

EDITORIAL

Trump's way

Whether some people like it or not, US President Donald Trump has built a very powerful brand. It is highly unlikely that Trump would have won the Presidency of the United States, however improbable some of us thought it would be 18 months ago if the 'Trump' brand was not so well-known, and not just in America but across the world. After having won the Presidency, the Trump brand has become even stronger across the world. Yet, some look on with alarm at the induction of the Trump family into US politics and fear that the United States is becoming like a tinpot dictatorship where the leader of a country only pushes their own business and political agenda.

Sure, there are some valid concerns about how Trump's family members have woven themselves into the state, something unique in modern American politics, although not unheard of in many other democracies including India, where familial links to politics are par for the course. Even though in his book, *Fire and Fury*, Michael Wolff outlines how surprised Trump himself and also the rest of his family were as surprised as most others at their victory in the US Presidential election. It is not surprising that like many businessmen, Trump likes to keep it in the family, and it is not surprising that even after being elected, he has continued that way by keeping those closest to him, close to him. And given that Trump was elected on the promise that he would 'drain the swamp' in the US Capitol, by swamp he was referring to the long-entrenched special interests and lobby groups in Washington DC. This sort of populism is not unheard of, even in India, Narendra Modi railed against the entrenched 'Lutyens' power-brokers. However, it is also true that one set of power-brokers is always replaced by another, whether it is New Delhi or Washington DC and in the latter, the power-brokers are Trump's children, especially his daughter Ivanka Trump and son-in-law Jared Kushner. Donald Trump Jr, his elder son, who just visited India ostensibly to have dinner with customers of the Trump Towers in the NCR, is responsible for keeping the Trump brand going in real estate. It was rumoured that Trump Jr would speak on foreign policy, whether that was a canard spread by Trump's foes or not, remains to be seen and at the end he only spoke of his business and allayed some fears about potential conflicts of interests. However, Trump Jr is the same person accused of having met Russian influencers and had a damning message conversation with Julian Assange of Wikileaks and he might still have to answer a few questions in the investigation of Russian meddling in the 2016 US Presidential election. However, Trump still has a business to run and he trusts his son to run it for better or for worse and there will be increasing conflicts of interest especially with international projects.

Trump Jr clarified that the Trump brand would take on no new projects for the time being. And on another note, are the Trump Towers the fillip that the luxury housing market in India needs?

POCKET-FRIENDLY & FASTER HOMES AMONG A SLEW OF BENEFITS

Mr. Ravindra Sudhalkar - ED & CEO, Reliance Home Finance shared "It is no mystery that India's growing population also needs a place to stay. As per a report the number could be as high as 100 million affordable homes by the year 2022. Contrary to the law of demand and supply, however, this growing demand has not really translated into a huge uptake in sales of housing units. High real estate costs, a perceived lack of transparency, unclear and delayed timelines and poor service had pushed away buyers from the market. Realizing these gaps, the need for affordable homes and intent to fix the issues with both the demand & supply gap of housing units, and the supply of affordable finance has been a key priority with the government.

The government's twin-moves to offer subsidized home loans under the Pradhan Mantri Awas Yojana (PMAY) (now extended to cover MIG also) and the introduction of Real Estate Regulation Act (RERA) have not only put affordable housing on the top of agenda but has also made the job of home-buyers easier. This reformist outlook to policy and people-centricity is paving the way for pocket-friendly homes and capital that will usher in accountability to deliver and turn, the confidence of home buyers to remain invested in the property market. In fact, there is no better time than today as 12-year low mortgage rates, and government subsidies create



the best-ever affordability conditions.

Aiming to benefit close to 90 per cent of the Indian population across categories, the HFA scheme aims to bridge both the gap in funding:

- 1) with Pradhan Mantri Awas Yojana (PMAY) and Credit Linked Subsidy Scheme (CLSS) granting 3-5 per cent interest savings
 - 2) supply by according infrastructure status to affordable housing and affordable housing programme.
- For the crores of prospective home buyer, this means cheaper finance, and a chance to finally own their home. With the cost of owning a home being high and a home being a product with high emotional investment for a country like ours, access to easy finance is a sure-shot way to encourage buyers. That said, without attractive sops, even home-finance can do very little, until now. Mortgage contribution to GDP in India is a mere 9 per cent, as compared to 52 per cent in the US. (13-9)

Gulf diplomacy : Signs of a changing world

While the national media is naturally focused on banking scams adding to thousands of crores, a major development with far reaching consequences for the country has passed unnoticed. Laying of a foundation stone for a Hindu temple in Abu Dhabi at the hands of visiting Prime Minister Narendra Modi signals that the winds of change are beginning to blow even in the arid region of the Gulf. This event in the Islam's conservative cauldron has more than a symbolic value both for the hosts and the distinguished guest. Consider also the other highlights of Modi's recent Gulf foray. One, it comes right against the background of his rolling out the red carpet for Israeli Prime Minister Benjamin Netanyahu —one of the most die-hard Jew whom the world perceives as the obdurate obstructionist in the establishment of an enduring peace in the region.

Despite the impression this red carpet carried for the

international community, Modi was in Palestine soon after reinforcing the Indian stand all these years that the two state arrangement is the only enduring solution to the Palestine problem—the soaring gangrene of the Gulf. The Indian Prime Minister's upholding of the two nation theory in Palestine was timely not only to rebalance India's diplomacy in the most turbulent region in the world but also to demonstrate to his critics back home, that their Prime Minister is a deft player in international diplomacy in dealing with a tough Isareli counterpart or in assuaging wounded pride of the Islamic two third of the Gulf and even in winning and retaining their confidence in him as much as in gaining new military and industrial ties with Israel. Not just the Jewish nation but the upholders of Islam's dominance of the region are also counting on India's growing role in adding to the peace process there.

On two counts Modi's di-

Recovering loans, people's trust

Frauds galore are rocking banks in India. This is what comes from data released by the Reserve Bank of India (RBI). The banks lost Rs 61,260 crore in loan frauds in the last five years, between 2012 and 2017. Even the numbers of frauds are a whopping 8,670, according to RBI and 25,600, as per a statement of Electronics and Information Technology minister Ravi Shankar Prasad in the Parliament. It indicates that loan taking is easy and defaulting is easier. As also the known non-performing assets (NPA) of over Rs six lakh crore and if the written off part is included over Rs 12 lakh crore. If Prime Minister Narendra Modi's recent statement of 82 per cent NPAs is included, it means most large loans granted are not repaid. The poor depositors' savings is an easy prey. The public money seems is meant to be looted.

The PNB's Rs 11,400 crore scam and Rotomac owner Vikram Kothari's Rs 3,700 crore "default" have wider ramifications. Apart many other banks possibly have hidden scams, may be some linked to stocks. Frauds are not restricted to large public sector banks (PSB) and private banks. The rural and cooperative banks all over the country have several instances of swindling. In 2014, the National Bank for Agriculture and Rural Development (NABARD) stated that in 2012-13 regional rural banks had lost Rs 727.54 crore in loan frauds and Rs 611.77 crore in 2011-12. It said that the banks were not reporting high value frauds and the actual amount could be higher. The cooperative banks are prone to frauds all over. The exact estimates are not available. Overall, the entire banking sector is passing through a crisis and needs a holistic solution. The PSBs are in severe distress. It is running on virtual Government recapitalisation. The budgetary expenditure on recapitalisation totaled Rs 81,200 crore between 2000-01 and 2014-15. In October, 2017, the Government announced the decision to recapitalise PSBs with Rs 2.11 lakh crore. This would be funded through budgetary provisions of Rs 18,139 crore and the sale of Rs 1.35 lakh crore. The balance would be raised by the banks by selling the Government's stake. It also means in future the government would get fewer dividends. The 'sin' of PSBs is that they lent heavily to infrastructure projects that never took off. The way forward is to provide for loan losses, infuse capital, fix their management and govern-

ance and look to revive lending.

There are real estate projects, which diverted the funds for other purposes. Once the loan is granted banks virtually have no control. So some like Jaypee's despite default of over Rs 95,000 crore for years was not shown as NPAs. A 'bail-out' happens when a bank has failed. In regulatory terms, this means the bank's capital adequacy —the ratio of capital to risk-weighted assets— fall below the regulatory norm. This norm is eight per cent as per the Basel norms. The RBI prefers to keep the norm one per cent above the Basel standards, at nine per cent. It is kept at a higher level of 14 per cent so that even if a few loans turn bad, they do not fall below the capital requirements to be able to continue lending. The stress tests conducted by International Monetary Fund (IMF) experts covered the 15 largest banks, including 12 PSBs, which account for 71 per cent of the banking sector assets. RBI's stress tests also show a rise in NPAs.

Be it IMF or RBI, they always underestimate the bank crisis. They do not easily reveal the names of the defaulters. In the case of Punjab National Bank (PNB) scam, it is stated that Nirav Modi had chosen a Mumbai branch which was not linked to the online system called Society for Worldwide Interbank Financial Telecommunication (SWIFT), which could have made detection easier. Interestingly enough the modus operandi is simple. Loans are raised in small tranches many times. Sometimes a part is paid and the majority is adjusted through book "adjustments". The figures thus look less staggering and unless closely scrutinised the reality is difficult to detect.

Dwelling on factors for rural banks, NABARD said one of the reasons was the absence of well documented system with defined authority and responsibility at each stage of operation. The internal checks and controls are inadequate. The NABARD said management of some banks was not serious in getting the pending fraud cases reviewed. It almost fits PNB, which did not discuss the Nirav Modi fraud at its board meeting. Many banks even do not have fraud risk group.

Thus, various RBI and other regulators' operations indicate that the concern for safeguarding poor man's deposits is the least. There is also no estimate as to how much actually have been lost to loan frauds and other scams.



plomacy has placed India in a beneficial position in the region. One is in supporting Israel as a growth agent of the area that needs the great talent of technology that the Jewish nation has which is so vital for a whole region that will now have to address itself to a de-cremental role of its most major source of wealth and wellbeing—that is the oil. It is obvious that oil is losing its pre-eminent position as a major source of energy in the world. There is emerging a shift from dependence on oil and gas as source of energy to solar based energy. There are clear signals of this shift the world over, including India.

Modi's commitment of his Government to this shift in domestic energy policies, in modernising a traditional society into the digital era is also a point of criticism for his domestic opponents. But by standing abreast with global leaders in reversing climate change, in taking big strides in using solar energy and in awakening his own people to pollution whether in dealing

with human waste to becoming a people aligned to digital transformation, there is this leadership role closely working with each change agent as a do or die transformation.

The Prime Minister's Gulf tour was also well timed and well-paying for his country. The way he was received and country after country from Jordan to Iran have sought and got a wide ranging Memorandum of Understandings (MoUs) from him must have silenced his domestic critics now made to eat their words questioning the "chaiwala's" diplomatic capability. The Gulf tour comes also in the wake of an ASEAN Summit held in New Delhi where South-east Asian nations were not hesitant to express their apprehensions about China's growing hegemonistic rule. Their determination to resist such hegemony whether in the South China Sea or in Indian Ocean island countries was evident as the Malé political crisis broke out as the world perceived China as using eco-

nomical leverage gained through large scale "loosening of its purse" as diplomatic correspondents put it in Malé or Pakistan to push forward its policy of encircling India.

Communalism was an old theme. It got a boost when his Government backed the apex court taking up the issue of human rights in the battle it launched against the Muslim practice of triple talaq. But wherever elections were held Muslim women appeared to back the Government rather than the orthodox mullahs who sought to give a religious backing to a simple human rights violation issue.

That even as Narendra Modi touched several Muslim majority countries no one mentioned the campaign against triple talaq as anti-Islamic. In these very countries there other signs of change. Like in Saudi Arabia women being given the privilege of driving the family car and relaxation is the rigid stand in the name of religion that women cannot go out without being accompanied by a

male close relative. Behind the curtain of black cloth women in Islamic majority countries might have read Modi's campaign against triple talaq as a word of hope for them though there may not have been any opening for them to give expression to their feeling. Within the country itself more and more signs are there of Muslim women breaking the barriers and asserting their rights. For instance, in Kerala Muslim women are attending Friday prayers and here and there even asserting their right to lead them.

At the same time the threat to world peace from the violence breathing Islamic States (IS) and terrorism spewing Pakistan are getting isolated day by day. If Pakistan had assumed that by playing Beijing's puppet it would corner India, Modi has by getting Oman to voluntarily give India access to Oman port of Duqm for military purposes also with this port within sight of the Iranian port Chabahar on the Iranian coast developed by India with a clear security angle for Indian access to Afghanistan and central Asia.

What is mystery in this great diplomatic achievement is not so much India's quiet diplomatic triumph in now having a naval presence at the mouth of the Red Sea and the vital maritime route from Indian Ocean to Mediterranean through the Gulf of Aden and Red Sea but also big blow to China's move to encircle India by infiltrating into Maldives' political power structure. The mystery is why the Indian Press failed to highlight this diplomatic triumph of Narendra Modi in an area of bitter inter-Islam conflict and IS influence.

Begging on Rise in India- How to tackle ? (Part 2)



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However, as it's difficult to determine who is a beggar, there are issues over the accuracy of data available. In Mumbai in particular, visitors are often approached by a child or woman wanting some powdered milk to feed a baby. They will assist you to a nearby stall or shop that conveniently happens to sell tins or boxes of such "milk". However, the milk will be expensively priced and if you hand over the money for it, the shopkeeper and the beggar

give some advance thought as to how to react to begging. Unfortunately, too many foreigners feel that they MUST do something to help them. The beggars are also often quite persistent and won't take no for an answer. As a result, tourists start doling out money. But should they?

One of my friend told me that he never want to give one rupee to beggars. This is because, when beggars easily get money by begging, they don't try to work or even want to work. Instead, they keep growing in numbers.

While it can seem heartless, it's usually best to ignore beggars in India. There are so many that even if you want to give them, it's not possible to give to them all. Another common problem is that if you give to one beggar, such a gesture will quickly attract others. The reality is that, as a foreigner, you're not responsible for solving India's problems (and Indians don't want or expect you to).



dors distract drivers with their activities and people inside the vehicles block the traffic behind them while they offer alms and buy goods at traffic signals. Also, as the survey

easier to hide the country's poor by incarcerating them than devising a welfare policy that empowers underprivileged people and promotes their well-being. But



will simply split the proceeds between them. Beggars also rent babies from their mothers each day, to give their begging more credibility. They carry these babies (who are sedated and hang limply in their arms) and claim they have no money to feed them. Beggars come in all shapes and sizes in India, and they have many different methods of pulling at your heart strings in an attempt to get money. Visitors to India should

Also, do keep in mind that the beggars can be very deceptive, even the children. While they may be all smiles or pleading faces, they could very well be speaking rudely to you in their own language. Try to give to those who are elderly or legitimately crippled. Especially avoid giving to women with babies because the babies usually aren't theirs. It is common knowledge that beggars and street ven-



indicated, most of these beggars are drug addicts and take to petty crimes to arrange for their daily dose of drugs. Time and again, begging has been conflated with crimes such as human trafficking and people smuggling. Governments respond by stepping up anti-poor measures, with ruthless drives around the city cracking down on illusory 'begging rackets'. Perhaps the state finds it

with the worsening rural agrarian crisis swelling the numbers of the urban poor, institutionalisation is no longer a convenient option.

In fact, the Indian state would fare well if it paid attention to the number of research papers that indicate a simple fact: an efficient welfare system not only breaks the vicious cycle of poverty and crime, but is also more cost-effective than incarceration.

The female principle

Two developments in recent times have been a matter of great pride for the country and exemplify the heights that can be scaled by women who are empowered. Literally, in the first case, Avani Chaturvedi, a young and dedicated Indian Air Force (IAF) officer from Madhya Pradesh created history earlier this week by becoming the first Indian woman pilot to fly a fighter jet solo, turning a long-awaited dream into reality. In doing so, she also validated, if any validation were at all needed, the IAF's path-breaking decision to induct its first batch of three woman pilots in combat roles in 2016. The

other two women fighter pilots, Bhawana Kanth and Mohana Singh, will soon complete their training and join her in the skies. This, even as the second batch of women fighter pilots have commenced training. The second lot of women achievers to have come into the limelight are the Border Security Force' all-women biker contingent that captivated the audiences with their jaw-dropping, daredevil stunts and riding skills at the Republic Day parade last month. It was a first for the paramilitary's women bikers as they replaced their male counterparts who had traditionally

been the show-stealers every 26 January. The most positive aspect of these developments are

they are not one-off but a continuum of the landmark achievements by women in recent years.

&TV - Holi Special...

Holi is here and everyone will soon be seen indulging into the traditions of this festival of colours. We reached out to television celebrities and asked them about their childhood memories related to Holi, their plan for this year and the one life they would like to fill with brightness.

Jai Bhanushali, Host of The Voice India Kids -

I would like to add colours in life of kids who never got the chance to pursue their education. I want to encourage them to dream bigger and plan for better things in their life. I will keep pushing myself as well to work harder so that I can sponsor their education.

When I was in school, I remember every time during Holi all the kids in our building used come together and make team. We used to create a war scene where the teams used to attack each



other with colours. As the parents were not aware of our games, we used to announce ceasefire every time they were around.

Priyanshu Jora, Host of High Fever...Dance Ka Naya Tevar -

Instead of adding colors to anybody's lives, I would want to show them various colors that they already have so that they can then paint their own canvas. (19-8)

Zee TV Artist's Holi Quotes

Karan Jotwani who plays Sahil in Zee TV's Aap Ke Aa Jaane Se said, "This year, I won't be playing Holi but instead will simply spend the evening with my family and enjoy the day. I fondly remember my childhood days when the entire family would come together at night before lighting the Holika and I am looking forward to that this year as well. I would like to wish all my fans a very happy, peaceful and safe Holi."



Akshay Mhatre who plays Naren in Zee TV's Piyaa Albela said, "During my childhood days, Holi would mean war between two residential societies, where we would start preparations a week in advance. We would fill water balloons and stock up on colours so that we wouldn't fall short of what we rightly called ammunition, on the day of Holi. This year, I am looking forward to celebrating Holi with my entire Piyaa Albela family. I would also like to wish everyone a very safe and Happy Holi!"

Sheen Das who plays Pooja in Zee TV's Piyaa Albela said, "I always celebrate Holi with members of my residential society, where we burn the Holika and enjoy the true spirit of the festival. Moreover, a day prior to the festival we always create a beautiful Rangoli and, on the day of Holi, we play with natural colours and enjoy the festival. I would like to wish all my fans a very happy Holi and hope that this festival of colours brings colour and joy to everyone's life." (19-8)

American Tourister Announces Footballing Legend Cristiano Ronaldo

American Tourister, world's leading fashionable, youthful, international luggage brand, is proud to announce the signing of international football superstar and fashion icon, Cristiano Ronaldo, as its new brand ambassador for 2018.. Cristiano is a true legend of the game and one of today's most popular and recognizable sporting icons. Cristiano joins Indian cricket captain and superstar player Virat Kohli as American Tourister's brand ambassadors in India. -



Dr. Shailesh thaker adopt the 51 children with his dream project "Chanydo"



Ahmedabad, Today Dr. Shailesh thaker knowledge foundation has announced to adopt the 51 children with his dream project "Chanydo" "Chanydo" as a Non profit organization will offer shelter, education, hostel and career to street children. 51 children could be adopted. Children shall be living on street. Child have to be intelligent which shall be decide by psychological testing, analysis and evaluation.

The adoption process of this kids will be going through different check like intelligence and interactive, mutual communication and this will be only going further with the permission of their parents. 10 schools are associated for

admissions and 5 NGOs are join with us in execution of good cause.

"CHANYDO" will offer shelter, education, food, and career oriented skills till the day of employment. A project is initiated with renowned global leadership guru and supported by renowned business man, industrialist, professional, educationist and psychiatrist.

"CHANYDO" have plan to own hostel house with capacity of 200 students and will hire 10 buses for transportation in coming years.

"Every kid is a innovator and each one other should get the chance to explore it" - Dr. Shaileshchidrans. (19-8)

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GIS announced the new platform to motivate the inovater genratin named "I TLAK"



Gujarati innovation society which has been set up in 2011 April 15 with the blessing of honourable the then Chief Minister Shri Narendra Modi we have been involved in inculcating the culture of innovations and sofa almost 1.75 lacs people has taken the cell phone to innovate during any one year period we also have felicitated more than 75 people who has done something remarkable a different to reach the larger audience across the state we did not want to can find ourselves to the ahmdabad we have decided to go to the Mehsana Porbandar Bhavnagar and some small cities through an extraordinary innovative efforts in the name of eye talk I talked is in a series where at the brilliant innovators will come

will share is lifetime innovation experience will explain the audience how innovation can happen and what are the advantage to the individual as well as to the society so this series today we are going to be organising in Gujarat Different cities and tomorrow it will be in Maharashtra and Delhi also the Government of India dipp is also involved in this series here in Ahmedabad Gujarat University is our front knowledge partner along with Gujarat Chamber of Commerce along with the Laghu Udyog Bharti and Gujrati electronic and software associations we are expecting some 400 to 508 people to be there which will in turn Ignite the flame of innovations in the state of Gujarat. (19-8)

Amway India Strengthens Nutrition Portfolio



Chennai, Amway India, the country's leading direct selling FMCG company strengthens its Nutrition & Wellness product portfolio with the launch of 'Nutrilite Traditional Herbs Range'. Backed by the best of nature and the best of science, Amway Nutrilite Traditional Herbs bring together the best of knowledge of Indian traditional wisdom and modern research to offer a comprehensive range of nutraceutical product supplements with physiological benefits. The new range is targeted to yield a revenue of INR 125 crores by 2020.

Announcing the launch of Nutrilite Traditional Herbs Range, Mr. Anshu Budhreja, CEO, Amway India said, "For

years, Nutrilite has been the trusted name when it came to nutrition and dietary supplements. Retaining the legacy of the brand Nutrilite and firming up our commitment to the Indian market, we announce the launch of Nutrilite Traditional Herbs range. The range is specifically developed using Indian traditional herbs keeping in mind the nutritional requirement of our Indian consumers."

In line with Prime Minister Narendra Modi's 'Make in India' vision, the new Nutrilite Traditional Herbs Range reiterates Amway's commitment to Govt.'s 'Make in India' initiative, as it is developed for the Indian consumers. (19-8)

Reliance Big TV brings entertainment FREE of cost



In line with the honourable Prime Minister's vision of digital India, Reliance Big TV's latest offer is here to provide 130 crores Indians free-of-cost access to an extensive range of HD-quality entertainment channels.

Amidst a festive like cheer and roaring applause, the Director of Reliance Big TV, Mr. Vijender Singh announced the new plan that is going to define the future of entertainment in India. Reliance Big TV is going to offer a free access to both, Free to air channels up to 500 for 5 years and pay channels for 1 year, across the country.

Reliance BIGTV is set to roll out digital revolution in entertainment with a HD HEVC Set-Top-Box free of cost effectively.

We are extending Pan India network to support our

customers, enriched content (Entertainment / Movies/ Sports/ News/ infotainment/ Education/ cartoon) for all, Superior digital quality & Affordable services with a latest cutting edge HD HEVC device.

Our HD HEVC set top box comes with all latest features like schedule recording, USB port, youtube, recording & viewing channels simultaneously etc.

Commenting on the big development, Director, Reliance Big TV, Mr. Vijender Singh said "Today, Reliance Big TV is going to mark the beginning of a new dawn in the way Indians have been accessing entertainment on their TV sets. Starting from today, entertainment comes effectively free of cost, with the latest offer by Reliance Big TV. (1-7)

The Budget revisited

It is nearly three weeks since the Budget 2018-19 was presented. Every year, I revisit the Budget a few weeks after it is presentation so here goes. Over the years, the Budget figures have become progressively incomprehensible. An illustration - Rs

1.38 trillion is the figure promised for spending on health, education and the social sector. The budgeted spending on the rural sector is Rs 2.36 trillion. My mind does not comprehend the figure of a trillion and it remains for me a soulless abstraction.

Educative Seminar on Communicating Financial PR



Ahmedabad, With an Objective to increase awareness levels of participants on Systematic Financial Products and help them identify various investment avenues based on their risk profile, PRSI - Ahmedabad Chapter and NSE - Investor Protection Fund trust today jointly organized a Financial Seminar and Program on Communicating Financial PR through IEE - Investment Insights, Education Tips and Employment Opportunities. The Seminar discussion also touched upon the topic of NPA's in India - It's growing incidences and the solution ahead.

PRSI Ahmedabad Chapter officials - Shri Unmesh Dixit - National Vice President (West), Shri R.K. Singh - Chairman, PRSI Ahmedabad Chapter and other senior offi-

cials informed the audience about the updates, future plans and activities of the Chapter and welcomed the 2 distinguished speakers on the Dias - Mr. Mihirsinh Parmar, Penta Wealth Management and Mr. Bhavesh Shah - Ex Journalist with immense experience in Financial markets and related areas.

Mr. Mihirsinh Parmar educated the audience about the operations of Penta wealth management which started its operations in the year 2016 with the services like SME listing Consultancy, Wealth Advisory, and Education. Mihir who has been associated with National stock exchange for 10 years also spon on subjects like derivatives, SLBM, Exchange traded funds, Financial planning and wealth management. (19-8)

Meet the ENDS and not ban them



The World Health Organization Global TB report 2016, states that India accounts to a whopping number of 2.8 million of the total 10.3 million new TB cases globally. Moreover, research also states that deaths caused by oral cancer in India, cross over 10 lakh annually. These numbers are alarming, India, is at the brink of a health care crisis while under nutrition could be the major cause for the TB endemic, the increase in the consumption of tobacco cannot be ignored. With every passing budget the Finance Minister announces a hike in the excise duty of tobacco and related products. In 2017, pan masala products, containing tobacco or gutkha the excise

duty had increased to 12 percent from 10 percent while for other unmanufactured tobacco it raised to 8.3 percent from 4.2 percent earlier. The excise duty on non-filter cigarettes of length not exceeding 65 mm had been raised to Rs 311 per thousand from Rs 215. In 2016, the government had increased the excise and customs duties on cigarettes by 9 per cent. This year tobacco and related products were placed in the highest GST bracket of 28 percent plus a 5 percent cess on tobacco and related products. Apart from this, in the past few months there has also been a debate on the packaging warnings that are issued on the cigarette packs. (19-10)

GUJARAT STATE ELECTRICITY CORPORATION LIMITED KUTCH LIGNITE THERMAL POWER STATION

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