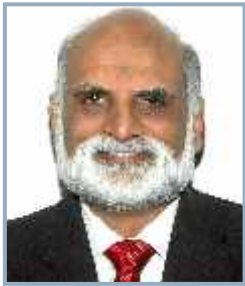


FICCI CASCAD E Committee Against Smuggling and Counterfeiting Activities Destroying the Economy



Chair's Message



Anil Rajput,
Chair FICCI CASCADE,
Sr. VP Corporate Affairs, ITC Ltd

'Be it smuggling, counterfeiting or tax evasion, governments are losing crores of rupees. In the process, legal industry is being undermined and consumers exposed to poorly made and unregulated products. FICCI CASCADE advocates the development of a multi-stakeholder approach in voicing these concerns by engaging regularly with the industry, governments, enforcement agencies, media and civil society. CASCADE has been vigorously organizing interactive sessions and programmes across India targeted at the stakeholders in a concerted manner to curb the twin menace of smuggling and counterfeiting. I am happy to inform that the deliberations during these activities have been well highlighted by the media. It is also heartening to see that the our efforts have perhaps given the much needed thrust to the cause and propelled the required action, as seen from the spate of seizures by enforcement agencies across the country in the recent months'.

FICCI CASCADE in NEWS

October 10th, 2015 | DNA

Illegal trade causes loss of ₹39,000 crore in 2014

MAKING A LOSS

the correspondent

Ahmedabad: Unchecked trade and trade of fake goods has caused a revenue loss of Rs 39,000 crore in the year 2014, a file of almost 30% in two weeks, said a report by a state body illegal sale of tobacco products topped the list with 28% share in the loss to the exchequer. Gujarat is one of the fastest growing states in terms of illegal trade of tobacco products and auto components.

According to a report prepared by Publication of Indian Chamber of Commerce and Industry (FICCI) and Committee Against Smuggling and Counterfeiting Activities (CASCADE), the revenue loss of Rs 39,000 crore in the year 2014, including 11% excise and customs duty had a lion's share of Rs 34,022 crore, while that of direct taxes (corporate income tax and corporate income tax) was Rs 5,218 crore. The total loss in 2014 was Rs 39,000 crore.

Regarding the trade of counterfeit spare parts to

FAKE AUTO PARTS CAUSING 20% OF FATAL VEHICULAR ACCIDENTS, SAY EXPERTS

the auto industry, P C Jha, advisor to FICCI - CASCADE and former chairman of Board of Customs and Excise, said major portion in Ahmedabad that 29% of fatal vehicular accidents in India are caused because of the use of such spare parts. "In apart from causing a revenue loss, this practice is also a cause of loss of lives of citizens as well," he said.

S S Trivedi, In-charge General Manager (economic affairs) with CID - Crime, Gujarat, said that in case of seizure of Indian Made Foreign Liquor, there is a provision that such liquor can be sold to certain shops but they are not ready to buy the liquor as it is not legal.

Experts also claim that savings from illegal trade often goes in funding of terrorism organisations within India and abroad and so it is a threat to national security as well.

BOOTLEGGING IN GUJARAT

Year	Liquor seizure (cr)	Prohibition cases	Detention	PRSA
2013	84	4071	2081	4327
2014	62	5229	4171	5098
2015*	44	2711	1013	2073

(* till June 2015) Source: CID Crime, Gujarat Police

GREY MARKET SHARE IN INDIA

Industry	2012	2010
Alcoholic beverages	16.7	10.2
Auto components	33.7	29.6
Computer hardware	27.9	26.4
FMCG packaged foods	21.7	21.4
FMCG personal goods	21.6	25.5
Mobile phones	25.4	26.8
Tobacco	20.2	15.7

Source: FICCI - CASCADE report

News Flash

Rise in illegal sale of ciggies

October 10, 2015 | Ahmedabad Mirror

Rise in illegal sale of ciggies

High trade margins due to evasion of duties makes it lucrative for traders in state

Ahmedabad Mirror Bureau
ahmedaback@timesgroup.in
TWEETS @ahmedabadmirror

Gujarat is among the fastest growing markets for illegal cigarettes and auto components in the country. This was revealed by the FICCI Cascade at an interactive session with media persons on Friday. "Cigarettes are willingly pushed into the state illegally because of high trade margins on account of evasion of duties, including excise and sales tax, without any health warnings required as per Indian laws or other mandatory declarations like MRP, date of manufacture or place of manufacture," said Deep Chand, special commissioner of police, New Delhi.

According to P C Jha, former chairman of Central Board of Excise & Customs, "The supply of legal cigarettes has shown a decline and the market has been taken over by illegal sellers due to high VAT on cigarettes. Price of an illegal cigarette pack is one fifth the price of a legal packet in the market. Smuggled international contraband cigarettes are another big menace contributing significantly to the growth of illegal cigarettes in Gujarat that has a number of ports and an international airport."

The state also saw a significant growth in illicit trade in packaged food and personal goods, computer hardware, automobiles, mobile phones, tobacco and alcohol, besides the media and entertainment industry including motion pictures sectors and broadcasting in the past couple of years.

As per the report, the total loss to the government estimated for 2014, on account of the illicit markets in respect of the above seven sectors is Rs 39,239 crore, up from Rs 26,190 crore in 2012. The loss is inclusive of both indirect and direct taxes — Rs 34,020 crore in indirect taxes and Rs 5,218 crore in direct taxes.

STEADY DECLINE IN PROHIBITION CASES:

S S Trivedi, IGP (EOW, CID Crime), Government of Gujarat said, "The total cases of prohibition of IMPL in 2013 was reported to be 18,098 amounting to Rs 84 crore, while in 2014, 13,327 cases were filed amounting to 62 crore. Till July 2015, 10,496 cases were reported, totalling 44 crore."

The total number of cases for PASA (Prevention of Anti-Social Activity) reported in Gujarat were 4,327 in 2013, 5,202 in 2014 and 2,473 in 2015 up to June, Trivedi added.

Interactive Session on “Illicit Trade – A Threat to our National Interest”

11th September - Bhubaneswar, 29th September - Shimla, 9th October - Ahmedabad, 15th October - Hyderabad



In order to highlight the magnitude of illicit trade activities such as counterfeiting and smuggling, FICCI CASCADIE organized Interactive Sessions on 'Illicit Trade - A Threat to our National Interest', in Bhubaneswar, Shimla, Ahmedabad and Hyderabad.

The key speaker at the interactive session in Bhubaneswar was Mr. Satyajit Mohanty, ADG, Odisha Police. Mr. Mohanty stated that illicit trade activities would not only challenge national security but also have international ramifications; as such activities hindered India's growth and ruined its image internationally. National initiatives such as Make in India, Digital India and Innovative India will also take a back seat if this issue is not taken up strongly. Mr. Mohanty suggested that there should be special police stations to address IPR related cases in every district and police training academies also needed to revise training syllabus that emphasized on IPR cases.

Mr. Sanjay Kundu, Additional Director General of Police, Government of Himachal Pradesh was the key speaker at the interactive session in Shimla. Mr. Kundu observed that counterfeiting and smuggling encouraged the culture of fraud causing huge losses of revenue to the government as well as industry. Currently, it was important for India to have a positive perception in the global market for which conscious efforts have to be made by all stakeholders to work concertedly in curbing this menace of illicit trade for sustained economic development. The police would play a very important role here as economic frauds need to be addressed at all the levels by the police department. Mr. Kundu also stressed on the need for continuous capacity building of police officers to help them play an effective role.

In the Ahmedabad interactive session, Mr. S. S. Trivedi, IGP (EOW, CID Crime), Government of Gujarat was the key speaker. Mr. Trivedi stated that the Gujrat police was very

serious about taking action on such unlawful activities and urged the consumers to not only boycott illicit products but to cooperate with police to tackle the issue.

Mr. Ravi Verma, Deputy Inspector General of Police, Telangana, key speaker at the interactive session in Hyderabad, stated that the magnitude of counterfeiting and smuggling was significant and was affecting India's growth trajectory. He said that information sharing between the

stakeholders was very important to contain the menace. In this regard, he observed that developing a list of regular offenders across the country and sharing of this data by the police departments across the states would be an effective step.

All the interactive sessions were well participated and covered by the media.

Candle Light Congregation - Fight against Smuggling and Counterfeiting

30th September, 2015| Shimla



As a part of its series of nation-wide awareness campaigns to highlight the issue of growing menace of counterfeiting and smuggling, FICCI CASCADE organized a seminar and candle light congregation at East Bourne Hotel, Shimla on September 30, 2015.

Mr. Anirudh Singh, MLA from Kasumpti, was the Chief Guest at the congregation. He said that counterfeits and smuggled goods were threatening the key elements of India's growth strategy vis-à-vis technology, invention and innovation which were the key elements in India's economic developmental agenda. Congratulating FICCI CASCADE for taking the initiative to generate awareness among consumers on the perils of counterfeits and smuggled goods, Mr. Singh emphasized that illicit trade curbed the country's economic independence. He urged the participating students to take a pledge against using fake products and to fight the menace of smuggling, which was in the larger interest of the national economy.

Mr. P C Jha, Advisor, FICCI CASCADE & Former Chairman, CBEC, emphasized on the need to curb this menace. He

observed that it was extremely vital for consumers, particularly the youth, on being aware of illicit trade practices. Mr. Jha also emphasized that purchases, as far as possible, should be done against bills. Mr. Deep Chand, Advisor, FICCI CASCADE and Former Special Commissioner, Delhi Police, stated that illicit trade practices such as counterfeiting and smuggling were an economic offence, created a black market or underground economy, in which

goods and services were traded illegally. Consumer participation at large in the fight against counterfeiting and smuggling is crucial to prevent the growing circulation of such goods.

Over 150 students with candles in their hand and banners stating 'Buy Make in India' and 'Say No to Smuggled Goods' participated in this event with much enthusiasm and interest. The candle light congregation was organized to highlight the issue and focus on the growing menace of counterfeiting and smuggling.



Seminar on “Curbing Counterfeiting and Smuggling – An Imperative for Indian Economy”

10th October, 2015 | Ahmedabad



"The damage caused by counterfeiting and smuggling is threefold - impacting producers, consumers and government. We should all participate in this collaborative process initiated by FICCI CASCADIE in order to uproot this menace." This was stated by Dr. Kiritbhai Solanki, Hon'ble Member of Parliament, in a seminar organized by FICCI CASCADIE in Ahmedabad on addressing counterfeiting and smuggling and aiming to spread consumer awareness against the menace of illegal products. The MP also urged the industry and consumers to come forward and help the Government and police in preventing illicit trade. Dr. Solanki, who is a member of the Standing Committee on Finance, Government of India, assured that he would take up the cause with the committee for further discussion on this growing crisis. The seminar brought together experts to raise concerns over the growing illicit trade and to create large-scale awareness among the impacted segments of the society. Illicit trade has attracted considerable attention among trade associations, government and enterprises.

Mr. Jatin Trivedi, Chairman, Legal sub-committee, FICCI Gujarat State Council, welcomed the dignitaries and highlighted the objectives of the seminar like generating awareness, interaction with law enforcement agencies and the need for sharing best practices. He observed that India was at the world's spotlight with a most dynamic economy. Hence, safeguarding the rights of legitimate industries is imperative. FICCI CASCADIE advisor, Mr. P. C. Jha, also Former Chairman, CBEC, pointed out that illicit trade had become an economic problem of international importance

and was growing dramatically across the globe. Strict legislations, enforcement and protection of intellectual property rights are required to curb the peril. Mr. Jha also shared his thoughts on how high rates of taxation on products are aggravating the problem of counterfeiting and smuggling, and stressed that enforcement of high taxed goods should be of high priority for governments to avoid tax evasion.

Dr. Bhagirath Patel, Chairman, Innovation Programme Drive, Gujarat Innovation Society, in his address, said that over the years the quality of life had changed because of innovation. However, counterfeiting hampers innovation leading to a poor quality of life. He also emphasized on the need for protection for legitimate products.

The seminar also marked the enthusiastic and encouraging support of Ms. Anindita Mehta, DGM, Consumer Education and Research Center, Ahmedabad. Ms. Mehta stressed on the fact that sustained awareness was required amongst consumers which should also include awareness on quality standards. Ms. Mehta complimented FICCI CASCADIE on its initiatives which, she said, were not only in public interest, but in the larger interest of the nation.

Following the Inaugural Session, a panel discussion on 'Organized Crime Surge in India - Role of Enforcement Agencies in Combating Smuggling and Counterfeiting' was held, which saw lively interactions of representatives from enforcement agencies and the audience. Panelists included Mrs. Meera Ramnivas, Addl. DGP (CID Crime), Government of Gujarat and

Ms. Vrindaba Gohil, Additional Commissioner, Customs, Mundra, Gujarat, The session was chaired with by FICCI CASCADE Advisor Mr. Deep Chand, who remarked that illicit trade activities were a huge challenge for the enforcement agencies. He emphasized the role of enforcement officials in fighting this menace though,

he maintained, that this was not possible without adequate support from Industry players and consumers. All the panelists agreed that information sharing among all the stakeholders was a key towards curbing this menace.

Seminar on “Curbing Counterfeiting and Smuggling – An Imperative for Indian Economy”

16th October, 2015 | Hyderabad



FICCI CASCADE, with a view to engage all relevant stakeholders like government representatives, enforcement agencies, excise and customs, consumer activists, media as well as industry and legal experts; and to sensitize them on the issues of counterfeiting and smuggling, organized a seminar in Hyderabad on "Curbing Counterfeiting and Smuggling - An Imperative for Indian Economy" on October 16, 2015. The seminar brought experts from different disciplines of life under one roof to raise the concern over the growing illicit trade and to create large-scale awareness among the impacted segments of the society.

Counterfeit trade has attracted considerable attention among trade associations, government and enterprises. Therefore, to support the cause, the seminar witnessed huge participation of over 80 delegates who were very enthusiastic to fight the menace.

Mr. Devendra Surana, Co-Chairman, FICCI Telangana & Andhra Pradesh State Council & Managing Director, Bhagyanagar India Ltd, welcomed the dignitaries and highlighted the objectives of the seminar like generating awareness, interaction with law enforcement agencies and sharing best practices. He said that the market for smuggled, counterfeits and contraband products was spreading rapidly and was one of the biggest challenges faced by the Indian industry. FICCI CASCADE adviser Mr. P C Jha pointed out that counterfeiting was the biggest scourge impairing the world's economy at present and it accounted for almost 10% of the current global trade. Mr. Jha elaborated on the magnitude of the problem and how illicit trade has been impacting legitimate industry revenue, government taxes, and the health and safety of the consumers.

Consumer rights activist Mr. Thakur Raj Kumar Singh, Chairperson & Managing Trustee, Human Rights & Consumer

Protection Cell, emphasized on the role of organizations like FICCI and appealed to the industry to help protect the "consumer". He underlined the fact that consumers were the ultimate victims of counterfeiting and smuggling, and their rights were being violated by counterfeiters and smugglers. He stressed on strengthening the penal provision to instill fear in counterfeiters and smugglers to curb the menace.

Mr Deep Chand, Adviser FICCI CASCADE and former Special Police Commissioner, Delhi Police, pointed out that the problem of counterfeiting and smuggling needed consumer support and active involvement towards the cause. He also stressed on the need for registering complaints with the police and customs. Mr. Chand stated that the laws were adequate but the need was to put take up the on a priority basis by the government while enforcing laws and regulations.

Mr. Sunil Jain, Commissioner of Customs, Central Excise and Service Tax, Hyderabad Zone, said that the role of customs had become more challenging with the growing sophistication in the manufacturing of counterfeit products. He invited the growing cooperation of the right holders to help the customs authorities for better management of the problem. Mr. Srinivas Reddy, Deputy Inspector General of Police, Telangana, expressed his concern towards the growing level of illicit trade and said that the problem could no longer be disregarded. He also stated that smuggling, counterfeiting and other such illicit practices surreptitiously cascaded into national security issues like trade in narcotics, money laundering and terrorism. He cautioned the audience that our nation's economic security was at stake and illicit economic activities were damaging the country's economic vitality.

Awareness through ART



Article



Mr. P. C. Jha
Advisor FICCI CASCADE & Former Chairman,
Central Board of Excise and Customs, India

Grey market can scupper 'Make in India'

Illegal products have flooded markets such as liquor and hand-held devices, thanks to a perverse tax structure

FCIM

In the context of 'Make in India', the current emphasis is on turning India into a manufacturing hub and seizing the opportunity arising out of the slowdown in China. India companies should be encouraged to build strong intellectual property and invest in R&D.

A country that can assure potential investors of a reasonable level of return is able to attract investments. It should also ensure that the integrity of the investment is protected, in other words, apart from infrastructure and a hassle-free environment, one needs an administrator set up to check illicit market operations.

The tardiness in enforcing market rules perhaps explains the sluggish progress of the 'Make in India' mission, which targets raising the share of manufacturing in the GDP to 25 per cent by 2022 and generate over 100 million new jobs over the next decade.

Pitfalls of counterfeiting
In an environment where legitimate industry players are up against illicit trade practices such as counterfeiting, smuggling, and piracy, they have less incentive to invest, compared to markets that offer stronger protection of their brands and rights. The availability of large quantity of illicit goods undermines the growth of manufacturing.

In 2014, a FICCI Cascade (Committee Against Smuggling and Counterfeiting Activities Destroying the Economy) study established the existence of illicit markets in seven key industry sectors, the consequent losses to the industry in sales and to the government in revenue.

In 2015, we developed sector-specific reports on illicit markets, estimating the size of grey markets in nine industry sectors, projecting the resultant losses to the industry and government, while also assessing its impact on innovation and investment. The sectors included FMCG packaged goods, FMCG personal goods, automobiles, computer hardware, mobile phones, tobacco, alcohol, broadcasting and motion pictures.

The study – *Illicit Markets – A Threat to Our National Interests* – released in 2015 estimated that the loss to the indicated manufacturing sectors has increased by 44.4 per cent in just two years, from ₹75,962 crore in 2013 to ₹1,05,380 crore in 2014. The largest increase is seen in the alcoholic beverages and mobile phones industries, where losses have risen by 154 per cent and 111 per cent, respectively.

Revenue loss
On the other hand, the total loss of tax revenue to the government for manufacturing industries estimated for 2014 on account of the illicit markets is ₹19,219 crore, up from ₹16,190 crore in 2013. If incremental costs incurred by the Government on account of welfare measures, enforcement and legalised and interest costs are also estimated, the losses would be significantly higher. Among sectors in the manufacturing industry, loss to the government in terms of revenue is highest from the tobacco industry (23 per cent) followed by mobile phones industry (17 per cent), alcohol industry (16 per cent), FMCG packaged food (16 per cent), and FMCG personal goods (16 per cent). In the motion pictures industry, the loss to the industry during 2014 is estimated to be ₹1,300 crore, approximately. High tax rates tend to exacerbate illicit markets by creating greater demand for cheap counterfeit substitutes. More evasion of taxes increases profit margins. High tariffs and taxes create opportunities for those involved in illicit markets to step in. This is particularly true for the tobacco and alcohol industries. These industries are not only highly taxed, the tax structure is complex, and also dual in nature for tobacco products. Besides, there are considerable differences in tax rates between states which opens up opportunities for smuggling.

With India's population expected to reach 1.35 billion and GDP to cross \$3 trillion by 2020, the next five years are expected to see an ever-increasing demand by the Indian consumers, supported by high disposable incomes, greater urbanisation and changing consumption patterns. According to a study, 81 per cent consumers in India are victims of counterfeiting in some way or the other. Counterfeiting will undermine efforts to ensure the 'Make in India' is a success.

The author was chairman of the Central Board of Excise & Customs, and is advisor, FICCI Cascade.

PUBLICATION : THE HINDU BUSINESS LINE (HBL)

EDITION : NEW DELHI

DATE : 20TH OCTOBER 2015,
PAGE NO.: 8

International News

1. Tobacco smugglers hit with confiscation orders

02 September, 2015 | Fore Court Trader

A company director, who was jailed for smuggling over three tonnes of tobacco disguised as scented pot pourri through Manchester airport, has been ordered to repay £34,500 in stolen tax. Mohammed Shazed Jameel was ordered to repay the money following a financial investigation by HM Revenue and Customs (HMRC). HMRC traced 33 illegal freight consignments back to Jameel, which added up to over three tonnes of tobacco. He was ordered to repay £34,500 within three months or face a compulsory default jail sentence of an additional two years. Jameel had been jailed previously for 38 months on 17 April 2015 at Manchester Crown Court for the smuggling offences.

http://www.forecourtrader.co.uk/news/fullstory.php/aid/10404/Tobacco_smugglers_hit_with_confiscation_orders.html

2. Custom deploys 11 gunboats to fight piracy, smuggling

Sep 8 2015 | Daily Trust

The Nigerian Custom Service (NCS) said it has deployed 11 gunboats to fight pirates and smugglers within the Western waterways comprising Lagos and Ogun states respectively, saying that the Service was forced to deploy its gunboats following the increasing number of pirates who have resorted to the use of the waterways to carry out their criminal activities. The Custom Area Controller (CAC), Western Marine Command, Umar Yusuf made this disclosure in Lagos at a public destruction of about 2,000 cartons of imported frozen products. The products were said to have been seized by operatives of the command on Sunday and Monday at Badagry area of Lagos.

<http://www.dailytrust.com.ng/news/news/custom-deploys-11-gunboats-to-fight-piracy-smuggling/109957.html>

3. Cigarette haul worth £500,000 intercepted by HMRC officers

9 SEPTEMBER 2015 | Get West London

Two men from Hounslow have been arrested on suspicion of smuggling £500,000 worth of cigarettes concealed in washing machines. The men, aged 38 and 41, were arrested on Friday (September 4) following a tobacco smuggling operation by HM Revenue and Customs (HMRC). A third man, aged 46 and from Poland, has also been arrested. Officers from HMRC seized 2.5m cigarette cartons, which had arrived from Poland, from a self-storage unit in Twickenham.

<http://www.getwestlondon.co.uk/news/west-london-news/cigarette-haul-worth-500000-intercepted-10014091>

National News

1. Over a fifth of FMCG products in India are fake or smuggled

September 8, 2015 | Business Standard

Walk down the public bridge of any local railway station here or any other city for that matter and it is not uncommon to find popular consumer products available dirt cheap. But before you rush to make a purchase, consider it might be a fake. Despite the war mounted by fast-moving consumer goods (FMCG) companies on counterfeiting, the menace hardly seems to have abated. A recent study by advisory firm KPMG and the Federation of Indian Chambers of Commerce and Industry (FICCI) shows sales of fake consumer goods are growing faster than the overall consumer products market.

http://www.business-standard.com/article/companies/over-a-fifth-of-fmccg-products-in-india-are-fake-or-smuggled-115090800043_1.html

2. 'Counterfeiting of goods could mar 'Make in India' campaign'

September 16, 2015 | Business Standard

Prime Minister Narendra Modi's Make in India campaign will succeed only if products manufactured in the country are reliable and authentic, a top official of a pan-India association of manufacturers of anti-counterfeiting solutions has said, adding that FMCG (Fast Moving Consumer Goods), especially packaged drinking water, were the most counterfeited in India.

http://www.business-standard.com/article/news-ians/counterfeiting-of-goods-could-mar-make-in-india-campaign-115091600506_1.html

3. Cigarette smuggling racket busted, six held

Oct 28, 2015 | Times of India

HYDERABAD: Directorate of Revenue Intelligence (DRI) sleuths busted an international cigarette smuggling racket operating from Hyderabad and arrested six persons.

Acting on a specific alert, the DRI sleuths conducted surprise checks at the Air Cargo Complex of Rajiv Gandhi International Airport (RGIA) at Shamshabad on October 13 and seized 8.5 lakh 'Djarum Black' cigarettes worth Rs 51 lakh. During investigation, the DRI sleuths found that the fraudsters were smuggling foreign-made cigarettes from Dubai in the guise of engineering goods, paper machine spares and computer parts consigned to fictitious firms in Hyderabad and surrounding areas.

<http://timesofindia.indiatimes.com/city/hyderabad/Cigarette-smuggling-racket-busted-six-held/articleshow/49560179.cms>

International Conference on Illicit Trade - Threat to National Security and Economy

15 January, 2015 | The Lalit, New Delhi

FICCI CASCADE had successfully organized the first International Conference in 2013 which sought practical recommendations to resolve the menace of counterfeiting and smuggling. Taking the agenda forward, the 2nd edition of the Conference, titled 'Illicit Trade - Threat to National Security and Economy' is being organized on 15th January

2015 at the Lalit Hotel, in New Delhi. This conference will be a day-long event and is structured to ensure that national and international stakeholders can dialogue with policy makers to identify opportunities for joint action between governments and the private sector to combat illicit trade. The conference will also aim to design tangible solutions to countering illicit trade in strategic markets.

International Conference on **ILLICIT TRADE** THREAT TO NATIONAL SECURITY AND ECONOMY

SESSIONS ON

- Countering Illicit Market Operations - Synergies to Secure Our Future
- Challenges in the E-Commerce Market Place
- Border Protection: International Cooperation in Enforcement
- Understanding the Value of Legal Trade Practices - Building Global Competitiveness through Buy 'Make in India'

DELEGATES FROM

- Policy Makers
- Enforcement agencies
- Industry
- Legal experts
- Consumer Organisations
- Media
- Consumers

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January 15, 2016
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