

Awareness Seminars conducted across craft clusters

Trade Service - Export Import Digital Solution (TOL) and Asian Gifts & Premium Show Moradabad, Uttar Pradesh; 8th August 2019



Mr. Jitendra Suneja, Regional Head, Business Banking and Mr. Ashutosh Mishra, Regional Head, Business, ICICI Bank, addressing the participants



Mr. Anson Chan from Comasia Ltd., Hong Kong - show organiser of Asian Gifts & Premium Show, Hong Kong; and Ms. Khushboo Dholakia, representative from Comasia Ltd., informing the participants about their show

Organised at Moradabad, this seminar was aimed at informing the participants about the trade services of ICICI Bank as well as the upcoming Asian Gifts & Premium Show at Hong Kong.

The first session was addressed by representatives from ICICI Bank. Mr. Jitendra Suneja, Regional Head, ICICI, informed the audience about the Bank, its present size, entity and services. Mr. Gaurav Aggarwal, Zonal Head, Business Banking, ICICI Bank, briefed the audience about trade services for import and export, offered by their bank. He further informed that ICICI launched New Trade account variants which would further enhance trade customers sourcing. Trade current accounts are high value proposition offering for SES segments of customers and this has been a leading product in this segment. Mr. Kamal Singh, Zonal Head, Business Banking, ICICI Bank, informed that their new trade accounts would be offered in three variants - Trade Basic, Trade Gold & Trade Platinum and it offers Trade Online, Value added offering - CMS Solutions, Discounted offering of Personal accidental Insurance through ICICI Lombard for Trade Gold & Trade

Platinum for any at the time of account opening and Auto Registration of customer on Trade Alerts for confirmation on every transaction. Mr. Ashutosh Mishra spoke about the bank's comprehensive range of trade services for import-export business.

The second session was addressed by Mr. Anson Chan, Comasia Ltd. - organisers of Asian Gifts & Premium Show, Hong Kong, scheduled from 20-23 October, 2019 at Hong Kong. Mr. Chan informed about the show and its composition of segments, exhibitors and visitors. Ms. Khushboo Dholakia, representative from Comasia Ltd., Hong Kong, in a bid to mobilise participation for the show, detailed on the past edition's performance with 3419 international exhibitors from 33 countries; 38900+ trade visitors from Europe 29.2%, Asia 41.9%, Middle East 3.1%, Oceania 4.6% and Americas 20%. She further informed that Made-in-Asia gifts and premiums are the top choice by international buyers for their on-trend designs, reliable quality and competitive prices. The participants raised queries related to the show and Mr. Anson and Ms. Khushboo clarified them all.

Good to Great and Marketing through e-Commerce

Ahmedabad, Gujarat; 9th August 2019

This was organised with an aim to educate entrepreneurs and manufacturers in the handicrafts cluster of Ahmedabad. Guest faculty and leading business consultant from Mumbai, Mr. Ashok H Sharma, made informative presentations on the two topics. Some of the participants had also displayed a range of their products. During the session, the faculty shared his views and the necessary steps to follow to bring about, successful teaming. He also shared the significance of motivation to co-workers. The necessity of strategic set-up of team management was also discussed. The participants raised many questions to understand team managing and how to run successful business through



Guest faculty, Mr. Ashok H Sharma poses with the participants for a commemorative photograph

managing efficient teams. Mr. Sharma also spoke about the discipline and systematic methods towards e-Commerce that help entrepreneurs reach out to the global market.

Pricing of Handicraft Products in the International Market

Kolkata, West Bengal; 9th August 2019

This seminar was organised with an objective to discuss strategic pricing of handicraft products to enable exporters to place their products in competitive markets and fix a good profit margin. Guest faculty, Dr. Gautam Dutta, Professor - Marketing, Indian Institute of Foreign Trade (IIFT), made a detailed presentation, guiding the attendees on the subject. This seminar was attended by a good number of member exporters.

Dr. Dutta informed the participants about the importance of 'export pricing' in terms of promoting exports and facing international trade competition. An 'optimum price' has a vast impact on the sales and maximises profit from the product, while remaining attractive to customers, he said. He explained pricing strategies and ways to price products. He elaborated, "it is important for the exporter to keep the prices down, keeping in mind, all export benefits and expenses" He explained to the participants that there is no fixed formula for successful export pricing and this differs from exporter to exporter depending upon whether the he/she is a merchant exporter or a manufacturer exporter or exporting through a canalising agency. He explained that the product pricing can be determined by the range of products offered, prompt deliveries and continuity in supply and product differentiation, brand image, frequency of purchase, presumed relationship between quality and price, specialty value goods and gift items, credit offered, aggressive marketing and



Guest Faculty Dr. Gautam Dutta, Professor - Marketing, IIFT, speaking about Identifying Foreign Market for Handicrafts

sales promotion, prompt acceptance and settlement of claims and unique value goods and items. Dr. Dutta also explained factors that can help exporters get the best value for their handicraft products. He urged the exporters to consider all the costs that go into making and selling a piece, right from fair wage to the amount of time, start to finish, it takes to create a piece. The participants raised several queries during the seminar and Dr. Dutta answered them all satisfactorily. With this seminar, the participants got a better understanding on how to succeed in export business by implementing right methods to set the right pricing of their products and increase profitability as well as retain customers longer.

Importance of Packaging

Narsapur, Andhra Pradesh; 9th August 2019



Left: Guest faculty, Mr. K Prasanna Kumar, explaining the objectives of packaging; Right: A commemorative photograph at the end of the session

This was organised at the International Lace Trade Centre, Narsapur and was attended by 37 participants. Guest faculty, Mr. K Prasanna Kumar, Designer, Centre for Sustainable Design and State Awardee in wooden mechanical toys, conducted the session. Through a detailed presentation, the guest faculty

informed about packaging and types of packaging, highlighting the various aspects of packaging like definition, purpose, safety from tampering, brand visibility for customers for recall value as well as bundling. He also informed on the types, levels and functions of packaging.

Export Credit, Risk Assessment and Management

Mumbai, Maharashtra; 21st August 2019

This seminar was organised in association with YES Bank and saw the presence of Mr. Ashok Boob, EPCH Convenor for the Western Region; Mr. Pradip Muchhala, COA Member, EPCH; guest faculty, Mr. Kishore Kothari, Executive Vice-President, YES Bank and member exporters from Mumbai. Around 35 member exporters attended this seminar.

Mr. Kishore Kothari explained in detail about export credit, risk assessment and management in relation to international trade. He mentioned that international trade involves a time lag during which funds are tied up while the merchandise is in transit. Throughout this period, exporters run credit risk, exchange rate risk and a host of other financial risks. Hence, it is important for

exporters, especially small and medium exporters, to fully understand the intricacies of trade finance for mitigating these risks and securing their payments.



Mr. Ashok Boob, EPCH Convenor for the Western Region, welcoming the guest faculty, Mr. Kishore Kothari, Executive Vice-President, YES Bank

He further mentioned that in the context of international trade, foreign exchange risk arises from transaction exposure. If

the transaction requires payment in the exporter's currency, the importer carries the foreign exchange risk and if the transaction calls for payment in the importer's currency, the exporter has the foreign exchange risk.



Seminar on "Importance of Plantation to Grow your Business in Sustainable Manner" conducted at Jaipur, followed by plantation of 500 saplings in a single day Handicrafts Productivity Centre, Jaipur; 13th August 2019

EPCH conducted an awareness seminar on "Importance of Plantation to Grow your Business in Sustainable Manner", followed by plantation of saplings, on 13th August 2019, at Handicrafts Productivity Centre, Jaipur.

The detailed deliberation was initiated by Mr. Rajesh Jha from ITC Ltd. PSPD unit Wimco Seedlings, who said "the business of handicrafts in India should be a leading example before the world for sustainable product manufacturing". He shared a concept to grow business in a sustainable manner by SISSOO based Agro Forestry Plantations to form raw material banks for member exporters dealing in wooden handicrafts. By this, buyers and members may avail benefit of assured sustained raw material supply, complete traceability and transparency, as well as uniform prices of wood.

The seminar which was attended by 50 member exporters and their personnel, led to plantation of more than 500 saplings, thereby increasing the green cover in the area. This drive was inaugurated by Mr. Lekhraj Maheshwari, former Chairman and COA Member, EPCH, with Mr. Sunit Kumar Jain, from Ratan Textiles Pvt. Ltd., by planting a sapling.

The campaign started from Handicrafts Productivity Centre, Jaipur, where nearly 150 saplings were planted. Participants moved from one target location to another planting more than 500 saplings in a single day. The initiative also saw participation from Rajasthan State Industrial Development & Investment Corporation Limited (RIICO) - a Govt. of Rajasthan Enterprise, which supported the drive with the novel intent of increasing the green cover of the beautiful city.

Mr. Lekhraj Maheshwari, former Chairman & COA Member; and Mr. Sunit Kumar Jain from Ratan Textiles Pvt. Ltd., planting a sapling at HPC, Jaipur



The saplings plantation drive at the Handicrafts Productivity Centre



Attitude for Excellence to Excel in Business

New Delhi; 23rd August 2019

This seminar, organised at the Rajiv Gandhi Handicraft Bhawan, New Delhi saw the presence of 45 EPCH member exporters from the region. The occasion was graced by Mr. Lekhraj Maheswari, COA Member-EPCH; and guest speaker, an established expert in Organisational Behaviour and Human Resource Management - Dr. S P Chauhan, Professor (OB & HR) and Dean - Executive Education at Asia Pacific Institute of Coaching.

Addressing the participants on attitude of successful business professionals, Prof. Chauhan informed that such people commit to certain decisions that help shape them into elite businessmen and women. As they choose to make every moment count, each day is an open opportunity for mastering skills and furthering goals. Success often comes down to having the right attitude and smart decision making. A positive attitude is an optimistic mindset that focuses on the good, while a negative attitude promotes fear and a narrow, focuses on the bad. Having a true positive attitude makes your view of life seem broad and full of possibilities. That view leads to actually living in a way that makes it natural to be exposed to and acquire new skills. Prof. Chauhan elaborated about 10 following ways to keep a positive attitude at work:

1. **Surround yourself with positive people:** You can't always pick your co-workers, but you can be cautious about how much time you spend with them, and in what setting. Try to connect with people who like their job, have new ideas, and are interested in lots of other things besides work.
2. **Fill your mind with positive input:** If you are what you eat holds true for your body, your mind is what you feed it.
3. **Control your language:** Be aware of how you choose to think and speak at work. Find a positive way to view everything and everyone.
4. **Be nice to other people:** Appreciating and recognising co-workers can go a long way in making your day better.
5. **Don't rely on an outside source of positivity:** Think of a positive attitude like a survival tool: carry it with you at all times for emergencies.
6. **Assume responsibility, and choose your response:** You will be more positive seeing life as something you have some control over, think of it as an equation: $E + R = O$ (event + response = outcome).



Dr. S P Chauhan, an established expert in Organisational Behaviour and Human Resource Management, seen addressing the participants

7. **Decide your reaction to known problems ahead of time:** If a client always has to make changes, expect it. Choose to be calm about it, to not let it bother you. Try to look at the client or co-worker that's driving you nuts in a different way. Maybe they are having a bad time at home, or they are stressed themselves.
8. **Remember that no one owes you anything:** Life's not fair. Negativity is the standard state of existence if you think the world owes you.
9. **Stop complaining:** Complaints are a one-way road to dissatisfaction that builds the further you travel it. If you're around people who complain a lot, get away from them.
10. **Be curious and embrace learning:** Being curious about new developments makes you mindful and aware of the present moment, and that tends to force out negative attitudes.

He said "To be successful in business, commit to making self-aware, wise choices. Your success is a reflection of your decisions, attitude and thinking. If your business isn't where you want it to be or you're ready to set higher goals, start making new decisions. To grow your business, you have to grow yourself. Lastly, share success with the team. Do not take the onus of any success only on yourself. It can be very demotivating if it's so. Shared success works magic for them as a team and encourages them to participate individually and bring their 'A' strategies on the table which will help in achieving team goals"

He concluded by saying, "you don't build a business, you build people and then those people build your business"

Design Trends & Forecast

Bangalore, Karnataka; 29th August 2019

This seminar was organised at Awake Office Auditorium, Bangalore and was graced by Dr. Rajeswari, President, Awake (Association of Women Entrepreneurs of Karnataka); Mr. KL Ramesh, former EPCH COA member and eminent member exporter from the Southern region. The participants at the seminar comprising 54 member exporters, Awake members as well as young entrepreneurs from the region, benefited from an informative presentation & guidance from eminent designer, Mrs. Aparna Gujral. She has been instrumental in setting up a premium jewellery brand that she currently works with - GANJAM. She is presently looking after their design & merchandising department. She understands the requirements of a growing luxury brand, and is known to be an excellent mentor to design students, budding designers, and other accessory start-ups on their product range. Mrs. Aparna has been part of various international workshops like the Antique and Contemporary Jewellery Course at Sotheby's, London and the Trend Forecast Workshop conducted by Style Vision, Paris. She has closely worked with famous German goldsmith and designer - Friedrich Scherer and Barbara Smidt. Mrs. Gujral has been featured for her work in many fashion journals and magazines of India. Her frequent visits to design and jewellery fairs at Hong Kong, Basel and Milan help her to keep in touch with international design trends.

At this seminar, Mrs. Aparna Gujral enlightened the participants about various upcoming trends for 2019-2020; the details of material, finishes, textures, etc.; combining the creative, technical and outfitted aspects of a products and the business. She explained about visual merchandising with focus on display



Guest faculty, Mrs. Aparna Gujral, seen addressing the participants on design trends and forecast

windows and fixtures used for visual presentation.

Thereafter, Mrs. Gujral briefed the participants on importance of creating new designs following



the latest trends and ensuring that their products have the right mix of contemporary styles which are heavily sought after in the international market. She also explained about how to showcase handicraft products in international fairs to attract buyers.

Members had brought their products and displayed in the hall. After the session, Mrs. Aparna inspected them along with other officials and had one-to-one interactions with the participants regarding their products and advised improvisation, offering useful tips on design improvement.

Export Procedure, Documentation and Export Credit Insurance

Mangalore, Karnataka; 30th August 2019

This seminar was organised at DSIA Auditorium, Mangalore and was graced by Mr. Socrates, Deputy Director and Mr. MP Saji, Asst. Director, O/o DC(H), Mangalore; Mr. Srinivas Rao, Regional Head, ECGC Mangalore; and guest faculty, Mr. Annappa Pai, President of Small Industries Association, Mangalore. This was attended by 52 member exporters of EPCH as well as NGOs and Master crafts persons from surrounding places like Bellary, Sandur, Sirsi, etc. and young entrepreneurs from in and around Mangalore. Mr. Pai, an eminent faculty on the topic, spoke at length about the



role of various documents required for international trade. He said that 'international sale is a sale of documents' and this statement explains the importance of the documentation in the international trade. He said, in a highly competitive field of international trade, a firm involved in export trade should be thorough with the basic documentation system that are required to be generated and transmitted between the parties of transaction. He further said that in India, all import export trade activities are affected legally as per the guidelines of Foreign Exchange Management Act. In each country, there will be government regulatory authority to control the import and export of the said country's trade. The government of each country has their own instructions to have export documentation legally must be filled. Export documentation is complex in nature as the number of documents to be filled-in is very large, so also is the number of concerned authorities to whom the relevant documents to be submitted. It is therefore advisable to take the help of shipping and forwarding agents who will obtain and fill out the documents correctly as well as take care of arrangement for transportation.



Mr. Srinivas Rao, Regional Head, ECGC Mangalore, explained about Export Credit Insurance covers to the banks and other financial institutions for enabling exporters to find better services from them. The seminar concluded with an interaction between the speakers and the participants.

"How to Safeguard Business from Cyber Crime" and "Banking Solution for Importers and Exporters"

Meerut, Uttar Pradesh; 31st August 2019



Mr. Gaurav Rana, Sub Inspector, UP Police Cyber Cell, seen addressing the participants at the seminar

With an objective to address the rising challenges & threats of cyber crime, especially in Exim business banking, EPCH organised this seminar with guest faculty and speakers like, Mr. Gaurav Rana, Sub Inspector, UP Police Cyber Cell; Mr. Sanjeev Tyagi, Cluster Head, Meerut Cluster, HDFC; Mr. Raman Pandey, Forex Area Head, HDFC; and Mr. Vaibhav Talwar, Area Head and Finance Deptt., HDFC Bank.

Speaking on the topic, Mr. Gaurav Rana explained that cyber crime can be particularly difficult to investigate and prosecute because it often crosses legal jurisdictions and even international

boundaries. Additionally, an offender may disband one online criminal operation - only to start up a new activity with a new approach - before an incident even comes to the attention of the authorities. He said that cyber crimes can be basically divided into 3 major categories: Against Person; Against Property; Against Government. State and local law enforcement authorities are becoming more sophisticated about cyber crime and are devoting more resources to responding to these threats. Furthermore, over the past several years, many new anti-cyber crime statutes have been passed that empower federal, state and local authorities to investigate and prosecute these crimes. However, law



Mr. Raman Pandey, Forex Area Head, HDFC, seen addressing the participants at the seminar

enforcement needs people to stop the nefarious behaviour of cyber criminals and bring them to justice.

Mr. Rana said, "even if you have been the target of a multijurisdictional cyber crime, your local law enforcement agency (either police department or sheriff's office) has an obligation to assist you, take a formal report and make referrals to other agencies, when appropriate. Report your situation as soon as you find out about it. Some local agencies have detectives or departments that focus specifically on cyber crime." He further explained that the Internet Crime Complaint Center will thoroughly review and evaluate complaints and refer it to the appropriate federal, state, local or international law enforcement or regulatory agency that has jurisdiction over the matter.

Federal Trade Commission (FTC) does not resolve individual consumer complaints but does operate the Consumer Sentinel, a secure online database that is used by civil and criminal law enforcement authorities worldwide to detect patterns of wrongdoing, leading to investigations and prosecutions. Even though one may not be asked to provide evidence when one first reports the cyber crime, it is very important to keep any evidence one may have related to the complaint. Evidence may include, cancelled cheques, certified or other mail receipts newsgroup text, credit card receipts, envelopes (if you received items via FedEx, UPS or U.S. Mail), facsimiles, log files, if available (with date, time and time zone), social media messages, money order receipts, pamphlets or brochures, phone bills, printed or preferably electronic copies of emails (if printed, include full email header information), printed or preferably electronic copies of web pages, wire receipts. Mr. Rana also gave tips on the how cyber crime can be prevented. He stressed that there is need to raise the probability

of apprehension and conviction. India has a law on evidence that considers admissibilities, authenticity accuracy and completeness to convince the Judiciary the challenge in cyber crime is getting evidence that will stand scrutiny in the court. Legal provisions should provide assurance to users, empowerment to law enforcement agencies and deterrence to criminals. He informed that India has enacted the first information Technology Act 2000 based on the UNCITRAL model recommended by the General Assembly of the United Nations. Chapter X1 of the Act deals with offences/crimes along with certain other provisions Scattered in this Acts.

The second session was addressed by executives from HDFC bank who detailed on their major service - Trade Forex Solution; Export Finance; and Digital World. Mr. Raman Pandey, Forex Area Head, HDFC, informed that HDFC trades on its own account. The IB desk is based at Mumbai. The Corporate Desk, named Treasury Advisory Group (TAG), caters to the needs of all the customer needs in foreign exchange. While the small value transactions are handled by HDFC branches spread across the country, the large value ones are handled directly by the TAG from its centres at Mumbai, Delhi, Chennai Kolkata and Bangalore.

Mr. Vaibhav Talwar, Area Head and Finance Deptt., HDFC Bank, briefed about the bank's finance schemes and their services for the trade. He informed that HDFC offers blue chip companies in India, a full range of client-focused corporate banking services, including working capital finance, trade and transactional services, foreign exchange and cash management, to name a few. He informed that with their Digital Transformation and Mobility Banking (DTMB) team at the forefront, HDFC Bank has launched a host of highly successful digital banking products. This product

includes 30-minute paperless Auto Loans using Biometric technology, 10-second Personal Loan on NetBanking, PayZapp, Chillr, LITE App, Missed Call Recharge, Instant loans at ATM and the recently introduced Robotic Assistant (IRA) at HDFC Bank branches. HDFC Bank's Foreign Exchange Department has two desks, viz. the InterBank Desk and the Corporate Desk. The session was attended by 21 participants and the queries raised by them were answered by the faculty in the concluding interactive session.

