avon Moldplast Limited is an ISO 9001:2015 certified company and follows the principle laid down for best manufacturing practices in spirit. Also practices six sigma, the Lean management, 5S, Kaizen Policy, etc

Company has recently launched an additional Brand named "AVRO" for Premium Range to cater to global customers and modern trade.

The company has grown multi-fold in the last 17 years and has recently been listed on the National Stock of Exchange of India under SME Emerge in July 2018.

As CSR Activity, it is closely associated itself to support the education and growth of the girl child.

The company is extremely ambitious, dedicated and aims to be the best across industry in times to come. The company aims to deliver stellar results in coming years owing to wider acceptability of Company's products.

Contributor



The largest Manufacturers of Aluminium Pharma Foils, Aluminium Blister Foils, Flexible Laminates and ROPP Caps & Seals. Baddi foils stands for best in quality products, providing exceptional service & support to our customers.

The backbone of Baddi foils is a committed, experienced and dedicated force of 500 people including technocrats, R&D experts, production, marketing and customer care personnel working together as a well-knit team with a common goal to satisfy customers by giving consistent quality at competitive price and adhering to strict delivery schedule. The quality of our products and our services remains total commitment of people at Baddi foils.

Manpower training being the essence of good performances, increasing the skills of workforce at every level is one of the most important aspects of our policy.

Contributor

Capital Small Finance Bank

Capital Small Finance Bank Limited started operations as India's 1st Small Finance Bank on April 24, 2016 after conversion from Capital Local Area Bank. Prior to conversion to a Small Finance Bank, Capital Local Area Bank was operating as India's largest local area bank since January 14, 2000.

The Bank pioneered in bringing modern banking facilities to the rural areas at low cost. The Bank introduced 7-Day branch banking with extended banking hours since its first day of operations. The focus to serve common man and the local touch advantage has given the Bank a competitive edge over other banks operating in the region. Within a short period, most of the branches become market leaders of their respective centres. The Bank is providing safe, efficient and service oriented repository of savings to the local community while reducing their dependence on moneylenders by making need based credit easily available.

The Bank transitioned from a Local Area Bank to Small Finance Bank with 47 Branches. In a short span, 89 new Branches have become operational, taking the total number of Branches to 136. After establishing a strong footprint in the state of Punjab, the Bank has now started expansion to the states of Delhi, Haryana, Rajasthan along with Union Territory of Chandigarh.

Capital Small Finance Bank has been granted Scheduled Status by the Reserve Bank of India vide Notification dated February 16, 2017.

The total business of the Bank has crossed Rs. 6,800 crores with over 6,35,000 number of accounts. Conversion of the Bank to Small Finance Bank has removed the geographical barriers for expansion, resulting in exponential growth of the Bank in all spheres. The business of the Bank is expected to grow to Rs. 18,000 crores by March 31, 2023 with 265 number of Branches.

Contributor



Our vision is to provide maintenance free and portable toilets under the Swachta Abiyan of our Hon'ble Prime Minister Sh. Narendra Modi. In this regard, we have started manufacturing Mobile toilets which are cost effective and ready to use and available in 4, 6, 8 toilets on a single platform. Apart from this, we are also providing solution to all kinds of pipes for transportation of water, water storage tube wells, irrigation pipes, Rainwater Harvesting Equipments, Hydro Tech Farming, provision of Mobile Toilets and Waste Disposal Handling Equipments and so on. The products are mainly used by the Construction House Builders, Architects, Government and Public Health Departments and Military Engineering Services for the last 42 years.

Company Achievements:

Almost 42 years back, the factory was set up in the name of Diamond Plastic Products for the manufacturing of Rigid PVC Conduit Pipes with a single extruder purchased from R.H. Windsor India Limited. Those were of the days of struggle, the product was not acceptable to the market, as the plastic was a new thing for the consumer. Yet the work progressed and the factory grew. Today that small unit has become a group of companies i.e. DIPLAST GROUP.

The group has now launched PVC Plumbing Pipe in a big way and will be soon introducing CPVC Pipes also. The company also holds ISI Mark, IS: 12701 for Water Storage Tank, IS: 13592 for uPVC SWR Pipes, IS: 4985 for uPVC Pressure Pipes and IS: 9537 for uPVC Conduit Pipes.

We are also providing industrial training to the students in plumbing field for the ITI Colleges from different areas. If you require the name of students with their details, who are interested in the plumbing field, we shall provide the same.

Contributor

IndusInd Bank

Commencing its operations in the year 1994, IndusInd Bank derives its name and inspiration from the Indus Valley Civilization - a culture described as one of the greatest in the ancient world combining a spirit of innovation with sound business and trade practices. IndusInd Bank has grown ceaselessly and dynamically as an organization driven by a sincere zeal to give its customers banking services and products at par with the highest quality standards in the industry.

Mr Srich and P. Hinduja, a leading NRI businessman and head of the Hinduja Group, conceived the vision of IndusInd Bank. It was a collective contribution towards India's economic and social development that brought our bank into being.

The Bank was formally inaugurated in April 1994 by Dr. Manmohan Singh, the then Finance Minister of India. It started with a capital base of INR 1,000 million, which was contributed by Indian residents as well as NRIs..

IndusInd bank boasts of more than 1000 branches and over 1,800 ATMs spread across the country. The Bank also has representative offices in London, Dubai and Abu Dhabi.

The Bank enjoys clearing bank status for both major stock exchanges - BSE and NSE - and major commodity exchanges in the country, including MCX, NCDEX, and NMCE. IndusInd Bank has been ranked 13th in the Brandz Top 50 Most Valuable Indian Brands 2015, as adjudged by WPP and Millward Brown.

Contributor

**"PUNJAB HAMMERS"**

the name of the company is self-explanatory. It is a open die forging unit having complete facility of forging of any grade of Steel in the weight range of 25 Kg to 8000 Kg as per the requirement of the customer.

The promoters of the company have a vast experience of over 30 years in the line of Steel forging. Since the incorporation of the company in the year 1992 the company never looked behind and has set a standard of excellence that has made it's name popular among it's esteemed customers.

The company is professionally managed and assisted by a team of qualified and experienced personnel.

In it's premises Steam Forging Hammers with complete related accessories is available with which the company is able to deliver Quality Forgings to it's esteemed customers. The company has also a very good machining facility by which it is satisfying the needs of it's customers who are opted for Proof / Finish machined forgings.

The Company has all the infrastructure to provide confidence among it's customers that the product manufactured will satisfy their needs. It has excellent facility of testing from the stage of the Raw material procurement to finish material produced viz., Chemical testing, Spectrometric testing, Physical testing, Metallographic testing, Ultrasonic testing etc.

The company is situated at Mandi Gobindgarh, Punjab the heart of secondary Steel products in India. It is situated in the G.T. Road which is easily assessable by Road, Rail and Air.

The Company has been awarded the coveted **ISO 9001:2015 14001:2015, OHSAS 18001:2007** Certificate for its Quality Management System on 26th December 2001 by the renowned certification body " International Certifications Services (Asia) Pvt. Ltd."

Knowledge Partner



Resurgent India is a full service a growing Investment Bank and a SEBI registered Category I Merchant Bank. We are also a certified company under ISO 9001:2015. We offer services in the lines of Mergers & Acquisitions, Private Equity, Debt Solutions, Structured Finance, Capital Market Solutions, Transaction Advisory, Valuations, Enterprise Risk and Tax Services, Training etc.

We advise clients in all aspects of finance and our expertise lies in the areas of debt, equity and transaction advisory. The firm rests on its strong and professional leadership that has an in-depth understanding of key business drivers. Our management excels in domain knowledge, capital syndication alternatives with remarkable transaction execution capabilities and have established network with leading private equity funds, banks & financial institutions. Strong research focus to ideate several cross border opportunities is one of the core strength and being empanelled for TEV Studies with 21 Public Sector Banks, We have a pan India presence with offices in Gurgaon, Delhi, Mumbai, Kolkata, Bengaluru and Jaipur

We offer independent advice on debt & capital raising, mergers & acquisition, financial reconstructing, valuation and due diligence for our clients.

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Confederation of Indian Industry

The Confederation of Indian Industry (CII) works to create and sustain an environment conducive to the development of India, partnering industry, Government, and civil society, through advisory and consultative processes.

CII is a non-government, not-for-profit, industry-led and industry-managed organization, playing a proactive role in India's development process. Founded in 1895, India's premier business association has around 9000 members, from the private as well as public sectors, including SMEs and MNCs, and an indirect membership of over 300,000 enterprises from around 276 national and regional sectoral industry bodies.

CII charts change by working closely with Government on policy issues, interfacing with thought leaders, and enhancing efficiency, competitiveness and business opportunities for industry through a range of specialized services and strategic global linkages. It also provides a platform for consensus-building and networking on key issues.

Extending its agenda beyond business, CII assists industry to identify and execute corporate citizenship programmes. Partnerships with civil society organizations carry forward corporate initiatives for integrated and inclusive development across diverse domains including affirmative action, healthcare, education, livelihood, diversity management, skill development, empowerment of women, and water, to name a few.

India is now set to become a US\$ 5 trillion economy in the next five years and Indian industry will remain the principal growth engine for achieving this target. With the theme for 2019-20 as 'Competitiveness of India Inc - India@75: Forging Ahead', CII will focus on five priority areas which would enable the country to stay on a solid growth track. These are - employment generation, rural-urban connect, energy security, environmental sustainability and governance.

With 66 offices, including 10 Centres of Excellence, in India, and 11 overseas offices in Australia, China, Egypt, France, Germany, Indonesia, Singapore, South Africa, UAE, UK, and USA, as well as institutional partnerships with 355 counterpart organizations in 126 countries, CII serves as a reference point for Indian industry and the international business community.

Confederation of Indian Industry

Northern Region Headquarters

Block No. 3, Dakshin Marg, Sector 31-A, Chandigarh 160030 (India)

T: 91-172-5022522 / 2607228 • F: 91-172 - 2606259

E: ciinr@cii.in • W: www.cii.in

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