

Banking and Export Finance for Exporters

Awareness Seminar at Kolkata, West Bengal; 12th November 2024



Mr. Amol Kumar Shukla, a Chartered Accountant and Member of ICAI, as well as the EVP and Team Leader of Transaction Banking Trade Sales at YES Bank Ltd., Kolkata, addressing the session

EPCH organised an interactive seminar on “Banking and Export Finance for exporter members” at Kolkata and Moradabad, in the month of November 2024.

For member exporters in Kolkata, this seminar was organised on 12th November 2024, at the EPCH office in Kolkata. It was led by Mr. Amol Kumar Shukla, a Chartered Accountant and Member of ICAI, as well as the EVP and Team Leader of Transaction Banking Trade Sales at YES Bank Ltd., Kolkata. The objective of the seminar was to provide handcraft exporters insights into how to enhance their business growth through innovative banking and financing solutions.

The seminar focussed on providing essential financial knowledge and strategies specifically tailored to Indian handcraft exporters, covering topics like accessing government schemes, managing

working capital, export credit facilities, market analysis, pricing strategies, risk mitigation, and compliance with export regulations to maximize profitability and navigate the complexities of the international market. The key areas covered in the Seminar were Market Trends, Major Export Hubs in India and Challenges Faced by Handicraft Exporters.

The speaker further informed the participants about the Financial Management for Handicraft Exporters which are Financial Planning, Working Capital Management & Export Credit Facilities. He also emphasised the exporters to get the benefits from Government Schemes and Support to exporters such as MSME Schemes, benefits of registering with EPCH and understanding tax benefits available to handcraft exporters under the Goods and Services Tax (GST). The seminar saw over 30 participants.

Awareness Seminar at Moradabad, Uttar Pradesh; 19th November 2024

The seminar in Moradabad was held on November 19, 2024, at the EPCH office in Moradabad for member exporters in the central region. The seminar provided handcraft exporters with insights into enhancing their business growth through innovative banking and financing solutions.

The seminar featured speakers from EPCH's eminent Committee of Administration (COA) members, including Mr. Avdhesh Agarwal, Mr. Naved Ur Rehman, along with Mr. Vikram Kumar, Mr. Vaibhav Maheshwari and Mr. Sandeep Shukla from YES Bank Ltd., Moradabad. Mr. Avdhesh Agarwal, COA Member, EPCH, highlighted the role of

YES Bank's export services in facilitating smooth and hassle-free export experiences for businesses. The export services provided by YES Bank are designed to meet the specific needs of companies, ensuring trouble-free operations.

YES Bank operates within a highly automated environment, leveraging advanced information technology and communication systems. All its branches are connected online, enabling the bank to offer fast and efficient fund transfer facilities to its customers. Retail customers also benefit from multi-branch access via the bank's branch network and Automated Teller Machines (ATMs).



Mr. Avdhesh Agarwal, Mr. Naved Ur Rehman, along with Mr. Vikram Kumar, Mr. Vaibhav Maheshwari and Mr. Sandeep Shukla from YES Bank Ltd., Moradabad, interacting with the participants

Mr. Ankur Bhalla, Zonal Head-Retail Trade and Forex Sales at YES Bank, emphasised that the bank focuses on providing exceptional services to the trade sector, which he described as the backbone of the Indian economy. He outlined some of the key services offered by YES Bank, including: Trade Forex Solutions; Export Finance; Digital World; and Trade Forex Solution. In addition, Mr. Ankur Bhalla informed participants that YES Bank features a state-of-the-art Dealing Room and is an active player in the local Interbank market. This Dealing Room is managed by highly trained professionals known for handling large-volume transactions typically associated with major banks.

Owing to its significant role in market development, YES Bank is represented on key committees of the Foreign Exchange Dealers' Association of India (FEDAI) and the Reserve Bank of India (RBI). The TAG (Treasury Advisory Group) focuses on creating client-specific solutions for customers. While small-value transactions are handled by branches across the country, the bank's advanced treasury solutions cater to more complex financial requirements.

Services offered include: Prompt and competitive pricing; Economic, fundamental and technical analysis; Research-based recommendations; 24-hour dealing capacity; Inward and Outward Remittance; Spot and Forward Transactions; Interest Rate Swaps; Currency Swaps; Forward Rate Agreements; Interest Rate Options; and Currency Options.

Design Innovation

Awareness Workshop in Patna, Bihar; 16th November 2024



Above: Mr. Rajesh Kumar Choudhary, Professor at the National Institute of Fashion Technology (NIFT) Patna and EPCH officials

EPCH Patna office, in partnership with Upendra Maharathi Shilp Anusandhan Sansthan (UMSAS), organised a design innovation workshop at the UMSAS campus. The workshop, led by Mr. Rajesh Kumar Choudhary, Professor at the National Institute of Fashion Technology (NIFT) Patna, aimed to equip handicraft artisans with the knowledge and skills to create innovative designs that can significantly boost their product sales.

During the session, Professor Choudhary emphasised the importance of design variation in capturing market attention and increasing consumer demand. He shared practical insights and techniques to help entrepreneurs for development of unique and visually appealing products.

EPCH officials also provided valuable information about the Council's initiatives to support artisans and exporters. They highlighted various programs and schemes designed to enhance the skills of artisans, promote their products in international markets, and facilitate smooth export processes.

Participants expressed their enthusiasm for the workshop, acknowledging the valuable information they gained. They believe that the insights shared by the experts will empower them to create innovative designs and expand their market reach.

By organising such workshops, EPCH and UMSAS are taking significant steps to empower handicraft artisans and contribute to the growth of the handicraft industry in the region.

Role of Postal Department to Boost E-Commerce & the Facilitation of Exports through Post & Quality Compliance

Awareness Seminar at Bangalore, Karnataka; 20th November 2024

The EPCH Southern Regional Office in Bangalore, in collaboration with the Postmaster General, Bangalore, organized a fully sponsored awareness programme titled 'Role of Postal Department to Boost E-Commerce & Facilitation of Exports through Post & Quality Compliance'. The event took place at the Meghdoot Auditorium, GPO Bangalore, with prominent dignitaries and a diverse audience in attendance.



Mr. K L Ramesh, Southern Regional Convenor, EPCH; Mr. Rajendra Kumar, Chief Post Master General, Karnataka Circle; Mr. L K Dash, Post Master General; and Mrs. Kaiya Arora, Director, Postal Service

The programme was graced by Mr. K L Ramesh, Southern Regional Convenor, EPCH; Mr. Rajendra Kumar, Chief Post Master General, Karnataka Circle; Mr. L K Dash, Post Master General; and Mrs. Kaiya Arora, Director, Postal Service.

The event commenced with a welcome address by Mr. Guruprasad, Assistant Director, Mails & Business. Mr. Rajendra Kumar, Chief Post Master General, highlighted the importance of leveraging the postal network for exports and elaborated on newly launched services like the Dak Niryat Kendra.

Mr. K L Ramesh spoke about EPCH's initiatives, upcoming fairs, and the Council's services aimed at supporting exporters. Mrs. Kaiya Arora, Director, Postal Service, addressed the audience, emphasizing the role of the postal department in simplifying export procedures.

A detailed presentation was delivered by Mr. Ganesh Prasad, Post Master, Foreign Post Office, outlining postal services, documentation

requirements, and step-by-step procedures for sending parcels through the Foreign Post Office.

The programme concluded with an interactive session, where participants engaged with the dignitaries, raising queries that were addressed in detail. The event saw the participation of 79 attendees, reflecting strong interest and enthusiasm among exporters.



Importance of Wood Preservation and Seasoning Techniques for Wooden Handicrafts

Interactive Session at Jodhpur, Rajasthan; 22nd November 2024

EPCH organised an interactive session on "Importance of Wood Preservation and Seasoning Techniques for Wooden Handicrafts" in Jodhpur, Rajasthan, on 22nd November 2024. The session aimed to address challenges faced by wooden handicraft exporters in Jodhpur related to wood preservation and seasoning.

This was graced by Mr. Hansraj Baheti, Member, COA, EPCH; Mr. Radhey Shyam Ranga, prominent member exporter, EPCH;

Dr. Ajmal Samani, Scientist G, FRI Dehradun; Dr. Shailendra Kumar, Scientist D, FRI Dehradun; and member exporters from Jodhpur.

A delegation of scientists, including Dr. Ajmal Samani and Dr. Shailendra Kumar from the Forest Research Institute (FRI), Dehradun, accompanied by EPCH officials, visited Jodhpur-based exporters' units to discuss issues concerning wood preservation and seasoning. The delegation conducted root cause analyses at factories

such as M/s Bhandari Exports, M/s Bothra International, M/s MCB Exports and M/s Thar Art Exports, Jodhpur.

Mr. Nirmal Bhandari of M/s Bhandari Exports explained the challenges faced in seasoning and preservation, detailing the processes currently in use. The scientists provided insights and recommendations to address these issues effectively. He emphasised the critical role of preservation and seasoning in maintaining international standards of durability and quality. He stressed the importance of adopting eco-friendly methods to protect both the products and the environment, thereby sustaining the industry's global reputation.

Dr. Ajmal Samani, Scientist G, FRI Dehradun gave a detailed presentation on various wood preservation techniques, including chemical treatments, natural oils, and surface finishes like varnishing and waxing. These methods not only protect wood from pests and moisture but also enhance its aesthetic appeal, making it suitable for global markets.

Dr. Shailendra Kumar, Scientist D, FRI Dehradun explained about



Participating in the session : Mr. Hansraj Baheti, Member, COA, EPCH; Mr. Radhey Shyam Ranga, prominent member exporter, EPCH; Dr. Ajmal Samani, Scientist G, FRI Dehradun; Dr. Shailendra Kumar, Scientist D, FRI Dehradun; and member exporters from Jodhpur

wood seasoning methods such as air-drying, kiln-drying, and solar drying, emphasized their role in reducing moisture content and preventing warping or cracking in finished products. Integrating these methods will elevate the global competitiveness of wooden products, he further added. The session benefitted stakeholders in many ways, including providing solution and hand hold support. The speakers addressed the queries from the members and concluded their interaction on a positive note. ■

Design and Technology Development (DDW) in Pottery Craft

Workshop concluded at Periya, Kasargod District, Kerala; 26th November 2024

The EPCH Southern Regional Office in Bangalore had started a 25 days Design and Technology Development Workshop (DDW) in pottery craft for 30 artisans at pottery worker's cottage Industrial cooperative society hall, Kayakkulam, Periya, Kasargod District, Kerala on 28th October 2024. This project sanctioned by the Office of the Development Commissioner (Handicrafts), New Delhi, concluded successfully with a valedictory ceremony and distribution of certificates on 26th November 2024.

Southern Regional Convenor, EPCH, Mr. K L Ramesh; and Mr. Aravindakshan, President of Pullur-Periye Grama Panchayat, along with 30 artisans, the program designer, and the master craftsperson.

Dr. Saji, Assistant Director, HSC - Thrissur, addressed the participants, commending the innovative prototype designs and exceptional finishing achieved within a short timeframe. Mr. K L Ramesh spoke to the artisans about effective marketing strategies, providing



valuable insights to help them enhance their reach and impact in the market. The event concluded with a certificate distribution ceremony, where all 30 participants who successfully completed the workshop were honoured for their dedication and efforts.