

BHARAT NEWS BY FII

Monthly Newsletter For Global Audience



Dr. Deepak Jain, DG-FII attends Entrepreneurs Meet



FII and State Bank of India, Hodal organizes Mudra loan camp



Visit of President of Sri Lanka to India (December 15-17, 2024)



Visit of Prime Minister to Kuwait (December 21-22, 2024)



PM congratulates Shri Devendra Fadnavis on taking oath as Maharashtra's Chief Minister



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BHARAT NEWS BY FII (Dec - 2024)

INDEX

Page No.	Title	Page No.	Title
1	Cover Page	24-25	Visit of President of Sri Lanka to India (December 15-17, 2024)
2	M/s J. J. Plastalloy Pvt. Ltd. (Ad.)	26,27	Visit of His Majesty the King of Bhutan to India (December 05-06, 2024)
3	Index	28,29	Sh. Devendra Fadnavis is the New CEO of Maharashtra Inc.
4	Our Inspirations / Editorial	30-33	2024 At a glance
5	Let's Join Hands (Ad.)	34,35	Digital Arrest: A Needonomics Lens on Cybercrime and Prevention by M. M. Goel
6	Mission Jaldhara (Ad.)	36,37	Beyond the Swipe: Navigating Credit Cards Responsibly in the Age of Consumerism by Ms. Deepthi B
7	“Talk with an Expert” show	38,39	The Role of Youth in Shaping the Future of Bharat by Mr. Uditendu Verma
8	FII in Media	40,41	How to Study Effectively and Maintain Mental Stability During Board and Competitive Exams by Ms. Jyoti Jain
9,10	Business Opportunities	42,43	FII Leadership
11	News Highlights - Political and International	44	FII Patrons
12	News Highlights - Banking & Finance and Industry	45,46	FII International Presence
13	News Highlights - Agriculture and Start-up	47	FII International Team
14	News Highlights - Skill Development and Science & Technology	48	FII Indian States Team
15	News Highlights - Auto Technology and CSR	49	FII- Domestic Network Charter
16	News Highlights - Defence and Energy & Power	50	FII- International Network Charter
17	Initiatives by Govt. and MEA	51	FII Partners
18	Diplomatic Postings & Invest India	52	FII Partners List (MOU)
19	FII Activities - Inculcating Nationalism among Palwal district schools Dr Deepak Jain, DG-FII	53	Obituaries
20	FII Activity- Dr. Deepak Jain, DG-FII attends Entrepreneurs Meet	54	National Festivals & Annual Days
21	FII and State Bank of India Hodal, organizes Mudra loan camp	55	Yuvitech Engineering (OPC) Pvt. Ltd. (Ad)
22-23	Visit of PM Modi to Kuwait (December 21-22, 2024)	56	M/s Bioheaven 360 Genotec Pvt. Ltd. (Ad)



Padma Bhushan
L. Sh. Darshan Lal Jain



Padma Vibhushan
L. Smt. Sushma Swaraj

OUR INSPIRATIONS



From the Desk of



Dr. Deepak Jain

Director-General, Federation of Indian Industry

Global trade is undergoing significant transformation, influenced by geopolitical tensions, trade disputes, climate change, and advancements in Artificial Intelligence. These forces are reshaping international trade through protectionist policies and shifting global supply chains. Simultaneously, the e-commerce sector has created substantial job opportunities. To sustain this positive employment trend, bridging the skills gap is essential. Investing in vocational training programs that focus on digital skills, such as social media management and data analysis, can equip workers to thrive in the evolving job market.



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MISSION JALDHARA



मिशन जलधारा - बुझाओ धरती की प्यास

What is Mission Jaldhara?

Mission Jaldhara is a joint society initiative – to revive groundwater table level.

We call it a "Mission"

- Because it is our fight against the drastically falling groundwater levels.
- Because our entire focus is to revive the groundwater table and the overall water ecosystem which is necessary for a healthy life.
- Because we are determined to provide safe and healthy drinkable water to every household in India.

With this vision in mind, we are pleased to introduce "Mission Jaldhara" with you.

Why Mission Jaldhara?

According to reports, the over exploited areas were concentrated in Tamil Nadu, Rajasthan, Uttar Pradesh, Telangana, Punjab and Haryana. To quantify the facts, there has been an 82% decline in the ground water table in Distt. Gurugram between 2018 – 2020 and it has further declined by over 50 percent in 2022.

The groundwater table in these parts of the country is rapidly going into the dark zone. This level is dangerously low and requires immediate action.

How do we plan to achieve a sustainable water ecosystem?

Our dream is big. Our vision is to make India a drought free, hydro – ecologically balanced and environmentally sustainable Nation.

And we have just begun..

Our campaign is starting in Gurugram and will spread across states in India.



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Our panel of experts have designed the following plan of action for achieving this dream:

- Revival of dry & dysfunctional rainwater harvesting wells across District Gurugram.** Different stakeholders constructed these wells in the pre-covid era to jumpstart rainwater harvesting initiative. The project however was put on halt due to corona crisis due to which most of the wells became dysfunctional. With our intervention, these wells shall be revived to their optimum functional levels, and will be maintained by our team of contractors.
- Revival of rural water ecosystem bodies in and around District Gurugram.** The falling groundwater level affects the agricultural economy and day-to-day life of people residing in these villages.
- Judicious use of water resources.** This is possible through mass awareness of the current situation arising through India and how every individual can contribute through lifestyle changes.

Why is it close to us ?

"We do not inherit the earth from our ancestors. We borrow it from our children."

We want to leave a clean, sustainable environment for our future generations. The world is moving towards cleaner, greener fuels. There is marked awareness about leaving smaller carbon footprint. And all of this becomes possible, when there is clean and safe water for one and all. Unless we take action today, we are headed towards a colossal crisis. And our next generations may have to pay the price for it.

It is time for us to join hands and come together to revive Jaldhara. Remember, the time is now! "Jai hai to Jeevan hai"

What do you get?

- Safer and cleaner water for generations to come!
- Mission Jaldhara shall also award the Title of "Gurugram ka Arjun" in various categories to the stakeholders who make the maximum visible and most impactful contribution to the revival of ground water levels.

What do we need from you?

We want you to join the movement.

- Become a Donor**
Your donation will help us keep going. It will boost the ground work that we do – maintaining rainwater harvesting wells – which directly seeps into the groundwater table.
- Register as a Motivator**
Sign up with us and motivate corporates/ teams to join the movement. Corporates can adopt wells under their company's CSR initiatives and we would maintain the wells on their behalf.
- Register as a Volunteer**
Register on the website and help create more awareness. Tell your friends and family about this movement and spread the word.

Why are we looking for your contribution?

Simply because, Mission Jaldhara was and will always be a joint community project. Our vision is to have as many people join the movement. Clean and safe water is a basic right for everyone and thus, it is important to create awareness about it. We dream this dream for every Indian citizen and hence, we need you.

Track your donation

As a Donor, Motivator or a Volunteer, you will be enrolled for our monthly free newsletter subscription. You will be able to keep a track of the progress being made on ground. The location of every well shall be provided through Google maps and will be easily accessed by donors and interested parties. We believe in complete transparency and utter commitment towards our work.





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About Us

Federation of Indian Industry (FII) is a professional industry Association. Its objective is to nurture further and give impetus to India's Economic, Business and Industrial outreach.

We have FII Chapters in 42 Nations of the world and 22 Indian states with 5000 members mainly Industrialists, Professionals, Key-Opinion Leaders, Philanthropists.

We are helping towards the making of Atma Nirbhar Bharat and working towards creating business opportunities and bolstering India's industrial and business outreach globally.

FII CSR Initiatives:

- Rural Healthcare Dispensary Establishment during Corona Crisis
- Free Eye Surgeries for 800+ People in Rural Areas
- Skill Development for Women in Rural Areas
- Skill Development for Youth in Rural Area (Computer Training Centre)
- Free COVID Vaccination camps (50,000+ vaccinations)

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MR. SANJEEV ARORA

DR. DRAVYA JAIN

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How to Boost Productivity ?

Moderator



Mr Sanjiv Arora
Chairperson
Media & IT Committee, FII

Guest Speaker



Mr Vikas Arora
Member - FII,
Chairman, Sunshine Group of Institutions

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Building a Strong Entrepreneurial Foundation

Moderator



Mr Sanjiv Arora
Chairperson
Media & IT Committee, FII

Guest Speaker



Dr Shailendra Vyas
Chairperson - Startup Committee &
Skill Development Committee, FII

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Understanding Mental Health Vs Mindset

Moderator



Mr Sanjiv Arora
Chairperson
Media & IT Committee, FII

Guest Speaker



Ms Seema Arora
Wellness Coach & Psychologist
Sunshine Group of Institutions, Rajkot

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Is RERA really effective ?

Moderator



Mr Sanjiv Arora
Chairperson
Media & IT Committee, FII

Guest Speaker



Mr. Sanjeev Arora
Chartered Accountant &
Member HRERA Gurugram

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नई अधिसूचना के बदलाव से सोलन सिरमौर के लोगों को जाना पड़ेगा बहुत दूर बीबीएन को परवाणु जोन से हटाकर ऊना से जोड़ने पर उद्यमी नाराज

अधिसूचना में बदलाव के लिए प्रधान सचिव को भेजा पर

बददी, 18 दिसंबर। सतीश जैन आबकारी एवं कराधान विभाग के साक्षर जोन से बददी बरोटीवाला नालागढ़ क्षेत्र को हटाकर ऊना के सेंट्रल जोन में जोड़ने पर प्रदेश के उद्योग संगठनों ने नाराजगी जताकर विरोध पर प्रधान सचिव को भेजा है। उद्योग संगठनों का कहना है कि हम लंबे समय से अपने आबकारी एवं कराधान विभाग के कार्यों व अपील के लिए हमेशा से ही साक्षर जोन परवाणु से सब्ध रहे हैं और अब सरकार ने नई अधिसूचना के तहत अब उनको सेंट्रल जोन ऊना जोड़ दिया गया है। बी.बी.एन उद्योग संघ के अध्यक्ष राजीव अग्रवाल, यशवंत गुलौरिया सचिव, स्टील इंडस्ट्रीज एसोसिएशन के प्रधान मेघराज गर्ग, सचिव राजीव सिंगला व लघु उद्योग संघ रान्याध्यक्ष अशोक राणा व चेयरमैन चिरंजीव सिंह ठाकुर ने प्रधान

सचिव आबकारी एवं कराधान विभाग के प्रधान सचिव को लिखे पत्र में कहा है कि बीबीएन से परवाणु मात्र 25 किलोमीटर दूर है जबकि बरोटीवाला से ऊना की दूरी 100 किलोमीटर दूर है। इस नए बदलाव से अब उद्यमियों को ऊना जाना पड़ रहा है जिसके कारण धन व समय दोनों का नुकसान हो रहा है। उद्यमियों ने कहा कि चूंकि बी.बी.एन में ही राज्य के सबसे ज्यादा उद्योग हैं और इस आधोपटी की सुनवाई के दौरान उनको जिलाधीश कार्यालय सोलन व हाईकोर्ट की जरूरत होती जो कि परवाणु के बिल्कूल नजदीक है। इसके अलावा विभिन्न केंसों, अपीलों व सुनवाई को लड़ने के लिए अधिकांश वकील, कंसल्टेंट व सी.ए. परवाणु के समीप है तो उनको अब सलाह लेने व केंस लड़ने के लिए अलग से ऊना में सलाहकार करने पड़ेंगे

जिससे उन पर दोहरी मार पड़ेगी। प्रदेश के विभिन्न उद्योग संगठनों ने इस संदर्भ में प्रधान सचिव के अलावा मुख्यमंत्री से अपील की है कि साक्षर जोन कार्यालय को परवाणु से बदल कर ऊना में भेजा जाए क्योंकि इसके कारण उनको दिक्कों का सामना करना पड़ रहा है और सरकार का डूब टूड़ोंग बिजनेस का नाम भी सार्थक साबित नहीं हो रहा है। निर्णय पर पुनर्विचार करे सरकार- अशोक राणा लघु उद्योग संघ के अध्यक्ष अशोक राणा ने कहा कि हमने इस विषय में सरकार को अवगत कराया है कि उपरोक्त निर्णय बहुत ही गलत है और उस पर पुनर्विचार होना चाहिए। राणा ने कहा कि अगर सरकार ने अपना निर्णय नहीं बदला तो वह शिमला में मुख्यमंत्री व उद्योग मंत्री के समक्ष यह मुद्दा उठाएंगे।



प्रदर्शनी फोरच्यून एक्जिबिटर के प्रयासों से एक ही छत के नीचे आए उद्योग व मशीनों के वाहवान लघु उद्योग संघ और एफआईआई के पदाधिकारियों ने नवाजे एक्जिबिटर

औद्योगिक प्रदर्शनी मेला 2024 का उद्यमियों ने किया अवलोकन



बददी (आगामी नवम्बर) परीट उद्योग में फोर वरी औद्योगिक प्रदर्शनी मेला एकरासे 2024 के तीसरे दिन विद्यमान प्रदेश उद्यमियों ने प्रदर्शनी का अवलोकन किया। नैतिकता है कि परीट में परीट उद्योग में 13 से 16 दिवस तक इस शहू सागी औद्योगिक प्रदर्शनी का आयोजन किया जा रहा है। यह भारत की प्रमुख औद्योगिक प्रदर्शनी होती है जिसमें पूरे भारत की औद्योगिक मशीनों का प्रदर्शन किया जाता है। विद्यमान प्रदेश के बड़े उद्योगों व नवागढ़ व परवाणु से लगे उद्यमियों के एक दल ने औद्योगिक एकरासे का अवलोकन किया व वहाँ लगे प्रदर्शनी को निहार। प्रदर्शनी के तीसरे दिन मुख्य

अधीन के तीर पर लघु उद्योग संघ विद्यमान प्रदेश के राज्यपाल अशोक कुमार व फेडरेशन ऑफ इंडियन इंडस्ट्री के प्रदेसध्यक्ष चिरंजीव ठाकुर उपस्थित हुए। इन संगठनों के पदाधिकारियों ने देश के विभिन्न राज्य से आकर यहाँ उद्योग प्रदर्शन करने वाले मशीन उद्योगों को निहार कर अवलोकन किया। औद्योगिक प्रदर्शनी का आयोजन करने वाले संस्था फोरच्यून एक्जिबिटर प्रॉवेंट लिमिटेड की निदेशक कंचनजीत और, कंचनजीत सिंह ने बताया कि प्रदर्शनी में उद्योग

प्रदर्शनी से मिलेगा बहुत लाभ-चिरंजीव ठाकुर

कोर सुख अतिरिक्त लघु उद्योग संघ के अध्यक्ष अशोक राणा ने कहा कि फोरच्यून एक्जिबिटर का यह प्रयास बहुत ही सराहनीय है जिसने पूरे देश के उद्योगों को एक ही छत नीचे एकत्रित किया और विद्यमान के उद्यमियों को अवलोकन की सुविधा देने में अत्यंत सफल रहा। फोरच्यून एक्जिबिटर के प्रयासों से उद्योगों को अवलोकन करने में बहुत ही सुविधा मिलेगी और उद्योगों को नए अवसर मिलेंगे। फोरच्यून एक्जिबिटर के प्रयासों से उद्योगों को नए अवसर मिलेंगे और उद्योगों को नए अवसर मिलेंगे। फोरच्यून एक्जिबिटर के प्रयासों से उद्योगों को नए अवसर मिलेंगे और उद्योगों को नए अवसर मिलेंगे।

2024 का लघु उद्योग और अपने अपने कारखानों में नवीन मशीनों को लक्ष्यकारी करें।

HC Stays Action Against Drug Units Making Nutraceuticals

Karnataka HC directs govt to refrain until next hearing, offering relief to the industry



New Delhi: The Karnataka High Court has directed the government to refrain from taking any action against companies manufacturing nutraceuticals in units licensed for drug production until its next hearing, in a significant relief for the pharmaceutical industry. The newly notified Schedule M preposes a blanket ban on manufacturing of any other article or product apart from drugs in the same facility. "Till the next date of hearing, the respondents shall not take any precipitative action against the petitioner in so far as it relates to manufacturing of nutraceuticals within the drug manufacturing premises," the court said. Federation of Pharma Enterprises (FPE), which represents the

respondents are likely to take precipitative action," the court said. In an earlier diakt, the government said action will be taken against pharma units that are flouting the norms by manufacturing nutraceuticals, health supplements and drugs in the same facility. Following which pharma executives and pharma lobby groups had met the health secretary and the Drug Controller General of India (DCGI), seeking an exception to subject units as was given earlier. An exemption was earlier provided to the units established prior to December 2018. "Subsequently, this exemption was extended to all manufacturing establishments by the Drug Controller General of India under his letter dated March 1, 2020, based on the decision of the Drugs Consultative Committee in its 37th meeting." a person in the know told ET. As per a notice by the DCGI, an enforcement and surveillance drive carried out by the Food Safety and Standards Authority of India (FSSAI) found that many units in Himachal Pradesh have dual licenses under FSS Act 2016 and Drugs and Cosmetics Act 1940 for manufacturing nutraceuticals, health supplements and drugs in the same factory.



Indian businesses target billions in US market amid tariff threat to China

Indian exporters are preparing to increase their presence in the US market, anticipating higher tariffs on Chinese goods. They are

discussing strategies with the Indian government to capitalize on potential opportunities in sectors like textiles, leather, chemicals, electronics, auto parts and toys. These discussions involve collaborating with American trade organizations and raising awareness of Indian products in the US.



Adani Group to invest Rs 28,000 crore in Bihar for power, cement, food processing projects

The Adani Group, led by billionaire Gautam Adani, is set to make significant investments in Bihar, amounting to approximately Rs 28,000 crore, as part of its aggressive expansion strategy.



New banking data reveals 'huge' leap within India business corridor

Business activity between the UK and India has flourished in 2024 as the value of payments received by clients in Britain from India rose by 121 per cent,

according to the latest data released by HSBC UK. The multinational bank, which highlighted the figures based on its two-way support for businesses within the India-UK corridor this week, said its data on payments and client referrals showed year-on-year growth.



India, UK business booms on hopes of a big deal in the works

India-UK business relations have flourished this year, driven by expectations of a free trade agreement. HSBC data reveals a 36% surge in UK-

bound Indian business client referrals and a significant increase in cross-border payments, indicating growing investment and trade between the two nations.



Maha business at Maha Kumbh, the world's biggest congregation

Apart from being India's biggest and most important religious festival, the Maha Kumbh Mela in 2025 will also mean a mega economic and

business opportunity. The Maha Kumbh Mela, which is organised every 12 years, will be held from January 13 (Paus Purnima) to February 26 (Maha Shivratri) at Prayagraj. Prime Minister Narendra Modi arrived at Prayagraj on 13th December and performed a puja at the Sangam before he launched development projects worth Rs 5,500 crore to improve the city's infrastructure and amenities for the Mela.



MyBharat digital platform to offer job, business opportunities: Mansukh Mandaviya

Union minister Mansukh Mandaviya on 12th December said the newly created MyBharat digital platform will be turned into

a single-window access for jobs, training, networking and business opportunities. Speaking at AIMA's Young Leaders Council summit in New Delhi, the Minister of Labour & Employment, and Youth Affairs & Sports noted that the present government is youth-oriented and wants to develop India according to the wishes of the country's youth.



Global firms keen to set up bases in India, says Piyush Goyal

Commerce and Industry Minister Piyush Goyal on 9th December said global firms are keen to set up bases in India as the country provides a skilled workforce and huge market. He also said that Rajasthan holds huge business opportunities and companies should tap into that.



India, Norway to discuss ways to increase bilateral trade, investments

India and Norway on 9th December discussed ways to enhance trade and investments ties between the two countries, an official statement said on 14th December. The talks were held between Commerce and Industry Minister Piyush Goyal and Norwegian industry delegation led by May-Elin Stener, Ambassador of Norway to India.



Ties between India-Israel are built on shared values, friendship: Israel Economy Minister at CII Summit

Israel Economy Minister Nir Barkat on 2nd December emphasized on the strong ties between India and Israel, built on shared values, government-to-government diplomacy, and people-to-people friendships, saying that "Israel is focused on expanding trade and business partnership



Exporters, govt in talks to tap opportunities in US

Amid rising expectations of higher tariffs on Chinese goods, exporters are in talks with govt to be ready to tap into possible opportunities across at least half-a-dozen sectors, ranging from textiles and leather to chemicals, electronics, auto parts and toys, by partnering American trade bodies and creating awareness about Indian products in the US



Indian Railways revamps strategy for station redevelopment unlocking business opportunities worth Rs 30,000 crore

Indian Railways is considering a total of 1,318 railway stations for redevelopment under the Amrit Bharat Station Scheme. Initially, the government planned to implement most station redevelopment projects through the Public-Private Partnership (PPP) model, which was expected to contribute around 12% to the National Monetisation Pipeline (NMP) target.



10 Low-Investment Village Business Ideas For 2025

As the current year ends and we are ready to welcome New Year 2025, you could give some more thoughts into entrepreneurial dreams by contemplating these village business ideas. These are low cost business ideas that have the potential to yield high returns.

POLITICAL NEWS



Andhra Pradesh Chief Minister N Chandrababu Naidu met with Prime Minister Narendra Modi on 26th December and sought financial assistance for key state projects and discussed the planned ArcelorMittal steel plant.



Maharashtra Chief Minister Devendra Fadnavis said on 24th December that adopting green energy will allow farmers in the state to lead the second green revolution soon. He said solar-powered villages are being developed across the state to ensure electricity is available to farmers during the daytime.



The first meeting of the 39-member parliamentary panel on 'one nation, one election' is set to be held on January 8, setting the tone for nationwide deliberations

on the key poll reform measure of the BJP-led NDA government. Parliamentary sources said the first meeting of the Joint Committee on bills for simultaneous elections to the Lok Sabha and state assemblies, chaired by BJP member P P Chaudhary, is likely to be an introductory one with officials briefing the panel on the two bills to implement a long-cherished election promise of the BJP.

INTERNATIONAL NEWS



Britain's economy failed to grow in the third quarter, official figures showed on 23rd December, adding to the signs of a slowdown that has cast a shadow over Prime Minister Keir Starmer's new government.



When India invited left-wing leader Anura Kumara Dissanayake for a visit in February, no one anticipated that the political landscape of Sri Lanka would experience a significant transformation, culminating in his surprising rise to the presidency by the end of the year.



No sooner had the global economy started to put the aftermath of the Covid-19 pandemic behind it than a whole new set of challenges opened up for 2025.

In 2024, the world's central banks were finally able to start lowering interest rates after largely winning the battle against inflation without sparking a global recession.

Stocks hit record highs in the United States and Europe and Forbes declared a "banner year for the mega-wealthy" as 141 new billionaires joined its list of the super-rich.

BANKING AND FINANCE



At a time when banks are finding it challenging to mobilise resources, State Bank of India (SBI)—the country's largest lender—has devised a three-pronged strategy to boost deposit accretion. First is an aspirational product that promises to make depositors lakhpatis by helping them grow their deposits to Rs 1 lakh through recurring deposit (RD) schemes.



The liquidity deficit in the Indian banking system hit the highest in nearly six months on advance tax payments by companies and likely dollar sales by the central bank to curb rupee volatility. The banking system cash deficit, as measured by banks' borrowings from the Reserve Bank of India, was at 1.5 trillion rupees (\$17.7 billion) as of Monday, the highest since June 24, according to a Bloomberg Economics index.



The central government and the Asian Development Bank (ADB) signed a USD 350 million policy-based loan under the second sub program of Strengthening Multimodal and Integrated Logistics Ecosystem (SMILE) program. The Ministry of Commerce & Industry in an official statement stated that this policy-based loan aims to expand India's manufacturing sector and improve the resilience of its supply chains.

INDUSTRY



The Indian cement industry, witnessing a consolidation and heightened rivalry between two corporate houses snapping smaller players, pins its hope on 2025 for an improvement in sales realisation, higher margins and acceleration in demand, expecting around 8 per cent sales growth helped by an increased government spendings on big-ticket infra projects.



State-run Bharat Petroleum Corporation Ltd (BPCL) board on 24th December cleared the decks to kick off pre-project activities for its plans to set up a Rs 95,000-crore greenfield refinery at Ramayapatnam in Nellore district of Andhra Pradesh, with a capacity of 9 million tonnes per annum (MTPA).



Terminal Investment Ltd Sarl (TIL) has signed a memorandum of understanding (MoU) with the Jawaharlal Nehru Port Authority (JNPA), proposing to invest Rs 20,000 crore for constructing the Vadhvan Port Project. TIL, headquartered in Geneva, invests in, develops, and manages container terminals across the globe. It is active in 31 countries across five continents. Put together, 70 container terminals, in which the company owns a stake, handled about 65 million twenty-foot equivalent units (TEUs) in 2023.

AGRICULTURE



Road, Transport and Highways Minister Nitin Gadkari on 19th December called upon the sugar industry to explore multiple avenues for diversification, including

ethanol-diesel blending and green hydrogen production.



The government on 17th December informed Parliament that more than 37.17 lakh identity cards of farmers have been created so far as part of the AgriStack project.

In a written reply to the Lok Sabha, Agriculture Minister Shivraj Singh Chouhan said the 'farmer ID' includes comprehensive and useful data on farmers' demographic details, land holdings, and crops sown, enabling farmers to digitally identify and authenticate them for accessing benefits such as credit, insurance, procurement, etc.



Union food minister Pralhad Joshi on 16th December launched a Rs 1,000 crore credit guarantee scheme to help farmers easily access post-harvest loans by

leveraging electronic warehouse receipts. The scheme aims to reduce banks' reluctance to lend against electronic negotiable warehouse receipts (e-NWRs) issued by Warehousing Development and Regulatory Authority (WDRA) registered repositories.

START-UP



India is home to more than 73,000 startups with at least one woman director, recognised under the Startup India initiative, the Ministry of Commerce & Industry stated on 25th

December. The ministry, in a release, highlighted that this represents nearly half of the 1,57,066 startups supported by the government, underscoring the crucial role women play in driving innovation and economic growth. India has emerged as one of the most vibrant startup ecosystems globally, securing its position as the third-largest startup hub.



The Indian startup ecosystem has created more than 16 Lakh jobs across the country, with 1.57 Lakh startups recognised by the Department for Promotion of Industry and Internal Trade (DPIIT) under the Startup India initiative as of December 25, the commerce and industry ministry said.



The Karnataka government has reportedly approved Zoho-backed Silectric's proposal to set up a semiconductor manufacturing unit in the state at the cost of INR 3,425.6 Cr.

SKILL DEVELOPMENT



The Oberoi Group announced the launch of a new employment and skill development programme RISE (Refine and Invest in Skill Enhancement programme) on Friday that

aims to provide education, training, and guaranteed hospitality careers to young individuals from diverse backgrounds



The National Skill Development Corporation International (NSDC International) and Indian ed-tech company PhysicsWallah (PW) have launched Bharat

Innovation Global Private Limited (BIG), a joint initiative aimed at positioning India as a global education hub.



The Confederation of Indian Industry (CII) and EY unveiled a report titled "Employment Landscape in Tourism and Hospitality in India" at the 18th Annual CII Tourism

Summit on 18th December. As per the report, despite setbacks from the Covid-19 pandemic, the tourism and hospitality sector is witnessing a strong resurgence, fueled by domestic tourism. By 2036-37, spending in this sector is projected to rise by 1.2 times, driving the need for an additional 61 lakh workers, comprising 46 lakh males and 15 lakh females.

SCIENCE & TECHNOLOGY



As technological advancements like AI, machine learning and precision medicine revolutionise drug discovery, manufacturing and patient care, Indian

pharmaceutical industry is set for a 'profound transformation' in 2025 with innovation, wider global access and improvement in quality becoming key themes for the future.



Space startups in Japan and India said on 17th December they had agreed to jointly study using laser-equipped satellites to remove debris from orbit, an experimental approach

to the increasingly imminent problem of orbital congestion. Tokyo-based Orbital Lasers and Indian robotics company InspeCity said they would study business opportunities for in-space services such as de-orbiting a defunct satellite and extending a spacecraft's life.



The Indian Space Research Organisation (Isro) and the European Space Agency (ESA) have signed an agreement to collaborate on activities

related to astronaut training, mission implementation, and research experiments. The agreement was signed by Isro Chairman S. Somanath, who is also Secretary, Department of Space (DoS), and Dr Josef Aschbacher, Director General of ESA.

AUTO TECHNOLOGY



India's electric vehicle (EV) sector has witnessed a sharp decline in funding, dropping from \$934 million in 2022 to \$586 million in 2024, according to a report by The Economic Times citing Venture Intelligence data.



India's electric vehicle market is likely to reach Rs 20 trillion by 2030, and is expected to create around 50 million jobs in the EV ecosystem, said Road Transport and Highways Minister Nitin Gadkari in his message on 19th December on video conference while addressing the '8th Catalyst Conference on Sustainability of E-Vehicle Industry- Expo 2024'. He said that by 2030, the finance market for electric vehicles is estimated to reach Rs 4 trillion.



Maharashtra, Tamil Nadu, Haryana, and Karnataka have emerged frontrunners in India's electric vehicle (EV) manufacturing ecosystem, accounting for over 200 of the 257 manufacturing facilities and engineering research and design units established by beneficiaries of the government's Production Linked Incentive (PLI) Scheme for the Automobile and Auto Component Industry (PLI-Auto), according to data from the Ministry of Heavy Industries (MHI).

CSR



Corona Remedies announced that it has pledged ₹25 crore towards Corporate Social Responsibility (CSR) initiatives over the next five years. As part of its 20th anniversary celebrations, the company donated to 20 NGOs across Gujarat and Maharashtra. Beneficiaries included organisations such as Jivan Dhara Old Age Home in Ahmedabad, Manav Jyot Public Charitable Trust in Mumbai, and Shree Pragnachakshu Mahila Seva Kunj in Surendranagar.



Asset Reconstruction Company (India) Ltd. (Arcil) has inaugurated two transformative projects aimed at improving educational infrastructure in rural government schools in Dahanu taluka of Palghar district. These CSR initiatives, executed in collaboration with two NGOs – Kokan Kala Va Shikshan Vikas Sanstha and Santhwana Trust, with a focus on enhancing sanitation facilities and providing solar energy solutions to local schools respectively.



Corporate Social Responsibility (CSR) and Sustainability is the new space where businesses compete with one another. They are no longer merely voluntary activities that companies perform on the side, but are effective business tools that organisations use to gain favour from the market and their shareholders.

DEFENCE NEWS



The world feels like a giant chessboard, where nations are the players, each making strategic moves to secure dominance—economically, politically, and militarily, according to domestic brokerage Nuvama Institutional Equities.

Recent times have seen the chessboard brimming with unrest. Conflicts in Europe, wars in the Middle East, and political upheaval in East Asia feature among the top.



In the rapidly changing dynamics of the Indo-Pacific region, India's BrahMos missile system has emerged as a symbol of precision, power, and partnership. With Vietnam poised to ink a \$700 million deal to procure the supersonic cruise missile, the stage is set for a new chapter in India-Vietnam defence relations.



AS PRIME Minister Narendra Modi and Kuwait's Amir Sheikh Meshal Al-Ahmad Al-Jaber Al-Sabah held their first bilateral meeting on Sunday, the two countries elevated their relationship to a “strategic partnership” and signalled that trade and defence cooperation would form the key pillars of their ties. This came on the day that Kuwait conferred its highest honour — 'The Order of Mubarak Al-Kabeer' — on Modi for his role in strengthening the relations between the two countries.

ENERGY AND POWER



Power giant NTPC has plans to set up a nuclear project in Bihar, a move which will increase its non fossil energy portfolio, the company's Chairman and Managing Director (CMD) Gurdeep Singh said on 19th December. NTPC has also requested the state government for a land parcel at a suitable location to take forward its nuclear plans, he said addressing a session at the 'Bihar Business Connect 2024' summit in Patna. “Looking at the future of the energy sector, nuclear (energy) is expected to become extremely important for the energy sector, 20-30 years down the line. I want to share that NTPC is now entering the nuclear energy space," Singh said.



Global infrastructure investor I-Squared Capital-backed city gas distribution (CGD) player AG&P Pratham will spend up to Rs 8000 crore in expanding city gas network across the country in the next three years, according to sources familiar with the development. CGD refers to the transportation or distribution of natural gas to consumers in domestic, commercial, industrial, and transport sectors through a network of pipelines



Adani Ports and Special Economic Zone (APSEZ) Mundra welcomed CMA CGM Fort Diamant, the first-ever Liquefied Natural Gas (LNG) powered container vessel to dock at the port's Container Terminal-CT4, the APSEZ said in a statement on 26th December.

INITIATIVES BY GOVT



The 19 companies that submitted proposals for the government's graphics processing units (GPU) tender, have offered a variety of GPUs from Nvidia, Advanced Micro Devices (AMD), and Intel, executives at bidding companies told ET. However, a majority of them are from Nvidia, followed by AMD and then Intel, sources said.



The Haryana government has notified the procurement of 24 crops at a minimum support price (MSP), extending the list of 14 farm produces that were earlier eligible for guaranteed rates under public procurement system. The state cabinet of the previous government, which was also headed by Chief Minister Nayab Singh Saini, already approved the proposal of buying 10 additional crops at MSP.



The Mizoram government on 18th December signed agreements with the partner banks to provide banking loans under the state's flagship initiative, the handholding scheme – 'Bana Kaih', designed to promote economic growth and self-sufficiency. The 'Bana Kaih' scheme, launched in September this year, is the state government's flagship programme aimed at fostering self-reliance and inclusive economic development in the state.

MEA



Prime Minister Shri Narendra Modi held talks today with His Highness Sheikh Ahmad Al-Abdullah Al-Ahmad Al-Sabah, Prime Minister of the State of Kuwait. Prime Minister Shri Narendra Modi met 22nd December with His Highness Sheikh Sabah Al-Khaled Al-Hamad Al-Mubarak Al-Sabah, Crown Prince of the State of Kuwait. Prime Minister fondly recalled his recent meeting with His Highness the Crown Prince on the margins of the UNGA session in September 2024.



Visit of External Affairs Minister to the United States of America Weeks ahead of the swearing-in of US President-elect Donald Trump, External Affairs Minister S. Jaishankar is travelling to the U.S. to meet with officials in the outgoing Biden administration, as well as the Trump administration team. Mr. Jaishankar, who was in the U.S. from December 24-29, joined Foreign Secretary Vikram Misri, who was already in Washington for Foreign Office Consultations (FOC).



H.E. Mihail Popsoi, Deputy Prime Minister and Minister of Foreign Affairs of Moldova, visited India on an Official visit from 15-16 December 2024 at the invitation of External Affairs Minister Dr. S. Jaishankar.

DIPLOMATIC POSTINGS



IFS officer Dr. N Nandakumar has been appointed as India's new Ambassador to Mali. Through a recently issued directive by the competent authority a year

2007 batch IFS officer Dr N Nandakumar has now been mandated to be posted India's next Ambassador to the Republic of Mali. Dr Nandakumar is currently serving as the Consul General at the Consulate General of India in Shanghai. He is expected to assume his new office shortly.

Alok Ranjan Jha (IFS: 2002), presently Ambassador of India to Belarus, has been appointed as the next High Commissioner of India to the Republic of Zambia. Dr N Nandakumar (IFS: 2007), presently Consul General, Consulate General of India,



Shanghai, has been appointed as the next Ambassador of India to the Republic of Mali. Additional charge of the post of Secretary, Department of Personnel and Training (DoPT) was assigned to V Srinivas (IAS: 1989: RJ) during the period of absence on leave of Tuhin Kanta Pandey (IAS: 1987: OR) from 20.12.2024 to 25.12.2024.



Shri Arun Kumar Sahu appointed as the next Ambassador of India to the Republic of Bulgaria. Shri Arun Kumar Sahu (IFS: 1996), presently Additional

Secretary in the Ministry, has been appointed as the next Ambassador of India to the Republic of Bulgaria. He is expected to take up the assignment shortly.

INVEST INDIA



India's growth, while driven by traditionally thriving sectors that include manufacturing, information technology and banking, is now being boosted by emerging sectors that are projected to grow further in 2025. According to a report by Foundit, emerging tech and evolving business sectors will shape India's economy in the next financial year.



Venture capital (VC) activity in India between January and November 2024 recorded a total value of \$16.77 billion across 888 deals, a 14.1 per cent increase in value and a 21.8 per cent rise in deal count compared with \$14.69 billion across 729 deals during the same period in 2023, according to Bloomberg data. The technology sector accounted for the largest share of VC funding at \$6.50 billion, up 52.5 per cent compared with the corresponding year-ago period. Consumer discretionary followed with \$2.30 billion, up 32.2 per cent, while the financial sector attracted \$2.20 billion, registering a decline of 0.6 per cent.



The volume of new fund offerings (NFOs) in 2025 will fluctuate based on market conditions. However, innovation is expected to continue unabated. With an increasing number of fund houses aiming to establish a presence in the 'factor' investing space and changes in fund-of-fund taxation providing more opportunities, several industry-first offerings are anticipated.

Inculcating Nationalism among Palwal district schools, Dr. Deepak Jain , DG-FII



An event was organized by Hindu Shiksha Samiti Haryana under the aegis of Vidya Bharati, in which some connected schools of Palwal district were invited and some schools of Palwal district have joined the chain of connected schools in Haryana. This effort to inculcate the feeling of nationalism among the students will surely be successful.

Along with Dr. Deepak Jain in this program, Honorable Vijay Nadda, Regional Organization Secy. of Vidya Bharati, Dr. Rishi Raj Vashisht, President of Hindu Shiksha Samiti, Sh. Sampooran Bagdi, General Secretary , Sh. Sheshpal, District Nuh and Sh. Gyan Ji, Sh. Mahendra Ji and Chairmen and Management Team members of several schools of Hodal district were present.

Dr. Deepak Jain, DG-FII attends Entrepreneurs Meet



Dr. Deepak Jain was honoured to be present at Entrepreneurs Meet organised by the Guftagu event team headed by Sh. Rahul Jain and co-founder Ms. Priyanka Jain.

The event was attended by some 30 odd entrepreneurs and turned out to be a great learning experience to look into the mindset of the entrepreneurs and the needs and aspirations of the youth to join the mainstream business.

Our best wishes to the Guftagu team and all the budding Entrepreneurs.

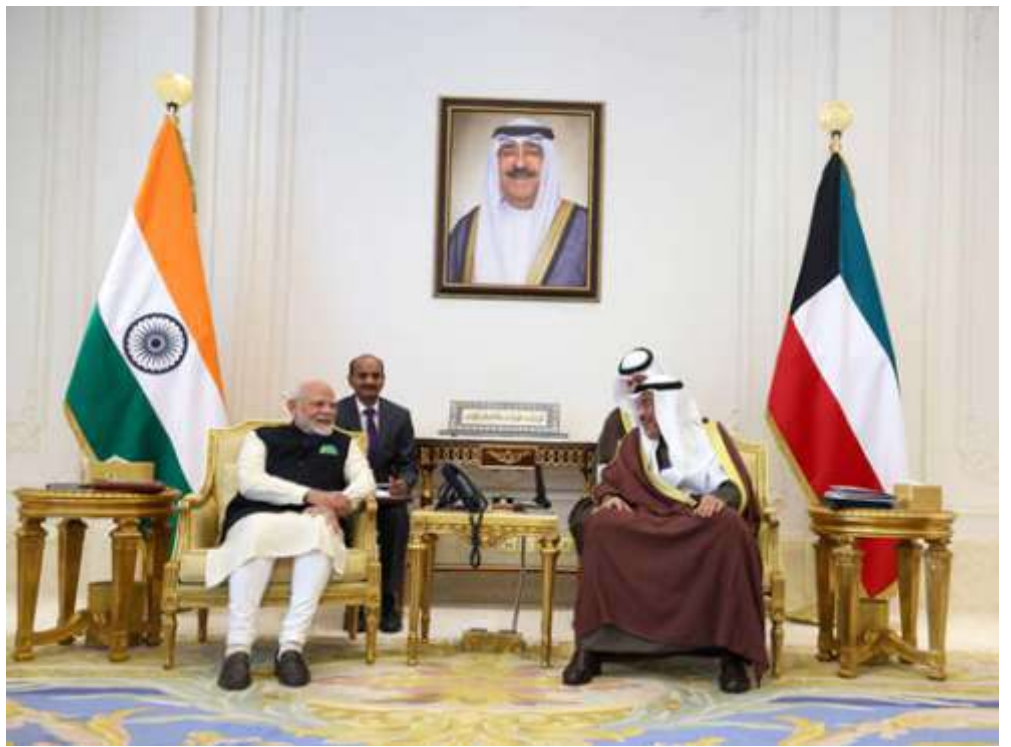
FII and State Bank of India, Hodal organizes Mudra loan camp



Dr. Deepak Jain, DG - FII attends Mudra loan camp organised by FII along with State Bank of India Hodal at HGM Gurukulam.

Federation of Indian industry is reaching out to the not so rich sections of the society and enabling them earn their livelihood with respect. We thank Sh. Gyan Ji, Shri Mahendra Singh Mahawar, Manager State Bank of India Hodal and her team and Sh. Kapil Malik Ji for gracing the occasion. This will provide a relief to the needy small and mirco entrepreneurs of this area.

Visit of PM Modi to Kuwait (December 21-22, 2024)





Prime Minister Sh. Narendra Modi visited Kuwait on 21-22 December 2024, at the invitation of His Highness Sheikh Meshal Al-Ahmad Al-Jaber Al-Sabah, the Amir of the State of Kuwait. This was the first visit of an Indian Prime Minister to Kuwait in 43 years.

In this visit, PM Modi was honoured with the highest civil honour by HH Amir of the state.

During the visit, the Prime Minister held discussions with the leadership of Kuwait. Prime Minister also interacted with the Indian community in Kuwait.

India and Kuwait share traditionally close and friendly relations which are rooted in history and have been underpinned by economic and strong people to people linkages. India is among the top trading partners of Kuwait. The Indian community is the largest expatriate community in Kuwait.

Visit of President of Sri Lanka to India (December 15-17, 2024)





President of Sri Lanka, H.E. Mr. Anura Kumara Dissanayaka, travelled to India on a State Visit on 15-17 December 2024. This was the first bilateral visit of President Dissanayaka to India after the recently concluded presidential and parliamentary elections in Sri Lanka. During his visit

President Dissanayaka met Rashtrapati Ji and held discussions with Prime Minister Shri Narendra Modi on bilateral issues of mutual interest.

President Dissanayaka also participated in a business event in Delhi to promote investment and commercial linkages between India and Sri Lanka. Further, he visited Bodh Gaya as part of the visit. Sri Lanka is India's closest maritime neighbour in the Indian Ocean Region (IOR) and holds a central place in the Prime Minister's vision of 'SAGAR' (Security and Growth for All in the Region) and India's 'Neighbourhood First' policy.

The visit of President Dissanayaka to India is expected to further strengthen the multi-faceted and mutually beneficial cooperation between the two countries.





The King of Bhutan, His Majesty Jigme Khesar Namgyel Wangchuck, the Queen of Bhutan, Her Majesty Jetsun Pema Wangchuck accompanied by senior officials from the Royal Government of Bhutan, were on an official visit to India from 05-06 December 2024.

During the visit, His Majesty, the King of Bhutan, met Prime Minister Shri Narendra Modi. Also, External Affairs Minister Dr. S. Jaishankar and senior officials of the Government of India called on His Majesty, the King of Bhutan.

India and Bhutan enjoy unique ties of friendship and cooperation, which are characterized by mutual understanding and trust. The visit shall provide both sides an opportunity to review the entire gamut of bilateral cooperation and to further advance the exemplary bilateral partnership across diverse sectors.

Sh. Devendra Fadnavis is the New CEO of Maharashtra Inc.



Congratulations to Sh. Devendra Fadnavis on taking oath as Maharashtra's Chief Minister.
Congratulations to Sh. Eknath Shinde and Sh. Ajit Pawar on taking oath as the Deputy Chief Ministers of the state.

This team is a blend of experience and dynamism, and it is due to this team's collective efforts that the Mahayuti has got a historic mandate in Maharashtra. This team will do everything possible to fulfil the aspirations of the people of the state and to ensure there is good governance.

Sh. Devendra Fadnavis is the New CEO of Maharashtra Inc.





Race Is Alive and Well - The Space Japan landed a SLIM (Smart Lander for Investigating the Moon) on a lunar crater in January and transmitted data back to earth for three months.



Developments in Artificial Intelligence(AI) Continue to Astound—and Concern



Russia Takes the Offensive in Ukraine



Incumbents facing the voters in 2025 must be uneasy. Two thousand twenty-four began as the mother of all election years.



Donald Trump Wins the U.S. Presidential Election



Upheaval in the Middle East-The events unleashed by Hamas's October 2023 attack on Israel reverberated across the Middle East in 2024. Israel continued its war in Gaza.



ISRO successfully launches its first X-Ray polarimeter satellite XPoSat to study the polarization of intense X-Ray sources in space.



Ram Mandir Prana Pratishtha : The Ram Mandir at Ayodhya in Uttar Pradesh is inaugurated by Prime Minister Modi.



N Chandrababu Naidu, who led the Telugu Desam Party-Bharatiya Janata Party-Janaseena alliance to a massive win in the Andhra Pradesh assembly elections, took oath as the chief minister of the southern state



Prem Singh Tamang (Golay) takes oath as Sikkim Chief Minister for second consecutive term



Chief Minister of Bihar Nitish Kumar resigns, ending the coalition with the INDIA bloc and takes oath as the CM for the ninth time by joining the Bharatiya Janata Party (BJP)-led NDA.



Mohan Charan Majhi becomes BJP's first chief minister in the state, succeeding BJD's Naveen Patnaik



Devendra Fadnavis took the oath as the new Chief Minister of Maharashtra. Along with him, Eknath Shinde and Ajit Pawar also took their oaths as Deputy Chief Ministers in the same ceremony.



Dhananjaya Yeshwant Chandrachud (born 11 November 1959) is an Indian jurist, who served as the 50th Chief Justice of India from 9 November 2022 to 10 November 2024.



The Jharkhand Mukti Morcha-led alliance wins a majority in the Jharkhand Legislative Assembly.



Haryana Legislative Assembly election: The BJP retains control of the state Legislative Assembly for a record third term, winning 48 of 90 seats.



India beat South Africa and wins the 2024 ICC Men's T20 World Cup.



Manu Bhaker wins a bronze medal in 10 metre air pistol at the 2024 Summer Olympics in Paris.



Swapnil Kusale wins a bronze medal in Men's 50 meter rifle three positions at the 2024 Summer Olympics in Paris.



Manu Bhaker and Sarabjot Singh win bronze medals in Mixed 10 metre air pistol team at the 2024 Summer Olympics in Paris.



The India men's national field hockey team wins a bronze medal at the 2024 Summer Olympics in Paris.



Neeraj Chopra wins a silver medal in Javelin throw at the 2024 Summer Olympics in Paris.



Aman Sehrawat wins a bronze medal in Men's freestyle 57 kilograms at the 2024 Summer Olympics in Paris.



An alliance between the Congress party and the Jammu & Kashmir National Conference wins 48 of 90 seats in the state elections.



India's 75th Republic Day is celebrated with French President Macron participating as the Chief Guest.



President Droupadi Murmu dissolves the 17th Lok Sabha.



Narendra Modi is sworn in for his third term as Prime Minister of India



President Droupadi Murmu inaugurates the 18th Lok Sabha.



Eighteen-year old Gukesh Dommaraju of Chennai becomes the youngest person to win the World Chess Championship.



The Governor of the Reserve Bank of India Sh. Sanjay Malhotra Takes Charge as RBI Governor



The Maha Kumbh Mela 2025 will take place from January 13, 2025 (Paush Purnima) to February 26, 2025 (Maha Shivratri)



Ratan Tata, 86, conglomerate industry executive, chairman of Tata Sons and Tata Group (1990–2012, 2016–2017) passes away



Tabla maestro Zakir Hussain passes away at 73, fused music to make magic



Former Haryana Chief Minister Om Prakash Chautala dies at 89



Manmohan Singh, 92, politician and former Prime Minister of India passes away

DIGITAL ARREST: A NEEDONOMICS LENS ON CYBERCRIME AND PREVENTION



Prof. M.M. Goel

Former Vice-Chancellor superannuated from Kurukshetra University, Kurukshetra

In the digital age, the term "digital arrest" has emerged as a chilling form of cybercrime, eroding trust in financial systems and governance. This phenomenon involves the malicious misuse of technology to intimidate, manipulate, and defraud individuals under the guise of legal authority. The Needonomics School of Thought emphasizes addressing such crimes through moral discipline, transparency, and a focus on societal well-being.

Understanding Digital Arrest

India has seen a surge in digital arrest scams, resulting in significant financial losses. In just the first four months of 2024, ₹1,777 crore was lost to these frauds, with Karnataka reporting the highest number of cases—641 incidents amounting to ₹109 crore in losses. Similar cases in Maharashtra and Uttar Pradesh highlight the pervasive nature of this cybercrime.

A recent report in *The Hindu* (December 23, 2024) detailed the case of Vijay Kumar, a Bengaluru resident, who lost ₹11.8 crore to cyber fraudsters. Impersonating officials from the Telecom Regulatory Authority of India (TRAI), the scammers accused him of money laundering and coerced him into providing access to his bank accounts for

"verification." Over the course of a month, they siphoned funds from all nine of his accounts.

In the Nilgiris district, 28 similar scams were reported in 2024, resulting in victims losing ₹68 lakhs. An IT professional in Coonoor was falsely accused, kept under "digital arrest" in her home, and defrauded of ₹16 lakhs.

Digital arrest scams typically involve impersonation, where fraudsters pose as law enforcement officers—sometimes appearing in fake uniforms during video calls—to intimidate victims. Common tactics include falsely accusing individuals of misusing their Aadhaar card numbers to open fraudulent bank accounts. The perpetrators often

threaten severe legal consequences unless the victim "cooperates" by providing sensitive information or making financial transactions.

This form of cybercrime preys on fear and ignorance. The fraudulent misuse of Aadhaar, a cornerstone of India's digital identity framework, undermines public trust in digital governance and financial systems. The ramifications extend

beyond individual losses to destabilize societal confidence in the integrity of digital banking.

Needonomics Approach to Cybercrime

The Needonomics School of Thought advocates a holistic and ethical framework to combat challenges like digital arrest. Its key principles include:



- 1. Simple Systems :** Developing user-friendly banking interfaces with robust authentication mechanisms to reduce vulnerabilities.
- 2. Moral Foundation :** Encouraging transparent institutional practices that prioritize customer education and protection.
- 3. Action-Oriented Solutions :** Establishing prompt and efficient mechanisms for reporting and addressing complaints of digital fraud.
- 4. Responsive Governance :** Enhancing regulatory frameworks to ensure swift and decisive action against cybercriminals.
- 5. Transparent Communication :** Conducting widespread public awareness campaigns to educate citizens about their rights and safeguards against digital arrest scams.

Spiritual Intelligence as a Countermeasure

The fight against cybercrime is not purely technological; it is also a moral battle. The Needonomics perspective stresses the importance of spiritual intelligence (SI) in countering the misuse of artificial intelligence (AI). By transforming impulsive "monkey minds" into reasoned "monk minds," individuals can develop the discernment to pause, reflect, and verify before reacting to threats. Spiritual intelligence fosters resilience and clarity, empowering people to navigate digital challenges with confidence and wisdom.

Path Forward: Integrating Digitalization with SMART Governance

For India to realize the vision of Viksit Bharat (Developed India), digitalization must be harnessed as a powerful tool without becoming an end in itself. The SMART principles of governance—Simple, Moral, Action-oriented, Responsive, and Transparent—offer a blueprint for leveraging digital tools to enhance public services.

Digitalization can complement SMART governance by enabling data-driven decision-making, real-time

feedback mechanisms, and transparency in administration. However, as the Needonomics philosophy suggests, technology should address genuine needs rather than serve as a superficial marker of modernization.

Bridging the gap between India's current status and its aspiration of becoming a developed nation requires stakeholders to convert the misuse of AI (monkey mind) into a purposeful application of spiritual intelligence (monk mind).

Preventive Measures

Addressing digital arrest scams requires a coordinated, multi-stakeholder approach:

- **Banks :** Deploy advanced fraud detection systems and train staff to assist customers in identifying phishing and impersonation attempts.
- **Government :** Strengthen cybersecurity laws, enforce strict penalties for digital fraud, and ensure swift justice for victims.
- **Individuals :** Stay informed about common scams, verify unsolicited communications, and report suspicious activities without delay.

Conclusion

Digital arrest scams represent a grave threat to societal trust in financial systems and digital governance. The Needonomics School of Thought underscores the urgency of addressing this menace with discipline, dedication, and moral integrity. By integrating spiritual intelligence with robust technological safeguards, society can reclaim digital spaces as environments of trust and progress.

Together, we can transform the digital landscape into a realm of opportunity, ensuring safety, dignity, and resilience for all.

The opinion expressed by the author/ writer does not imply endorsement by FII.

BEYOND THE SWIPE: NAVIGATING CREDIT CARDS RESPONSIBLY IN THE AGE OF CONSUMERISM



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The allure of easy credit has captivated young Indians, but the reality often reveals a stark contrast. While credit cards offer convenience and rewards, their misuse can lead to a devastating cycle of debt. The rise of consumerism, coupled with a lack of financial education, has created a perfect storm for young individuals to succumb to the perils of overspending. This article explores the urgent need for comprehensive credit card education in India to empower young people to navigate the financial landscape responsibly.

The Allure of Instant Gratification

Credit cards provide an illusion of instant gratification, allowing young individuals to acquire goods and services without immediate financial constraints. This seemingly effortless access to funds can easily lead to impulsive purchases, often exceeding one's budget. The availability of EMIs (Equated Monthly Installments) further exacerbates this problem by breaking down large purchases into smaller, seemingly manageable monthly payments. However, these seemingly affordable installments

often mask exorbitant interest rates, significantly increasing the overall cost of the purchase.

The Debt Trap: A Vicious Cycle

The ease of credit card usage can quickly morph into a dangerous debt trap. As credit card bills pile up and EMIs become increasingly difficult to manage, young individuals can find themselves drowning in a sea of debt. The high-interest rates charged on unpaid balances can quickly spiral out of control, making it increasingly challenging to repay the outstanding amount. This can lead to severe financial stress,

impacting not only their financial well-being but also their mental and emotional health. In extreme cases, individuals may resort to desperate measures such as taking out additional loans to cover their credit card debt, further deepening their financial woes and creating a vicious cycle of borrowing.

The Pervasive Influence of Consumerism

The relentless bombardment of advertisements and the constant portrayal of materialistic lifestyles on social media play a significant role in fueling consumerism among young Indians. This constant exposure creates a sense of FOMO (Fear Of Missing Out), pushing individuals to acquire goods and services to keep up with their peers, often regardless of their financial



capacity. This societal pressure, coupled with the ease of credit card usage, can lead to unnecessary purchases and contribute significantly to the growing problem of credit card debt.

The Imperative of Financial Education

To address this pressing issue, there is an urgent need for comprehensive financial education programs to be integrated into the Indian education system. These programs should go beyond basic financial literacy and delve into the intricacies of credit card usage, highlighting the potential risks and benefits. Key areas of focus should include:

- **Understanding Credit Card Terms and Conditions:** Young individuals should be equipped with the knowledge to understand the terms and conditions of their credit cards, including interest rates, fees, charges, and due dates. This will enable them to make informed decisions and avoid hidden costs.
- **Developing Sound Budgeting and Spending Habits:** Creating and adhering to a budget is crucial for responsible financial management. Young individuals should be taught to track their expenses, differentiate between needs and wants, and develop a mindful approach to spending.
- **The Reality of EMIs:** The implications of EMIs should be thoroughly explained, emphasizing the importance of calculating the total cost of a purchase over the loan tenure. This will help them understand the true cost of their purchases and make informed decisions.
- **Building a Strong Credit History:** Young individuals should be educated about the concept of credit scores and how their credit history can impact their future financial opportunities. This knowledge will encourage responsible credit card usage and help them build a strong financial foundation.
- **Developing Responsible Spending Habits:** Promoting mindful spending habits is crucial. Young

individuals should be encouraged to prioritize needs over wants, avoid impulsive purchases, and spend within their means.

By equipping young Indians with the necessary knowledge and skills to manage their finances responsibly, we can empower them to make informed decisions about credit card usage. This will not only help them avoid the pitfalls of debt but also contribute to a more financially stable and prosperous future for the nation.

The urgent need for credit card education in India cannot be overstated. By integrating financial literacy programs into the education system and promoting responsible spending habits, we can empower young individuals to navigate the complexities of the credit card landscape and avoid the pitfalls of debt. This will not only improve their individual financial well-being but also contribute to a more financially stable and prosperous society for generations to come.



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THE ROLE OF YOUTH IN SHAPING THE FUTURE OF BHARAT



Uditendu Verma

Entrepreneur
Add. General Secretary, FII

India's youth bulge, with a population of over 420 million, is a demographic dividend that can either propel the nation to new heights or become a source of instability. The role of youth in India's development is therefore multifaceted and crucial.

In a country throbbing with energy and imperativeness, the young epitomize the commitment of tomorrow. They hold the way to opening the massive likely that exists in India, pushing us towards the acknowledgment of our vision for a Fantasy India by 2047. With energy flowing through their veins and dreams enlightening their way, the young can use a groundbreaking power, forming the fate of our extraordinary country.

The world is witnessing a seismic shift in the global landscape, driven by the burgeoning energy and innovative spirit of today's youth. These young minds, armed with unprecedented access to information and technology, are poised to become the architects of a brighter tomorrow. They are not merely the leaders of tomorrow; they are the innovators, creators, builders, and change-makers of today.



As Economic Drivers

Entrepreneurship : Young Indians are increasingly embracing entrepreneurship, leading to the growth of startups and innovation in various sectors. This not only creates jobs but also contributes to economic growth and development. In fact, youth entrepreneurship is often seen as a solution to high unemployment rates in many regions.

Skilled Workforce: With the right education and training, India's youth can become a highly skilled workforce, attracting foreign investment and driving economic growth. Youth constitute a large and growing segment of the global labor force. As they enter the workforce, they bring new skills, energy, and fresh perspectives that enhance productivity and economic growth.

Digital Natives: Young Indians are digitally savvy, making them well-suited for the digital economy and the emerging technologies that are transforming various sectors. Youth are often at the forefront of technological adoption and innovation. Their comfort with digital tools and social media platforms has fueled the growth of the digital economy, from e-commerce to digital marketing.

As Social Change Makers

Social Awareness: Young Indians are increasingly

aware of social issues and are actively involved in social movements and activism. This can lead to positive social change and address pressing challenges like poverty, inequality, and environmental degradation. These initiatives are not only economically viable but also contribute to social progress. These movements can lead to significant shifts in social policy, which in turn affects economic conditions. Youth can lead public health campaigns focused on hygiene, sanitation, and disease prevention. Given India's challenges with healthcare access, young volunteers can educate communities on preventive healthcare, vaccination drives, and proper sanitation.

Community Development: Youth can play a vital role in community development by volunteering their time and skills to improve their neighborhoods and empower marginalized communities. Youth can also contribute to preserving traditional art forms, languages, and customs. They can engage in community-based initiatives like reviving local crafts, music, and dances, while also ensuring that these traditions are passed down to future generations. Indian youth can engage in a variety of volunteer-driven activities that directly benefit their communities. They can participate in or lead programs focused on education for underprivileged children, support for the elderly, and assistance to marginalized groups.

Political Participation: Young people are increasingly engaging in political processes, demanding accountability from their leaders and shaping the future of the country. Young people can advocate for policies that directly impact their lives and communities. This includes pushing for better education, job opportunities, and social safety nets. Their active engagement can lead to the creation of youth-friendly policies at both local and national levels.

Connecting Local and Urban Communities: Youth can play a key role in strengthening its own bond for cultural exchange between local and urban communities, promoting sustainable migration, and ensuring that the benefits of urbanization are accessible to local populations. They can bridge the gap by creating networks that help local youth access urban job markets and opportunities.

Challenges and Opportunities

Education and Skill Development: Ensuring quality education and relevant skill development for all youth is crucial to harnessing their potential.

Employment Opportunities: Creating sufficient employment opportunities for the growing youth population is a major challenge that needs to be addressed.

Political Representation: Increasing youth representation in political institutions is necessary to ensure their voices are heard and their concerns are addressed.

Mental Health: Addressing the mental health needs of young people is crucial for their well-being and their ability to contribute to society.

The role of youth in India's growth is immense. By investing in their education, creating opportunities for their growth, and empowering them to participate in decision-making processes, India can unlock the full potential of its youth and build a brighter future for all. If we quote former President Dr. A.P.J. Abdul Kalam, "Dream, dream, dream. Dreams transform into thoughts, and thoughts result in action." It is through their dreams and actions that the vision of a Dream India @2047 will be realized. Let us unite as a nation, inspire the youth, and together forge a path towards a resplendent future of world where India shines and is accepted as a beacon of hope and progress.

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HOW TO STUDY EFFECTIVELY & MAINTAIN MENTAL STABILITY DURING BOARD & COMPETITIVE EXAMS



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Preparing for board and competitive exams in India can be a daunting task, but with a structured approach and the right mindset, you can achieve success while maintaining mental stability. The first step is to create a realistic and well-structured study schedule. Break down your syllabus

into smaller, manageable sections and set clear daily or weekly goals. Prioritize topics that carry more weight in the exam or those you find particularly challenging, and allocate more time to them. Effective time management is key; techniques like the Pomodoro method—where you study in focused intervals of 25-30

minutes followed by short breaks—can boost your productivity. Regular revision should also be built into your plan to reinforce what you've learned.

Learning smarter, rather than harder, is essential for maximizing efficiency. Use study techniques like active recall, where you test your understanding of

concepts instead of passively rereading notes. Complement this with spaced repetition to revisit topics periodically and strengthen retention. Practice solving past question papers to familiarize yourself with the exam pattern and develop time management skills. Visual aids such as mind maps, flowcharts, or diagrams can help you summarize and remember complex information, while teaching concepts to a friend or even to yourself is a powerful way to deepen your understanding.

Your study environment plays a critical role in maintaining focus. Ensure that your workspace is organized, well-lit, and free of distractions. Limit screen time to academic purposes and avoid unnecessary social



media browsing. Investing in a comfortable chair and desk setup will make long study sessions more manageable. However, preparing for exams isn't just about academics—it's equally important to prioritize your mental well-being.

Incorporating mindfulness and meditation into your daily routine can help reduce stress and enhance your focus. Avoid comparing your progress with others, as everyone learns at their own pace. Remind yourself of your capabilities with positive affirmations, such as, "I am capable" or "I am doing my best." If

feelings of anxiety or self-doubt become overwhelming, don't hesitate to reach out to family, friends, or teachers for support.

A balanced lifestyle is crucial for both physical and mental resilience. Ensure that you get 7-8 hours of quality sleep each night, as rest is essential for memory retention and cognitive performance. Eat a nutritious diet that includes brain-boosting foods like nuts, fruits, and whole grains, while avoiding excessive caffeine and junk food. Incorporate regular physical activity, such as a brisk walk or light exercise, to improve blood flow to your brain and alleviate fatigue. Despite these preparations, it's normal to experience exam anxiety. To manage this, focus on your efforts rather than the outcome, and celebrate small achievements along the way. Visualization can also be helpful; picture yourself performing confidently during the exam to build self-assurance.

Avoid last-minute cramming, as it often leads to panic and confusion. Instead, use the final days before your

exam to review summaries and key points rather than diving into new topics. Stay relaxed and engage in light, calming activities like listening to soothing music or taking a walk. Motivation is also vital for sustaining your preparation over time. Reward yourself for achieving study milestones, no matter how small, and remind yourself of the larger goals these exams will help you accomplish.

Finally, remember that failure is a stepping stone to growth. If things don't go as planned, analyze what went wrong and treat it as a learning experience. Seek guidance from mentors or counselors to identify areas for improvement, and focus on building a better plan for the future. Exams are just one part of your journey, and they do not define your worth or potential. By combining disciplined study methods with a positive and resilient mindset, you can approach your exams with confidence and give your best effort. Trust in your preparation and believe in your ability to succeed.



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“FII is working in synergy with the changing defence front and revival of water resources.”

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“I have great faith in the Federation of Indian Industry to keep working towards bringing the two Nations – India and New Zealand together.”

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FII INTERNATIONAL PRESENCE



FEDERATION OF INDIAN INDUSTRY



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- Mexico

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OCEANIA

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3. Be up to date about govt. schemes to gain maximum advantage for business interests

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2. Networking with Global Leaders, counterparts in all continents
3. Opportunity to connect with 5000 industry members all over India
4. Platform to meet global business and political leaders
5. Opportunity to participate in seminars, conferences and B2B meetings

Events & Other Deliverables

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2. Complimentary subscription to monthly Newsletter (audience in 150 countries) highlighting business opportunities in India and abroad
3. Opportunity to establish visibility of your business via ads in FII Newsletter
4. Support regarding Finance, upgradations, investment opportunities, healthcare, sports etc
5. Weekly Awareness programme “Talk with an Expert” inviting experts/departmental heads to discuss policies, new laws, startups, MSMEs, Legal, Financial Issues, Corporates etc
6. General body meeting with all FII members
7. Participation in development activities like webinars, symposiums, workshops, seminars, buyer seller activities and other activities related to industry.

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 - Disaster Risk Reduction
 - Fintech
 - Goods & Services Tax (GST)
 - Health
 - Media & IT
 - Startup & Skill Development
 - Social Communication & Outreach
 - Road Safety & Traffic Awareness
 - Entrepreneurial Skill Development
 - Women Empowerment
 - Support Children with Special Needs
 - Sports & Recreation
2. Credit Counselling, Advice on GST & Taxes, Advice on loans, Recovery of Delayed/ Stuck Payments, Advice on Subsidies & Grants
3. We provide help in revival of sick units with experts on every domain
4. Support for business development through participation in Exhibitions within/outside India and plan for visit to International Trade Fairs
5. Empower Indian Businesses in their global outreach for business expansion
6. Opportunity to take part in FII Overseas Business Delegations



FEDERATION OF INDIAN INDUSTRY ***CREATING OPPORTUNITIES...BUILDING NATION!!***

FII-INTERNATIONAL NETWORK CHARTER

- Promoting an environment of strong business relationships of India with growing Economies
- Assisting Indian businesses to expand in 42 Nations where FII has its Country Chapters
- Help from FII Investment Desk, which ensures safety and security of investment in foreign land
- Our strengthened relations with International Consulates helps easing of setting up business internationally
- We support our members in case of any dispute arises in overseas projects and the implementation.
- Support from Experts in documentation and various approvals for overseas expansion
- Support for international exhibitions, stalls in all continents
- Networking opportunities for overseas B2B, B2G

- Take advantage of FII Partnerships with International Associations
- Opportunity to participate in International Business Delegations
- Assistance to Overseas Business for setting up operations in India

- Strengthening Indian Diaspora, Businesses and Professionals
- Promoting brotherhood and Business Networking among Indian Diaspora
- Creating Awareness for Indian Diaspora to Business Opportunities in India
- International Conferences on side-lines of Pravasi Bhartiya Diwas to facilitate networking across eminent businesspersons
- Celebration of Indian & International Holidays in synergy to recognize and promote International Brotherhood

01012025

FII PARTNERS



Bhumandal Se Brahmaand Tak



NAME OF ORGANIZATION

1	Haryana Vishwakarma Skill University	25	Starex University, Gurugram
2	Malwa Chamber of Commerce (MCC)	26	Maharshi Dayanand University Rohtak
3	Invest Global	27	Europe Asia Business Connect UG (EABC), Germany
4	EVA Global Holdings	28	Global Organization of People of Indian Origin, Delhi
5	Indian Space Association	29	Digital Agriculture Association (DAA)
6	Canadian Hindu Chamber of Commerce (CHCC)	30	Govt of Haryana
7	UK Asian Business Council	31	Haryana State Industrial & Infrastructure Development Corporation
8	All India Cotton FPO Association	32	Hindu Shiksha Samiti Haryana (HSS)
9	Russian Aluminium Association	33	Haryana Swarna Utsav
10	MP Industrial Development Corporation	34	Public Works Department (PWD)
11	National Association of Software and Service Companies	35	National Association of Software and Service Companies
12	Shriram Institute for Industrial Research	36	Edelweiss Financial Services
13	Global Kashmir Pandit Business Foundation (GKPBF)	37	Beti & Shiksha Foundation
14	Chaudhary Bansi Lal University Bhiwani	38	4th International Oil & Gas Chemistry, Chemicals and Additives Conference (IOGCA 2021)
15	Japan Education Center In India (JECI)	39	Japan Education Center In India (JECI)
16	New Zealand India Trade Alliance Limited	40	New Zealand India Trade Alliance Limited
17	Manufacturers' Association Faridabad (MAF)	41	Haryana State Roads Bridges Development Corporation Limited
18	Sport Physical Education Fitness And Leisure Skills Council	42	PIO Services Private Limited
19	Confederation of Nepalese Industries (CNI)	43	Dell Technologies
20	Enjoy TI Solutions Ltd.	44	Uganda High Commission
21	Merger Domo Services Private Limited		
22	Times Internet Limited		
23	Connect Business Private limited		
24	Kisan Chamber of Commerce (KCC)		



Om Prakash Chautala, former Chief Minister of Haryana and the leader of the Indian National Lok Dal (INLD), died on 20th December at the age of 89 at his residence in Gurugram.

He suffered a cardiac arrest at his home and was immediately rushed to hospital but could not be saved.

Chautala, a seven-time MLA, served as the Chief Minister of Haryana for a record five terms, starting in December 1989, with his final two consecutive terms spanning from 1999 to 2005. Born in January 1935 into a prominent political family,

Chautala is the son of Chaudhary Devi Lal, who served as the 6th Deputy Prime Minister of India. Devi Lal was also a Chief Minister of Haryana



Manmohan Singh
(1932-2024)

Manmohan Singh, Indian ex-PM and architect of economic reform, dies at 92

Former Indian prime minister Manmohan Singh has died at the age of 92. Singh was one of India's longest-serving prime ministers and he was considered the architect of key liberalising economic reforms, as premier from 2004-2014 and before that as finance minister. He had been admitted to a hospital in the capital Delhi after his health condition deteriorated, reports say. Among those who paid tribute to Singh on 26th December were Prime Minister Narendra Modi, who

wrote on social media that "India mourns the loss of one of its most distinguished leaders". Modi said that Singh's "wisdom and humility were always visible" during their interactions and that he had "made extensive efforts to improve people's lives" during his time as prime minister. Priyanka Gandhi, the daughter of former prime minister Rajiv Gandhi and a Congress party member, said that Singh was "genuinely egalitarian, wise, strong-willed and courageous until the end".

Tabla Maestro Zakir Hussain Passes Away



Zakir Hussain
(1951-2024)

The world of music mourns the loss of tabla maestro Zakir Hussain, who passed away unexpectedly, leaving fans and fellow musicians in deep shock. A true icon in Indian classical music, Hussain's rhythms transcended borders, earning him global acclaim. From collaborations with legends like Ravi Shankar to his innovations in fusion music, Hussain's legacy remains unparalleled. At the age of 72, Zakir Hussain died due to a debilitating respiratory condition; idiopathic pulmonary fibrosis (IPF), which had been affecting his health in recent years.

DAYS TO REMEMBER IN DECEMBER 2024

1 December	 Romania	Great Union Day / Unification Day
2 December	 UAE	National Day
5 December	 Thailand	Anniversary of Birthday H.M. King Phumiphon
6 December	 Finland	Independence Day
16 December	 Kazakhstan	Independence Day
18 December	 Qatar	National Day
23 December	 Japan	Birthday of Emperor Akihito
24 December	 Libya	Independence Day
4 December	:	Indian Navy Day
6 December	:	BR Ambedkar's Death Anniversary
7 December	:	Armed Forces Flag Day
9 December	:	International Anti-Corruption Day
11 December	:	International Mountain Day
13 December	:	U.S. National Guard Birthday
16 December	:	Vijay Diwas
25 December	:	Christmas Day
28 December	:	Ratan Tata Birthday
31 December	:	New Year's Eve

GREETINGS IN DECEMBER 2024



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