

NEWSLETTER I PACER I July 2020

President's Message



APCRE - Association for Promotion of Competitive and Responsible Enterprises is coming out with its first newsletter - soft-edition, which is aptly named PACER, reminding that one has to move with commendable PACE in this highly competitive world.

In as much as the purpose of forming this organization is to, facilitate Indian Industries, especially the MSME sector, into becoming Globally Competitive and Socially Responsible, APCRE has a dedicated team of specialists, who have versatile hands-on experience and exposure to industries, encompassing, amongst others, Engineering, Textile, Apparels, Leather, Rubber and Pharma sectors, in implementing various National and International programmes and techniques. The team, with its positive mindset, is poised to facilitate MSMEs to adapt themselves in these challenging times, with its proven six pillar approach viz. 1) Conducting technical, evidence-based research, including field surveys, 2) Providing technical advisory services to MSMEs, corporates, industry associations and others, develop codes of conduct, hand-holding, conducting audits, etc., 3) Facilitating the implementation of Government pogrammes and schemes, 4) Executing projects in MSMEs, 5) Organizing technical events as well as industry knowledge sharing, exchange programmes, etc., & Implementing training and consulting 6) programmes using established and tested global and national tools and methodologies.

Presently APCRE is getting geared up to put its shoulders to the wheel, in facilitating the Indian Industries and enterprises, especially the MSMEs, to re-establish themselves, after the difficulties they have encountered due to the effects of COVID-19. We are confident that our country's system is adequately robust enough to set aside the temporary setbacks and surge ahead with resounding energy. On its part, the Government of India has rolled-out a commendable relief package, which shall infuse new blood to the industries, especially the MSMEs, to get over their travails.

The role of organizations like APCRE assumes significance in this context. It is our duty to get committed to Nation building through strengthening the MSMEs, which provide direct employment to nearly ten crores of people. With this objective, APCRE has been exploring ways and means to other like-minded develop synergy with organizations in order to mutually play complementary roles to strengthen the MSMEs.

At this hour, when industries are gradually hobbling back to normal, APCRE has developed and circulated, a start-up checklist for the MSMEs (particularly those in engineering and process sectors), wherein safety and health issues are addressed adequately. In addition, APCRE has embarked on conducting a series of webinars, in order to be at the service of MSMEs and to help them find constructive solutions to challenges faced by them.

I appeal to the members of APCRE, to re-dedicate ourselves to the important task of reaching out to MSMEs, and rise to the need of the hour and work with them in building strong, sustainable supply chains. Let us also take into account the changing paradigm shifts of businesses, wherein we have to focus more on exports and product diversification and sharing of the resources. Thus the present mantra will be 'Think Global and Act Local'.

I sincerely thank all those who have contributed articles for this newsletter and the editorial team for their unstinted and tireless effort in bringing out this first issue of the newsletter.

> Raghavan Kadambi President, APCRE

Page 1 of 11 I July 2020 I This issue is sponsored by NSK Press Works Pvt. Ltd., Chennai, India

APCRE - CHECKLIST FOR RE-STARTING OPERATIONS POST COVID-19 LOCKDOWN

An electronic copy of the checklist (as in below picture) can be obtained by writing to apcreindia@gmail.com - APCRE, with its team of technical experts, will be available to support you and your team as and when needed.



APCRE WEBINAR for AIEMA Member Units on "REVIVAL OR SURVIVAL? THE NEED OF THE HOUR?"

Association for Promotion o Competitive and Responsible Enterprises

APCRE, as part of its ongoing efforts to provide technical support to MSME to re-start operations post Covid-19 lockdown, organized a webinar exclusively for Ambattur Industrial Estate Manufacturers' Association (AIEMA) Member Units on 13 June, 2020 (Saturday) from 16:00 to 17:00 hrs.

The webinar was facilitated by Mr. K.C. Raghavan, President-ACPRE; Mr. A.N. Sujeesh, President-AIEMA; Mr. A.N. Gireesan, Secretary-AIEMA; Mr. K. Ganesh, Management Consultant-APCRE; Mr. Piyush Kumar, Principal Consultant - PMG Consultants & Member-APCRE; and Mr. B. Palaniappan, Technical Consultant & Member-APCRE.

The webinar summarized on way forward: a) working on areas of few centralized operations, b) inventory management, including procurement of collective raw materials, c) study own strengths with regard to man, machine, material and method including areas of work like re-skilling, newskilling, multi-skilling etc., unused material management, d) standardize work with systems and outcomes with quality products, e) APCRE - AIEMA work with CEOs on pilot basis to find out ways & methods to address specific challenges that can be expanded to maximize benefits to AIEMA and its member units & in clusters with similar operations.



Photo (from left to right): Mr. K. Ganesh, Mr. Piyush Kumar & Mr. B. Palaniappan

Page 2 of 11 | July 2020 | This issue is sponsored by NSK Press Works Pvt. Ltd., Chennai, India

APCRE Association for Promotic Competitive and

Responsible Enterprises

COVID PANDEMIC & SAFE WORKPLACE -CHALLENGES FOR MSME

Mr. Kishore Karve Trainer, Consultant, Auditor & Member-APCRE



COVID-19 pandemic has affected everything and worst affected is the MSME sector. Majority of MSMEs work with very limited resources and the pandemic and lockdown situation has created problems on all fronts for MSMEs.

Lockdown is being lifted in phases and many MSMEs have resumed working. On resumptions, MSMEs are forced to face many challenges, i.e., no orders, no raw material, no labor and last but not the least, no finance. Added to this list are extra precautions that need to be taken and the change in the way of working that need to be done to safeguard all employees from COVID-19.

Once MSMEs start working in a regular manner, if any employee catches Corona virus and if he/she is tested positive then it can create very serious problems for the MSME and its employees. It is therefore very important to prevent such situations by taking proper precautions.

For achieving right quality of product and targeted productivity, it is necessary that employees feel safe at work and the actions taken by the management make them feel confident about their safety and protection from Corona.

Given below are some actions that MSME can take to achieve this:

[1] It is important to understand and be sensitive to the physical and psychological suffering and stress that some of the workers might have gone through. It is also important to explain the situation of business to all employees, especially problems being faced. The plans of management to get out of this difficult situation should also be shared and discussed. This will help to reduce anxiety and bring people together to work as a team.

[2] In day to day working, many precautions need to be taken. Some important actions are listed below:

- Wherever feasible, allow employees to work from home and if in shop-floor with staggered working hours, if possible
- Provide training, make everyone aware of what needs to be done and why
- Fumigate all incoming vehicles
- Do thermal checking of persons coming in and going out
- Provide PPEs like masks, gloves etc. to all including security staff, canteen personnel etc.
- Arrange for fumigation chamber so that every employee entering the premises passes through it and his/her cloths get fumigated
- Make provision for doing hand sanitization at various locations
- Follow social distancing on shop floor, some changes in plant layout may become necessary
- Follow social distancing at other places, in meeting rooms, canteen, wash rooms and in locker rooms
- Encourage telephonic communication or communication through mails
- Sterilize utensils that are used in canteen, serve hot food to the extent possible with different lunch timings
- Ask every employee to install "AROGYA SETU" app

While taking above actions to protect people from Corona, it is equally important to be aware of hazards associated with sanitizers, disinfectants, fumigators etc. Storing of large quantity of

Page 3 of 11 I July 2020 I This issue is sponsored by NSK Press Works Pvt. Ltd., Chennai, India



sanitizer poses fire hazards and requires due care. Similarly one should ensure that his/her hands are fully dry (it takes few seconds) before touching any electrical switch. One should also be careful when sanitizer is being sprayed on incoming vehicles since some surfaces could be hot.

Some thought should also be given when grouping or regrouping employees - meaning distributing persons from one group into many other groups or moving persons from one group to another. In an unfortunate event where one person tests positive, frequent grouping and regrouping of people can spread the virus faster and will also make it difficult to understand who has come in contact with whom.

[3] In addition to this, MSMEs should develop strategies for the following:

- Multi-skilling To ensure that work does not suffer if a particular person is absent. This will also help in reorganizing the people who have to work together.
- Going digital (going paperless) To avoid using hard copies of documents where physical exchange of papers has risk of spread of infection.
- Prepare plans for Disaster Management -Whether it is Covid 19 pandemic or Nisarga Cyclone or any other calamity, MSMEs should have some plans in place so that they are able to face the situation in a better manner.
- Develop proactive approach Imagining what is likely to be the state of affairs in coming months and make plans to survive and prosper is very important. SWOT analysis can help MSMEs in this area.

Be quick in making decisions and taking action -Implement plans as early as possible and in a rapid way to restore the business to its normal level. This will require extra efforts from each employee.

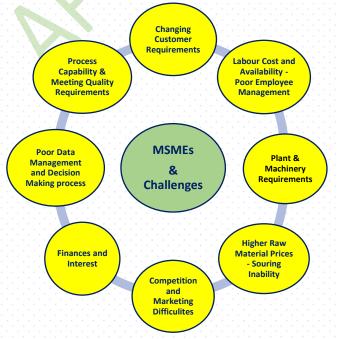
APPLICATION OF MANAGEMENT INFORMATION SYSTEM AND DECISION-MAKING PROCESS IN MSMES



Mr. N. Sivadas Principal Consultant SILPAM Management Consultants & Member, APCRE

MSME sector today focuses mainly on getting orders, delivering parts and follow-up receipt of payments. The focus

on "cost effectiveness" has never been in their minds. In the case of start-ups, added to the above, there is also a lack of proper Management Information System leading to appropriate decision-making.The common shortcomings faced by MSMEs are depicted in the diagram below. Let us analyze them in detail.



The common MSME challenges include the following:

Changing Customer Requirements: Most MSMEs work with very few customers. Customers are demanding more now-a-days in terms of cost, delivery and quality of products/services. The work plan with production schedules given are not accepted most times. Inventory piles up and fund flow isdisturbed. Top management runs around for bank support. Interest factor comes in. Poor profitability for a small business. No possibility of growth.

Page 4 of 11 I July 2020 I This issue is sponsored by NSK Press Works Pvt. Ltd., Chennai, India

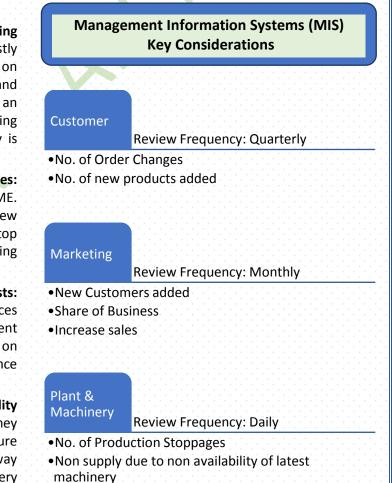
- Labour Availability and Poor Employee Management: Most of the MSME operations revolve around the owner and his/her decisions. All decisions are taken by top management and priorities are also decided by top management. Employee priorities towards productivity, quality and delivery are normally not heard. Inputs from employees are generally ignored - hence no employee would like to think and act. Support to top management is very less and all the burden is on top management.
- Plant and Machinery Requirements: Plant and machinery management is done only based on needs. Poor maintenance of machinery often exists. No budget allocations for maintenance of plant and machinery are made. Mostly breakdown maintenance is done based on need hence production stoppages happen at unexpected times.
- Higher Raw Materials Prices and Poor Sourcing Ability: Sourcing and purchasing is done mostly based on cost and payment terms. Priority on quality is secondary. Product rejections and reworks are managed. Low volume also plays an important role in sourcing and purchasing decisions. Materials storage and accountability is the key issue observed in most of the MSMEs.
- Competition and Marketing Challenges: Competition is the key challenge for any MSME. There are constant attempts to go for a new product/new customer but mostly top management focuses on satisfying the existing customers and existing products.
- Finances Management and Bank Interests: Finances are the key issues. Looking into finances is done only when there are issues of non-payment from customers. There is absence of review on what is happening on daily basis and finance management is mainly crisis-based.
- Process Capability and Meeting Quality Requirements: MSMEs work more than what they are capable of doing. This is happening to ensure customers are kept intact and they do not go away with business opportunities provided?. Delivery and quality targets are rarely met and production is planned based on pressure created by customers.

Data Management and Decision Making Capabilities:

petitive and ponsible **E**nterprises

The above listed challenges are unnoticed by the top management due to lack of poor data management System. This generally lead to poor decision-making capabilities. Top management needs to review processes frequently with data and timely decisions based on data, which will give them courage to face challenges on daily basis. Poor planning processes add to these challenges due to lack of data availability.

Hence it is important for top management to ensure collection of data on daily basis or as frequently as required. The decision-making process should be only based on data, wherever applicable. Management Information System and will move the MSMEs forward to next level with proper decision making process.



- Power Consumption
- •Water Consumption

mpetitive and sponsible **E**nterprises

Design &

- Development Review Frequency: Monthly
- First Time Acceptance by Customer
- Design Lead time
- Design and Development Cost

Sourcing and Purchase & Storage

Review Frequency: Daily

Supplier rating

- Production stoppages due to non supply of raw materials
- Price variations
- Incoming Rejection Rate
- Inventory Turn Over Ratio

Process Capability & Quality

Review Frequency: Daily

- **Functions**
- On time delivery
- Productivity
- First Time Acceptance at Final Inspection
- Rework Rate
- Rejection Rate
- Customer end rejections
- Warranty Complaints

People

Review Frequency: Monthly Management

- Attrition
- Absenteeism
- Overtime Hours

Review Frequency: Monthly

- Receivables
- Payables

Finances

- Interest paid
- Profitability
- Expenses
- Cash Flow

Conclusion: The above parameters are some examples of Management Information System. It depends on the industry. For example, for foundry electrical power is the biggest expenditure contributing to 20% - 25% of the total cost where top management focus is very important. "The parameters may vary but monitoring and improving is must" for any MSME to continue the business with sustainable growth.

TAKE RISK AND DEVELOP MORE EXPERTISE IN **BUSINESS COACHING**

Challenges in Business Coaching for the **Tannery Sector**



Mr. G. Rajesh, Business Coach Genuine Consultancy Service & Member, APCRE

As a LWG* Coach, I have been associated, as coaching steward and environmental auditor, with many tanneries that are making leathers from raw skins.

Being already a Coach for textiles, engineering, software, printing & packaging companies seemed like a cake-walk for me. Contrarily, I found the work in Tannery sector very challenging, and this sector is a highly unorganized industry in our country, (barring a few giants and leading exporters).

First of all, the Tannery sector is classified as Red category as per Pollution Control Board norms. Therefore, one has to be ready to condone unsafe organic vapours, bad odours and poisonous gas (H₂S hydrogen Sulphide) during shop floor walk for coaching. PPEs help to a certain extent, but even here, no proper PPEs are available for H₂S gas. To put it simply, it will be atesting experience for a new coach.

The Health and Safety challenges are enormous, considering, the exposure to and handling of manyhazardous chemicals including sulphuric acid, formic acid, fungicides & bactericides. In addition, the tannery units have a stipulated requirement, to treat their trade effluent either on their own or get the same done by external common treatment plants.

The major risk, in my experience, is H₂S gas, which will evolve in the following areas:

- In raw skin process (where sodium sulphide& acids are being used).
- Drainage and sewage pits
- Effluent treatment area stagnated effluent & sludge storage beds- anaerobic tanks and lagoons.

Page 6 of 11 I July 2020 I This issue is sponsored by NSK Press Works Pvt. Ltd., Chennai, India



 In chemical stores due to potential of intermixing of incompatible chemicals, mainly acids with sodium sulphide flakes, due to poor handling and storage practices.

It is imperative, that, as an LWG coach, one needs to identify potential gas emission areas within the tannery using H2S gas detectors, which are harmful to human beings.

Characteristic and exposure limit with regard to $\mathsf{H}_2\mathsf{S}$ gas:

- colourless
- extremely toxic and hazardous gas
- highly corrosive effect
- heavier than air
- Inflammable

The effect of exposure to this gas is explained in the table below:

| Exposure in ppm | Time | Effect on unprotected human being |
|--------------------|------------------|--|
| 0.03 | No limit | No effect |
| 0.03-2 | | Odour threshold |
| 10 | Up to 8 hours | No effect |
| 10-20 | 15 minutes | Threshold for eye irritation |
| 20-200 | 1 minute | Headache, nausea, general weakness, pain in legs |
| 200-500 | 1 minute | Irritation of nose & throat, vertigo, blurring of vision, loss of consciousness lasting a few minutes |
| 500-900 | 1 minute | Profound coma, muscular spasm-twitching convulsions, disorientation after recovery |
| 900 and above | 1 minute | Instant coma and death |

Courtesy: UNIDO's plant form - https://learning.unido.org

Therefore, it is essential, that, the emission points of this gas have to be detected by a well-trained and qualified risk assessor. This assessment is mandatory to pass the LWG audit and get certified. The pictures below show the instrument used to measure H2S exposure and the places likely to be associated with H2S emission.

How the instrument works?

The hand detector will alert (light / sound/ vibration)the level of H2S and when it reaches 10 ppm, we need to move immediately from that particular location to high ventilation area or go near to pedestal fan.

This way one needs to identify potential emission areas and prepare an Emission Map, with the LWG assessor's recommendation to contain the emission. This prevents the employees from excessive exposure to risks and heath hazards. In as much as there are no face masks developed so far for H2S, this test assumes significant.

As LWG assessors, we are taking this risk ourselves, in the pride that we are helping the tanneries to save many valuable human lives by mapping potential emission areas and giving suitable recommendation to arrest, the same.



* The Leather Working Group (LWG) is made up of member brands, retailers, product manufacturers, leather manufacturers, chemical suppliers and technical experts that have worked together to develop an environmental stewardship protocol specifically for the leather manufacturing industry.

Page 7 of 11 I July 2020 I This issue is sponsored by NSK Press Works Pvt. Ltd., Chennai, India

LET US DRIVE OUT THE CORONA-PHOBIA

GUEST ARTICLE



Mr. B. Palaniappan Technical Consultant & Member, APCRE

Let us remind ourselves of a few good practices, which you already are aware of, and stay away from Corona:

First and foremost, do not be scared about catching COVID-19. Chances of anyone getting COVID-19, is very low, if the following are practiced.

- 1. Protect yourself by wearing appropriate masks, since corona spreads with exposure to droplets due to coughing, sneezing, talking etc., of affected people. Also wear masks necessarily at work place as well in public places. Avoid crowding in public places. Go out of your house only when it is necessary.
- Hand wash wash hands frequently with soap for minimum 30 sec. You can also use alcohol based sanitizers. Sanitize yourself appropriately.
- Build up your immunity by appropriate doses (consult your doctor) of Zinc, Vitamin D and Vitamin C. Herbal medicines, like ginger, pepper, turmeric, are also believed to improve immunity.
- 4. Practice social distancing Keep safe social distance of at least 6 feet (2 meters).
- 5. Spend your good time, in case of lock-down, with your family. Join in doing household chores.

Let us all follow the above practices and ensure we are free of Covid 19.

MSMES IN INDIA: POLICY PERSPECTIVE FOR REVIVAL AND VIBRANCY IN CHALLENGING TIMES

Mr. Partha Prathim Mitra, IES (Retd.,)

Former Principal Labour and Employment Adviser, Ministry of Labour and Employment, Govt. of India.



Micro, small and medium enterprises (MSMEs) have played an important role in India's economy. lt 👘 is estimated that **MSMEs** account for around 95% of industrial enterprises, all 45% of gross industrial production,40% of exports

mpetitive and sponsible **E**nterprises

and employment for approximately 42 million people. In 2006, the Micro, Small, and Medium Enterprises Development Act(MSMEDAct,2006) expanded the concept of enterprise in the sector to include not just enterprises engaged in the production of goods but also enterprises engaged in providing services.Proper targeting of beneficiaries becomes necessary, as low-income female entrepreneurs in the informal sector in rural, semi-urban and urban settings, who constitute an important segment of theMSME sector, often face difficulties in accessing institutional finance. Proper targeting of SMEs requires a clear definition of SMEs and a good SME database and management system. (https://www.adb.org/sites/default/files/evaluati on-document/610716/files/synthesis-note-3.pdf Synthesis Note No. 3 (COVID Series-1) June 2020, Asian Development Bank, Manila)

The MSMED Act, 2006, was enacted to provide an enabling policy environment for promotion and development of the sector by way of defining MSMEs, putting in place a framework for enhancing competitiveness of MSMEs, ensuring smooth flow of credit to the sector; paving the way for preference in Government procurement to products and services of the sector and address the issue of delayed payments, etc. However, in

Page 8 of 11 I July 2020 I This issue is sponsored by NSK Press Works Pvt. Ltd., Chennai, India

the unprecedented circumstances characterized by COVID-19, it is imperative that the thrust of this important legislation should be focused more on market facilitation and promoting ease of doing business for MSMEs. An Expert Committee had looked into all the important issues concerning the MSME sector and recommended that the legislation for the sector may be made more comprehensive and holistic as MSME Code, having a provision for sunset on the plethora of complex laws prevailing in the existing legislative framework. The Committee also suggested that, under a new law, the territorial jurisdiction-based and arbitrary inspection system may be substituted with a policy based and transparent inspection system. The Committee expected that the new law will be able to address the major relating physical challenges, to infrastructuralbottlenecks, of absence formalization, technology adoption, capacity building, backward and forward linkages, lack of access to credit, risk capital, perennial problem of delayed payments and other issues which hindered the development of a conducive business environment for expansion of the sector. The Committee noted that a thriving entrepreneurial eco-system is a policy imperative for realizing the potential of the sector and ensuring sustainable growth of the sector. An important issue which the Committee considered, based on global comparison of country practices, was that most of them considered the number of employees as a variable to define MSMEs, whereas in India, MSMEs were defined based on investment in plant and machinery / equipment. The Committee, in its report, mentioned that to facilitate ease of doing business, theGovernment had earlier proposed a turnover-based definition by replacing the investment-based definition of MSMEs.After deliberations, the Committee found the suggested definition as rational, transparent, progressive and easier to implement with the introduction and operationalization of Goods and Services Tax (GST), which also led to formalization of the sector to a certain extent. The Committee also addressed the problems of delayed

payments and hesitation of the MSMEs to enforce thelegal provisions available to them under the MSMED Act due to their low bargaining power and, therefore, felt that as timely payments to MSMEs were of least priority to the buyers, the solution must be necessarily designed around the buyers. The Committee, in keeping with its findings, recommended an amendment to the MSMED Act requiring all MSMEs to mandatorily upload all their invoices above an amount to be specified by Government, from time to time, to an Information Utility.The Committee also recommended that Government should make it mandatory for PSUs/ Government Department to procure from MSEs up to the mandated target of 25% through the GEM portal only and the portal be developed as a full-fledged market place enabling MSE sellers to procure raw-material as well. (Report of the Expert Committee on Micro, Small and Medium Enterprises June 2019 https://rbidocs.rbi.org.in/rdocs/PublicationReport /Pdfs/MSMES24062019465CF8CB30594AC29A7A0 10E8A2A034C.PDF)

iation for **P**romotion

mpetitive and sponsible Enterprises

The COVID-19 package of the Central Government announced recently incorporates a number of recommendations of the Expert Committee, particularly on the need to change the definition of MSMEs and strengthen the Government marketing mechanisms to act as a helping hand to revive and make the MSME sector more vibrant.

The salient features of the package are:

(i) Changes in the definition to include both manufacturing and services units as a single combined category and a composite criteria of investment and turnover. with upward revision in threshold limits for investment micro manufacturing units from Rs. 25 lakh (Rs IO lakh for services units) to Rs. 1 crore and Rs. 5 crore of annual turnover. The limit of small unit was increased from Rs. 5 crore (Rs. 2 crores for services) to Rs. 10 crore of investment and Rs. 50 annual crore of turnover. Similarly, the limit of a medium unit was increased from Rs. 10 crore to

Page 9 of 11 I July 2020 I This issue is sponsored by NSK Press Works Pvt. Ltd., Chennai, India

Rs. 20 crore of investment and Rs. 100 crore of turnover. This revision was done after 14 years since the MSME Development Act came into existence in 2006. After the package announcement on 13 May, 2020, there were several representations that the announced revision is still not in tune with market and pricing conditions and it should be further revised upwards. Keeping these in mind, it was decided to further increase the limit for medium manufacturing and service units. Now it will be Rs. 50 crore of investment and Rs. 250 crore of turnover. It has also been decided that the turnover with respect to exports will not be counted in the limits of turnover for any category of MSME units whether micro, small or mediumis on the Upward revision of MSME Definition to include the concept of turnover of enterprises;

(ii) Proposal for provisioning of Rs. 20,000 crore as subordinate debt to provide equity support to the stressed MSMEs;

(iii) Proposal for equity infusion of Rs. 50,000 crore for MSMEs through fund of funds which would establish a framework to help MSMEs in managing the debt-equity ratio and in their capacity augmentation. This will also provide an opportunity to get listed in stock exchanges;

(iv) Global tenders, upto Rs. 200 crores, would be disallowed in Government procurement and E-market linkages for MSMEs to be promoted as replacement for trade fairs and exhibitions;

(v) MSME receivables for Government and central public sector enterprises to be released in 45 days. (https://pib.gov.in/PressReleasePage.aspx?PRID=1 628329&p=10&pos=10, 12-5-2020 and 1-6-2020).

Capacity building of entrepreneurs is one of the important pre-requisites for development of the sector as it equips entrepreneurs with the necessary knowledge and wherewithal to function with confidence. The Association for Promotion of Competitive and Responsible Enterprises (APCRE), which brings together professional expertise with a commitment to the promotion of competitive and responsible micro, small and medium enterprises (MSMEs), becomes extremely important to actively engage and provide necessary handholding support in various aspects such as technical know-how, managerial skill, filling up of knowledge gap with a single-window etc.

onsible Enterprises

Disclaimer: The views presented in the newsletter are personal views of the contributors and do not necessarily represent the views of the APCRE.

For Further information and support, please reach to us at:

Association for Promotion of Competitive and Responsible Enterprises (APCRE)

> # J-1824-LGF, Chittaranjan Park, New Delhi - 110019, India

Phone: +919444367571 (WhatsApp) Phone: +919810832222 (Delhi) Phone : +919940043430 (Chennai)

> Email:<u>apcreindia@gmail.com</u> Skype: apcreindia



This issue is Sponsored by NSK Press Works Private Limited, Chennai, India

