

BIA

75

Celebrating
75th year of
BIA establishment

Entrepreneur

Volume 50 BIA/BLTNT JULY / AUGUST - 2022



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EDITORIAL

Dear Members,

We all at BIA are honored and delighted to be celebrating the 75th year of our association which fortunately coincides with Azadi ka Amrit Mahotsav of our country. We are inspired by the words of the Hon'ble Prime Minister Shri Narendra Modi on the special occasion of India's 75 years of Independence.

BIA believes that the five factors outlined by the Hon'ble Prime Minister will act as the life force of New India – the Panch Pran. The aspiration of a developed India by 2047 resonates with the hopes and dreams of citizens and the industry at large. The Prime Minister has rightly stressed on today's youth to take forward the development agenda over the Amrit Kaal period of the next 25 years. PM called this era a 'Tech-ade' and stressed on R&D, innovation and digitalization as the priorities of the future. BIA in the objective of its 75th year is deeply focused on building a robust ecosystem of innovation, start-ups and also supporting the inclusion of women in its core group.

The PM has stressed the importance of the private sector as a growth leader emphasizing the MSME sector. BIA has taken initiative in being the flag bearer of MSME in Mumbai and set the purpose of growth and being a contributor to the 5 trillion economy goal. The Prime Minister has outlined the roadmap for the next 25 years, which will take the nation to new heights. He has urged the private sector to be a growth leader in fostering Aatmanirbharta and also for strengthening its global footprint, which is the need of the hour in the current global context. Even as the world economy is coming to terms with high inflation and rising interest rates, it faces another shock. There are fears of a meltdown of the Chinese economy and its banking system.

IMF has lowered 2022 growth projections for not just China but also for the world economy from 3.6% to 3.2%. It has cited downturns in China and Russia as the main reason for the lower revision. The Chinese crisis provides both challenges and opportunities for the Indian economy. The crisis in China means India's trade sector could be impacted. The imports from China are important for energy and growth.

India could convert this challenge into an opportunity by seeking imports from other countries. The business delegate visit in September to Vietnam is an attempt in that direction. India could also build capabilities to make these products locally over time. In fact, the Chinese crisis provides an opportunity for India to project itself as a global manufacturing hub. India has a large young population seeking employment opportunities, and if one can bring global investment to India, it will be a win-win opportunity for all. To commemorate the 75 years, BIA is preparing for one of its biggest events, "Innoverse 2022," which has already been trademarked and will be our flagship event going forward. There is a lot of effort from the office-bearer team and organizing committee, to make this event meaningful and interesting.

During the Conclave, there will be an assemblage of ministers, influential business leaders and distinguished personalities, and leaders from diverse industries and backgrounds to exchange ideas and share their insights as part of the Speaker sessions and panel discussions. Looking forward to a festive September with Innoverse 2022 and an exploratory Trip to Vietnam !!

Nevil Sanghvi

President

Bombay Industries Association

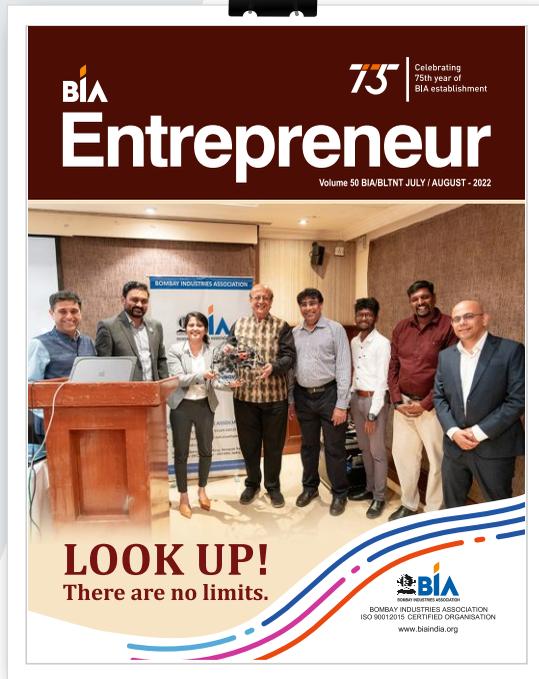




Celebrating
75th year of
BIA establishment

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Published by: Mr. Nevil Sanghvi President of Bombay Industries Association. Sahakar Bhavan, L.B.S. Marg. Next to Mahindra Park, Ghatkopar (W). Mumbai - 400 086. Tel. 91-22-2516 9663 / 2512 9580 - Fax: 91 22 2516 5303. Email: office@biaindia.org. Website: www.biaindia.org
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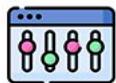
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3RD MEET & GREET & 7TH EC MEETING

The association has organized 3rd Meet & Greet with new members who have joined the Association as also who have renewed their membership on 23rd August, 2022. It provided a good opportunity to EC members to interact and network with New members as also who have renewed their subscription.

About 40 members other than EC attended the meeting. The Meet & Greet was conducted in a professional manner with members exchanging their business cards and network later at High-Tea which followed the event.



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SEMINAR ON “DRONE TECHNOLOGY”

The Association organized a Seminar on “Drone Technology” on 27th July, 2022.

Ms. Niharika Kolte Alekar, Founder of Award winning company, Volar Alta, conducted the seminar.

Ms. Niharika dwelt at length about how drone was used to increase efficiency and productivity, usage of drones in manufacturing, warehouses, defence, agriculture, etc. Ms. Niharika covered the subjects such as types of drones, technical details of drones and its application, future of drones, etc.

There was also a live demonstration of drones.

The participants found the programme quite educative and informative. More than 65 members attended the seminar.



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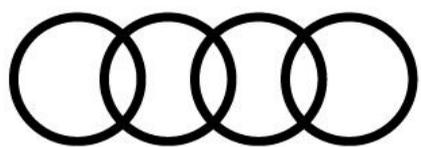
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New Members

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1	AARAV DESIGNS	Mr. Rohit Goradia	Lifestyle Accessories
2	ACCELTY TECHSOLUTIONS LLP	Ms. Priya Shah	Software Trading
3	ARRANGERZ GROUP	Mr. Amit	Estate Consultancy Dealing Leasing & Outright of All Kind of Properties (Residential Flats, Commercial Offices, Industrial Unit, Warehouse, Showroom etc)
4	ATLAS COMMODITIES PVT. LTD.	Mr. Milind Ankolekar	Manufacturing of Cleaning Items (toilet Cleaners, Glass Cleaners, Dish Wash, Floor Cleaners, Hand Wash Etc), Air Fresheners, Naphthalene Balls, Drain Cleaners Etc
5	DURGESH JAGDISH	Durgesh	
6	FIREPLAN SYSTEMS & PROJECTS P. LTD.	Mr. Pankaj Nimbalkar	Fire Fighting Consulting & System Integration
7	GENESIS LEGAL	Ms. Adv. Akshta M Ankolekar	IPR, Media & Entertainment, Data Privacy & Corporate Laws
8	GOLD FIELD DEVELOPERS	Mr. Saif Tumbi	Real
9	MIND	Ms. Jinisha Bhatt	
10	HI-TECH AIRCON	Mr. Bakul Shah	Total HVAC Solutions
11	HUE	Mr. Bhushan Kalap	Painting Mural Sculpture Artefacts
12	KANGAROO FURNITURE	Mr. Mihir Gada	Kitchen, Wardrobe, Bed & Office
13	KEMTREE ENTERPRISES PVT. LTD.	Mr. Ronak Shah	Industrial Lubricants, Grease & Cleaners
14	KIRAN HARWANI	Ms. Kiran Harwani	Business opportunities for Insurance advisors in Health Industry
15	MAYBANK	Mr. Chetan Shenoy	Banking
16	MSME SUPPORT CENTRE	Mr. Bajrang Lal Kankani	We envisage to providing all auxiliary services to MSME's under one roof so that entrepreneurs can focus on its core activity and grow steadily. We are specializing in spreading awareness of Government programs for strengthening and developing MSME amongs
17	ORAGE DIGITAL PVT. LTD.	Mr. Amit Shah	Hardware & Software Technology
18	PAWAN PARMESHWAR CAPITAL PVT. LTD.	Mr. Pawankumar Choudhary	Smat Box Advisors Offers Investment Solutions Catering to Every Need And Risk Profile
19	PENVMEDIAMs.	Neha Ved	Communication Services & Consulting
20	PERFECT PLANTEX INDUSTRIES LTD	Mr. Suresh Podar	Plastic Yarn Carriers
21	QTECH SOFTWARE PVT. LTD.	Mr. Paresih Parihar	IT/ITes And Software Products
22	RAJDEEP INDUSTRIES	Mr. Suresh Chaurasia	Transformer, Rectifiers & Servo Voltage & Stabilizer
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25	V M & ASSOCIATES	Ms. Vidhya Mangavde	Legal
26	VASTU WITH PALLAVI	Ms. Pallavi Desai	Vastu, Astrology, Numerology, Consultancy, Spiritual Guidance
27	YASH PERSONNAL SERVICES LLP	Mr. Yashwant Bhargale	Professional Services For Labour Law Compliances

Understanding Business Acumen



Business Acumen is the ability to resolve business challenges in your favour by making **smart and informed decisions**. It is an important competency for employees who will be leaders of the organization tomorrow.

Every business and department face challenges, big or small, daily. Employees are expected to understand these challenges, implication of the challenge and finally resolve them favourably. Typically, “challenges” force you to make a

trade-off. The trade-off is that to get the benefit you will have to spend either more money, time, energy, space or material.

In order to resolve the challenges employees must be technically, commercially and behaviourally equipped to do so. And the degree of proficiency required varies with the nature of the challenge. For example, if you have categorized customers into Platinum, Gold and Silver, then it will most often be worth resolving a Platinum Customer complaint

at top most priority, while that of a Silver category customer, the priority can be less.

Do your employees know how much loss it is if you lose a Platinum Customer (one need not show the hit to bottom line, any other way to show the importance such as how much it costs to get a Platinum customer versus a Silver customer is good enough for the employees to understand the *degree of difference*).



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Challenges exist in Sales, Manufacturing, Finance, IT, HR - everywhere. As employees become mature in the organization, it is expected of them to resolve more complex issues. In order to resolve complex issues, employee must be equipped and proficient in 5 areas of business. We call these five areas the 5IQs of Business Acumen. The illustration below shows the 5 IQs that each employee with 3 years or more experience should build in order to resolve complex issues

Financial IQ – Financial IQ or financial acumen is the ability to understand business finance. At the minimum, understand the three important financial statements (Income, Balance Sheet, Cash Flow) and using them to

analyse (self and competition business) and resolve challenges.

Customer IQ – This is one of the most important IQ at beginner levels. Knowing your products / service, why customers prefer them to others and how customers decide in buying is important for your employees to take the right decision in front of the customers.

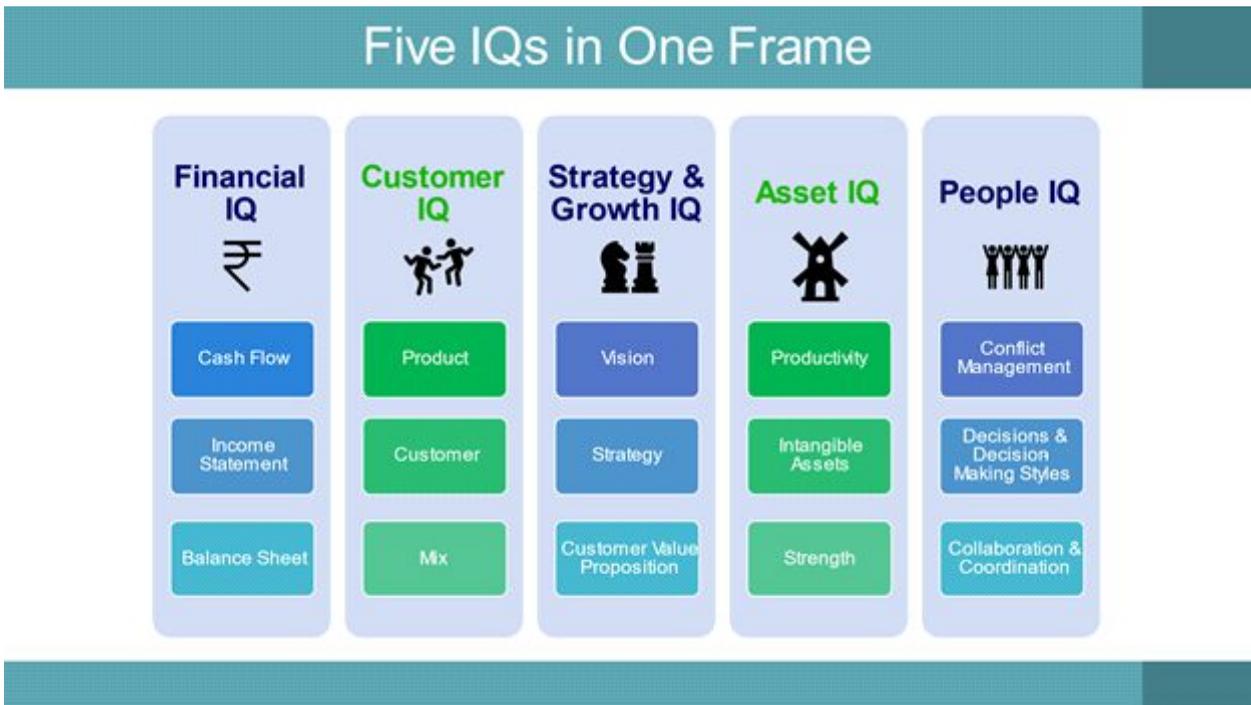
Strategy IQ – Understand how your organization competes and how employees can contribute to strengthen your position in the market. Understand the strengths and weakness of your company and that of competitors.

Asset IQ – Each organization provides assets to it employees which they use to add value. Understanding about Assets and how their utilization affects the organization performance is essential for generating value.

People IQ – Many leaders fail because of their inability to manage and lead their people. While many are technically very sound but they are not able to either motivate employees or resolve conflicts that hamper organization growth. People IQ focuses on building ability to lead people to get the work done.

More specifically, the top three areas under each IQ where strengthening employees knowledge and skills will lead to better business growth is given in the illustration below called the **Business Acumen One Frame Placemat**. Senior employees can use this placemat as a reference table of content to coach their juniors.

*By Gangadhar Mutathi Cube Acumen
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What's aiding India's journey to becoming a trillion dollar manufacturing powerhouse

India is ready to seize a trillion dollar manufacturing export opportunity as megatrends that received a boost during the Covid-19 pandemic propel the country forward. Shifting geopolitics, government initiatives, India's skilled workforce and R&D capabilities, and even its smaller carbon footprint compared to China are factors that are driving the growth.

According to a report by Bain & Company titled 'The Trillion Dollar Manufacturing Exports Opportunity for India' the country is expected to hit \$1 trillion in manufacturing exports by fiscal year 2027-28. Six mega trends that received a boost during the pandemic are reportedly propelling India's journey.

India could become a trillion dollar manufacturing powerhouse by FY28 as favourable tailwinds put the country on a steep trajectory of growth.

Interestingly, the Covid-induced spur in fast tracking changes that were already in progress has helped the country catapult to a position from where it can pivot toward grabbing a greater share of exports worldwide.



According to a report by Bain & Company titled 'The Trillion Dollar Manufacturing Exports Opportunity for India' the country is expected to hit \$1 trillion in manufacturing exports by fiscal year 2027-28. Six mega trends that received a boost during the pandemic are reportedly propelling India's journey.

India has been seeking to rival and replace neighbour China as the manufacturing hub of the world. The geopolitical shift caused by the pandemic and the Ukraine war has helped India consolidate its position as a reliable power while China's image has taken a beating in the last two years – it pushed back against western suspicions over activities in Wuhan - the epicentre of the Covid outbreak - then subsequent stringent zero-Covid policies brought sputtering economic activity to a standstill. China's trade wars with the US, expansionist ambitions, opposition to "American hegemony" and questionable forced labour camps are other reasons that western companies could divert their investments to India.

This is the opportunity India has been waiting for. Despite being the sixth largest economy in the world, India contributes only 1.6 per cent to global trade while China contributes 15 per cent, the US 8.3 per cent, Germany 7.9 per cent, Japan 3.7 per cent and UK 2.3 per cent, according to the report.

The last two years injected growth into India's exports pushing manufacturing exports in FY2021-22 to an unprecedented \$418 billion. This was a 40 per cent growth over the previous year when manufacturing exports stood at \$290 billion. India's pre-pandemic peak was recorded in FY2018-18 at \$328 billion.

The tailwinds

According to the Bain & Company report, 6 megatrends are pushing India toward a trillion dollar prize. These are supply chain diversification, sectoral advantages, government initiatives, capex-led growth, mergers and acquisitions, private equity (PE)/ Venture Capital (VC) led investments.

Post lockdown, countries started diversifying their China-centred supply chains after constraints and blockades caused shortages even as demand soared when economic activity restarted. The report said that Japan sourced its requirements from India, bypassing China. American companies also favoured India among the top four destinations for relocation of operations. India's smaller carbon footprint (1.4 per cent above 2019 levels) also drew companies that were looking for alternatives to China whose emissions were 6 per cent above 2019 levels last year.

The report said that government initiatives like product-linked incentive schemes were attracting large investments particularly in sector like electronics, pharmaceutical, automotive, advanced chemistry cell (ACC) battery, solar and white goods (home appliance).

The report also noted that "foreign direct investment policy initiatives aimed at decreasing the FDI restrictive index have augmented capital inflow". Besides these, key free trade agreements (FTAs) signed by India with UAE and Australia (as well as others under negotiation) are likely to boost bilateral trade and drive export-led growth.

Capital expenditure creates long-term assets for the country. It also includes loan repayment that reduces liability. For FY 23, the government budgeted a 35 per cent increase in year-over-year capital expenditure to \$100 billion.

The report noted that there were \$108 billion merger and acquisition deals in India in 2021. Of these 80 per cent were first time buyers and 15.7 per cent of them were in the manufacturing sector. This means more and more companies are sensing an opportunity to drive their growth by acquiring new capabilities and entering new market segments.

Lastly, private equity investments in Indian firms were up by 55 per cent since 2019, hitting a record of \$70 billion in 2021. PE/VC led growth was witnessed in chemical, pharmaceutical, automotive and electronic sectors, says the report.

Sectoral growth

India has several advantages in the six sectors that are expected to drive exports over the decade. With India's strong research and development capabilities, cost advantage and supplier base, the chemical industry is poised for exponential growth at CAGR (compound annual growth rate) 19-23 per cent.

India can become a mobile phone manufacturing hub with its manufacturing and R&D capabilities in the semiconductor industry focused on chip design. The electronics industry is expected to grow at CAGR 35-40 per cent.

India's emphasis on automobile manufacture, including EVs, should help the sector grow at a CAGR of 15-18 per cent. Textiles and apparels exports, whose manufacture benefits from lower wages in India, will grow at 13-16 per cent and drugs and pharmaceutical exports will grow at a CAGR of 16-18 per cent.



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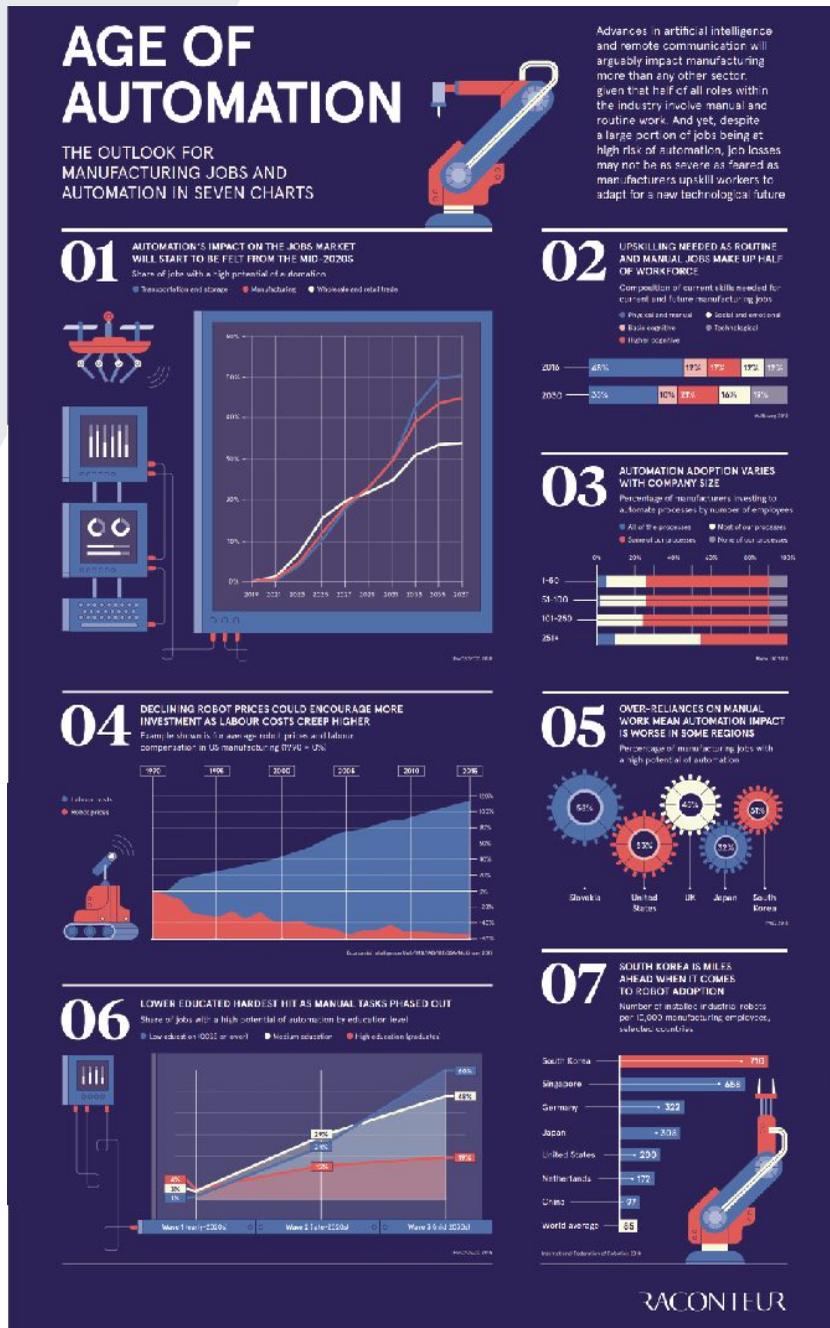
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THE OUTLOOK FOR AUTOMATION AND MANUFACTURING JOBS IN SEVEN CHARTS



While it's still incredibly difficult to estimate the ultimate impact of automation and AI on the economy, the picture is starting to become a bit clearer as projections begin to converge.

Today's infographic comes to us from Raconteur, and it highlights seven different charts that show us how automation is shaping the world – and in particular, the future outlook for manufacturing jobs.

The Age of Automation

The precise details are up to debate, but here are a few key areas that many experts agree on with respect to the coming age of automation:

Half of manufacturing jobs worked today are spent on manual jobs.

In an analysis of North American and European manufacturing jobs, it was found that roughly 48% of hours primarily relied on the use of manual or physical labor.

By the year 2030, it's estimated that only 35% of time will be spent on such routine work.

Automation's impact will be felt by the mid-2020s.

According to a recent report from PwC, the impact on OECD jobs will start to be felt in the mid-2020s.

By 2025, for example, it's projected that 10-15% of jobs in three sectors (manufacturing, transportation and storage, and wholesales and retail trade) will have high potential for automation.

By 2035, the range of jobs with high automation potential will be closer to 35-50% for those sectors.

Industrial robot prices are decreasing.

Industrial robot sales are sky high, mainly the result of falling industry costs.

This trend is expected to continue, with the cost of robots falling by 65% between 2015 and 2025.

With the cost of labor generally rising, this makes it more difficult to keep low-skilled jobs.

Technology simultaneously creates jobs, but how many?

One bright spot is that automation and AI will also create jobs, likely in functions that are difficult for us to conceive of today.

Historically, technology has created more jobs than it has destroyed.

AI alone is expected to have an economic impact of \$15.7 trillion by 2030.

Unfortunately, although experts agree that jobs will be created by these technologies, they disagree considerably on how many. This important discrepancy is likely the biggest x-factor in determining the ultimate impact that these technologies will have in the coming years, especially on the workforce.

The Outlook for Automation and Manufacturing in Seven Charts

View the high resolution version of today's graphic by clicking here.

Over the last decade, the prospect of mass automation has seemingly shifted from a vague possibility to an inescapable reality.

EMOTIONAL CONTROL: THE HIDDEN SECRET TO BUSINESS SUCCESS

Founder of Winterspring Capital, where you can invest in multifamily real estate passively without the headaches of being a landlord.

We all grow up hearing about the importance of intelligence, but the word itself is sometimes misunderstood. While most people probably wouldn't swear by an IQ test as the truest measuring stick of intelligence, it's generally considered to be a pretty good measure. The name "intelligence quotient" certainly helps encourage this line of thinking. Yet, in reality, one's IQ is just a component of their overall intelligence. The general public has become increasingly aware of IQ's cousin, EI (popularly referred to as EQ), which stands for emotional intelligence.

Emotional intelligence is concerned with your ability to manage your own emotions, as well as how well you perceive and interact with the emotions of others. While there are tests out there that claim to be able to measure your EI, the general idea and importance of emotional intelligence are what we're concerned with as business leaders. While the utility of having a high IQ might be intuitively apparent to us, we're now seeing evidence stack up that emotional intelligence is just as important.

Google has been conducting research for

over a decade on what traits make for the best managers under their Project Oxygen program. They've distilled all of their observations into ten key behaviors shared by the most successful managers. What may come as a surprise to many people is that the list is dominated by traits more associated with emotional intelligence than IQ. Some examples include, but are not limited to: "creates an inclusive team environment, showing concern for success and well-being," "is a good communicator — listens and shares information," and "is a strong decision maker." Some of you might be wondering why I would interpret "is a strong decision maker" as a trait related to emotional intelligence rather than IQ. Research actually suggests that

emotional intelligence is fundamental to good decision making in business. Study participants with lower awareness of their own emotions were significantly more risk-averse when they were experiencing anxiety, whereas individuals with higher emotional awareness could behave as they normally would even under a state of anxiety.

While, in hindsight, this appears to be common sense, spelling out the connection between the two is still important due to how little energy many of us put into trying to understand how our own emotions are influencing our behavior. This conscious effort to understand our emotions is known



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as metacognition: the awareness of one's own thought processes and what causes them to emerge. Once you're aware of the importance of emotional control and how to keep track of it consciously through metacognition, how can you apply this knowledge to your business?

Review badly executed or failed decisions you've made due to emotion.

Think of all those times when your emotions influenced your decision making in your business—what would you have done differently if you had been more rational, and how can you avoid your emotions getting the best of you in similar situations in the future? It might not be pleasant to thumb through negative memories, but that's a critical component of being a responsible leader, anyways. Were you aware in the moment of the role your emotions were playing in your poor decision making? If yes, have you been making constructive steps to remain aware of those same emotional tendencies that steered you wrong before, so you can lessen their hold over your decision making? If no, what sort of mental routines can you create for yourself so that you're more in tune with your own emotions? Some people are born with stellar emotional control, but the rest of us can learn emotional mastery as well. You just have to literally invent mental processes unique to your own personality and history that allow your conscious mind to suppress the influence of your emotions. The key is awareness: Without being self-aware when your emotions are running hot, you truly can't take any action to correct your behavior. Once you're aware, you're able to catch yourself in the act and restrain yourself.

Keep track of your emotions as you go through your day.

In addition to reviewing how emotions have intersected with your business in the past, you also need to build those emotional awareness muscles so you're prepared moving forward to handle them better. Keep a log of situations where you felt emotional throughout each day, what the triggers were and how you felt you responded. Logging your emotions can either be a permanent practice or a temporary training regimen to increase your awareness. Once you have a firm grasp on your own emotions, meditating quietly on your behavior each day can make you more in tune with your actions and put you in greater conscious control of yourself.

All of us have experiences where our emotions have held us back from accomplishing something. It's simply part of the human experience. Yet, with all the focus on technical skills and raw IQ scores in our society, the importance of taming one's emotions was

somewhat neglected by popular culture for many decades. We've entered a new age, however, where people are more in tune with themselves and one another. As business leaders, we have a duty to be at the forefront of this exploration into how we can become more emotionally intelligent human beings, both for the benefit of our company's profitability, but even more importantly, to benefit our employees, customers, partners and ourselves.

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Artificial intelligence (AI) vs. machine learning (ML): Key comparisons

Within the last decade, the terms artificial intelligence (AI) and machine learning (ML) have become buzzwords that are often used interchangeably. While AI and ML are inextricably linked and share similar characteristics, they are not the same thing. Rather, ML is a major subset of AI.

AI and ML technologies are all around us, from the digital voice assistants in our living rooms to the recommendations you see on Netflix.

Despite AI and ML penetrating several human domains, there's still much confusion and ambiguity regarding their similarities, differences and primary applications.

Here's a more in-depth look into artificial intelligence vs. machine learning, the different types, and how the two revolutionary technologies compare to one another.

What is artificial intelligence (AI)?

AI is defined as computer technology that imitate(s) a human's ability to solve problems and make connections based on insight, understanding and intuition

The field of AI rose to prominence in the 1950s. However, mentions of artificial beings with intelligence can be identified earlier throughout various disciplines like ancient philosophy, Greek mythology and fiction stories.

One notable project in the 20th century, the Turing Test, is often referred to when referencing AI' history. Alan Turing, also referred to as "the father of AI," created the test and is best known for creating a code-breaking computer that helped the Allies in World War II understand secret messages being sent by the German military.

The Turing Test, is used to determine if a machine is capable of thinking like a human being. A computer can only pass the Turing Test if it responds to questions with answers that are indistinguishable from human responses.

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Three key capabilities of a computer system powered by AI include intentionality, intelligence and adaptability. AI systems use mathematics and logic to accomplish tasks, often encompassing large amounts of data, that otherwise wouldn't be practical or possible.

Common AI applications

Modern AI is used by many technology companies and their customers.

Some of the most common AI applications today include:

Advanced web search engines (Google)

Self-driving cars (Tesla)

Personalized recommendations (Netflix, YouTube)

Personal assistants (Amazon Alexa, Siri)

One example of AI that stole the spotlight was in 2011, when IBM's Watson, an AI-powered supercomputer, participated on the popular TV game show Jeopardy! Watson shook the tech industry to its core after beating two former champions, Ken Jennings and Brad Rutter.

Outside of game show use, many industries have adopted AI applications to improve their operations, from manufacturers deploying robotics to insurance companies improving their assessment of risk.

Types of AI

AI is often divided into two categories: narrow AI and general AI.

Narrow AI: Many modern AI applications are considered narrow AI, built to complete defined, specific tasks. For example, a chatbot on a business's website is an example of narrow AI. Another example is an automatic translation service, such as Google Translate. Self-driving cars are another application of this.

General AI: General AI differs from narrow AI because it also incorporates machine learning (ML) systems for various purposes. It can learn more quickly than humans and complete intellectual and performance tasks better.

Regardless of if an AI is categorized as narrow or general, modern AI is still somewhat limited. It cannot communicate exactly like humans, but it can mimic emotions. However, AI cannot truly have or "feel" emotions like a person can.

What is machine learning (ML)?

Machine learning (ML) is considered a subset of AI, whereby a set of algorithms builds models based on sample data, also called training data.

The main purpose of an ML model is to make accurate predictions or



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decisions based on historical data. ML solutions use vast amounts of semi-structured and structured data to make forecasts and predictions with a high level of accuracy.

In 1959, Arthur Samuel, a pioneer in AI and computer gaming, defined ML as a field of study that enables computers to continuously learn without being explicitly programmed.

An ML model exposed to new data continuously learns, adapts and develops on its own. Many businesses are investing in ML solutions because they assist them with decision-making, forecasting future trends, learning more about their customers and gaining other valuable insights.

Types of ML

There are three main types of ML: supervised, unsupervised and reinforcement learning. A data scientist or other ML practitioner will use a specific version based on what they want to predict. Here's what each type of ML entails:

Supervised ML: In this type of ML, data scientists will feed an ML model labeled training data. They will also define specific variables they want the algorithm to assess to identify correlations. In supervised learning, the input and output of information are specified.

Unsupervised ML: In unsupervised ML, algorithms train on unlabeled data, and the ML will scan through them to identify any meaningful connections. The unlabeled data and ML outputs are predetermined.

Reinforcement learning: Reinforcement learning involves data scientists training ML to complete a multistep process with a predefined set of rules to follow. Practitioners program ML algorithms to complete a task and will provide it with positive or negative feedback on its performance.

Common ML applications

Major companies like Netflix, Amazon, Facebook, Google and Uber have ML a central part of their business operations. ML can be applied in many ways, including via:

- Email filtering
- Speech recognition
- Computer vision (CV)
- Spam/fraud detection
- Predictive maintenance
- Malware threat detection

Business process automation (BPA)

Another way ML is used is to power digital navigation systems. For example, Apple and Google Maps apps on a smartphone use ML to inspect traffic, organize user-reported incidents like accidents or construction, and find the driver an optimal route for traveling. ML is becoming so ubiquitous that it even plays a role in determining a user's social media feeds.

AI vs. ML: 3 key similarities

AI and ML do share similar characteristics and are closely related. ML is a subset of AI, which essentially means it is an advanced technique for realizing it. ML is sometimes described as the current state-of-the-art version of AI.

1. Continuously evolving

AI and ML are both on a path to becoming some of the most disruptive and transformative technologies to date. Some experts say AI and ML developments will have even more of a significant impact on human life than fire or electricity.

The AI market size is anticipated to reach around \$1,394.3 billion by 2029, according to a report from Fortune Business Insights. As more companies and consumers find value in AI-powered solutions and products, the market will grow, and more investments will be made in AI. The same goes for ML — research suggests the market will hit \$209.91 billion by 2029.

2. Offering myriad benefits

Another significant quality AI and ML share is the wide range of benefits they offer to companies and individuals. AI and ML solutions help companies achieve operational excellence, improve employee productivity, overcome labor shortages and accomplish tasks never done before.

There are a few other benefits that are expected to come from AI and ML, including:

- Improved natural language processing (NLP), another field of AI
- Developing the Metaverse
- Enhanced cybersecurity
- Hyperautomation
- Low-code or no-code technologies
- Emerging creativity in machines

AI and ML are already influencing businesses of all sizes and types, and the



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broader societal expectations are high. Investing in and adopting AI and ML is expected to bolster the economy, lead to fiercer competition, create a more tech-savvy workforce and inspire innovation in future generations.

3. Leveraging Big Data

Without data, AI and ML would not be where they are today. AI systems rely on large datasets, in addition to iterative processing algorithms, to function properly.

ML models only work when supplied with various types of semi-structured and structured data. Harnessing the power of Big Data lies at the core of both ML and AI more broadly.

Because AI and ML thrive on data, ensuring its quality is a top priority for many companies. For example, if an ML model receives poor-quality information, the outputs will reflect that.

Consider this scenario: Law enforcement agencies nationwide use ML solutions for predictive policing. However, reports of police forces using biased training data for ML purposes have come to light, which some say is inevitably perpetuating inequalities in the criminal justice system.

This is only one example, but it shows how much of an impact data quality has on the functioning of AI and ML.

Also read: What is unstructured data in AI?

AI vs. ML: 3 key differences

Even with the similarities listed above, AI and ML have differences that suggest they should not be used interchangeably. One way to keep the two straight is to remember that all types of ML are considered AI, but not all kinds of AI are ML.

1. Scope

AI is an all-encompassing term that describes a machine that incorporates some level of human intelligence. It's considered a broad concept and is sometimes loosely defined, whereas ML is a more specific notion with a limited scope.

Practitioners in the AI field develop intelligent systems that can perform various complex tasks like a human. On the other hand, ML researchers will spend time teaching machines to accomplish a specific job and provide accurate outputs.

Due to this primary difference, it's fair to say that professionals using AI or ML may utilize different elements of data and computer science for their projects.

2. Success vs. accuracy

Another difference between AI and ML solutions is that AI aims to increase the chances of success, whereas ML seeks to boost accuracy and identify patterns. Success is not as relevant in ML as it is in AI applications.

It's also understood that AI aims to find the optimal solution for its users. ML is used more often to find a solution, optimal or not. This is a subtle difference, but further illustrates the idea that ML and AI are not the same.

In ML, there is a concept called the 'accuracy paradox,' in which ML models may achieve a high accuracy value, but can give practitioners a false premise because the dataset could be highly imbalanced.

3. Unique outcomes

AI is a much broader concept than ML and can be applied in ways that will help the user achieve a desired outcome. AI also employs methods of logic, mathematics and reasoning to accomplish its tasks, whereas ML can only learn, adapt or self-correct when it's introduced to new data. In a sense, ML has more constrained capabilities than AI.

ML models can only reach a predetermined outcome, but AI focuses more on creating an intelligent system to accomplish more than just one result.

It can be perplexing, and the differences between AI and ML are subtle. Suppose a business trained ML to forecast future sales. It would only be capable of making predictions based on the data used to teach it.

However, a business could invest in AI to accomplish various tasks. For example, Google uses AI for several reasons, such as to improve its search engine, inco general public.

Identifying the differences between AI and ML

Much of the progress we've seen in recent years regarding AI and ML is expected to continue. ML has helped fuel innovation in the field of AI.

AI and ML are highly complex topics that some people find difficult to comprehend.

Despite their mystifying natures, AI and ML have quickly become invaluable tools for businesses and consumers, and the latest developments in AI and ML may transform the way we live.

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How to Harness The Power of Positive Thinking for Personal and Business Growth

Your thoughts have immense power over your reality. Learn how to control and utilize them for entrepreneurial success.

Are you an entrepreneur who is struggling to achieve business growth? Maybe you feel like everything is right, but things just aren't happening as you want them to. If this is the case, it may be time to change your mindset and focus on the power of positive thinking. This article will discuss how entrepreneurs can use positive thinking to succeed in their businesses. In addition, we'll talk about how to stay motivated and focused on your goals while overcoming obstacles along the way. So if you're ready to start achieving more in your business, keep reading!

Maintaining a positive mindset is one of the most important things for entrepreneurs. When facing challenges and obstacles, it's easy to get discouraged and give up. But if you can keep your head up and stay positive, you'll be much more likely to find success. There are a few things you can do to help yourself stay positive. Here are two unconventional ways to become a positive thinker.

Related: Positive Thoughts + Positive Actions = Positive Results

1. Finding your "why"

Many believe that positive thinking is about having happy thoughts and visualizing success. But it's much more than that. Positive thinking is about finding the silver lining when things are rough. It is to focus on what is rather than the lack.

Positive thinking is easy when you know your "why." When I first started learning about the impact of positive thinking, I would write down affirmations and repeat them three to four times a day. This system worked, but it was a lot of work. After a bit of self-growth, I learned and realized that positive thinking is about who you are, your core values, your life's purpose, passion and fulfillment. These aspects of your life keep you connected with your core when things get tough. Finding the silver lining in adversity gets easier when you know why you are doing what you're doing.

"He who has a why can endure any how," said Fredrick Nietzsche. As an entrepreneur, when I feel exhausted or burned out, connecting with my "why" almost always refreshes me and provides me with a burst of motivation and creativity. The "why" I am talking about is connected with your sense of purpose in life. It distinguishes you from your competitors because it is ultimately related to your passion. You will figure out the "how" of things when you stay connected with your "why," which is what positive thinking is all about.

Your "why" is not your business goal. Your business goals are what you achieve with your purpose. For example, my business goal is to make \$200,000 in revenue this year. But my "why" is to make a difference in the lives of as many people as possible and not be limited to 1-1 service. This "why" keeps me motivated to work on my digital courses along with 1-1 counseling and coaching.

See the difference? When you connect with your "why," your business goals become a vehicle to achieve something far more significant than just making money, and it helps you stay positive on the course.

2. The self-image

Have you ever wondered why some people seem to achieve their goals while others struggle effortlessly? A big part of it has to do with self-image. Your self-image is the way you see yourself in your mind. It's the story you tell yourself about who you are and what you're capable of achieving.

If you have a negative self-image, you'll probably believe you're not good enough to achieve your goals. You'll tell yourself that you're not intelligent,

talented or lucky. As a result, you'll likely give up before you even start.

Related: 6 Techniques You Can Use to Boost Your Career Self-Confidence

On the other hand, if you have a positive self-image, you'll believe you can achieve anything you set your mind to. You'll see yourself as a capable and successful individual, and you'll be more likely to take action and persevere when things get tough.

Developing a positive self-image means automated positive thinking. When you have a positive self-image, you automatically start thinking positively because you focus on who you want to be instead of what you think you lack. Your positive self-image becomes the north star for your subconscious mind. You automatically see and attract positive things instead of working with affirmations, correcting thoughts and other forced positive thinking methods.

Steps to becoming a positive thinker

Start with your why. What is your purpose, and what are your core values?

Make a list of things you love about yourself and the things you love to do. This can help you create a positive self-image.

Create an image of who you want to be. Your ideal image. Keep this image in front of you all the time. This will be your north star of positive thinking.

Try your best to think and behave as if you already are your ideal image person. When you realize any negative or limiting thought intruding, ask yourself, would my excellent image think or behave this way? If the answer is "No," gently remind yourself to align your thoughts and actions with your perfect image.

This simple method of staying connected to my "why" and having a positive self-image helps me change my limiting and negative thinking in a snap. When you have a positive self-image combined with a strong "why," you'll believe you can achieve anything you want. You'll see yourself as a capable and successful individual, and you'll be more likely to take action and persevere when things get tough. So give this method a try. It will help you too.

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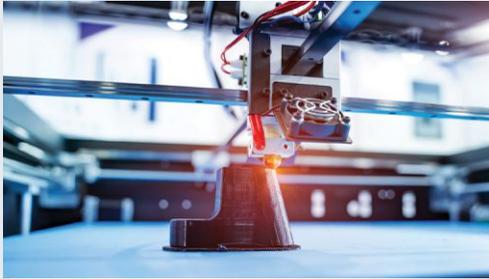
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The Expanding Universe of 3D Printing

IMTS exhibitors add up tech innovations that are transforming how products are made

Additive manufacturing is continually evolving in applications, materials, and design and production impact. (Stock image)

Additive manufacturing stepped into the manufacturing spotlight when America Makes was established in 2012 as the first of the



Manufacturing USA Innovation Institutes. With a focus on additive manufacturing and its rapidly expanding reach of related technologies, the organization sees its mission as nothing less than supporting the wholesale transformation of manufacturing in the United States.

Time spent in the Additive Manufacturing pavilion at IMTS 2022 will confirm this mission is well under way. From machine builders, materials specialists, software and network providers, and inspection solutions, among many more, there seems to be virtually no limit to the potential applications that additive manufacturing can address. Here's a selection of exhibitors to tempt further investigation.

Beginning with America Makes (Booth 338786), the American Society of Testing and Materials (ASTM International) and its Additive Manufacturing Center of Excellence (AM CoE) are participating in three new America Makes projects aimed at advancing the adoption of additive manufacturing. These projects, totaling more than \$1 million in combined efforts, address such

critical aspects of additive manufacturing as training, inspection, qualification approaches, and in-process monitoring. "We are proud to be selected to launch these projects that will train the AM industry's workforce and equip them with new tools to solve quality and inspection problems," said Mohsen Seifi, ASTM International's director of global additive manufacturing programs. "America Makes has been a key contributor in the development and maturation of AM technologies, with key insight on the important role standardization and training play in further adoption and industrialization of additive manufacturing," Seifi added.

Projects funded by America Makes include:

--Introductory Inspection and Quality Assurance of Additive Manufacturing using the AMES Test Artifact—This project will develop an introductory course to quality assurance and inspection for additive manufacturing, intended for audiences ranging from beginners to QA or AM professionals who wish to expand their existing knowledge.

--Best Practices for Additive Manufacturing Part Families Relating to Product Qualification & Certification—This project will develop definitions, best practices, and guidance to enable the application of a part family framework for qualification and certification (Q&C), enabling qualifying similar parts using shared/common material data and reducing both time and cost. The project includes participation of dozens of aerospace and defense corporations including Boeing, Airbus, Raytheon Technologies, Northrop Grumman, and Lockheed Martin.

--Powder Bed Fusion (OFF-RAMP) – This project will develop and assess methods for mitigating defects in metal powder bed fusion, once they are detected by in-process monitoring tools.

The AM CoE aims to accelerate the development and adoption of game-changing technologies by supporting standardization, developing training and certification programs, and providing market intelligence and advisory services.

Acquisitions Increasing

Markforged Inc. (Booth 432305), a builder of 3D printing machines, is also an example of the economic impact of the additive manufacturing sector. In July, the Watertown, Mass.-based company that describes itself as the creator of the integrated metal and carbon fiber additive manufacturing platform, known as The Digital Forge, announced it has entered into a definitive agreement with Höganäs AB to acquire Digital Metal, maker of a leading binder jetting solution. This extends Markforged's capabilities into high-throughput production of metal additive parts.



Markforged sees powder binder jetting as a highly scalable additive manufacturing technology for production-grade parts using a variety of metal materials. Powder binder jetting complements existing Digital Forge offerings, and promises to expand Markforged's market by addressing customer needs.

"With the Digital Metal acquisition, Markforged is advancing our vision for distributed manufacturing by enabling reliable, high-volume production of precise metal parts at the point of need," said Shai Terem, president and CEO of Markforged. "Infusing Digital Metal's solution into The Digital Forge platform allows us to address new applications in the medical, automotive, luxury goods, and other industries."

As part of the transaction, Markforged will pay Höganäs about \$32 million in cash, along with 4.1 million shares of Markforged common stock and

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another \$1.5 million in cash to settle certain inter-company balances, subject to certain adjustments. The deal is expected to close in the third quarter of 2022.

Replacing Metal Parts with Engineered Plastics



Another growing trend is more closely integrating traditional metal-removal manufacturing methods and additive manufacturing. The ARGO 500 platform from Houston-based Roboze Inc. (Booth 433016) allows the replacement of metals in numerous

applications with engineered plastics. This delivers enormous advantages in terms of lightweighting, mechanical strength, workability, and chemical resistance, according to the company. Other purported benefits include repeatable, controlled, and traceable systems that enable customized production for individual customers worldwide.

Roboze said everything within the ARGO 500 is designed to bring 3D printing into the era of industrial production of customized medium batches (up to 3,000 parts per year on a single system), reducing time and costs for manufacturing companies.

In addition to performance and maximum reliability guaranteed by the integrated control platform, the ARGO 500 can count on extreme scalability and flexibility, in terms of hardware and software. This technological evolution allows the application of the manufacturing as a service model, where additive manufacturing centers produce goods close to the point of use, reducing inventory and shipping costs while improving product design, delivery, and security.

Going Big with Large-Format 3D Printing

Thermwood Corp. (Booth 433200) makes large-scale additive manufacturing (LSAM) equipment for various industries and a growing number of interested manufacturers. Used to produce large-

to very-large-sized components from reinforced thermoplastic composite materials, LSAM equipment can make industrial tooling, masters, patterns, molds, and production fixtures for aerospace, automotive, foundry, and marine applications.

Featuring a unique mix of machine design and material science, LSAM equipment and process lay down a large bead of thermopolymer at room temperature, which the company described as essentially an exercise in controlled cooling. Polymer cooling determines print speed, while print head output determines how large a part can be printed in the layer time available. Some LSAM print heads can print well over 500-lbs-per-hour [22-kg/hr], making very large parts possible. Thermwood makes LSAM machines in sizes from 10x10', up to 10x100' [3x3-m - 3x30-m]



work areas that both print and trim thermopolymer components. Dubbed Vertical Layer Printing, large print beads plus Thermwood's patented compression wheel create solid, fully fused, virtually void-free printed structures that can sustain vacuum in a pressurized autoclave at elevated temperature without the need for expensive coatings, according to the Dale, Ind.-based company.

French Heat-Treating Partners

Further extending the reach for full-spectrum additive manufacturing, AddUp Inc. (Booth 433133), headquartered in Cébazat, France, has signed a partnership agreement with ECM Group, a thermal solutions manufacturer headquartered in Grenoble, France, to develop



thermal treatment solutions for additively manufactured parts.

"Heat treatment operations are just as important as the 3D-printing phase itself, both to reduce the internal stresses generated during the 'lasering' phase and to adapt the microstructure of the material and its properties," stated Jean Rivoire, Parts Production Manager at AddUp. "This is why, within AddUp, we are seeking to strengthen this expertise with one of the market leaders; both to reinforce our internal production capacities and to offer a complete solution to our customers wishing to integrate the production of parts made in 3D metal."

The companies aim to create and develop solutions that will help current and prospective customers reduce their manufacturing costs and lead times, while improving the performance of AM-produced parts. They will collaborate on a development program to define the appropriate specifications for heat-treatment solutions adapted to additive manufacturing applications. The ECM Group will design and industrialize a suitable vacuum furnace system according to the specifications defined during this joint development program.

Prepare to have your definitions of production extended and transformed by further investigation of the Additive Manufacturing pavilion at IMTS.

By Ray Chalmers

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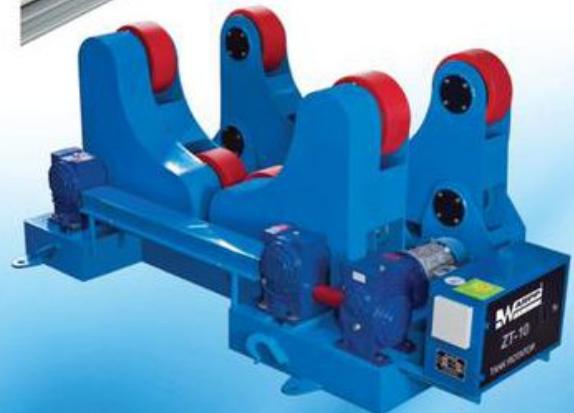
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Corporate Off.: Roman House, Sector No. 1, Plot No. 7& 9, Chedda Nagar, Chembur (W), Mumbai - 400 089 - INDIA

99 3026 0773 / 96 99229997

waterwise@romangroup.in | waterwisesystems.in | romangroup.in



BOMBAY INDUSTRIES ASSOCIATION



ISSUANCE OF CERTIFICATE OF ORIGIN

Bombay Industries Association was established in the year 1948. BIA holds a unique position in the industrial world. It is a forum of Industrialists, Businessmen, Exporters, Importers and Professionals having more than 1000 members, representing Small, Medium and Large scale industries. BIA represents a cross section of industries. BIA is registered under Section 25 of the Companies Act and an accredited ISO 9001-2008 organization. The Bombay Industries Association is authorised by the Ministry of Commerce, Government of India to issue Certificate of Origin in respect of goods exported from India. Certificate of origin is a document which indicates that the goods are of origin of particular country, as mentioned therein. This certificate is sent by the exporter to the importer. The Bombay Industries Association will also attest Export Documents like Invoices, Packing List, Declaration etc. as required by the applicant for facilitating their trade activities.

The association has made necessary arrangement for issuing the Certificate of Origin and attestation of export related documents. Exporter can avail the Certificate of Origin on the same day of submission of relevant documents. If it is necessary, the association can also send this Certificate of Origin by courier. This facility is available to all exporters (Member of BIA or Non-Members).

Registration Procedure:

An Exporter needs to provide initially, an Indemnity Bond on a Non-Judicial Stamp Paper of Rs. 200/-, along with KYC (the specimen of the Indemnity Bond and KYC are available on our website and also in our office). Based on this indemnity Bond and KYC, the association will register the exporter and will provide BIA COO Code. This will be the reference number for future transaction regarding COO. The member has to quote BIA COO Code on each application for certification and in future correspondence. Every exporter should submit this indemnity bond initially to Association along with KYC.

Why Indemnity Bond?

The Indemnity Bond is required for the security purpose. BIA gives this Certificate of Origin to its members or non-members on the execution of an Indemnity Bond in favour of the Association.

The responsibility for any complications arising out of issue of Certificate of Origin by the Association is on the exporters requesting for the Certificate. The signing authority of Association is signing the certificate of origin on basis of the indemnity bond.

After registration of the company:

Exporters will have to collect blank forms of COO from the association and submit the same with covering letter + 5 copies of the Invoice + 5 copies of Packing List + Shipping proof i.e. Bill of Lading / Airway Bill / Lorry Receipt etc. + a full set of Certificate of Origin + 5 copies of any other documents / declarations + the charges for COO.

Charges:

Description (Upto 4 Copies + 1 Copy For BIA Record)	BIA Members	Non-Members
Certificate of Origin (5 Copies)	Rs. 84.75 + 15.25 = Rs. 100/-	Rs. 100 + 18 = Rs. 118/-
Exporter's Invoices (upto 5 Copies)	Rs. 84.75 + 15.25 = Rs. 100/-	Rs. 100 + 18 = Rs. 118/-
Packing List (upto 5 Copies)	Rs. 84.75 + 15.25 = Rs. 100/-	Rs. 100 + 18 = Rs. 118/-
Any other Declaration (upto 5 Copies)	Rs. 93.23 + 16.77 = Rs. 110/-	Rs. 131.36 + 23.64 = Rs. 155/-
Same No. & Same Date (upto 5 Copies)	Rs. 93.23 + 16.77 = Rs. 110/-	Rs. 131.36 + 23.64 = Rs. 155/-
Amendments / Corrections	Rs. 59.33 + 10.67 = Rs. 70/-	Rs. 67.80 + 12.20 = Rs. 80/-
Supply of 10 Sets of blank Certificate of Origin	Rs. 85.60 + 15.40 = Rs. 101/-	Rs. 85.60 + 15.40 = Rs. 101/-
Registration Fees for New Registration with COO	NIL	Rs. 635 + 18%GST = Rs. 750/-
Above charges are including 18% GST		

Exporter can pay charges amount by Cash/Cheque/DD/RTGS, in favour of "Bombay Industries Association" along with the application on their company letterhead. Non-Members registering for Certificate of Origin services will be charged one time, enrolment fee of Rs. 750/- (Rs. Seven Fifty Only), payable at our counter.

Timing for issuance of Certificate of Origin will be: Monday to Friday -: 10:00 AM to 5:00 PM

Secretary, Contact for further information: Mr. K. Sundareswaran, Tel. No.:- 022- 25129580

Email: - bia.ind.assn@gmail.com, office@biaindia.org, Web: - www.biaindia.org





BOMBAY INDUSTRIES ASSOCIATION

Tel. Nos. 25169663/2512 9580 * Fax : 25165303
E-mail: office@biaindia.org; bia.ind.assn@gmail.com;
Website: www.biaindia.org

APPLICATION FORM FOR MEMBERSHIP

The Secretary,
Bombay Industries Association
Sahakar Bhavan, L. B. S. Marg. Narayan Nagar,
Ghatkopar (W) Mumbai - 400 086

Dear Sir,

I/We wish to become a **PATRON / LIFE / ASSOCIATE / ORDINARY** (Choose appropriate one) Member of your Association. I/We request you to enroll me/us as per the rules and regulations in force. I/We agree to abide by the aims and objects of the Association and also the rules and regulations that may be amended / revised from time to time.

I/We send herewith cash/cheque No. _____ dated _____ for Rs. _____

(Rupee _____) drawn on _____ in favour of Bombay Industries Association, towards following :

(a) Admission fee: **Rs. 1000/-** (b) Membership fee: Rs. _____

Total Rs. _____



1. Member's Name (IN BLOCK LETTERS):

.....

2. Constitution: Individual / Proprietor / Firm / Pvt. Or Public Ltd / Association

3. Name / Proprietor / Partners / Directors :

.....

4. Year of Establishment :

5. Address: (a)Office

.....

(b) Factory

.....

Tel. No.

Fax No.

Mobile No.

E-mail



6. Category of Industry : (If under SSI, please mention Registration No.)

Small Scale Medium Scale Large Scale

7. Type of Industry :

(E.g. Engineering, Plastic, Chemical, Rubber, Pharmaceutical, Service, etc.)

8. Products Manufactured or Description of Business :

9. Items / Raw Materials Imported:.....

10. Items Exported:

11. Countries Exported to:

12. Nominated Representatives (a) Permanent (b) Alternate

Name (in Block letter) :

Designation.....

Signature

13. Whether you are a member of other Associations or Chambers of Commerce & Industry?
If yes, give names of the same.

14. Name of Proposer..... Name of Secorder

Co's Name Co's Name

Signature Signature

Date: Date:

FOR OFFICE USE ONLY

A) Application received on:

b) Application accepted as a member

.....
Secretary

.....
President

a) **Type of Member:**

1) **PATRON MEMBER :** Rs 40,000/- + Rs 1000/-admission fee.

2) **LIFE MEMBER :** Rs 35,000/- + Rs 1000/- admission fee.

3) **ASSOCIATE MEMBER:** (For Associations of Industries who desire to become a member of this Association) : **Rs. 4000/-** Annual Subscription + **Rs 1000** Admission Fee.

4) **ORDINARY MEMBER :** **Rs. 4000/-**Annual Subscription + **Rs.1000/-** Admission Fee

a) The year for subscription shall be from April to March.

b) Fees of any description once paid to the Association are not refundable.

Note : GST OF **18%** will be payable extra