



## PM Modi's Fintech Vision for India and ASEAN

plus India's Participation in the  
33rd ASEAN Summit

- 🌀 Celebrating 70th Republic Day of India
- 🌀 Gandhi's 150th Birth Anniversary
- 🌀 Guru Nanak's 550th Birth Anniversary



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*Jamsetji Tata  
Founder, Tata Group*



# A Year of Celebrations



**Nomita Dhar**  
Publisher & Editor-in-Chief

Let me at the outset wish all our wonderful readers a very happy 2019. May the New Year bring glad tidings of hope and peace and prosperity. May the New Year also summon up many new opportunities for gainful engagement between Singapore, India and the greater ASEAN region as we continue to build new bridges of co-operation and understanding in our efforts to create a better world.

Shikhar (Peak) is honoured to present this issue of many celebrations and many new beginnings. The year 2019 is the dawning of a new year for India as a Republic as it welcomes its 70th anniversary in a profusion of celebrations on 26th January. This day also marks the birth of the Constitution of India, a precious gift to the liberated Indian people to chart the course of the nation's destiny. The values embedded in this document augment the common values and vision that India and Singapore share with great pride. This year is also another milestone in India's journey as it celebrates the 150th birth anniversary of Mahatma Gandhi - 'the Father of the Nation' and visionary leader who helped India achieve Independence on 15th August 1947.

Another brand of leadership is celebrated by India this year but this time it's a spiritual journey that is being celebrated. 2019 also marks the 550th anniversary of Guru Nanak Dev, the first Sikh Guru and the founder of the Sikh faith. We take this opportunity to invite all Singaporeans to make a trip to India this year to visit the many places associated with the life and work of this charismatic spiritual leader for whom the doors of his faith were open to all.

Indian Prime Minister Narendra Modi has made several significant visits to Singapore, which have been pivotal to further strengthening the bonds between the two nations. In November 2018, he was here for the ASEAN Summit. We share with you some pictures and highlights of this prestigious event. Singapore has long been respected for its strategic position as a financial hub in this part of the world and its well attended Fintech Festival brought the Who's Who of the financial world to the city-state. On the occasion PM Modi's Keynote Address at the Festival provided some ideas on how India with its very talented information technology professionals can work together with us here in Singapore and the ASEAN region in this space. Expounding on the enormous potential served by the expanding fintech space the Prime Minister spoke of the incredible strides India has already made using fintech. He also sketched a roadmap of the many opportunities waiting to be tapped to their full potential. We also invite you to share the observations of the Monetary Authority of Singapore's Chief Fintech Officer, Sopnendu Mohanty.

The Confederation of Indian Industries (CII) has long been one of the industry pillars that has worked assiduously to nourish the India - Singapore relationship. CII celebrates its 25th year in doing some truly awesome work. It continues to be hugely active in organizing events and activities that promote business-to-business as well as people-to-people ties.

We were happy to hear from the Indian High Commission how the Republic Day celebrations here have grown bigger every year. To accommodate the increasing numbers attending this year, the High Commission has chosen a larger venue - Marina Bay Sands Expo and Convention Centre to mark the 70th anniversary.

In continuation of the celebratory spirit it is our joy to wish all our Chinese friends and readers a very happy "Year of the Pig". Gong Xi Fa Cai.

Happy Reading !

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Publisher & Editor-in-Chief

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**PRINTING**  
Stamford Press Pte Ltd

**MCI (P) 092/10/2017**

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**Congratulations on  
India's 70th Republic Day  
from**



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A warm Republic Day to the Republic of India, the people and friends of India. It's been a privilege to chronicle India - Singapore growth story for last 20 years

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# HE Jawed Ashraf: Extraordinary Momentum Will Carry Over to 2019

*The past year saw a high level of exchanges - over 200 - as well as another visit by the Prime Minister of India Narendra Modi for the ASEAN Summit with Singapore as the ASEAN Chair. In his interview with Mrs Nomita Dhar, Publisher and Editor of Shikhar, the High Commissioner says the intensity of engagements will be maintained and broadened e.g. in infrastructure, IT and Fintech industries and projects*



**Y**our Excellency, congratulations as India celebrates its 70th Republic Day on 26th January. In 2018, India was engaged in a major multi-lateral diplomatic event in Singapore – the 33rd ASEAN Summit (and related meetings). What major developments do you think Singaporeans and the peoples of the ASEAN region should note in relation to India? And as a follow-up to that visit what is on the cards for this year?

Thank you. Congratulations to you and all fellow Indians in Singapore on the 70th Republic Day. 2018 saw a high level of engagement and concrete outcomes across the many dimensions of India-Singapore strategic partnership, anchored in two

visits to Singapore by Prime Minister Shri Narendra Modi and a visit to India by Prime Minister of Singapore H.E. Mr. Lee Hsien Loong to co-chair the ASEAN India Commemorative Summit in January 2018. There have been regular exchanges of ministerial visits, and taking into account all delegations, the number of such exchanges might be well in excess of 200 in the course of the year.

Of course, Singapore's role as ASEAN Chair added to India's engagement with Singapore in the bilateral and multilateral context. These included meetings for the Regional Comprehensive Economic Partnership Agreement (RCEP) and various meetings connected with ASEAN-related institutions.

# INTERVIEW

During the November 2018 visit, Prime Minister participated in the ASEAN-India, RCEP and East Asia Summits. As he had done in his seminal keynote address at the Shangri La Dialogue in June 2018, Prime Minister signaled India's firm and unequivocal commitment to deepen engagement with ASEAN members and the Indo Pacific Region more broadly; to contribute to advancing regional peace and security; and to promote and participate in regional economic integration. Further, as the world's fastest growing major economy, among the most open economies in the world, and undergoing consistent improvement in ease of doing business, rapid expansion in infrastructure, digital revolution, and financial and economic inclusion, India offers unparalleled economic opportunities, especially in an uncertain global and regional economic situation.

In November, Prime Minister also delivered the keynote address at the Singapore Fintech Festival and launched a global fintech platform, APIX, which connects banks and financial institutions with fintech companies. This was a reflection of the rapid evolution of India's engagement with Singapore, and by extension, with ASEAN in the digital economy, innovation, fintech and cyber security.

While we will have general elections in India in 2019 – possibly between March and May – we will sustain the momentum of engagement with Singapore and the region. We look forward to the conclusion of RCEP negotiations in 2019. We will step up defence engagement in the region. And, our digital partnership will continue to grow. I also expect that the engagement of state governments in India with Singapore will continue to grow. We also hope to further expand cultural exchanges, which are already quite vibrant and broad.

**PM Modi was here for ASEAN Summit, please share with us the**

## high points of the visit?

Prime Minister outlined India's clear commitment to contribute constructively for an early conclusion of a fair, balanced and comprehensive Regional Comprehensive Economic Partnership Agreement. While many in the region had doubted India's interest in RCEP in the past, negotiations over the past few months have demonstrated India's commitment to and interest in RCEP's early conclusion. In the East Asia Summit as well as the ASEAN-India Meet, Prime Minister reaffirmed India's commitment to work for an Indo-Pacific Region that was open, balance and inclusive; connected by secure seas; integrated by trade; and anchored in ASEAN centrality and



**"Government of India is holding a number of events in India and abroad to spread the message of justice, peace, liberty, non-violence, harmony, sustainability, respect for Nature that defined his (Gandhi's) life and mission, which are both universal and timeless in relevance"**

leadership. The Prime Minister also had a range of bilateral meetings with other leaders attending the East Asia Summit.

At the bilateral level, Prime Minister delivered the keynote address at the Singapore Fintech Festival, which underscored both India's enormous success in powering economic development through digital technology and financial inclusion, as also the burgeoning India-Singapore cooperation in this area. He also gave away awards to the winners of the first India-Singapore Hackathon, for university students of the two countries, which our two Prime Ministers announced in June 2018.

**Last year was significant in terms of Singapore - India ties as both countries celebrated the 25th anniversary of the bilateral maritime exercise, SIMBEX, with**

**Defence Minister Dr Ng Eng Hen's visit to India. Please share with us the highlights of that visit and whether this year there will be other significant visits, or events, planned for the coming months.**

Defence and security cooperation is a key pillar of our strategic partnership. It is among the strongest defence relations for both countries. India's annual maritime exercise with Singapore is our oldest uninterrupted exercise with any country. Last November, in the 25th edition of the bilateral maritime exercise, SIMBEX, took place in Andaman Seas and Bay of Bengal. This was the largest and most complex exercise, with both sides deploying a total of over 20 assets comprising aircraft, ships and

submarines. There were additional support assets. The exercises included live firing, as well. Singapore's Defence Minister H.E. Dr. Ng Eng Hen visited India to witness the exercises and hold the annual ministerial meeting with our Defence Minister Nirmala Sitharaman. Defence Minister Dr. Ng also visited the Andaman and Nicobar

tri-service command in Port Blair. We concluded the new and improved Army to Army agreement and announced the launch of trilateral exercise with Thailand in 2019. Singapore has conveyed support for enhanced engagement between India and ASEAN in defence. Last year, nine out of ten ASEAN countries participated in India's Exercise Milan. Another important development in 2018 was the conclusion of the Mutual Logistics Support Agreement. Further, Singapore Army conducted its annual training exercise with the Indian Army in India and the Air Force joint exercises will be held shortly in India. We had the highest number of ship visits in 2018.

We look forward to sustaining the growth in our defence engagement in 2019. Indian Navy will participate in the International Maritime Defence Expo in Singapore.



**“Many Indian and international fintech companies have registered on the APIX platform. It has opened up vast opportunities for Indian fintech companies to connect with the ASEAN financial institutions and globally. Equally, fintech companies in this region can offer solutions through this platform to Indian banks”**

**The Prime Minister during his address at Singapore Fintech Festival laid out a roadmap for collaborations; how has this been received by businesses and industry? Will this lead to other developments in the Fintech space in 2019?**

Prime Minister spoke about the digital revolution in India, which has led to financial inclusion on an unprecedented scale and speed; rapid growth in digital payment infrastructure and adoption; empowerment of the weaker sections of society, small businesses and villages through fintech; and, transformation in governance and delivery of public services and welfare; and, the entrepreneurship that it has unleashed. Prime Minister also highlighted India-Singapore cooperation, which is a pioneering effort in this area. Further, he outlined his vision for what fintech companies ought to do to alleviate poverty, create opportunities, generate employment and enterprise, further advance financial inclusion and help us achieve a more broad-based and inclusive economic development.

His address was received extremely well. Further, many Indian and international fintech companies have registered on the APIX platform. It has opened up vast opportunities for Indian fintech companies to connect with the ASEAN financial institutions and globally. Equally, fintech companies in this region can offer solutions through this platform to Indian banks.

India and Singapore have also launched a Joint Working Group on Fintech, which has set an

ambitious and promising agenda for cooperation in all areas related to fintech and for promotion of business in fintech space.

**In January this year, the annual Pravasi Bharatiya Divas 2019 is being held in Varanasi for the first time; how different will this be compared to others in the past because of its venue and programme?**

The Pravasi Bharatiya Divas (PBD) is a biennial event now. The one in Varanasi this year will be the



HE Jawed Ashraf with Mrs Nomita Dhar the publisher and editor of Shikhar

largest in terms of participation. We expect about 10,000 people at the event. Participants will also have the opportunity to see the Kumbh Mela, which takes place once in 12 years in Prayagraj and quite simply the world's largest gathering of people at an event. This will be an experience of a lifetime. Further, interested participants will be taken to Delhi to witness the Republic Day March Past in the morning on January 26. In terms of programming, it will be a rich menu of economic, cultural, technology and diaspora-related events.

**The year 2019 also marks the 150th birth anniversary of Mahatma Gandhi that is being celebrated all over the world and was started in Singapore on 2nd October 2018.**

**Could you share what else to expect in the year-long celebrations both in Singapore and India?**

The 150th birth anniversary is being celebrated over two years globally. It was launched world wide on 2 October 2018. There is a wonderful 4-minute animation video on his life and message. Singers from 124 countries sang one of his favorite hymns, “Vaishnava Janato”, written by Narsinh Mehta in the 15th century and was converted into a beautiful video. The Government of India is holding a number of events in India and abroad

to spread the message of justice, peace, liberty, non-violence, harmony, sustainability and respect for Nature that defined his life and mission, which are both universal and timeless in relevance. Across the world, his ideals remain an inspiration for a better, more peaceful and humane world.

**What is your Republic Day message to the Indian Residents and Friends of India in Singapore?**

I extend our warmest greetings to Indian residents and friends of India in Singapore. Republic Day celebrates the coming into effect of the Indian Constitution, which represents an extraordinary vision for democracy, rule of law, individual liberties and rights, economic progress for all, social justice, and unity and harmony in diversity. These values form the bedrock of India and Singapore, and of our shared vision for the world. The more we are able to work together as two nations and the more we deepen our political, economic, security, technological and cultural cooperation, the more we will be able to contribute to realizing that vision for our region and the world. And, in the Indian residents and friends of India, we have an invaluable asset of great wisdom, talent and dynamism for our relationship.

## BILATERAL TIES

### India - Singapore Strategic Dialogue Public Forum: ASEAN-India: Commerce, Connectivity and Culture



**T**he 2-day India-Singapore Strategic Dialogue, held last August at the Four Seasons Hotel, is the annual meeting between the think-tanks of both countries. This year's agenda encompassed a wide range of issues as well as a public forum titled ASEAN-India: Commerce, Connectivity and Culture. The event was officiated by India's High Commissioner to Singapore, HE Jawed Ashraf, whose

welcome address expressed the hope that participants at the dialogue will help build on the progress and identifying drivers for the future course of India-Singapore strategic partnership. Eminent guests at the forum included Singapore's Ambassadors at Large, HE Prof Tommy Koh, HE Ong Keng Yong and HE Gopinath Pillai.

### 'Invest North' Highlighted Potential and Dynamism of North Indian States



Shri Satish Mahana and other senior officials from these States were on hand to brief and answer queries from potential investors.

The High Commission of India in Singapore together with the Confederation of Indian Industry (CII) organised the "Invest North" Summit on 4th September 2018 at the Marina Bay Sands Expo and Convention Centre to highlight investment and business opportunities in India's Northern States. Invest North featured the states of Punjab, Uttarakhand and Uttar Pradesh. Hon'ble Chief Minister of Uttarakhand, Shri Trivendra Singh Rawat, Hon'ble Finance Minister of Punjab, Shri Manpreet Singh Badal, Hon'ble Minister for PWD & IT, Shri Vijay Inder Singla and Hon'ble Industry Minister of Uttar Pradesh,

In his welcome address, High Commissioner Jawed Ashraf noted that many priority sectors of development in these states are aligned with Singapore's strengths, including areas like infrastructure, logistics, urban solutions, skills development, tourism infrastructure, financial services, digital economy and manufacturing. Visitors to the event discovered, India's northern region comprised some of the most dynamic states with high growth rates, excellent connectivity and infrastructure, high skills level and rapidly urbanizing population, including in the National Capital Region, which hosts a relatively high earnings population of over 45 million.



## CII Launches Annual Lecture Series at Silver Jubilee



The Confederation of Indian Industry (CII) celebrated its 25th Anniversary on 20th August 2018 with the launch of the CII Annual Lecture at the Four Seasons Hotel. The lecture was delivered by Mr Heng Swee Keat, Singapore's Minister for Finance who spoke on India-Singapore relations.

He went on record to say that "CII has been instrumental to the growth of Singapore-India business relations over the past 25 years. CII has played an early and important role in helping Singaporean businesses understand the Indian operating landscape, act as bridge facilitating investments and partnerships between our borders."

At the outset he noted that: "Singapore is India's second largest investor, with cumulative FDI from 2000 to 2016 amounting to S\$36.3 billion. Reciprocally, with more than 7,000 registered companies, India forms the largest foreign corporate contingent in Singapore." He next talked about "bridges and gateways", or, in terms of CII and Singapore, "access and connectivity."

He suggested three possible areas where Singapore and India can do more:

1. Greater support for start-ups and the building of an "innovation corridor" between both countries
2. Besides linking up industry leaders and titans, look further afield to the next generation of business leaders in India
3. Usage of technological developments to create more business-to-business and people-to-people linkages, to find new ways to connect businesses, through online and new data-driven platforms.

## India - Singapore Navies Celebrate 25 Years of Joint Naval Exercises - SIMBEX



Last year's Singapore-India Maritime Bilateral Exercise (SIMBEX) which started on 10 November 2018 had the largest participation from the Indian and Singapore navies. The joint exercise which was conducted in the Andaman Sea and Bay of Bengal had about 30 vessels participating.

Singapore's Minister of Defence, Dr Ng Eng Hen, visited the exercise on 20th November 2018 and declared it to be a very successful one. According to a Singapore Ministry of Defence report, during the Minister's visit, he was able to witness the conduct of multi-dimensional naval warfare by both navies. He said, "The fact that our missiles have hit their targets, gives us great confidence and this interoperability, this ability to work with one another and to learn from one another, is valuable."

At its 25th year, SIMBEX is the longest-running military exercise that the Singapore Armed Forces has with the Indian Armed Forces. Starting as an anti-submarine exercise in 1994, SIMBEX has grown in scope and complexity and now incorporates elements of maritime security, anti-air, and anti-surface naval warfare. "I think most importantly, (this exercise) reflected the deep trust between the Indian Navy and our Republic of Singapore Navy. This is a relationship that has been cultivated over the years," Dr Ng said in an interview after his visit to SIMBEX.

As part of his three-day trip to India, Dr Ng visited the IN's facilities at Port Blair and met the Lieutenant Governor of the Andaman and Nicobar Islands, Admiral (ADM) (Ret) Devendra Kumar Joshi. He also co-chaired the third India-Singapore Defence Ministers' Dialogue with Indian Defence Minister Nirmala Sitharaman.

## Minister S Iswaran Attends Uttarakhand Investors Summit



Minister-in-Charge of Trade Relations S Iswaran visited Dehradun, Uttarakhand, India, on 7th October 2018 for the inaugural **Destination Uttarakhand: Investors Summit**. He delivered an address at the Summit where he reiterated Singapore's commitment to continue engaging states across India to explore meaningful opportunities for collaboration. The Summit, inaugurated by the Prime Minister of India Narendra Modi, aims to showcase opportunities for foreign investments in sectors such as food processing, horticulture and floriculture, tourism & hospitality, pharmaceuticals, automobiles, IT and renewable energy. Mr Iswaran also met Prime Minister Modi on the sidelines of the Summit. The Prime Minister and Mr Iswaran reaffirmed the strengthening bilateral relations between Singapore and India, and the importance of regional cooperation through agreements such as the Regional Comprehensive Economic Partnership (RCEP).



## Chandrababu Naidu Visits Singapore



Andhra Pradesh's (AP) Chief Minister, Chandra Babu Naidu, participated in the **World Cities Summit Mayors Forum** and visited the LKY School of Public Policy when he was in Singapore last July. He met Singapore's Minister of National Development, Lawrence Wong. CM Naidu had presented the exciting vision and development plans of Amaravati, AP's capital city with master planning done by Singapore.

## India and Singapore Explore New Areas in Trade and Investment Cooperation



Singapore Finance Minister Heng Swee Keat was on a 5-day visit to Delhi and Mumbai last June for a third review of a key bilateral pact between both countries to explore "new areas of cooperation in trade and investment." The Comprehensive Economic Cooperation Agreement (CECA), signed in 2005, had boosted bilateral trade and investment increasing from S\$16.6 billion in 2005 to S\$25.2 billion in 2017. The Minister said that as India's economy continues to grow, new opportunities will arise. One example was air links and hoped Singapore can enhance bilateral air services agreement in a significant way. During his visit he met Minister of Road Transport and Highways, Shipping and Water Resources, River Development and Ganga Rejuvenation Nitin Gadkari, Finance Minister Piyush Goyal, who is also in charge of coal and railways, and Minister of Commerce and Industry Suresh Prabhu.



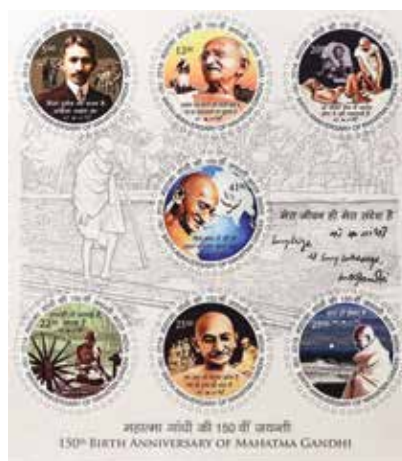
# Why **Gandhi** is Still **Relevant** Today

*As India and the world celebrates Gandhi's 150th birth anniversary we are reminded of this exceptional and inspiring leader who believed, preached and steadfastly followed principles throughout his life that are still relevant till today*



**T**he message was loud and clear - projected on the largest LED digital display in the world. Suntec City's High Definition screen wall was the venue for the commemoration ceremony of the 150th anniversary of the birth of Mahatma Gandhi on 2nd October 2018 in Singapore. A short video was shown of the "Relevance of Babu's Message in the Contemporary World" accompanied by a special music video of Gandhi's favourite *bhajan* (devotional song) titled *Vaishnav Jan To*. Singers from 124 countries including Singapore performed in the video clip.

India has launched a two-year long global celebration that sees Indian missions and embassies in 124 countries organise activities to commemorate the event.



**Commemorative stamps on Mahatma Gandhi were also released by the Indian High Commissioner at Suntec**

The Suntec event was organised by the Indian High Commission in Singapore and was attended by many eminent personalities from media, business and cultural communities who witnessed the event. It was officiated by India's High Commissioner to Singapore HE Jawed Ashraf who pointed out that Mahatma Gandhi belongs to all of humanity and not just to India. His message, his mission, and his life are both timeless and universal.

## Still Inspires

Mahatma Gandhi's influence still inspires many individuals and leaders. As the champion of a peaceful struggle for freedom and for humanity, equality, justice and non-violence he is recognised across the world.






Gandhi spent a total of five years in prison and was thrown in jail six times in South Africa and seven times in India. His most enduring legacy was, of course, the fight for and attainment of freedom and independence of India. His philosophy strongly inspired the human rights movement of the 20th century.


Despite his noble aspirations, he led a life of austerity, tolerance, courage and struggle. A person who stood up for what he believed in and who lived as he preached. Gandhi taught us: "In a gentle way, you can shake the world". Many leaders believe his message of peaceful activism is still sorely needed today.

## Message for Youth

The High Commissioner continued: "He not only led an ancient civilisation to freedom from colonisation, he also perfected the tool of non-violence and peaceful resistance. Significantly, he inspired so many nations across Asia and Africa who began to believe that they could also fight for freedom." He also added that, "It is important to take Gandhiji's message to the youth. His relevance will come when the youth begin to see him as their icon, their inspiration." In 2007, on his birthday on 2nd October, the United Nations declared it the International Day of Non-Violence that is now celebrated around the world.

## Other Events

 **Inter-school Quiz** on Mahatma Gandhi's life with participation by four Indian schools here: GIIS, NPS, Yuvabharti and Overseas Family School (OFS). Attended by approximately 450 students in the audience.

 As part of the extended celebrations of Mahatma Gandhi's anniversary, Smt Ila Gandhi (pictured top left), granddaughter of Mahatma Gandhi visited Singapore from 7 to 9 October 2018. She had interactions



## Did you know...

A group of six Indian musicians from Singapore sang the medley version of the bhajan. Their names are Chitra Poornima, Sushma Somasekharan, Srividya Sriram, Gayathri Sivaraman, Mundarigi Sheshagiri Vidya and Mrs Arathi.S.Ajaykumar. The overall music coordination was done by Mr Aravinth Kumaraswamy.

at Singapore Management University (SMU), Indian Heritage Centre and visited Global Indian International School (GIIS) and Little India Shoppers and Heritage Association (LISHA). She delivered a lecture at SMU on 9 October 2018 for United Nations Day of Non-Violence in honour of Mahatma Gandhi.

## About the Video

The four-minute long video that was first shown at Suntec highlighted the initiatives and lessons from his life that are relevant and applicable in today's times and that inspire our generation to be a better version of themselves. There are many such aspects of his persona, beliefs and toil that brought about the independence of India and made Mahatma Gandhi a *Mahaan Atmaah* or "The great souled one". Key moments of Gandhi Ji's life, his inspiring quotes, everyday sayings, discourses and initiatives presented in spectacular visual narrative using the line-art style of hand drawn illustrations layered with watercolour and ink wash that symbolise and represent the simplicity that was Gandhi's life and his teachings.





# 550th **Guru Nanak** Birth Anniversary Celebrations

*Indian government initiates worldwide celebrations of the birth anniversary of Shri Guru Nanak Devji with the involvement of Indian missions abroad*

**T**his year India celebrates the 550th Birth Anniversary of Shri Guru Nanak Devji and his teachings of love, peace, equality and brotherhood which have eternal value. The Union Cabinet, chaired by the Prime Minister of India Shri Narendra Modi, passed a resolution to celebrate the Anniversary of Shri Guru Nanak Devji, throughout India and abroad, in a grand and befitting manner, together with State Governments and the Indian Missions abroad.

Some of the highlights of the celebrations include the Development of Kartarpur Sahib Corridor. This is to facilitate visits by pilgrims from India to Gurdwara Darbar Sahib Kartarpur on the banks of the Ravi River in Pakistan, where Shri Guru Nanak Devji spent 18 years.

The government of India also plans to develop the Kartarpur Corridor as an integrated development project with all modern amenities. Suitable facilities for smooth passage of pilgrims are also being upgraded.

The historic town of Sultanpur Lodhi, associated with the life of Shri Guru Nanak Devji, is also being developed as a heritage town and on the Smart City principles. As a major attraction for pilgrims and tourists, a heritage complex at Sultanpur Lodhi, "Pind Babe Nanak da", will be established to depict life in the times of Shri Guru Nanak Devji.

A Centre for Inter Faith Studies is also being set up at Guru Nanak Dev University, Amritsar. Chairs on Shri Guru Nanak Devji will be set up in one university each in UK and Canada. An international seminar on the life and teachings of Shri Guru Nanak Devji will be organised in Delhi. States/Union Territories and Indian Missions overseas are organising special events on the occasion. Commemorative coin and postage stamps are being released by the Government of India to mark this momentous anniversary.

Religious activities are being organised throughout the country. Doordarshan will telecast programmes on Shri Guru Nanak Devji and Gurubani. National Book Trust will publish Gurbani in different Indian languages. UNESCO will be requested to publish Shri Guru Nanak Devji's writings in world languages. The Ministry of Railways will run a train passing through various holy places associated with Shri Guru Nanak Devji for pilgrims and tourists.

## Singapore Initiatives

Singapore's 12,000-strong Sikh community have embarked on a novel and meaningful way of celebrating the 550th birthday of the founder of Sikhism by pledging to perform a collective total of 550,000 hours of volunteer work. This initiative for the year-long celebration will culminate in Guru Nanak's 550th birthday on 12th November 2019.

A 15-person steering committee for the Birthday Celebrations has organised or coordinated several community and nation-wide events and activities. It is led by former Member of Parliament Inderjit Singh, who also chairs the Coordinating Council of Sikh Institutions (Singapore). A volunteer portal [www.sewapledge.org](http://www.sewapledge.org) was launched for members of the Sikh community to sign up and record their hours. Besides the volunteer pledge, the celebrations include:

- ☯ Naam Ras Kirtan Darbar at the Singapore Expo Hall in December 2018
- ☯ Sikh Heritage Day in May 2019
- ☯ Harmony Walk in August 2019
- ☯ Commemoration of the Sikhs who perished during WWII at Kranji War Memorial in September 2019

## EVENT

# 33rd ASEAN SUMMIT

*...in Pictures*

**Prime Minister Narendra Modi had a packed schedule for the last Summit with Singapore as the Chair of ASEAN**

**T**he 10-member nations of ASEAN met for their 33rd Summit last November together with its eight key partners which include India. The Prime Minister of India Narendra Modi visited Singapore from 14th to 15th November 2018 to participate in the ASEAN-India and East Asia summits to discuss regional cooperation in areas such as cyber security and the environment. Prior to this India also hosted an informal round of talks at its own 'Breakfast Summit' in Singapore.

The Prime Minister was also involved in the Regional Comprehensive Economic Partnership Leaders' (RCEP) Meeting. He said in a message on his visit: "My participation in these meetings symbolizes our continued commitment to strengthening our engagement with ASEAN Member States and with the wider Indo-Pacific region."

On 14th November, the Prime Minister was also honoured as the first Head of Government to deliver the Keynote Address at the Singapore Fintech Festival (see page 14) which is the world's largest event on financial technology. He said the Festival is not only the right forum to showcase India's strengths in this fast growing sector but also for forging global partnerships for fostering innovation and growth.

During the visit he also had the opportunity to interact with the youths who participated in the India-Singapore Hackathon. He regarded it important to provide the right encouragement and nurturing ecosystem for the young generation so that they can become global leaders in providing solutions to the challenges facing humanity.

He also congratulated Singapore for being the Chair of ASEAN this year. The 33rd Summit marked the final milestone of the island-republic's chairmanship of ASEAN.



**"My participation in these meetings symbolizes our continued commitment to strengthening our engagement with ASEAN Member States and with the wider Indo-Pacific region"**  
- PM Narendra Modi





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# India Launches Regional Fintech Initiatives



**The Prime Minister of India Narendra Modi had the honour of being the first Head of Government to deliver the keynote address at the Singapore Fintech Festival. Following are extracts of his speech which he presented to Festival participants from over 100 countries which included Deputy Prime Minister of Singapore, Tharman Shanmugaratnam, and Mr Ravi Menon, Managing Director of Monetary Authority of Singapore**

**D**eputy Prime Minister of Singapore Tharman Shanmugaratnam, a voice of influence in the world of finance, Mr. Ravi Menon, Managing Director of Monetary Authority of Singapore, a leading institution in fintech, tens of thousands of participants from over one hundred countries, Namaskar!

It is a great honour to be the first Head of Government to deliver the keynote address at Singapore Fintech Festival. This is a tribute to the youth of India with its eyes firmly fixed to the future. It is an acknowledgement of the financial revolution sweeping through India and transforming the lives of 1.3 billion people.

Singapore has been a global hub for finance and, it is now taking a leap into the digital future of finance. It was here, in June this year, that I launched India's RuPay card and the first international remittance mobile app using India's world class Unified Payment Interface or UPI.

Today, I will have the honour to launch a global platform to connect fintech firms and financial institutions, beginning with ASEAN and Indian banks and fintech companies.

**India and Singapore are also working to connect Indian and ASEAN small and medium enterprises, anchored on an Indian platform, and expand it globally.**

My government came to office in 2014 with a mission of inclusive development that would touch the lives of every citizen – a task that was not easy in a country of India's size. Yet, we wanted to achieve this in months, not years that

conventional wisdom suggested. With the power of fintech and the reach of digital connectivity, we have started a revolution of unprecedented speed and scale.

Financial inclusion has become a reality for 1.3 billion Indians. We have generated more than 1.2 billion biometric identities – called Aadhaar or foundation – in just a few years. With our Jan DhanYojana, we aimed to give a bank account to every Indian. In three years, we have opened 330 million new bank accounts. These are 330 million sources of identity, dignity and opportunities. Less than 50 percent of Indians had bank accounts in 2014; now, it is nearly universal.

Banking has come to doorsteps even in remote villages through 400,000 micro ATMs based on Aadhaar. And now, this digital infrastructure has helped launch the world's largest healthcare scheme this year. Ayushman will provide affordable health insurance to 500 million Indians. It has also helped us extend 145 million loans for small entrepreneurs through Mudra scheme. Just a few weeks ago, we launched the India Post Payments Bank. Over 150 thousand post offices across India and 300,000 postal service employees are using technology to provide house to house banking.

## Digital Connectivity

**Of course, financial inclusion also needs digital connectivity.** More than 120,000 village councils in India have already been connected by nearly 300,000 kilometres of fibre optic cables.

Over 300,000 Common Service Centres have brought digital access to villages. They give our farmers better access to





land records, credit, insurance, market and the best price. They deliver health services and hygiene products to women. **None of this would have been as effective without the other big change brought about by fintech – the digitisation of payments and transactions in India.**

## Payment Products for Everyone

India is a nation of diverse circumstances and challenges. Our solutions must also be diverse. Our digitization is a success because our payment products cater to everyone:

For those with mobile and internet, the BHIM-UPI is the world's most sophisticated, simple and seamless platform for payments between accounts, using a virtual payment address.

For those who have a mobile, but no internet, there is U.S.S.D. system in 12 languages.

And, for those who have neither mobile nor internet, there is Aadhar Enabled Payment System, which uses biometrics. And, it has already registered a billion transactions and grown six-fold in two years.

RuPay is bringing payment cards within the reach of all. Over 250 million of these are with those who did not have a bank account 4 years ago. From cards to QRs and wallets, digital transactions in India are growing rapidly. Today, 128 banks in India are connected to UPI. Transactions on UPI grew 1500 times in the last 24 months. Every month, the value of transaction is growing by over 30 percent.

But, more than the pace, I am inspired by the opportunities, efficiency, transparency and convenience digital payment is generating. A shopkeeper can go online to reduce his inventory and speed up collections. For a fruit grower, a farmer or a rural artisan, the markets are direct and closer, earnings are higher and payments are faster. A worker collects wages or remits money home quickly without giving up a day's work.

Every digital payment saves time. It adds to a huge national saving. It is increasing productivity of individuals and our economy. It also helps improve tax collection and inject fairness in the economy. Even more, digital payments are a gateway to a world of possibilities.

Data Analytics and Artificial Intelligence are helping us build a whole range of value added services for people. This includes credit to those with little or no credit history.

## For Micro, Small and Medium Enterprises

Financial inclusion also extends to micro, small and medium enterprises. They are all coming on the nation-wide Goods and Services Tax digital network, launched just over a year ago. Banks are reaching out to them with credit. Alternative lending platforms are offering innovative financing models. They no longer have to look at informal markets for credit at high interest rates.

And, just this month, we committed to approve loans up to Rupees 1 crore, or one 150,000 dollars for Micro, Small and Medium Enterprises within 59 minutes - without even visiting a bank! This is driven by an algorithm that uses GST

returns, Income Tax returns and bank statements to make credit decisions. In just a few days, 150,000 such enterprises have come on board for loans. This is the power of fintech to drive enterprise, employment and prosperity. Digital technology is introducing transparency and eliminating corruption through innovations such as the Government e-Marketor GEM. It is an integrated platform for purchases by government agencies. It provides everything – search and comparison, tender, online ordering, contract generation and payment. It already has 600,000 products. Nearly 30,000 buyer organisations and more than 150,000 sellers and service providers are registered on the platform.

There is an explosion of fintech innovation and enterprise in India. It has turned India into a leading Fintech and Startup nation in the world. The future of fintech and Industry 4.0 is emerging in India.

Our youth are developing apps that are making the dream of paperless, cashless, presence-less, and yet safe and secure, transactions possible for all. That is the wonder of India Stack – simply the largest set of Application Programming Interface in the world.

In short, the Indian story shows six great benefits of fintech: Access, inclusion; connectivity; ease of living; opportunity; and, accountability. We can use fintech to ensure that no dream remains unfulfilled, and no enterprise remains still born, because of lack of access to finance. For this, fintech will need to be not merely a mechanism but a movement. Because, what drives India also holds hope for others. And, what we dream for India is what we also wish for the world. This is a common journey for all.



# MAS Chief on the ABCDs of Fintech

*Sopnendu Mohanty, Chief Fintech Officer, Monetary Authority of Singapore, shares his views with Mrs Nomita Dhar on the key areas Singapore has partnered with India in fintech*



**In the aftermath of the Singapore Fintech Festival, Sopnendu Mohanty, shares his thoughts on the 'ABCDs' of key fintech technologies; his impressions of India's use of fintech and comments on Singapore's standing as a fintech hub**

**Currently what are the latest or hottest trends (and opportunities) for banks, businesses and consumers in the Fintech space? Where will it have the biggest impact?**

MAS laid out its vision of a Smart Financial Centre in 2015, where innovation is pervasive and technology is used widely to increase efficiency, manage risks better, create new opportunities, and improve people's lives.

Since then, Singapore's FinTech landscape has changed considerably, with a vibrant ecosystem, and a proliferation of technology innovations and solutions. We have seen banks and FinTechs working together to introduce new products and services to serve their customers better. Businesses are also going "digital" – accepting payments electronically, and managing inventory, accounts and invoices in a centralised or integrated platform. This enables businesses to grow their credit history, which will lead to an increased access to loans to expand their business. FinTech has also enabled consumers to enjoy greater convenience – banking services can be accessible via their mobile phones.

The hottest trend is what we call the 'ABCD' of key technologies powering financial services: Applied Programming Interface (API) & Artificial Intelligence (AI), Blockchain, Cloud and Data. These four technologies will form the backbone of future financial services. There are many FinTechs in the B2B space and transforming the operating framework of businesses. These B2B FinTechs will drive the biggest impact.

**How have India and Singapore been working together in this area and are there other possible / future areas/ ventures where you can see both countries work together in the Fintech field?**

India has been a key partner of Singapore in FinTech, with MAS having signed Cooperation Agreements with various state governments of India. Recently, MAS also signed a Memorandum of Understanding (MOU) and formed a Joint Working Group with the Department of Economic Affairs of India's Ministry of Finance, as well as with other key Indian Government Agencies such as Ministry of Electronics and Information Technology, Ministry of External Affairs, Reserve Bank of India and Securities and Exchange Board of India. The MOUs are intended to promote

co-operation between the financial technology industries of both Singapore and India on financial inclusion and partnership. Some of the key initiatives that we have partnered with India are:

## API Exchange (APIX)

APIX is an initiative of the ASEAN Financial Innovation Network (AFIN), which comprises MAS, the International Finance Corporation and ASEAN Bankers' Association. APIX was launched by Prime Minister Narendra Modi of India and Deputy Prime Minister Tharman Shanmugaratnam of Singapore at the Singapore FinTech Festival 2018.

It is the world's first cross-border, open-architecture platform that will enable financial institutions and FinTech firms from around the world to connect with one another through a globally curated marketplace. The marketplace is also connected to a sandbox where collaborative experiments between financial institutions and FinTechs can be conducted.

There is great potential for collaboration between the financial institutions and FinTech firms of India and Singapore. The Indian government and financial industry have been very keen to collaborate with us.

## Business sans Borders (BsB)

BsB is led by MAS and the Infocomm Media Development Authority of Singapore (IMDA), along with Industry partners to create a hybrid business data and digital solutions hub.

While SMEs are the core pillars of most economies, SMEs face considerable friction and challenges in achieving quick and seamless access to cross-border trade opportunities and financial services. Concurrently, solution providers with innovative and relevant SME solutions - ranging from logistics, professional services, financing or payments - face challenges in reaching out to these SMEs.

BsB will facilitate the internationalisation and digitalisation of SMEs via:

- A wide set of digital services and AI-enabled matching to enhance domestic and international trade opportunities for SMEs;
- Interoperability between SME ecosystems;
- Quick and intuitive access to digital solutions (e.g. financial and professional services) with seamless integration; and

- A sandbox environment to accelerate testing and delivery of new services.

BsB is currently in the Proof-of-Concept stage, and Singapore is looking to work with India as BsB matures towards the production stage, to bring digitalisation and financial inclusion to SMEs of both countries.

**In PM Modi's keynote address at the FINTECH Festival last November, he gave a roadmap for collaborations related to financial inclusion of India. What impressed or registered most with you about his speech that Singaporeans should take note of?**

I was particularly impressed with the scale at which their unified payment interface (UPI) has grown. PM Modi mentioned that 128 banks are already connected to their UPI, and transactions on the UPI grew 1,500 times over the course of only two years. That is a commendable achievement and resonates well with Singapore.

We are also espousing a unified and connected infrastructure philosophy as we deploy and drive adoption for our own unified interfaces such as our Unified Point of Sale (UPOS), Singapore Common QR Code (SGQR) and PayNow – an intuitive inter-bank, real-time, peer-to-peer fund transfer service via mobile or National Registration Identity Card (NRIC) number.

His emphasis on the use of FinTech to make the world more humane and equal, between rich and poor, and to enable access to opportunities and prosperity for billions was also very inspirational. We must continue to drive the adoption of APIX in order to expedite digital innovation of financial services around the world and enable financial inclusion for the billions who remain unbanked or underbanked today. Singaporeans, particularly those who are working in FinTech, should not only look internally within the Singapore ecosystem, but also expand overseas to markets where there is a true need for FinTech and its accompanying benefits. PM Modi stated that financial inclusion has become a reality for 1.3 billion Indians. Data analytics and AI are helping to build a whole range of value added services for people. These three concepts – financial inclusion, data analytics, AI – are at the heart of what our Business sans Borders initiative is about. We want to uplift SMEs and their platforms into the digital age with smart

tools and interact seamless with a global business pool.

PM Modi also noted that RuPay is bringing payment cards and opening up financial services to all Indians. This resonates with Singapore as we push for electronic payments in a swift, seamless and secure manner – from Government and business, to consumer payments. RuPay is also linked with Singapore's primary e-payment sys-



**“Singapore offers a vibrant Fintech ecosystem with more than 1,200 financial institutions comprising major global banks, over 500 Fintech companies, more than 30 innovation labs dedicated to innovation in financial services, angel investors, venture capitalists, private equity, IT companies, management consultants, law firms, head-hunters, and institutes of higher learning”**

tem, NETS. We hope to see easier cross-border consumer payments at merchants in India and Singapore soon.

**Mumbai has positioned itself as a financial hub and gateway for international fintech companies to enter the Indian market. Has or is MAS planning to position itself similarly as a gateway to the Singapore, regional or China markets? And if yes, what are the qualities that Singapore's fintech environment has that can attract India's fintech companies to come to Singapore?**

A global financial hub has several distinct characteristics. It has a vibrant ecosystem, where all stakeholders are deeply interconnected and engaged. Financial services firms also cluster together to leverage a wide range of stakeholders such as world-class universities, R&D establishments, leading technology players, progressive regulators and policy-makers. The interconnectivity allows these firms to gain access to

the best human resources, which would lead to innovation and progress.

Singapore has all these ingredients and we are consistently ranked highly on industry surveys and reports. We believe that Singapore's collaborative nature and it being a well networked centre has largely contributed to its success as

an innovation hub. As part of this collaborative effort, India, with its vibrant large market and extremely talented entrepreneurs, can rapidly internationalise the FinTech firms by partnering Singapore.

Singapore offers a vibrant FinTech ecosystem. We have more than 1,200 financial institutions comprising major global banks, over 500 FinTech companies, more than 30 innovation labs dedicated to innovation in financial services, angel investors, venture capitalists, private equity, IT companies, management consultants, law firms, head-hunters, and institutes of higher learning. There is close collaboration between the various players in the ecosystem – and this is evident through the Singapore FinTech Festival, where everyone in the ecosystem worked together to create the world's largest FinTech event in a small

city like Singapore.

MAS is committed to supporting experimentation and innovation. We have set aside S\$225 million under the Financial Sector Technology and Innovation (FSTI) Scheme to support innovation projects in the financial sector. This includes Proof-of-Concept trials, research projects in AI and Data Analytics, as well as setting up of global or regional cybersecurity centres of excellence in Singapore. We have also created a FinTech Regulatory Sandbox. It provides a safe environment for start-ups to experiment and allows banks and startups to understand the risks and possibilities. MAS has also recently introduced the Sandbox Express for firms which intend to conduct regulated activities to embark on experiments more quickly, without needing to go through the existing bespoke sandbox application and approval process.

# Singapore PM: A Shared Vision for a **Clean Future**

*Singapore Prime Minister Lee Hsien Loong penned a special message on the Swachh Bharat Mission launched by the Prime Minister of India Narendra Modi that was published in several newspapers in India on 2nd October 2018*

**W**hile the scale of the task is vastly different, both countries are committed to creating a clean and green living environment for their people, says Singapore Prime Minister Lee Hsien Loong as India marked a new milestone in its Clean India mission with an inaugural international sanitation convention:

"Four years ago, Prime Minister Narendra Modi launched the Swachh Bharat Mission to achieve the vision of a "Clean India" by 2019. Fittingly, Oct 2, 2019, is also the 150th birth anniversary of Mahatma Gandhi, who championed sanitation as a national priority.

Over the last four years, India has made great progress, building more than 86 million toilets for households, and declaring nearly half a million (470,000) villages free of open defecation.

Singapore has travelled this journey too. Since independence, we have worked hard to create a clean and green living environment for our people.

In the early days, many homes were not sewered. Night soil was collected in buckets and transported by malodorous trucks to sewerage plants. Often, the human waste was dumped into nearby streams and rivers, polluting and poisoning the waters. Unsanitary living conditions created many public health problems, including frequent outbreaks of waterborne diseases.

Our founding fathers resolved to act decisively. They launched a national campaign to "Keep Singapore Clean". We sewered up every home, cleaned up our rivers and made Singapore a clean and green city. In particular, we cleaned up the Singapore River.

In the process, we had to clear thousands of squatters, backyard industries, pig farms and countless other sources of pollution in the catchment of the river. Today, a clean Singapore River flows through the city into Marina Reservoir, which feeds into our national water supply.

India is a country on a vastly different scale from Singapore. The River Ganga is almost a thousand times longer than the Singapore River. Yet there are some parallels in Singapore's and India's sanitation journeys.

First, both countries' experiences demonstrate the importance of vision and leadership. The late prime minister Lee Kuan Yew and Prime Minister Modi both made it a priority to keep the country clean and green. They personally led public campaigns to raise awareness and mobilise the masses. Both picked up brooms and joined the people to clean the streets.

Prime Minister Modi has said that Mr Lee was a "personal inspiration", and that

he had drawn from Mr Lee's idea that "transformation of a nation begins with a change in the way we are". Indeed, the Swachh Bharat Mission is not just a programme to clean India's environment, but also a deeper reform to "transform the way we think, live and work".

Second, success requires long-term national commitment. Singapore implemented a Sewerage Master Plan to separate our sewerage and drainage networks. The aim was to prevent rainwater from being contaminated, so that it could be collected and used. At the same time, Singapore recycles used water from sewage treatment plants, purifying it through reverse osmosis, to produce Newater, an ultra-clean, high-grade water fit for drinking."

*Continued on page 23...*



**"Both countries' experiences demonstrate the importance of vision and leadership. The late prime minister Lee Kuan Yew and Prime Minister Modi both made it a priority to keep the country clean and green. They personally led public campaigns to raise awareness and mobilise the masses. Both picked up brooms and joined the people to clean the streets"**



# Kala Sangam Series Launched at IHC

*Indian High Commission helps bring traditional craftsmen from India who provide live demonstrations at the Indian Heritage Centre*

The year 2018 saw the launch of Kala Sangam which is a collaborative initiative between the **Indian High Commission** and the **Indian Heritage Centre** – to bring in traditional craftsmen from India to the Indian Heritage Centre – to demonstrate their crafts and promote this important aspect of Singapore's Indian community's intangible cultural heritage – and to share this rich heritage with Singaporeans. This initiative was announced by Indian Prime Minister, Narendra Modi during his visit to the Indian Heritage Centre in June 2018 and is supported by Ministry of Culture, Community and Youth and was made possible by a generous donation by Ravi Thakran.

Indian Heritage centre is a museum under the National Heritage Board and with the support of the Indian communities it traces the history of Indian and South Asian communities in the South East Asian regions. This museum has provided a wonderful backdrop for this Indian craft initiative where craftsmen have been provided a platform where they demonstrate their crafts for about a week and visitors can see the craftsmen create beautiful handcrafted products.

Kala Sangam was launched in October 2018 as part of Indian Heritage Centre's Diwali celebrations with master craftsman Munusamy, who is an accomplished terracotta artisan from Puducherry, Tamil Nadu, India. He demonstrated his terracotta moulding skills and kept visitors across ages, nationalities and ethnicities enthralled with his ability to turn something seemingly unexciting as clay to lifelike figurines of humans, animals, birds and much more.



He also conducted a Diwali clay making workshop which was fully booked. Both children and adults made a variety of lamps under Munusamy's guidance and supervision.

## Master Craftsmen

In November and December, Kala Sangam also saw master craftsman Fayaz Ahmad Jan visit Singapore to demonstrate the traditional craft of papier mache from Kashmir, India. He demonstrated his craft and during his stay here visitors saw a plain white papier mache pot get covered with a traditional vibrant floral pattern. Fayaz Jan impressed everyone with his mastery over this highly painstaking artform. Fayaz Jan conducted an interest-

ing workshop where he shared the details of this papier mache craft and helped the participants create an art piece with traditional motifs.

Kala Sangam has an exciting year planned for 2019 with traditional craftspeople from all across India scheduled to be visiting Singapore, to share with everyone here the history of these ancient crafts and for all of us to experience the beauty and intricacy of handcrafted items. Crafts ranging from pottery, metal work to embroidery, weaves and dyes are an inseparable part of India's culture and history and make us all aware of communities that have been creating beautiful products in environmentally friendly processes for centuries.

Kala Sangam – a long term platform for traditional Indian craft demonstrations will be an exciting addition to Singapore's art and culture offerings, in which we will see how ancient crafts and new age aesthetics come together to give us beautiful products and give us ideas about how to lead our lives in sustainable ways. For more info: [www.indianheritage.org.sg](http://www.indianheritage.org.sg)

# Rediscovering Peranakan Indians

*This special exhibition is the first community co-created one at the Indian Heritage Centre showing the unique culture of the Peranakan Indians aka Chetti Melaka*

**T**he Indian Heritage Centre (IHC) worked with the Peranakan Indian (Chetti Melaka) Association Singapore to put up this unique exhibition. Many of the 175 artifacts and photos on display were loaned by the association members for this exhibition which provided a rare window into the history and culture of Chetti Melaka.

The Chetti Melaka are descendants of Tamil traders who were early migrants who settled first in Melaka in the 15th to 16th centuries. They married the local Malay and Chinese women and while they have largely retain their Tamil Hindu traditions, the Chetti Melaka have also embraced some practices of the Malay and Chinese communities.

One of the most prominent of these traits is the language - Chetti Creole - which combines Tamil, Malay and Chinese dialects. This extends to their traditional outfits that reflect Javanese, Bugis, Acehnese, Batak and Tamil fashions as it does to the cuisine, which is a rich marriage of Indian, Malay, and Peranakan Chinese culinary styles.

## Special Heritage

Mr Ponno Kalastree, President of the Peranakan Indian (Chetti Melaka) Association Singapore said: "We are happy to work with the Indian Heritage Centre to co-create this exhibition and to share our stories and heritage with everyone. As the only community that combines the Indian, Chinese and Malay cultures into something 'uniquely Chetti', it is important to us that this legacy is safeguarded and passed on to future generations. We hope that through this exhibition, we can help generations of Chetti Melaka to re-connect with their roots, and also share our very special heritage with others."



(Clockwise from top left):

Still from the documentary film **Who are the Chetti Melaka? In Search of the Lost** that was made specially for the exhibition

Talapa Chetti Melaka (headgear)

Portrait of Arunasalam Kanagasabai Pillay son of Kanagasabai Pillay, a trader from Sri Lanka who settled in Malacca in 1860 and married a Chetti Melaka lady

A pair of miniature Hantu Tetek figures (demon figures who are guardians of a deity)

Poster of the exhibition showing a Chetti Melaka couple

IHC had also added another dimension to the exhibition by including a CultureFest in September last year with panel talks, music performances, Chetti Creole language, traditional dance and cooking classes as well as heritage trail walks. For more info: [www.indianheritage.org.sg](http://www.indianheritage.org.sg)

**Chetti Melaka of the Straits: Rediscovering Peranakan Indian Communities** is now on till 5th May 2019 at the Indian Heritage Centre



## 2019 PBD and Historic Kumbh Mela

The stunning spectacle of Kumbh Mela this year was also shared with visitors and participants of the 15th Pravasi Bharatiya Divas (PBD) that was held from the 21st to 23rd January 2019 in Varanasi, Uttar Pradesh. The agenda features a visit to the Kumbh Mela in Prayagraj, on 24th January, and in conclusion, a visit to the Republic Day Parade in New Delhi on 26th January.

The visit by the PBD delegation for the ritual bath in the Sangam waters, brings world attention to the Kumbh Mela, the largest peaceful congregation of pilgrims on earth, during which participants bathe or take a dip in the sacred river. The festival is held every four years, rotating among the cities of Allahabad, Haridwar, Ujjain and

Nasik. It is attended by millions of people irrespective of caste, creed or gender.

The Ministry of External Affairs has launched an excellent website for visitors going to the PBD which also gives information on the Kumbh Mela's history at [www.pbdindia.gov.in](http://www.pbdindia.gov.in)

According to the website: The founding myth of the Kumbh Mela -attributed to the Puranas (collections of myth and legend) - recounts how the gods and demons fought over the pot (kumbha) of amrita, the elixir of immortality produced by their joint churning of the milky ocean. During the struggle, drops of the elixir fell on



the Kumbh Mela's four earthly sites, and the rivers are believed to turn back into that primordial nectar at the climactic moment of each, giving pilgrims the chance to bathe in the essence of purity, auspiciousness, and immortality. For more info:

[www.kumbh.gov.in/en](http://www.kumbh.gov.in/en)

### Kumbh Mela

starts from 15th January to 4th March 2019 at Allahabad, Prayagraj, Uttar Pradesh

## India-ASEAN Expo & Summit 2019 in February at New Delhi

The ASEAN region is becoming one of the preferred trade and investment regions for Indian businesses and FICCI (Federation of Indian Chambers of Commerce & Industry) as an apex Chamber of Commerce and Industry of India, gives special focus to this region. The combined strength of the single ASEAN market is more than US\$2.6 trillion and India's US\$ 2.7 trillion economy, creates an economic power house that has the potential to become one of the strongest in the world.

The India - ASEAN Business Fair offers an opportunity to governments, stakeholders and industry to capitalize and enhance

efforts of sustaining momentum of trade and investment in the region. The organisers are expecting more than 200 exhibitors and over 100 hosted buyers from ASEAN for the 2019 edition. To know more about attending the event visit: [www.india-aseanexpoandsummit.com](http://www.india-aseanexpoandsummit.com)



**India-ASEAN Expo & Summit** will be held from 21st to 23rd February 2019 at the Jawaharlal Nehru Stadium, Gate No. 2, Lodhi Road, New Delhi



# Yoga Can Transcend Fitness and Wellness Benefits

*Yoga is today in the world's top 10 fitness trends and there is a need for more accomplished trainers to build on its success*

In June last year when the Prime Minister of India Narendra Modi joined thousands of others in celebration of the 4th International Yoga Day in Dehradun, Uttarakhand, he said yoga today is ranked amongst the top 10 fitness trends worldwide. Whilst expounding on the virtues of this holistic ancient Indian wellness tradition he also expressed the need for accomplished Yoga teachers to further expand its global outreach.

The Prime Minister had also shared his views on the subject in a video-message in the run up to the event. He expressed his happiness at the burgeoning popularity around the world of Yoga, which to him was "one of the most precious gifts given by the ancient Indian sages to humankind."

Yoga he felt, was not a mere set of exercises to keep one's body fit, it was more a passport to assuring good health - a key to fitness and wellness. "Free from illness, a path to wellness - that is the path of Yoga... It makes us better individuals in thought, action, knowledge and devotion", he remarked. Yoga, he shared, was also the solution to



ailments such as stress and lifestyle diseases like diabetes, hypertension and depression.

## Beyond Boundaries

"Yoga goes beyond boundaries of age, gender, caste, creed, religion and nations," he opined. He also felt that people who are at peace with themselves are at peace with others

too. Such people build harmonious nations. Such nations build a harmonious world. He pointed out that with more people taking to Yoga, there was a rising demand for accomplished yoga teachers — and this was the next challenge that needs to be addressed so that the reach of yoga is even greater, especially amongst the youth.

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## Sukhdev Singh Yogi: From a Trainer's Perspective

Professional triathlete, Yogi, who represented India in the Asian championships in 1996, started his journey as a yoga student in India and has now become a successful wellness-yoga trainer. He was also the official trainer for the Indian Cricket Team and worked with golfers in Malaysia. Throughout his career Singh has always been active training students in the practice of yoga. "Skills give you a little edge," he says, "but improving on these skills can only be done by improving your mind and your body. Yoga can increase the flexibility of your body, balance muscles, the effective mobility of the mind and strength of the muscles. It's one of the reasons why he recently set up his own yoga centre called Happiness Kingdom in Singapore.

"Our philosophy is effective mobility, with effective stability with effective breathing." He observed how people in Singapore if they practice yoga they should be able to better balance their life and lifestyle as "Singaporeans are always in a rush. Many have tight faces and over-activate their bodies' sympathetic system. Yoga teaches people how to sit and stand better which improves breathing and medically activates the sympathetic system." Enquiries: Devsukhyog@gmail.com or visit [www.happineskingdom.org](http://www.happineskingdom.org)



## International Yoga Festival in March at Dehradun

The International Yoga Festival is organised in partnership with the AYUSH Ministry, Government of India and held at the Parmarth Niketan Ashram, Rishikesh (Himalayas) from 1st to 7th March 2019. The organisers said participants of the 7-day immersion and celebration can experience every major style of yoga and learn from enlightened Spiritual Leaders, Master Yoga Teachers, Evolutionary Thought Leaders, and Wellness Specialists from around the world.

Parmarth Niketan Ashram is the largest ashram in Rishikesh and one of the largest interfaith yoga institutions in India. The programme offers an extensive schedule of possibility, starting with Kundalini sadhana at 4 a.m. for the intensely committed and ending at 9:30 pm with traditional cultural song and dance, kirtan and enlightened entertainment on the banks of Ganga. Attendees can customize each day as per their personal needs. Altogether the event holds more than 70 hours of Yoga classes from world-class Yoga masters of multiple styles including Kundalini Yoga, Power Vinyasa Yoga, Iyengar Yoga, Hatha Yoga, Pranayama, Meditation, Reiki, as well as lectures on Yoga, Vedanta, ancient Indian philosophy and Ayurveda. For more information, please visit: <http://www.internationalyogafestival.org>

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## Singapore PM: Shared Vision for a Clean Future

"We took one problem – what to do with used water – and turned it into a solution to another problem: water scarcity. In India, the nationwide push to implement the Swachh Bharat Mission with key stakeholders, such as industry and schools, has shown promising results. The 2018 Unicef Drinking Water, Sanitation And Hygiene In Schools: Global Baseline Report highlighted that almost all schools in India have sanitation facilities built, compared with just 50 per cent of schools in 2006.

Third, both Singapore and India value international cooperation. The same solution may not work in a different country, but we can all benefit by learning from others and sharing experiences. I congratulate India on successfully hosting the inaugural Mahatma Gandhi International Sanitation Convention, which has brought together leaders, practitioners and experts from around the world to share their sanitation stories. Singapore, too, hosts international forums such as the biennial World Cities Summit and Singapore International Water Week.

In 2013, to raise awareness of the global sanitation challenge, the United Nations adopted Singapore's resolution "Sanitation for All", to commemorate Nov 19 as World Toilet Day.

Singapore is happy to share experiences with India as it continues to develop more liveable and sustainable Smart Cities across the country. Singapore has collaborated with India's Town and Country Planning Organisation to train a hundred officials in urban planning, and water and waste management. Singapore also looks forward to cooperating with states like Andhra Pradesh and Maharashtra to provide urban solutions as they develop their cities.

I wish Prime Minister Modi and the people of India the very best in the Swachh Bharat Mission to "Clean India". I also look forward to further cooperation between our two countries to achieve the UN Sustainable Development Goal of clean water and sanitation for our peoples for generations to come."

# Kashmiri Delights

*In recent years, cuisine, especially Kashmiri- Pandit-style, has been gaining popularity as modern chefs inspired by the essence of this culinary tradition develop new dishes and techniques*

**T**he culinary landscape of Northern India is very diverse. and it's often said to have been influenced by regions of Afghanistan, Persia and Central Asia. Over the years Kashmiri cuisine has developed through the practice and perfection of age-old cooking traditions and craftsmanship.

Predominantly, cuisines of Kashmir are divided into four different but subtly similar styles of cooking:

- 🌀 **Kashmiri Pandit**
- 🌀 **Kashmiri Muslim**
- 🌀 **Dogri**
- 🌀 **Ladakhi**

Kashmir is also known for offering a diverse range of products like baked breads, handicrafts and spices. Breads like the 'Taelvor', is a close cousin of the bagel, 'Lavasa' a thin pita-like bread or even a cookie-style bread called 'Roth' are baked in a clay earthenware oven by a craftsman known as 'Kandur'.

The famous pink tea of Kashmir called 'Sheer Chai' is another example of the culinary advancement of the region.

## Home-style Cooking

The Kashmiri Pandit cuisine is home-style cooking. Unlike other popular Indian cuisines, Kashmiri Pandit cuisine is often prepared without the use of onions, garlic and tomatoes. This style of cooking, which has only recently come into the public space, is slowly gaining popularity globally. Generous use of asafoetida, yoghurt, red chilli powder and other raw spices are now being used by modern chefs, who are inspired by the essence of the cuisine, to develop new dishes and techniques.



This cuisine has recently received recognition since the inception of 'Matamaal', a Kashmiri Pandit restaurant in the National Capital Region (NCR) Delhi, in India. The most popular Kashmiri-Muslim style of relishing a meal is called 'Wazwaan' which is a 36-course formal banquet form of eating in a shared copper plate called 'Traem';

around four people share a "Traem".

## Food Festival

This May Singaporeans can savour the best of Kashmiri cuisine in a special Kashmiri Food Festival in Singapore. For more details visit: [www.matamaal.com](http://www.matamaal.com)



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