



## Singapore-India Engages for The Next Phase





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Nomita Dhar Publisher & Editor-in-Chief

## The Next Phase -A Roadmap for the **Twenty Twenties**

his past decade has seen phenomenal and unprecedented growth in India - Singapore ties. As we enter the "Twenty Twenties", there is tremendous scope to build on the foundation laid on all aspects of bilateral ties.

Taking stock of the high points of India - Singapore ties in the last decade, High Commissioner Jawed Ashraf in his interview (page 4 - 7) shares his views.

In our cover story we bring you a report on "India -Singapore: The Next Phase", the region's first business and innovation summit in the second term of Prime Minister Shri Narendra Modi-led Government, organised by the High Commission of India, which was held on 9th and 10th

September, 2019 at Marina Bay Expo and Convention Centre in Singapore.

The primary focus of the Summit was on the financial sector, infrastructure, urban development, real estate, logistics, regional trade, water, agro-tech and food processing, and skills development. Ministerial speakers at the event were India's Minister of External Affairs Dr. Subrahmanyam Jaishankar, Singapore's Minister of Foreign Affairs Dr. Vivian Balakrishnan, India's Minister of State with Independent Charge Mr. Hardeep Puri and Singapore's Senior Minister of State for Trade and Industry Mr. Chee Hong Tat. Senior Minister and Coordinating Minister for National Security Mr. Teo Chee Hean was the Guest of Honour at the Gala dinner.

Business leaders, entrepreneurs, financial experts and technology and innovation leaders from both India and Singapore spoke in the panel sessions that followed the ministerial sessions on both days. The Summit featured over 4500 registered participants, 30 sessions, nearly 100 speakers, a startup exhibition with 85 startups, including 65 from India.

Not only was the Summit an outstanding success in drawing up the roadmap of the India-Singapore economic partnership in the years ahead, identifying opportunities, understanding how to do business in India, connecting with institutions that facilitate investments in India and building business networks, it also reinforced India's continuing focus on Act East Policy and the centrality of Singapore in its economic and innovation engagement in the region.

Since Prime Minister Modi took oath of office for the second time on 30th May 2019, as part of India's foreign policy engagements, he visited several countries. We bring you some snapshots illustrating these important engagements.

While 'Doing Business' with India has proven lucrative for several investors, we invite Singaporeans to visit India for leisure as well. So, on a lighter note, with India's northern states in the grip of a cold wave, the snowfields of the Himalayan resort towns of Gulmarg, Manali and Auli beckon with near-perfect conditions for skiing, snowboarding and snow games. Shake off the stress and angst and empower yourself for the new decade and in the embrace of the holistic healing powers of Ayurvedic wellness treatments at a world-renowned spa resort near holy Rishikesh.

This Issue of Shikhar also commemorates India's Republic Day. On this special day, we wish India peace and prosperity.

Happy Reading!



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# Shikhar शिखर The India-ASEAN Connection

## CONTENTS





- **A NOTE FROM THE EDITOR** The Next Phase 22 A Roadmap for the Twenty Twenties
  - **ECONOMY** Ease of Doing Business India's Progress Report

So Far...

30

35

36

- O4 THE HIGH COMMISSIONER'S INTERVIEW
  Challenges and Opportunities During the
  Age of Disruption
- **ECONOMY** More Measures for Economic Development and Investment
- O8 COVER STORY India and Singapore
  Successfully Launch the Next Phase;
  Singapore-India Investment Trends; The Next 28
  Phase Gala Dinner Extravaganza
- **PEAK PERSPECTIVE** Beyond RCEP: India Focus On...

**HOMAGE** Gandhi 150 The Celebrations

- **14 FOREIGN RELATIONS** PM Modi Visits: 11th BRICKS Brazil, ASEAN Summit Bangkok, Saudi Arabia; USA
- **PEAK PROFILE** Mohamed Irshad: Spreading Peace, One Rose at a Time
- 15 BILATERAL TIES DEFENCE India-Singapore
  Defence Cooperation Steps Up to Higher
  Level
- **PEAK PROFILE** KV Rao: Recreating SIFAS for the Future

16 VISITS & EVENTS

- **ARTS & CULTURE** Acing Hindi: Key to Better Understanding of Indian Culture
- **RELIGION** Shri Guru Nanak Dev Ji 550th Anniversary Celebrations
- **ARTS & CULTURE** Tamil Diaspora in Singapore Significant Connections and Contributions Down the Ages











- **ARTS & CULTURE** From the Coromandel 39 Coast to the Straits
- **ARTS & CULTURE / ANNOUNCEMENTS** 40 Indulge in the Arts Calendar. New Air Carriers Commence New Flights to India. e-Visa Liberalisation
- 41 **WELLNESS** Ananda in the Himalayas
- 42 TRAVEL India's Winter Wonderlands: Let it Snow! Let it Snow! Let it Snow!





### HIGH COMMISSIONER'S INTERVIEW

# Challenges and **Opportunities**During the Age of **Disruption**



The High Commissioner of India in Singapore, Jawed Ashraf, talks to Shikhar Editor-in-Chief Nomita Dhar about India-Singapore bilateral ties and the potential for "boundless" possibilities for the future

our Excellency, we meet at the beginning of 2020; as we enter the new decade what role do you see India playing on the world stage?

We are going through a phase that comes rarely in history of multiple and interlinked geopolitical, economic and technological transitions that is fundamentally changing the character of the world. As India undergoes its own sweeping transformation, it is also adapting to the rapidly changing world. We will have a world that will be increasingly multipolar, but with multilateralism under stress. India is projected to become one of the three leading economies in the world on PPP basis. That, coupled with the size of our population and our overall strengths, will give us a role and responsibility in the emerging order. We hope to play our part in sustaining a rules-based order, strengthening and reforming multilateralism and enhancing international cooperation. We hope to contribute to advancing peace, stability and prosperity in the region. Nowhere will this be more important than in the Indo-Pacific Region.

India is an ancient civilization, yet in the last two decades it's recorded great technological advancement. While the nation sits on the fulcrum of the ancient and the trendy, what changes, challenges and possibilities do you foresee for it?

That is a rather broad question and seems timeless – like the history you are referring to! Let's stay with the next few years; perhaps, a decade. In India, we expect to see high level of growth that will lift all our people out of poverty. We will realise our goal of providing universal access to basic needs of housing, power, sanitation, clean water, education and healthcare. We have already achieved near-universal financial inclusion. India will become increasingly urbanised. We should have modern,

next generation infrastructure across the country. The digital revolution that is sweeping across India will transform governance and public services, and create an entirely new set of economic opportunities. We also hope to have clean air in our cities, a plastic-free environment and an economy driven by clean energy. India is young, aspirational, innovative and mobile, bred in diversity and democracy, driven by energy and enterprise. The possibilities are boundless.

The evolving global political and economic environment, as well as our regional security situation, including the persisting threat of terrorism, will be important challenges. Harnessing domestic resources, investing in people and addressing climate change and mitigating its impact will be important priorities.

Your country is the second most populous nation in the world and is home to the largest youth population; with this strength how will the trade, business and investment headwinds favour India's growth? If your question is whether India sees any advantage or opportunities in the headwinds facing international trade, investment and business, I would say there are both opportunities and challenges. One, India's size and scale provides a degree of comfort against external developments. India's demography is obviously an advantage, provided we are able to fully equip and empower it for the needs of the new age. But, an adverse international climate for trade and investment is not in anyone's interest. We have to also prepare for the future where AI, machine learning and robotics, together with connectivity, will make many tasks, if not jobs, irrelevant. So, the largest youth population itself won't be enough; we will also have to invest it with the right skills.

### HIGH COMMISSIONER'S INTERVIEW



The High Commissioner had also spoken at length on finding opportunities admist disruption in the digital age at the World Opportunities Forum in May 2019

On the global scale there are several problems such as climate change, large scale conflicts, poverty, religious conflicts, radicalism that the world is facing; how ready is India to face or handle these challenges?

Challenges always exist in diverse forms. Perhaps, this phase of history is unique as there are multiple sources of challenges confronting us simultaneously. For each country, it is about building the right capabilities, adopting appropriate policies, making the requisite investments and building effective international partnerships. Our domestic priorities are accelerating growth, making development more inclusive, empowering people, investing in clean energy and sustainable practices and building a cohesive and harmonious society at home. We will, of course, continue to strengthen and reinforce our defence and security capabilities. And, we will continue to seek an international consensus and cooperation on more effective action against terrorism and radicalism and concerted global effort in combating climate change. This is also a time when the need for multilateralism and rules-based order has never been stronger.

India and Singapore have shared a common past under the British and have many commonalities, while the interaction between the nations in the last two decades has intensified; what would you say were the high points or game changers of the last 20 years?

India and Singapore have transformed their relationship, beginning with the early 1990s, amid tectonic geopolitical changes and at a time of India's own opening up to the world. The pace has intensified over the past two decades. Key milestones in this journey were India becoming a full dialogue partner of ASEAN in 2002, becoming a member of East Asia Summit in 2005, the India-Singapore Comprehensive Economic Partnership Agreement (CECA) in 2005, the umbrella defence agreement of 2003 and the several other defence agreements that have followed, the elevation of our bilateral relationship to Strategic Partnership in 2015, increasing engagement between Singapore and Indian states, collaboration in areas like skills development and urban solutions, rapidly growing connectivity arising from the 2013 Air Services Agreement and the India-ASEAN Air Transport Agreement and the new pioneering partnerships that we have launched in the areas of startups, innovation and fintech. The two visits by Prime Minister Narendra Modi to Singapore in 2015 and twice again in 2018 have imparted new momentum to the partnership. We have benefitted from our deep and growing people-to-people and cultural links. The Indian diaspora has grown in Singapore and is making an enormous contribution, not just to Singapore but also to India-Singapore ties.

As a High Commissioner of India to Singapore for the last three years. how would you define the cur-

"The two visits by Prime Minister Narendra Modi to Singapore in 2015 and twice again in 2018 have imparted new momentum to the partnership. We have benefitted from our deep and growing people-to-people and cultural links. The Indian diaspora has grown in Singapore and is making an enormous contribution. not just to Singapore but also to India-Singapore ties."

"Singapore companies continue to expand their presence in India. **Tourist arrivals from** India is growing at double digit rates, making India the third largest source of tourism. What has added great spark to our ties is the rapid growth in our partnership in the digital economy. It is also bringing our youth into closer collaboration... What has also been gratifying is that culture and peopleto-people ties have acquired centre-stage in our bilateral ties."



High tourism growth and increased air connectivity between Singapore and India have played a vital part in strengthening people-to-people ties

#### rent state of our bilateral ties and what have been the high points and achievements of the past three years?

Our bilateral relations are in excellent shape, infused with warmth and goodwill and free from contests, claims or disputes. Political understanding and exchanges remain at a high level. We have made enormous progress in defence cooperation, making it among the most comprehensive for both countries. Security cooperation, including in cyber, and law enforcement cooperation are very good. Bilateral trade has grown quite significantly. For India, Singapore is both a leading source and destination for investments. Indian companies continue to find Singapore an attractive base for regional and global businesses. Singapore companies continue to expand their presence in India. Tourist arrivals from India is growing at double digit rates, making India the third largest source of tourism. What has added great spark to our ties is the rapid growth in our partnership in the digital economy. It is also bringing our vouth into closer collaboration. Our ties have benefitted from a sharp increase in air connectivity over the past three years. What has also been gratifying is that culture and people-to-people ties have acquired centre-stage in our bilateral ties. That is important, as we seek to craft a new journey on an ancient route. In ASEAN-related institutions and forums as also at a global level, our cooperation has deepened.

At the same time, we are both conscious of the fact that our ties, especially in the economic domain, is short of potential and below the targets we have set for ourselves. We can do far more in the economic domain, in expanding connectivity and in tapping the vast opportunities in the digital economy. At the strategic level, both India and Singapore could do more to build a more integrated and connected, as also stable and secure Indo-Pacific Region.

#### **Building on what we have, how do** you see the direction of our defense, investment, cultural and people- topeople ties in the next two decades?

Each of these areas will grow - indeed our strategic partnership will see broadbased progress. Defence relationship is based on strong political relations, shared interests and a common commitment to rules-based order, maritime security and an open, inclusive and balanced regional architecture. Based on the progress we have made in the past three years alone and the plans we have drawn for the future, our defence ties will continue deepen and grow. Our task now is to see how we expand this partnership into a broader framework, including with other countries, that makes an effective contribution to our shared aspirations for the region.

I have no doubt that despite the ups and downs, our investment ties will grow rapidly. India's fundamentals

are sound and long term growth will be high. Singapore, too, will remain an attractive destination for Indian investors and tourists. What we have to focus on is how to expand our trade, how to get our SMEs more engaged with each other, how we can strengthen surface and air connectivity further. I am very optimistic – indeed, excited about our startups and innovators working together.

Cultural ties will be a source of great strength to this partnership. There is such a strong Indian element in the Singaporean multicultural fabric. Faiths, festivals, food, performing arts, languages are our shared heritage. Singapore has become a nursery of the Indian performing arts. And, with the new diaspora adding its own strength to cultural and people-topeople ties, we can expect more. We also hope to see more of Singapore art, culture, music and food in India.

#### In your view what are the sectors or segments of bilateral engagements, which if given more attention can thrive and show positive results?

I suppose there are no limits to progress in any aspect of the relationship with right investments. We should do more to create the right enabling environment for trade and investment, especially in the vast opportunities that India's growth provides in areas of core competitive strengths for Singapore. Areas like smart cities, urban planning and solutions, urban mobility, industrial parts, logistics, infrastructure and skills development could see more efforts. We should address the emerging trends in trade and digital economy and work to make our regulatory environment and promotional policies supportive of these.

ASEAN as a grouping has grown in stature and scope in the last twenty years. Singapore and India have been great partners and proponents of positive growth in the grouping; what would be the



Cosmopolitan touch to the Republic Day of India celebrations organised by the High Commission of India in Singapore last year

#### desired outcome in the growth of this relationship?

We attach great importance to our partnership with ASEAN, notwithstanding our decision to stay out of RCEP. We have institutional arrangements as well as enabling agreements, including air services agreement and ASEAN-India FTA, to build a strong partnership. And above all, we have convergence of views and approaches on building a peaceful and prosperous future for our region, as seen, for example, in India's vision for the Indo-Pacific Region and ASEAN Outlook for Indo-Pacific. We attach the highest importance to ASEAN unity and centrality, as an essential anchor for this region's future, and to ASEAN-led mechanisms.

The current state of our economic ties does not do justice to the potential created by nearly 2.0 billion people of India and ASEAN and our rapid growth. We certainly hope the future will see significant growth in ties of trade, investment, tourism and technology. We hope to do more with Southeast Asian countries and ASEAN in the area of defence and security. And, together we can work to realise our vision of an open. balanced and inclusive region, neither torn by great power rivalry or dominated by anyone.

This issue of Shikhar commemorates India's Republic Day and national symbols (such as its flag and national anthem etc) are a pride of every nation. What is the message that India's national anthem can convey to the youth of India and how would you like to introduce India through its lines to the youth of Singapore and what **India stands for?** 

Each country's national anthem captures its spirit, dreams and resolve. The Indian National Anthem conveys the message of India's pluralism and unity in diversity that throbs its vast expanse. It rouses people of India, especially the youth, to fulfil their destiny.

## India and Singapore Successfully Launch the **Next Phase**



Opening address by the Foreign Minister of India Dr S Jaishankar.

Singapore and India's first **Business and Innovation** Summit has laid down the roadmap of their strategic and economic partnership in the years ahead

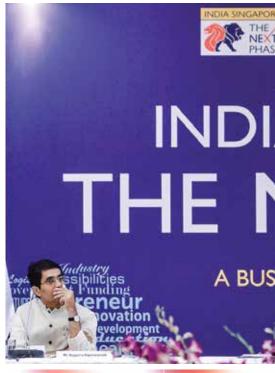
ver 4,500 registered participants, 30 sessions, nearly 100 speakers, a startup exhibition with 85 startups, including 65 from India, and a gala dinner for 1,800 guests characterized India-Singapore: The **Next Phase**, the region's first business and innovation summit in the second term of Prime Minister Shri Narendra Modi-led Government, organised by the High Commission of India, the Summit was held on 9th -10th September 2019 at the Marina Bay Sands Expo and Convention Centre in Singapore.

The Summit had two inter-related conferences:

- India-Singapore: The Next Phase a business event that focussed on core areas, including the financial sector, infrastructure, urban development, real estate, logistics, regional trade, water, agro-tech and food processing, and skills development.
- InSpreneur 3.0 the third edition of the India-Singapore Innovation and Start-up platform launched by the High Commission in January 2018. This focussed on fintech, SMEs digital platforms, connecting start-ups in India and ASEAN, cyber security, artificial intelligence, future of data, Industry 4.0, and health and bio biotech.

#### **Guest Ministers**

India's Minister of External Affairs Dr. Subrahmanyam Jaishankar, Singapore's Minister of Foreign Affairs Dr. Vivian Balakrishnan, India's Minister of State with Independent Charge Mr. Hardeep Puri and Singapore's Senior Minister of State for Trade and Industry Mr Chee Hong Tat were ministerial speakers at the event. Senior Minister and Coordinating Minister for National Security Mr. Teo Chee Hean was the Guest of Honour at the Gala Dinner.













(Top, frm I to r): Discussion panel: •Mr Buggana Rajendranath, Andhra Pradesh's Finance Minister. 

Mr Hardeep Singh Puri, India's Minister of State for Housing, Urban Affairs, Civil Aviation and Commerce and Industry. 

HE Jawed Ashraf High Commissioner of India to Singapore. 

Capt Dibya Shankar Mishra, Odisha's Minister of State (Energy; Industries; Micro, Small & Medium Enterprises). Ms Sumita Dawra, Joint Secretary Dept for Promotion of Industry & Internal Trade.

(Middle): Foreign Ministers of Singapore and India, Dr Vivian Balakrishnan and Dr S Jaishankar, (5th & 6th from left, resp) also toured InSpreneur 3.0 - Start-up & Innovation Exhibition and encouraged startups.

(Bottom row, from left): Or S Jaishankar and Dr V Balakrishnan viewing innovative start ups from India and Singapore. One example the new generation of robotics to help patients by Robolab **Technologies** 

### **COVER STORY**



(Top row, from left): ● Brief discussion before start of Summit: Foreign Ministers of Singapore and India, Dr Vivian Balakrishnan and Dr S Jaishankar (seated left & right resp.) with High Commissioner of India Jawed Ashraf (far left) and Ambassador Prof Tommy Koh (far right) ● Dr Vivian Balakrishnan sets up a wefie with Dr S Jaishankar Ambassador Tommy Koh. ● Banker Piyush Gupta, Chief Executive Officer and Director of DBS Group on the Digital Partnership for ASEAN and Beyond panel. ● The Financing the Infrastructure panel. ● Speakers at the Financial Inclusion (InSpreneur 3.0) panel.

(Centre column InSpreneur 3.0 sessions): ● (top) AI & The New Frontier panel ● (middle) Fintech Collaboration & Digital Payments panel ● (bottom) The Future of Data panel

From India, state level ministers were Andhra Pradesh's Finance Minister, Mr. Buggana Rajendranath and Capt Dibya Shankar Mishra, Minister of State (Energy; Industries; Micro, Small & Medium Enterprises) from Odisha. There were delegations from Punjab and Uttarakhand too.

Business leaders, entrepreneurs, financial experts and technology and innovation leaders from India and Singapore spoke in the panel sessions that followed ministerial sessions on both days.

The Start-up and Innovation Exhibition had 85 start-ups (65 from India and 20 from Singapore) and eight incubators / accelerators, with three from India. The Indian startups were selected from over 150 that had expressed interest. The Start-ups comprise 12 from cyber security, 18 from Health & Biotech, 12 from Digital and Fintech, 15 from innovation and social impact and 28 from Artificial Intelligence.

On the sidelines, a roundtable on Water was also organised as part of the Summit. In the backdrop of water being increasingly pushed into the realm of priority agenda for the Government of India this roundtable was a timely event.

The event was supported by Enterprise Singapore and Singapore

Fintech Festival. From India, Atal Innovation Mission of Niti Aayog, Invest India, Startup India, Department of Science and Technology and Department of Biotechnology supported the event. Singapore Business Federation, Singapore Manufacturing Federation, Confederation of Indian Industry, Federation of Indian Chambers of Commerce and Industry and Data Security Council of India were the participating chambers.

The event was made possible due to the support of several Indian and Singapore companies who sponsored it.

The event was an outstanding success in drawing up the roadmap of India-Singapore economic partnership in the years ahead, identifying opportunities, understanding how to do business in India, connecting with institutions that facilitate investments in India and building business networks. The startups from India and Singapore had an exciting opportunity to listen to technology leaders, link up with each other and connect with incubators and accelerators and pitch to investors.

The Summit reinforced India's continuing focus on Act East policy and the centrality of Singapore in our economic and innovation engagement in the region.









### COVER STORY













## Singapore-India Investments Trends

- Singapore is the leading source of Foreign Direct Investment and among the largest sources of External Commercial Borrowings and Foreign Portfolio Investment.
- So In Fiscal Year 2018-19 (April 1 to March 31), FDI flows from Singapore into India was US\$16.23 billion out of total FDI receipts of US\$44.37 billion in India. In fiscal 2019-20, total inflow until October 2019 was US\$5.94 billion. Cumulative FDI from Singapore into India (April 2000-October 2019) is US\$89 billion, accounting for 20% of total inflows into India during that period.
- S Current value of Assets Under Management (AUM) of Singapore companies in India is over US\$100 billion.
- \$\infty\$ The outward Indian FDI to Singapore was US\$67.14 billion (April 2000 November 2019) out of which about US\$ 2 billion was invested in FY 2019-20 till October 2019, making Singapore one of the top destinations for Indian investments.
- Solution Nearly 80% of India's ECBs and a majority of Rupee denominated external bonds are listed in Singapore.
- Singapore companies continue to maintain interest in the real estate and urban sector. Surbana Jurong has won a contract in Gujarat to build 15000 affordable homes. Keppel Land has signed a contract with Rustomjee Group to build a 54-hectare township in Mumbai-Thane area. Capitaland-Ascendas Singbridge and Mapletree are making significant investments in logistics sector.
- S For the period, Jan 2019 to Nov 2019, US\$3.2 billion was the total outward FDI to Singapore with financial, insurance and business services, wholesale, retail trade, restaurants and hotels and construction being some of the top investment sectors. Tata Steel is the top investor with an investment amount of US\$1.7 billion. The table below furnishes the sector wise India investments into Singapore for the period Jan-Nov 2019.

Sector	Investment (US\$ million)
Financial,Insurance and Business	2319.786
Wholsale, Retail Trade, Restaurants and Hotels	724.4384
Construction	203.5527
Agriculture And Mining	190.7159
Manufacturing	99.3155
Community, Social And Personal Services	47.3437
Electricity, Gas And Water	18.2149
Transport, Storage And Communication Services	12.8958

## **COVER STORY**

## The Next Phase Gala Dinner Extravaganza



he Gala Dinner paid tribute to Mahatma Gandhi through the performance of the Experimental Man a stunning dance interpretation of a women's role in Mahatma Gandhi's historic Salt March (pictured right). Next was a dance depicting the India-Singapore Story: Ancient Route New Journey Bicentennial Before and Beyond. The theme was based on a concept proposed by HE Jawed Ashraf and artistic direction provided by Aravinth Kumarasamy. Dancers were from Apsaras Arts Dance Company, Singapore Indian Fine Arts Society, Temple of Fine Arts, Bharathanjali, Indu Kanna, Soume De and Sasamita Pai











### FOREIGN RELATIONS

## PM Modi's **Foreign Visits** Highlights

since Prime Minister Narendra Modi took oath of office for the second time on 30th May 2019 as part of India foreign policy engagements, he visited several countries. In November on the sidelines of East Asia Summit, Prime Minister Narendra Modi met with Prime Minister of Singapore Lee Hsien Loong and exchanged Views on cooperation in financial technology, enhanced connectivity and regional economic integration. Following are some highlights of foreign official visits by Prime Minister Modi.

### XI BRICS Summit Brazil 13th-14th November 2019



Prime Minister Narendra Modi at the BRICS Business Forum in Brasilia

THE summit is significant for India as the joint working group on counter-terrorism has decided to constitute five sub-working groups on counterterrorism in areas like terrorist financing, use of the Internet for terrorist purposes, countering radicalisation, foreign terrorist fighters and capacity building.

## 16th ASEAN-India Summit (Bangkok) 2nd - 3rd November 2019



PRIME Minister Narendra Modi said that India's Act East Policy is a significant cornerstone of the Indo-Pacific strategy. He also added that ASEAN is at the core of Act East Policy and a strong ASEAN will immensely benefit India. The Prime Minister highlighted steps being taken to improve surface, maritime, air and digital connectivity. The one billion dollar Indian line of credit will prove beneficial for improving physical and digital connectivity, he said.



## Visit to **Saudi Arabia**

28th - 29th October 2019

PRIME Minister Narendra Modi met HRH Mohammed bin Salman bin Abdulaziz Al-Saud, the Crown Prince of Saudi Arabia (*left*) where he had extensive discussions covering numerous issues. Prime Minister Modi said: "Stronger friendship between our nations augurs well for our people." During his visit he also delivered the keynote address at the Future Investment Initiative in Riyadh where he announced India's target to invest US\$100 billion by 2024 to develop the country's energy infrastructure.

### Visit to **USA**

21st - 27th September 2019



PRIME Minister Narendra Modi first visited Houston to address Indian-Americans at a rally (above) and, then went on to New York to attend the High Level Segment of the 74th Session of the United Nations General Assembly. At the UN he showcased India's success in realizing the Sustainable Development Goals and achievments in providing healthcare for the needy.

# India-Singapore **Defence** Cooperation Steps Up to **Higher Level**

The year 2019 witnessed further strengthening of India-Singapore Defence Cooperation through a whole spectrum of defence working groups

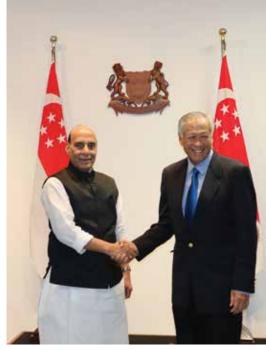
tructured bilateral defence dialogues between India and Singapore span across the spectrum of leadership from the Defence Ministers Dialogue and the Defence Policy Dialogue between the Defence Secretaries. These are supported by the Defence Working Group co-chaired at the Joint Secretary level, the Service to Service Staff Talks as well as annual meetings of the Defence Industry Working Group and Defence Technology Steering Committee. All these dialogues progressed extremely satisfactorily in the year 2019 and culminated in the highly successful Defence Ministers' Dialogue in November 2012 with the visit of Hon'ble Defence Minister, Shri Rajnath Singh to Singapore.

While these series of dialogues saw consolidation of ongoing defence cooperation activities in the field of training, joint exercises and information sharing, they also led to identification of new areas of cooperation and collaboration such as HADR, Submarine Rescue Support, Cyber Security and Space in which there is much scope for both countries to work together. There was also a forward movement in facilitating the use of test facilities in India by Singapore including those for live firing

of weapons as well as development of new defence equipment.

In the year 2019, Singapore hosted the 26th edition of Singapore-India Maritime Bilateral Exercise (SIMBEX) in May which witnessed participation of the mighty destroyer of Indian Navy - INS Kolkata, the Fleet Support Ship - INS Shakti and P8i Maritime Patrol Aircraft. At the same time, India played host to Singapore Army and Singapore Air Force during their annual exercises in India. Exercise Bold Kurukshetra for **Singapore Army Armoured Formations** was held at Babina, Jhansi in April 2019. Both Air Forces celebrated the 10th Anniversary of their Joint Exercises, which saw participation of the F-16 Fighter Aircraft of Republic of Singapore Air Force in the Joint Military Training held at Babina in November 2019.

This year also witnessed the inaugural India-Singapore-Thailand Trilateral Maritime Exercise which was hosted by India off Port Blair in September 2019. In the forthcoming year, the defence relations between both countries is poised to be consolidated further with several new agreements on the anvil and a very warm peopleto-people connect.



Visit by India's Minister of Defence Shri Rajnath Singh: Calling on his counterpart Ng Eng Hen





### VISITS & EVENTS



### Incredible India Roadshow and Business Meet

The first leg of a three-city Incredible India Road Show and Business Meet was launched at the Shangri-La Hotel, Singapore before going on to Kuala Lumpur and Bangkok. India's High Commissioner HE Jawed Ashraf welcome address included the memorable quote: "Journey of life is incomplete without passage thru India and understanding life needs repeat visits. Experience magic of India now with ease of tourism." The roadshow was completed by a great presentation by Additional Director General for Tourism Ms Rupinder Brar and mesmerising Indian classical dance and music performances.





#### **India Coast Guard Calls on Singapore** 9th Dec 2019

The India High Commission welcomed DIG Jyotindra Singh, Commander of the Coast Guard ship Shaurya. The Coast Guard regularly calls in at Singapore and elsewhere in this region supporting India's role in maritime security in the Indo-Pacific Region. Changi Naval Base in Singapore is always a good host and the Shaurya boarding team underwent simulated boarding training with Singapore Police Coast Guard and shared best practices to further enhance coordination between the two maritime agencies.







#### **India's Constitution Day** 26th Nov 2019

To mark the creation of India's Constitution on 26th November 1949 the Indian High Commission organised a photo exhibition regarding the Constitution. Singapore's Ambassador-at-Large and international legal expert, Shri Prof Tommy Koh, also released a speech on video (available on YouTube) explaining why the Constitution of India is one of the most important in the world.



#### 10th Anniversary of Joint Training of Air Forces 11th Nov 2019

The Indian Air Force and Republic of Singapore Air Force celebrated the 10th Anniversary of Joint Training between Indian Air Force and Republic of Singapore Air Force (RSAF) with the RSAF at Kalaikunda Air Force Station for their 10th Joint Military Training exercise with the India. According to Singapore's Minister for Defence, Dr Ng Eng Hen: "Over the years the exercise has grown in scale and complexity, and our pilots and aircrew have forged strong friendships with their IAF counterparts."

#### **Himachal Pradesh Minister Visits for Skills Collaboration** 21st Nov 2019

Shri Bikram Singh, Minister for Industries and Skill Development, Himachal Pradesh and his delegation called on HE Ambassador Jawed Ashraf in November (right) on a mission to increase collaborations in skills development for the State. Himachal legislators and officials also had talks with Singapore's Institute of Technical Education (ITE) for skill development projects.



### VISITS & EVENTS

#### 4th India-Singapore Defence Ministers' Dialogue 19-20th Nov 2019

The Defence Minister of India, Shri Rajnath Singh was on a two-day visit to Singapore. He was received by Brig Gen Gan Siow Huang, Chief of Staff-Air Staff, Republic of Singapore Air Force at Sembawang Air Base. The Defence Minister took a familiarisation air sortie in Super Puma Helicopter of Republic of Singapore Air Force and interacted with the RSAF aircrew. He also boarded the RSS Stalwart during his stay. He met Deputy Prime Minister Heng Swee Keat; both leaders reaffirmed their commitment to further deepen the strategic partnership for a stable, peaceful and prosperous future for the region. Other highlights in his itinerary included: Interaction with members of the Indian community in Singapore and paid homage at the Mahatma

Gandhi Plaque at Clifford Pier, where a portion of Mahatma's ashes were immersed in 1948. At the Defence Ministers' Dialogue he and Dr Ng Eng Hen jointly co-chaired the meeting that saw a meeting of minds and new areas of cooperation within the already strong relations that exist between the two countries.











#### **Expressions of the Earth** 16th Nov 2019

The High Commission of India, Singapore presented a special showcase of art inspired by nature and interpreted very differently by two Singapore based artists of Indian origin, one a painter, Kavita Issar Batra, and another a ceramic artist, Vinata Goswany. Their work was presented in a one-day 'Open House' at India House. Their artworks, while rooted in their origins and influenced by where they live, transcends borders and points to a common humanity that binds all.



### VISITS & EVENTS





#### **DPM Heng Swee Keat Visit to Delhi** 3rd & 4th Oct 2019

Prime Minister Narendra Modi said that he had excellent deliberations with Deputy Prime Minister and Minister for Finance of Singapore, Mr Heng Swee Keat and that "We exchanged views on ways to boost trade and cultural ties

between India and Singapore. DPM Heng was with a delegation of Singapore officials who included Mr Desmond Lee, Minister for Social & Family Development and Mr Zagy Mohamad, Minister of State, Ministry of National Development, Ministry of Manpower. While in Delhi the Singapore delegation met India's Minister for Finance and Corporate Affairs Smt.

Nirmala Sitharaman; The delegation also paid homage to Mahatma Gandhi at Rajghat on his 150th birth anniversary during his visit. DPM Heng also called on Minister Hardeep Singh Puri, India's Minister of State for Housing, Urban Affairs, Civil Aviation and Commerce and Industry as well as Mr Piyush Goyal, Minister of Railways and Commerce.

#### BHIM QR Launch at FinTech Festival 13th Nov 2019

First in Singapore! In the continuing efforts to take India's digital payment products abroad, High Commissionner Jawed Ashraf did a pilot launch of BHIM QR at Singapore Fintech Festival (SFF) and which will go fully live in February 2020. SFF is the world's largest Fintech Festival. Praveen Khandelwal, the Secretary General of the Confederation of All India Traders (CAIT) presented a powerful narrative on the rapid digitisation of 70 million SME members of CAIT.



Development Authority.

Inspired by PM Modi's vision of Digital India, it now takes only 10 minutes to set up an e-store now! Also CAIT and Trade Promotion Council of India platforms are ready to connect Indian SMEs to the global market through Business Sans Border - a hub for SMEs platform being developed by the Monetary Authority of Singapore and Infocomm Media

#### FinTech Ecosystem MoUs Signed 11th Nov 2019



Singapore Fintech Association (SFA) and Federal of Indian Chambers of Commerce and Industry (FICCI) have signed a MOU during the Singapore FinTech Festival 2019 to strengthen Singapore-India FinTech ecosystem. It was witnessed by High Commissioner, HE Jawed Ashraf. Both parties aim to collaborate for the development of the FinTech industry between Singapore and India by seeking input and opinion from each other in matters relating to the FinTech industry.



#### 4th South Asian Diaspora 15th - 17th Nov 2019

The 4th SADC 2019 was themed 'Vibrant South Asia - Innovative Diaspora' and covers various geopolitical and economic topics. Keynote address was presented by Singapore's Senior Minister and Coordinating Minister for National Security, Mr Teo Chee Hean. Guest of Honour, Senior Minister Mr Tharman SHanmugaratnam awarded Lifetime Achievement Awards to Sir Fazle Hasan Abed from Bangladesh and Mr JY Pillay from Singapore for their contributions to society and public service (see picture above).



SITMEX-19 Joint Singapore-India-Thailand Maritime Exercise 16th Sep 2019

The inaugural Singapore-India-Thailand Maritime Exercise took place in the Andaman Sea. Singapore's Minister of Defence Dr Ng Eng Hen said: "Ships from Singapore, India and Thailand, with more than 500 exercise participants, honed our manoeuvring drills, anti-air and anti-surface firing, and boarding operations." The five-day exercise is aimed at bolstering the maritime inter-relationships between the three countries.

Visit of CII's 26th Annual Core Group to Singapore

13th - 15th November 2019

The CII Core Group led by Dr Naushad Forbes, Past President, CII & Co Chairman, Forbes Marshall Ltd and Ms Shobana Kamineni, Past President, CII and Executive Vice Chairperson, Apollo Hospitals Enterprise Ltd made its Annual visit to Singapore in November 2019. This annual visit marked CII's 26th annual visit to Singapore which started way back in 1993.

This 26th CII Core Group visit to Singapore was given a warm welcome by both the political and business leadership in Singapore. The Core Group met with the key political and business leadership in Singapore and apprised them on the economic reform agenda in India and the opportunities for business collaboration, which India and Singapore can enjoy in the days to come.

The 9-member Core Group met with diverse stakeholders, including Government, Investment Promotion agencies, Industry and Diaspora to reinforce the overall strategic and economic relationship between both Countries.

The CII Core Group called on Emeritus Senior Minister Goh Chok Tong, Deputy Prime Minister Heng Swee Keat, Senior Minister Tharman Shanmugaratnam, Education Minister Mr Ong Ye Kung, Minister for Communications & Information Mr S Iswaran. The Core Group also called on Amb. Ong Keng Yong, Ambassador at Large, Minister of Foreign Affairs, Republic of Singapore, the leadership team of Singapore Business Federation and Enterprise Singapore.

Discussions at these meetings ranged from recent economic policy reforms in India and some forthcoming ones that are expected to provide a significant boost to the Indian economy, implications of the policy changes on the business and investment environment in India to an exchange of views on the global and regional economic outlook.

The members of the Core Group had discussions with the business leadership of Singapore especially at Singapore Business Federation on sectors, where both countries can work together and also on issues prevailing for the businesses of both countries and the way for handling these issues etc.

The members of the Core Group also visited the Advanced Remanufacturing and Technology Centre, which is a center set up by A Star and Nanyang Technological University on a PPP model working on futuristic manufacturing techniques.





Continuing the business connect between India and Singapore: The 26th Annual Core Group of CII held discussions with ESM Goh Chock Tong (top), DPM Heng Swee Keat (above) and discussed in depth India-Singapore economic relations



CII Core Group Meeting with Mr S Iswaran, Minister for Communications & Information and Minister in charge of Trade Relations and High Commissioner Jawed Ashraf



CII Core Group visit to Advanced Remanufacturing and Technology Centre, Singapore



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## Shri **Guru Nanak** Dev Ji **550th** Anniversary Celebrations





I ingapore has a vibrant Sikh community of about 12,000 members. Sikhs are known to have started coming to Singapore in the 19th century. They have made an enormous contribution to public life, economy, culture and diverse professions in Singapore. Community organisations like Singapore Khalsa Association (SKA), Young Khalsa Association, Young Sikh Association and Shri Guru Singh Sabha sustain and nurture the community, cultural and spiritual life of the Sikhs. They support the work of statutory bodies Sikh Advisory Board and the Central Sikh Gurdwara Board.

The 550th birthday celebrations of first Guru and founder of Sikhism, Shri Guru Nanak Dev Ji, was organized by the Sikh community in Singapore through various events from November 2018 to November 2019.

A Sikh Heritage Day and exhibition was organised in June 2019, which was inaugurated by Her Excellency Mdm Halimah Yacob, President of Singapore.

Singapore Khalsa Association and Shri Guru Singh Sabha, Singapore organised the Sikh Community Harmony Walk on 17th August 2019 to promote inter-racial harmony. Different groups of about 500 participants, including the aged and physically challenged, walked concurrently from several different places of worship in





((Top left): Singpore President Halimah Yacob launched Sikh Heritage Day and exhibition which also shone a spotlight on local Sikh pioneers. (Photos above): Deputy Prime Minster Heng Swee Keat was the Chief Guest at the culmination of the 550th Anniversary of Guru Nanak celebrations in Singapore

Singapore to SKA Headquarters in Little India.

#### **Volunteer Service Goal**

As part of the 550th Birth Anniversary celebrations the Sikh community had set a goal to collectively clock 550,000 hours of volunteer service till November 2019 which was exceeded before the deadline.

The year-long celebrations on the occasion of the 550th Birth Anniversary of Guru Nanak Dev Ji culminated on 10 November 2019 at the Central Sikh Gurdwara, Singapore. The Chief Guest at the event was Deputy Prime Minister and Finance Minister of Singapore Mr Heng Swee Keat. The event featured the Shabad Jaap, followed by a speech by the DPM and communal eating at the langar. In his speech the DPM recounted the contri-

bution of Sikhs in Singaporean history and praised their spirit of Seva (service) and particularly the fact that the small community had, over the past year, performed more than 500,000 hours of seva. The High Commissioner attended the event and also performed Seva at the Langar. Other officials from the Mission attended various programmes held in conjugation with the event.

Other events included Senior Citizen outing, daily evening Divans, Nankana Sahib float, Gurbani talks, Nishan Sahib Salami, Shabad Jaap, Shri Akhand Paath Sahib and health checkup camps.

The Singapore Sikh Community also held a Singapore Premiere of an excellent documentary "The Saint Soldier" in December 2019. It depicts the story of the 1st Sikh to arrive in Singapore, Bhai Maharaj Singh, in 1850.

## Gandhi 150 The Celebrations So Far...



Prime Minister Lee Hsien Loong a member of six leaders who honoured Gandhi at the "Leadership Matters – Relevance of Mahatma Gandhi in the Contemporary World" event held during the UN General Assembly on 24 September 2019. (Photo: MCI / Betty Chua)



"Gandhi also firmly believed in the intrinsic equality of every person. This value resonates with Singapore, because our nation was founded on this same principle. We became independent in 1965 because we wanted to be a country where everyone was treated equally, regardless of their race, language or religion. We continue to uphold that fundamental ideal."

- Remarks by PM Lee Hsien Loong at "the UN General Assembly paying tribute to Mahatma Gandhi ithin weeks after Mahatma Gandhi's death, an urn containing a portion of his ashes was brought to Singapore. His ashes were immersed in the sea off Clifford Pier in a moving ceremony witnessed by thousands on 27 March 1948.

To commemorate that sacred thread of connection between India and Singapore, Prime Minister Shri Narendra Modi unveiled a plaque at Clifford Pier on 2 June 2018 during his visit to Singapore, in the company of Emeritus Senior Minister Goh Chok Tong, accompanied by enchanting renditions of two of Mahatma Gandhi's favourite hymns - "Vaishnava Jana to" by a group of women of Indian origin in Singapore and rendition of 'Raghupati Raghava Raja Ram' by Chinese musicians on their instruments. The live and re-recorded versions are available on High Commission's You-Tube channel.

#### **UN Special Event**

Prime Minister Lee Hsien Loong was among the six global leaders invited to speak at a special event on Mahatma Gandhi hosted by Prime Minister Narendra Modi at the United Nations General Assembly in New York on 24 September 2019.

#### **Singapore Events**

In Singapore there were several major events organised in the course of the year to also mark the life of the Mahatma.

- An inter-school quiz competition was organised on Mahatma Gandhi's life on 2 October 2018.
- Selease of commemorative stamps on Mahatma Gandhi, release of a medley version of "Vaishnava Jan To" sung by musicians from 124 countries and projection of "Relevance of Bapu's message in the contemporary world" on the LCD screen at Suntec Convention Centre in Singapore, the world's largest HD video wall which combines 664 units of 55" HD LCD screens to form a digital backdrop measuring a height of 15 metres on 2 October 2018.
- S Lecture by Smt Ela Gandhi, granddaughter of Mahatma Gandhi, who lives in South Africa, at Singapore Management University on 9 October 2018
- So An essay by Emeritus Senior Minister Goh Chok Tong on "What Gandhi Means in the 21st Century" in a compilation of essays on Mahatma Gandhi by global leaders, being published by Government of India.

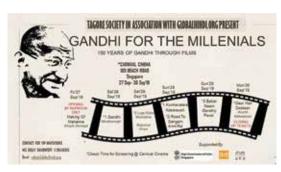


- S A vegetarian food festival during India Week in January 2019.
- Tree planting ceremony by the students of Global Indian International School on 24 July 2019.
- "The Experimental Man", a dance interpretation by Chowk Production of Mahatma Gandhi's Salt March and its impact on women's empowerment through their participation in the march, commissioned by the High Commission and showcased during the Reception on the India-Singapore Business and Innovation Summit on 9 September 2019, in the presence of Senior Minister of Singapore Mr Teo Chee Hean and External Affairs Minister Dr S Jaishankar and 1,500 quests. Distribution of 1,500 copies of the book "The Story of My Experiments with Truth -Mahatma Gandhi" to the invited guests
- S Film festival on Mahatma Gandhi, organised by Tagore Society and Global Hindi Foundation, Singapore, from 27-30 September 2019.
- "Being Mrs. Gandhi", a play on Mahatma Gandhi's life, mission and message seen through the eyes of his wife Kasturba Gandhi, produced by HuM Theatre and commissioned by the High Commission, from 4-12 October 2019. The play was an adaptation of Marathi play, "Jagadamba- The Kasturba Story" by Ramdas Bhatkal and translated by Yashodhara Deshpande Maitra.
- Spainting, quiz and poster making competition by StrokeArts Studio on the theme "Messages of the Mahatma". The winning posters was displayed at the India House during an art workshop on "Tree of Life" on 2 October 2019.

#### **Celebration Note:**

Gandhi's birthday falls on 2nd October 1869 and on 2nd October last year the UN General Assembly declared it the International Day of Non-Violence. Officially, the Indian Government's Ministry of Culture has decided to commemorate the 150th Anniversary of Mahatma Gandhi for a period of two years from 2nd October 2018 to 2nd October 2020.





(Above): Introducing Gandhi films to the present generation. (Left): 'The Experimental Man' - stunning choreography depicting the role of women in Mahatma Gandhi's historic salt march.



(Above) At the Global Indian International School which has a Gandhi Centre celebrated with an essay and painting competition



(Right & above right):
Singaporeans get a glimpse
of the 'woman behind the
man' - Kasturba - who played
a significant role in the Indian
freedom fighter's life





(Above left): Artpodium exhibition presented painting of Gandhi to High Commissioner Jawed Ashraf. (Above right): Some of the winning entries of the 'Messages of the Mahatma' competition at India House

## Ease of Doing Business - India's Progress Report by Mr Chandrajit Banerjee Director General, Confederation of Indian Industry

**India continues** registering impressive improvement in the World Bank's latest ranking for Doing Business, reflecting the **Indian Government's** initiatives to continue reducing regulatory cost, time and compliance. Continuing improvements in the business environment should boost GDP growth and investment



ndia has once again recorded an impressive improvement in the global Doing Business ranking of the World Bank. Doing Business Report 2020, released on 24 October 2019, showed the country jumping by 14 spots to 63 position (out of 190 economies), which is the five successive improvement from a position of 142 rank in 2015. Now, we are within reach of joining the league of top 50 nations by next year, realizing the dream of the Hon'ble Prime Minister, Mr. Narendra Modi.

Continuing improvement in the business environment should aid in boosting GDP growth and investment. It, along with fiscal and monetary measures, is an important tool to provide impetus to business sentiments in the country. Not surprisingly, the government has been unveiling a series of initiatives for further reducing the regulatory cost, time and compliances.

One of the major reforms under implementation is the Codification of nearly 44 Central Labour Acts into 4 Codes viz; Wages; Occupational safety, Health & Working Conditions; Industrial Relations; and Social Security & Welfare, which promises to reduce the compliance burden for the industry

in a big way. As of now, the Code on 'Wages' has been notified as an Act whereas the Code on 'Occupational Safety, Health & Working Conditions' has been placed under the consideration of the Parliament.

With a view to facilitate larger participation of foreign companies in India, the government has recently allowed 100% FDI in coal mining and contract manufacturing, eased the sourcing norms for single brand retailers and approved 26% overseas investment in digital media. Considering our recommendations positively, the government has reversed its decision to decriminalize the violation in Corporate Social Responsibility (CSR) by the corporates.

Further, the government has announced replacing the Merchandise **Exports from India Scheme (MEIS)** with the scheme for Remission of Duties or Taxes on export Product (RoD-TEP) from January 2020 to incentivize exporters. Other new announcements to boost exports include emphasis on electronic refund module for quick and automated refund of Input Tax Credit to exporters, allowing banks for higher insurance for working capital loans to exporters, and RBI modifying the priority sector norms to increase the credit to exporters.

#### **Historic Move**

In a historic move to reduce the cost of doing business, the government has slashed the corporate tax rate to 22% from 30% for existing companies, and to 15% from 25% for new manufacturing companies (excluding surcharges).

Moving from successful implementation of Business Reform Action Plan (BRAP), which entails annual assessment and ranking of states / UTs on numerous areas of Ease of Doing Business (EoDB), the government of India (DPIIT) is now extending the exercise to the District level. This again is a landmark initiative to enthuse the spirit of competitiveness among the districts to improve the business environment.

#### **State Government Biz Reforms**

Going forward, we expect the continuation of EoDB reforms covering a wide range of areas, including Enforcing Contracts, Registering Property, and Starting a Business, where we still rank low at 163, 154 and 136, respectively. We also need to be working on ensuring that the business reforms introduced by the state governments

deliver the maximum intended benefits to the industry.

CII has adopted a two-pronged approach to support the government in implementation of business reforms. First, it creates awareness among industry members across length and breadth of the country about the business reforms being introduced by the government through various ways such as emails, publications, meetings and conferences. Second, it invites feedback from stakeholders on the effectiveness of the reforms being introduced and what should be done further. This periodical aims to achieve both these objectives.

"In a historic move to reduce the cost of doing business, the government has slashed the corporate tax rate to 22% from 30% for existing companies, and to 15% from 25% for new manufacturing companies (excluding surcharges)."



Photo: World Bank

## **Summary of Reforms**

Following is the summary of the positive reforms that have made it easier to do business in India highlighted by the World Bank in *Doing Business* 2020 included in the study (implemented from May 2018 to May 2019).

- Starting a business India made starting a business easier by abolishing filing fees for the SPICe company incorporation form, electronic memorandum of association, and articles of association. This reform applies to both Delhi and Mumbai.
- **Solution Dealing with construction permits** India (Delhi) streamlined the process, reduced the time and cost of obtaining construction permits, and improved building quality control by strengthening professional certification requirements. India (Mumbai) streamlined the process of obtaining a building permit and made it faster and less expensive to get a construction permit.
- **Trading across borders** India made trading across borders easier by enabling postclearance audits, integrating trade stakeholders in a single electronic platform, upgrading port infrastructures, and enhancing the electronic submission of documents. This reform applies to both Delhi and Mumbai.
- **Sesolving insolvency** India made resolving insolvency easier by promoting reorganization proceedings in practice. India also made resolving insolvency more difficult by not allowing dissenting creditors to receive as much under reorganization as they would receive in liquidation. This reform applies to both Delhi and Mumbai.



To download a free copy of the World Bank's Doing Business 2020 report visit: www.doingbusiness.org/en/reports/ global-reports/doing-business-2020

# More Measures for Economic Development and Investment

While the World Bank Doing Business 2020 report took into consideration reforms up to May 2019, there are many other measures that have been implemented by the Indian Government since then to improve economic growth and introduce more investor-friendly policies

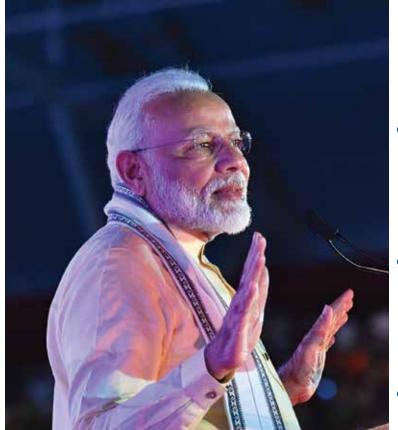
ollowing Prime Minister Narendra Modi's decisive win in the last General Election in May 2019, PM Modi was returned to power with a larger mandate that was followed by the introduction of a slew of economic measures to improve economic growth. The Indian government showed it meant business by declaring the following key objectives:

- Growth US\$5 trillion target in the next few years
- S Access to basic needs, empowerment, inclusion.
- Continuing structural reforms and strengthening financial sector
- S Addressing pain points of business
- S Addressing pain points of citizens ease of living
- Improving Governance, including through leveraging digital technology
- S Formalisation of economy, using digital technology
- S Cleaning up the system
- Employment generation, including by accelerating manufacturing
- Sustainability

A comprehensive set of measured including fiscal policy and monetary, as well as regulatory changes and reduction in taxes, have taken place. Following are some of the highlights of these measures.

#### **Direct Taxes**

 Basic corporate tax rate slashed to 22% from 30%, bringing the effective tax rate from 35% to 25%. These



- companies would not be required to pay Minimum Alternative Tax (MAT). These concessions will be subject to the condition that these companies do not avail of any other incentive.
- New domestic companies (incorporated in or after October 2019) which are making new investments in manufacturing will have to pay reduced income tax of 15 percent instead of 25 percent.
- Enhanced surcharge announced in Budget 2019 shall not apply to capital gains arising on sale of any securities, including derivatives in the hands of foreign portfolio investors
- E-assessment scheme of Income Tax returns has been notified - all communication will be faceless through

technology. This will cut down the human interface between the taxpayer and the Income Tax Department and will bring down corrupt practices.

#### **Indirect Taxes**

- Simplification and rationalisation of GST slabs reduced, rates reduced, single monthly return to be filed; for those with turnover of less than 5 crores, quarterly return; free accounting software made available to small business; move to an electronic invoice system wherein invoice details will be captured in a central system at the time of issuance.
- An FTA Utilisation Mission has been launched to work with export houses and organisations towards utilising concessional tariffs in each FTA.
- Legacy Dispute Resolution Scheme 2019 for settlement of disputes relating to pending tax dues on account of service tax, excise and various cesses.

#### **Monetary Policy**

 Reserve Bank of India has reduced policy rates five times, bringing the rates to their lowest since 2010. RBI has maintained its accommodative monetary policy stance and signaled that the stance would remain unchanged "as long as it is necessary to revive growth."

#### **Banking and Financial Sector**

- 10 Public Sector Banks have been merged to form four larger banks and INR 70,000 crores (US\$10 billion) has been infused upfront in PSBs for recapitalisation. This will make available more capital to banks, improve liquidity in the economy, and enhance their lending capacity. In addition, these measures are likely to reduce lending costs and help improve banks' nonperforming assets (NPAs).
- Stress fund of Rs 20,000 crore (approx USD 2.7 bn) has been set up for real estate sector as a Special window for affordable and middle income housing to revive stalled housing projects. This is expected to benefit about 350,000 home owners. Simultaneously, Real Estate External Commercial Borrowings guidelines for affordable housing sector have been relaxed. Interest rates for house building advances for government servants have also been slashed.
- Deepening of the market for LT bonds, especially for infras; Credit Guarantee Enhancement Corporation to be set up
- Non-Banking Financial Companies (NBFCs) there is a slew of measures from regulatory oversight by RBI to government providing one time six months' partial credit guarantee to Public Sector Banks for first loss of up to 10% for purchase of high-rated polled assets of financially sound NBFC. Parity in treatment with scheduled banks with regard to taxation of interest income on bad debt

#### Foreign Direct Investments (FDI)

- Further opening up aviation, part of media, insurance
- Norms for local sourcing for single brand retail being relaxed
- 100% FDI in insurance intermediaries

#### **Foreign Portfolio Investors**

- Rationalise and streamline existing KYC norms to make it easier and friendlier
- Statutory limit for FPI from 24% to sectoral foreign investment limit
- Subscribe to listed debt securities issued by REITS/InVITs
- NRI Portfolio investment scheme route to be merged with FPI route
- Investments made by FIIs in debt securities issued by IDF-NBFC to be transferred/sold to any domestic investor within the specified lock-in period.

#### **International Financial Services Centre**

- 100% profit linked tax holiday allowed to a unit in IFSC in a block of 10 consecutive years out of 15 years.
- Interest income earned by non-residents in relation to monies lent to units in IFSC will be exempt.
- Exemption from levy of Dividend Distribution Tax on dividends distributed from accumulated profits after 1 April 2017 by a unit in IFSC.
- Mutual Funds will not be taxed Dividend Distribution
   Tax for income distributed from income made on stock
   exchange in IFSC if all unit holders are non-residents
   and such MFs derive incomes solely in convertible
   foreign currency.

#### **Manufacturing/Enterprise**

- Continuing incentives and support for Micro, Small and Medium Enterprises and Startups
- Support Make in India through Customs Duty rationalisation
- Investment linked deduction for mega manufacturing plants to be set up through global competitive bidding in advanced electronics semiconductors, servers, etc.
- Incentives for manufacture of electric vehicles
- Labour laws to be simplified into four labour codes

#### **Exports**

- Scheme for Remission of Duties or Taxes on Export products will replace the existing Merchandise Export from India Scheme (MEIS)
- Export Credit Guarantee Corporation has expanded the scope of the Export Credit Insurance Scheme and revised priority sector lending norms for export credit. These measures are likely to sharpen the competitiveness of export oriented SMEs and boost their contribution to exports.
- For giving a boost to consumer spending, Dubai-like annual mega shopping festival to be organised at four places across India by March 2020. Themes will be Yoga, Textile, Tourism and Leather.

#### Disinvestment in Central Public Sector Enterprises (CPSE)

- INR 1.05 trillion disinvestment target
- Government share can go below 51%; where government will hold more than 51%, it will be calculated inclusive of the stake of governmentcontrolled institutions
- More CPSEs for strategic participation by the private sector
- Meet public shareholding norms of 25% for all listed PSUs
- Raise the foreign shareholding limits to maximum permissible sector limits for all CPSE which are part of the Emerging Market Index.

### PEAK PERSPECTIVE

## **Beyond RCEP:** India Focus On...

Mr Vikram S Kirloskar, President of the Confederation of Indian Industries (CII) wrote in The Hindu Businessline last November the need to reinforce and deepen arguments with current trade partners as well as look to enter new global markets

"Going forward, it may be expected that India's 'Act East' policy would be further reinforced to strengthen the existing trade and investment agreements with ASEAN, Japan and Korea, as well as its bilateral arrangements with Malaysia and Singapore. It also does not forego future prospects of joining the RCEP, if India's issues are resolved."



rime Minister Narendra Modi's decision to opt out of the Regional Comprehensive Economic Partnership (RCEP) reflects that the governement has, very correctly, given primacy to India's interests, which were not being adequately addressed by the members of the grouping.

At the 11th hour, it became apparent that the other 15 members of the proposed mega regional agreement were not about to accede to the concerns and issues of India; therefore, the government had little choice but to pull out.

It is notable that India's warm and cordial relations with the member nations, steadily built over the last 70 years, ensured that they appreciated its stance and understood that this was not the right time for including India in the deal.

Going forward, it may be expected that India's 'Act East' policy would be further reinforced to strengthen the existing trade and investment agreements with ASEAN, Japan and Korea. as well as its bilateral arrangements with Malaysia and Singapore.

It also does not forego future prospects of joining the RCEP, if India's issues are resolved. India's trade profile shows that nine of the 15 RCEP countries are among its top 25 trade partners. Its trade balance at US\$80 billion with all these countries - except Thailand - is negative, accounting for about two-fifths of its total trade deficit.

One reason for this is that many of the partner countries supply vital resources to India, such as coal, which comes from Australia; palm oil from Malaysia; and crude oil from Indonesia.

China accounts for a large proportion (US\$53 billion) of the total deficit with these nine nations. Its overwhelming presence in the regional grouping did raise concerns among most industry sectors.

According to a CII study there are many tariff lines where, globally, China is the predominant import source for India. Concessions to China under the RCEP (as per the current terms) could have further contributed to our trade deficit and may not have provided adequate market access for India's goods.

Recent experience has shown that China has not adequately addressed India's concerns for market access on a bilateral basis in key areas of interest, such as pharmaceuticals, automotives, agricultural products, etc., despite prolonged discussions over the years.

#### **Offensive Interests**

The new export strategy of India needs to give higher attention to offensive interests, highlighting the key products for which tariffs in partner nations should be cut to boost India's exports.

In fact, this applies to the RCEP itself, and the CII has been an advocate for furthering India's offensive interests with this grouping as well, obviously



Following India's announcement at the RCEP Summit on 4th November 2019 that it has chosen not to join the free trade grouping, PM Lee Hsien Loong in a press interview at the end of the 35th ASEAN Summit commented: "We understand India's position. Prime Minister Narendra Modi has expressed it in forthright terms... We fully understand and appreciate India's point of view."

on terms which do not compromise any sections of Indian industry or agriculture.

It is also important to raise attention towards marketing Indian products to existing favourable markets, as well as other countries where India has a low export presence. ASEAN accounts for 11 per cent India's exports, the EU over 17 per cent and the US 16 per cent. The Indian industry, which has business in these markets, can benefit from targetted promotional strategies given that Indian products are competitive and favoured there.

India can also increase its exports in Africa, a rapidly growing continent which enjoys almost 9 per cent of export share, as well as Latin America, currently at a low 3 per cent. West Asia has also been an expanding market where India enjoys synergies.

The export strategy for India requires a two-pronged approach, focussing on both enhancing domestic competitiveness and undertaking targetted promotional activities. For domestic manufacturing, the way ahead is well known: lowering costs of doing business, building the right infrastructure, ensuring faster and more efficient trade facilitation at the borders etc. Deeper economic reforms - particularly in factor markets of land, labour and capital - will provide much-needed impetus to overall manufacturing investments.

On targetted export promotions, there are models in different countries that can be emulated. Several countries have governmental departments tasked with providing information on markets to their manufacturers and exporters especialy small enterprises, and assisting them with marketing efforts.

#### **Dedicated Agencies**

Others have created dedicated agencies that undertake export promotion. India, too, should start up an overarching export promotion institution, converging several different agencies. This should be equipped with professional marketing expertise and establish offices overseas to link buyers with Indian exporters.

The RCEP was one of the many components in India's external integration strategy, albeit an important one. At this moment, it was important for the country to keep its interests on the table and not accede to the agreeement.

The road to further expansion of its exports to RCEP member nations is very much still open, given that India already has trade and investment agreements with 12 of them. Utilising existing agreements better while proactively exploring new opportunities in other geographies will diversify both our markets and export basket.

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## Spreading Peace, One Rose at a Time



As Founder and President of Roses of Peace, Mohamed Irshad has been a torchbearer of inter-faith harmony for Singaporean youth.

SHIKHAR gets in conversation to find out what drives this young leader



ohamed Irshad is a textbook example of Singapore's meritocratic system. Born in the famed Tamil Nadu port town of Nagapattinam, he came to Singapore with his parents when he was five years old. He went through the city state's rigorous educational system, served his National Service in the Singapore Police Force, and graduated from the Singapore Management University where he is currently pursuing a post-graduate degree.

At the age of 28, he became one of the youngest Nominated Members of Parliament appointed by the President of Singapore. He is also a member of multiple Parliamentary groups. He advises and serves as an ambassador for many organisations including REACH Singapore, OnePeople.sg, Singapore Kindness Movement, National Volunteer & Philanthropy Centre and Young Southeast Asian Leaders Initiative. In recognition of his contributions to the community, he has been awarded the President's Volunteerism & Philanthropy Award (2018), MUIS50 Inspiring Youth Award

(2018), 7th Abdeali Tayebali Lifetime Achievement Award (2019) and was a Generation T honouree in the Gen.T List 2019 by Tatler Singapore.

His greatest satisfaction, though, comes from the Roses of Peace (ROP) initiative which he unwittingly founded in 2012.

"We did not set out to create an organisation called Roses of Peace. It was an organic and ground-up response by Singaporean youth to a brewing international disquiet," said Mohamed Irshad. He explained that in 2012 the French satirical weekly newspaper Charlie Hebdo published a series of satirical cartoons of Prophet Muhammad that caused global outrage. As a youth leader who had founded student societies at the Singapore Management University, a group of students at the university approached him wanting to voice their displeasure at the action of Charlie Hebdo. A gentle nudging away from the intent to protest to a peaceful demonstration of faith has now become a highly respected, inter-faith entity that is helmed by youth of all races and religions.

#### **Safe Spaces**

Since its inception, ROP has effectively reached out to more than 50,000 people and engaged over 3,000 youths through their signature event. This is where ROP's network of young and old get together to plan, prepare and distribute stalks of roses attached to a greeting card with messages of peace, love and harmony from religious luminaries. Other initiatives include the ROP Youth Forum that connects youths with political office holders in a comfortable setting; the ROP Faith in Action Interfaith Conference that brings faith leaders to discuss issues of concern to youth; and the ROP Faith in Leadership Symposium where

### PEAK PROFILE



(Above): Roses of Peace signature event: Mohamed Irshad (center) with Senior Minister of State Dr Janil Puthucheary (right) distributing roses at different locations in Singapore attached to a greeting card with messages of peace, love and harmony from religious luminaries such as Prophet Muhammad, Jesus Christ, Gautama Buddha, Guru Nanak and many others.



Recent awards: On 6th December 2019 High Commissioner of India to Singapore, HE Jawed Ashraf, presented to NMP Mohamed Irshad with the 7th Abdeali Tayebali Life Time Achievement Award in recognition for his work in strengthening religious harmony in Singapore. (Photo: Ameerali Abdeali)

world renowned interfaith leaders are invited to speak on topics relating to faith leadership and interfaith engagement.

#### First Line of Defense

At the behest of the President of Singapore, Madam Halimah Yacob, ROP has pioneered a oneyear structured ROP Ambassador Programme to develop change leaders and peace ambassadors who would act as a first line of defense in the event that Singapore faces a religiously (or racially) challenging situation. Mohamed Irshad says: "The founding fathers of modern Singapore worked hard to build racial and religious harmony in this country. We at Roses of Peace are building upon their legacy to build a more cohesive society."

There has been great interest in the work of ROP from outside Singapore. Mohamed Irshad is keeping the organisation's wings folded for now. "Much work still needs to be done in Singapore. We need to cement the work we are doing here and set in motion a process to identify and groom the next generation of ROP leaders." Amongst the plans in the pipeline are to become an Institution of a Public Character (IPC). Joint initiatives with tech giants Twitter and Facebook are in the pipeline for 2020. "Online platforms can be enablers for having offline conversations with regards to peace building and interracial harmony in Singapore," he says.

According to Mohamed Irshad, "It is at the heart of showing care and compassion, that we will build lasting peace and shape a resilient nation."

"I still get a lot of feedback that people are taken aback when they are offered roses for free, because you know nothing comes for free in Singapore. When we do this work we don't expect rewards but recognition is an affirmation of the work we are doing and it being in the right direction."

## **New President:** Recreating SIFAS for the Future

KV Rao, with a new **Management Committee** has taken over as **President of the Singapore Indian Fine Arts Society** (SIFAS) last November. He shares with SHIKHAR his vision forward for the 71-year old institution which has been the flag bearer for promoting Indian classical music. dance and arts

"SIFAS now prepares to recreate itself to become more relevant to the new generation - embracing digital technologies, increasing our reach and promoting music, and making it future-ready for the next few decades. "



he Singapore Indian Fine Arts Society (SIFAS) was founded way back in 1949; as the new President of the institution what are your plans?

SIFAS has worked hard to earn the position of being a pillar organisation of the Indian Community over the last seven decades, and had a role to play in the lives of generations of Singaporean Indians in introducing and training them in classical music, dance and art. The stakeholder community of SIFAS consisting of students, alumni, parents and music lovers is over 50,000 people.

SIFAS now prepares to recreate itself to become more relevant to the new generation - embracing digital technologies, increasing our reach and promoting music, and making it future-ready for the next few decades.

As a matter of fact there is no institution exclusively devoted to the teaching and promotion of Indian Classical Music and Dance anywhere in the world, of this size and legacy - 2,000 students and 30 full time resident Teachers. SIFAS is a unique institution with a great future.

#### What are the activities and initiatives planned for 2020?

We have three areas of focus for this year - a) increase community engagement and partnerships,

b) work on securing new premises and c) increase the depth and width of faculties of music, dance and art along with more performances in Singapore and abroad.

SIFAS is home to a whole host of professional artists from India and the region; how does the institution choose these gurus and keep them updated on trends and techniques in their field, while they are

Classical music and arts need a lifetime dedication to be a good professional. We identify and select talent that has good credentials and qualifications, including graded artistes of All India Radio India, which is the gold standard in the field. We provide opportunities for the Teachers who we call as Gurus to enhance their skills with performances, collaborative work with other arts groups particularly Chinese, Malay and others as also through lecturedemonstrations of visiting Master artistes. We also arrange programmes for them in the region and India. Performing in India is yet another huge recognition for them, given the high standards expected.

We also offer them customised programmes and we recently had GURUKOOL - a programme for their personal development and facilitating greater team work.

#### Has the SIFAS student profile changed much through the years?

The student spread reflects the changes in the Singapore society of the Indian community. We have nearly 2,000 students, from both local Singaporeans and expat Indians working in Singapore and the institution plays the vital role as an integration platform - when they learn, and perform together.

We have students of all ages and we wish to attract more of grown ups,

### PEAK PROFILE



Saptadvika: The Uniqueness of Seven, A Musical Ensemble Celebrating 70 Years of SIFAS, as part of the SIFAS Festival 2019 in partnership with The Esplanade, March 2019



Reception held by High Commissioner of India Mr. Jawed Ashraf with SIFAS Management Committee (2019-2021), at India House, January 2020

including senior citizens as music gives a wholeness to life, and is proven to give it a new meaning. It helps manage stress too.

We have reasonable participation from Singaporean Chinese and Malays, and other nationalities. We would like to promote and attract more non-Indians to join and appreciate our musical traditions.

#### What are the collaborations you plan with Indian institutions in 2020 and vice versa?

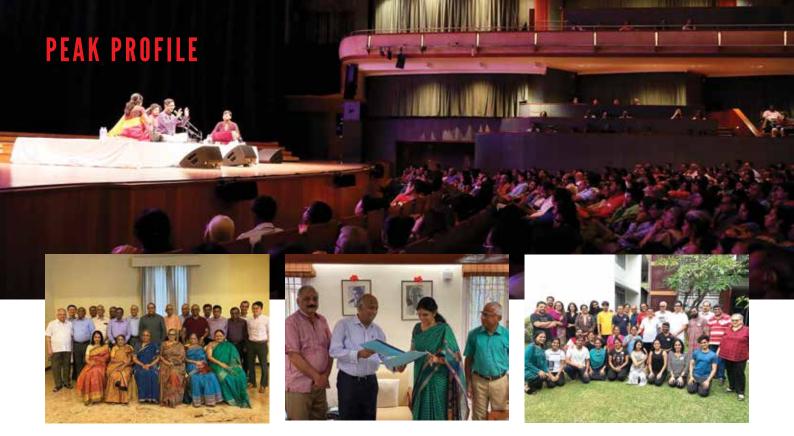
We have excellent collaborations with highly renowned institutions in India, which still hold the seeds of talent and knowledge. We have MoUs with Madras Music Academy and Kalakshetra, and we are also in discussions with other major institutions like NCPA (National Centre of Performing Arts) Mumbai, Delhi University, Kathak Kendra amongst others. We are expanding our network in the region and overseas, as well as Indian missions and Indian national institutions like ICCR (Indian Council of Cultural Relations). Collaborations provide access to talent, content and creativity and developing programmes and hosting shows. We work very closely with the Indian High Commission in

Singapore, and His Excellency Jawed Ashraf who is a remarkable diplomat with intimate knowledge and passion for promoting the arts. We are working on many new pathways to deepen our artistic engagement with India and the entire Asia Pacific region.

#### How has SIFAS distinguished itself and stood apart from other art institutions in Singapore?

SIFAS is unparalleled as a music and art institution. It is a society of members - lovers of classical music, and for years together the Singapore establishment has provided it with much support, and has helped it grow to this level. SIFAS has a highly evolved examination system, which follows a well structured syllabus, and appoints expert external examiners and offers 8-year diploma courses.

- "We have three areas of focus for this year:
- a) increase community engagement and partnerships
- b) work on securing new premises
- c) increase the depth and width of faculties of music. dance and art along with more performances in Singapore and abroad."



(Top): Madhuravarshi: Carnatic Concert with Abhishek Raghuram, as part of the SIFAS Festival 2019 in partnership with The Esplanade, April 2019

(Above row from I to r):

- -Launch of the SIFAS Carnatic Music Syllabus by Guest of Honour Minister S Iswaran, Minister for Communications and Information at the Madras Music Academy's 93rd Annual Conference & Concerts, December 2019
- Signing of MOU with Kalakshetra Foundation in Chennai, December 2019
- Gurukool: Personal Development Workshop for SIFAS Faculty and Staff conducted by Subba Vaidyanathan, January 2020

"Firstly, the community is the 'soul' in preserving any heritage. I salute those early Indian community leaders who started SIFAS in a small way in homes, to promote and preserve classical music and it has today grown to this size and depth. Our programmes and out reach help people to appreciate classical music and art forms."

We work with all other Indian art bodies in Singapore in an inclusive manner where possible. While many art bodies are envisioned, built and run by a strong personalities, SIFAS over the years has emerged to be a sort of umbrella public institution. There is still much work ahead of us.

## SIFAS has many volunteers working in the organisation which reflects the passion out there for Indian music and dance. How does this volunteer system work?

We have a fairly large body of volunteers under Sangamam (events) which are full of Rasikas - music lovers who are associated with us as parents, music aficionados, life members who truly represent the heart and soul of the music community of Singapore. We conduct the annual festival of Music and Dance in Singapore where SIFAS presents many concerts and shows wholly organised by our volunteer body.

## How do you think SIFAS has contributed in keeping the love for Indian Arts alive?

Firstly, the *community* is the 'soul' in preserving any heritage. I salute those early Indian community leaders who started SIFAS in a small way in homes, to promote and preserve classical music and it has today grown to this size and depth. Our programmes and outreach help people appreciate classical music and art forms.

## What would you like to convey through Shikhar to potential students and Indian institutions?

There is an increasing body of science and research that emphasises the development of a "whole-brain" approach in young people, i.e. activating both the left and right hemispheres. There is enough focus and emphasis on the left, almost making it somewhat tilted.... and music, art open up the right brain. That is where one's creative potential is unleashed and a holistic development happens. To do this it is important for everyone to pick up an art or music as early as possible.

However, one is never too late to do this. At SIFAS we are proud to say we have students of all age brackets; one of our committee members was a life-long student even when was past 80 years and an inspiration to many. Along with all the schemes for reskilling for mid-career professionals, and new courses for the elderly - I would like to invite them to also come to SIFAS and experience music. There will always be something interesting they can pick up or learn.

Also as a lead institution in Singapore for Classical Indian Music and Dance we can be partners for institutions in India and provide a window or door to the region and world at large.

# **Acing Hindi:** Key to Better Understanding of Indian Culture

SHIKHAR talked to National University of Singapore graduate Ang Kang Ling who won the High Commission of India's Language Book Prize for Best Student in Hindi Language



(From I to r): Lecturer Dr Sandhya Singh, Indian Deputy High Commissioner Ninad Satishchandra Deshpande, Ms Ang Kang Ling & Assoc Prof Dr Titima Suthiwan, Director Centre for Language Studies in NUS

ongratulations to Ms Ang Kang Ling for the Best Student in Hindi Language at the National University of Singapore's Faculty of Arts and Social Science 2019 awards. The language book prize is given to the student who has secured the best result in the academic year and has been sponsored by the High Commission since 2016.

#### What are you doing currently?

I major in History. I am presently completing my Honours year at the National University of Singapore (NUS).

#### What got you interested in Hindi?

I've always wanted to learn more about Indian culture. I thought that learning Hindi would be an excellent gateway for me to gain a more profound understanding of Indian culture. Furthermore, Singapore's Indian community is predominantly Tamil. Learning Hindi is an opportunity for me to gain a deeper understanding of other diverse Indian cultures. Lastly, I've always wanted to learn something different from my Major in university.

## What was your experience in learning the language?

I have been studying Hindi for five semesters so far and the experience has been eye-opening and deeply enriching. One interesting aspect of the language is the concept of gender, which is not apparent in English and Chinese. At first, I was surprised that even objects like tables and bottles are feminine! I am grateful to my teachers, Sandhyaji and Sadhanaji, for always making each lesson interesting and keeping the pace of learning comfortable for us. I am blessed to have patient teachers who are very encouraging in the learning process. More importantly, I was further exposed to India and Indian culture while learning Hindi. In our lessons I have learnt about the diverse nature of Indian culture. For example, festivals such as Diwali are celebrated differently throughout India. In another lesson, I learnt about the interesting train culture in India. In Singapore, we do not have long-distance trains. My teachers shared their own experiences, such as the communal spirit within the train cabins and the occasional tea sellers who would board the train at stations selling tea to commuters. It was not simply just about getting from destination A to destination B.

# Who are the other students studying the language with you?

I do not always get the same classmates every semester. Hindi classes are small so I always have the opportunity to meet new people and interact regularly with them. The bulk of students taking Hindi in NUS are local Indians who do not speak Hindi as their first language. They are similarly interested in learning about India too. In our small class, we always help each other out. Class is never boring because the teachers always gives us opportunities to share more about ourselves and our personal experiences.

How will this help you in your life? Do you think with what you have learnt you gained a better understanding of the Indian culture? In our interconnected world, learning Hindi

In our interconnected world, learning Hindi helps me be a more informed global citizen. Learning a new language enables us to better understand foreign events through their lens, and not just through our own perspectives. Learning also takes place outside of the classroom. I also had the opportunity to attend several events organised by the Indian High Commission. I even got to interact in Hindi with an Indian minister! In addition, I participated in Hindi Day and once Sandhyaji brought us to the cinema to watch a Bollywood movie too.

## Would you recommend learning Hindi to vour friends?

Yes, I will recommend to my friends that they learn Hindi. I do not think it is a difficult language to learn. Moreover, with teachers who are patient and dedicated and always make lessons interesting, lessons can seem like a fun break in the midst of the intense academic rigour in university.

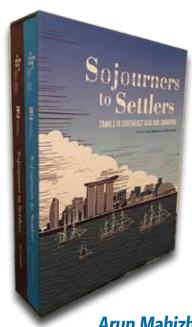
## Do you watch Hindi movies? Which is your favourite?

I do. Having taken a module on Bollywood in NUS I have been more exposed to a variety of Hindi movies. I enjoy watching Bollywood movies at the cinema in my free time too. I cannot choose a favourite because there are so many good movies to watch! I like watching comedy movies such as *PK*, *Dostana*, and the *Three Idiots*. I also enjoyed watching *Gully Boy* and *Mom*, which touched on more serious issues.

# After being chosen as the best student in the Hindi language, would you like to take it further?

While I am grateful and humbled to have received this award, I believe that I still have a lot more to improve on. After learning about the grammar basics in school, I will continue to expose myself to a variety of vernacular texts and speech. I can also attempt to apply my skills in History as well, especially when I study Indian history. Ultimately, I think the best way to further hone my Hindi skills is to visit India and practice Hindi with more people.

# Tamil Diaspora in Singapore Significant Connections and Contributions Down the Ages



Arun Mahizhnan and Nalina Gopal, the editors of Sojourners to Settlers: Tamils in Southeast and Singapore, share their thoughts on their South Asian roots and what that has meant to them personally and to the Tamil diaspora living in Singapore all these years



Arun Mahizhnan

Please share with us something about your roots in South Asia and its impact on you.

I was born in Tamil Nadu in 1945 and migrated to Singapore in 1959 because my parents had migrated to Singapore even earlier. My primary school education was in Tamil and the exposure to Indian culture and history and spiritual values in my formative years in India have had a salutary effect on who I am today. I count it as a blessing. I'm still in close touch with India in general, Tamil Nadu in particular because of my intellectual pursuits.

# Are you married? If so, is your wife Singaporean?

My wife is a fourth generation Singaporean and I have just one child – a son aged 32. Both are lawyers.

# What are some of the challenges faced while working on the title?

The biggest challenge in an undertaking of this sort is finding the right scholarship. Tamil in Southeast Asia and Singapore is not the priority interest among scholars either in Singapore, or for that matter, in India and elsewhere. Fortunately, we managed to find enough capable and interested authors for the volume on Southeast Asia. It was more difficult to find good authors for the volume on Singapore Tamils. Finding suitable visuals was another big challenge but fortunately the Indian Heritage Centre (IHC) had its own resources and excellent contacts with external sources for us to collate enough visuals to make the two volumes a visual treat.

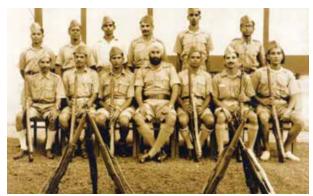
Did the study of the Movement of Tamils in Southeast Asia and Singapore reveal any special facts of interest that you would like to share with our readers?

The most salient findings I would like to share with your readers are these: Indians, including Tamils, have had extensive and significant contact with Southeast Asia for at least 2000 years. Their imprint on local cultures and politics are deep and indelible. Much of this survives to this day. Indian influence over Southeast Asia came about mostly though peaceable means such as trade and cultural interaction, rather than though war, occupation and exploitation. This is one of the best examples of Indian's soft power projections in the world.

What would you term as the golden period for Indians in Singapore and in which ways do you think have they contributed to the growth and wellbeing of today's Singapore? In my humble view, the "Golden Pe-

In my humble view, the "Golden Period" is yet to come. Given the history, India and Singapore have much more to do together in the future and that would lead us to much greater heights of collaboration and mutual benefit. However, it is also a fact that Indian immigrants over the last 200 years

"Local Indians, some of whom have been here for generations, have also played a crucial part in these developments. Though a minority community, Indians have been an asset to Singapore all along."



Indian immigrants contributed significantly over the last 200 years in the future? from 1819... and then Independent Singapore from 1965

have contributed significantly – especially since they have been a small minority – towards the development of the British colony from 1819... and then Independent Singapore from 1965. Local Indians, some of whom have been here for generations, have also played a crucial part in these developments. Though a minority community, Indians have been an asset to Singapore all along.

# Speaking of the early Tamil settlers to this day, how, in your findings, has the community evolved?

The Tamils, like everyone else in Singapore, have always been in transition. Like the Singapore Project itself, we never arrive and stand still. We have to be constantly vigilant and relentlessly striving - otherwise we will be left behind. I would say the Tamil community has made some significant progress in certain professions and public service. However, the gap between the high achievers and the grassroots in the community is still too wide and we need to take stronger measures to narrow the gap. One thing that would be of special relevance to the Indian diaspora is that Singapore Tamils have been able to tame the beasts of casteism and communalism.

Over four to five decades of reformative movement, we have achieved a commendable level of communal harmony.

How do you think the current generation can benefit from the findings in your book and the exhibition to contribute to Singapore and their lives in the future?

As Santayana said, "Those who do not learn his-

tory are doomed to repeat it." To a large extent, history teaches us what went right and what didn't. We have a tendency to glorify the past without learning the crucial lessons. My hope is that our efforts would inform and educate our community and others and create a clearer understanding of the past journey so that our future path would be more wisely negotiated. While future is not completely predictable, we can better prepare for it with a better understanding of the past.

# It's been a little while since the book was launched; what has been the feedback to it?

It is still too early as it has been just over a month. However, the limited feedback we have received so far has been most encouraging. Many acknowledged that this is an unprecedented book and with deep insights.

#### Who should read this book and why?

The book is primarily aimed at the intelligent, keen lay reader and not just academics, though they too will benefit much. We hope policy makers and community leaders will read and discuss the content. We trust the educational institutions will take advantage of this rich reference source. In addition, we are going to bring out a Tamil version



Nalina Gopal

of this book in April this year and that will make it even more accessible to the Tamil community.

#### How did the idea of the book Sojourners to Settlers come about?

Nalina: The Indian Heritage Centre annually presents exhibitions that reveal lesser known aspects of Singapore's diverse Indian heritage. These exhibitions are complemented by publications that archive the exhibition narrative. For the year 2019, the IHC was slated to present an exhibition that would extoll the narrative of pre-modern Tamil diaspora in Southeast Asia and Singapore's settled Tamil community of a 200 years, in support of the Bicentennial year. As a publication that would offer in-depth research on this narrative was on the cards, we approached Mr Arun Mahizhnan in 2017 to combine our publication efforts on Tamils and to present a two-volume publication featuring local and international contributors. He generously agreed and Sojourners to Settlers: Tamils in Southeast Asia and Singapore, was born.

## ARTS & CULTURE



Launch event of Sojourners to Settlers by Minister for Communications and Information, S Iswaran. (From 3rd to I): Arun Mahizhnan, Minister S Iswaran, Ambassador Gopinath Pillai, High Commissioner Jawed Ashraf and Nalina Gopal

"In 2019, in support of Singapore Bicentennial, the IHC. launched the From the Coromandel Coast to the **Straits: Revisiting Our Tamil** Heritage exhibition that seeks to present an uninterrupted history of Tamil heritage in Singapore. Sojourners to **Settlers** was complement to this exhibition, we intended it to be launched. as a permanent record of the longue durée narrative of **Tamils in Southeast Asia and** Singapore documented in the exhibition."

#### Could you both share with us how long it took to research and put together the book?

Arun: This book was done in an exceptionally short time because I was not free till November 2018 to pay full attention to the book. However, Nalina had done much spade work for the book even before I joined the project.

Nalina: The concept for the publication was mooted in 2017. Mr Arun and I prepared a list of authors between late 2017 and early 2018 and by mid-2018, we had invited contributors for both volumes. The publication took a year and half to prepare, however it presents the culmination of years, in some cases decades, of research shared by contributors to the publication.

Along with the book there is also an exhibition at Indian Heritage Centre From The Coromandel Coast to the Straits. What influence have the two had on each other?

Nalina: In 2019, in support of Singapore Bicentennial, the IHC, launched an exhibition entitled From the Coromandel Coast to the Straits: Revisiting Our Tamil Heritage. The exhibition combined both our approaches to exhibition making and for the first time brought together collections scattered around the world, and treasured possessions from the community. This exhibition seeks to present an uninterrupted history of Tamil heritage in

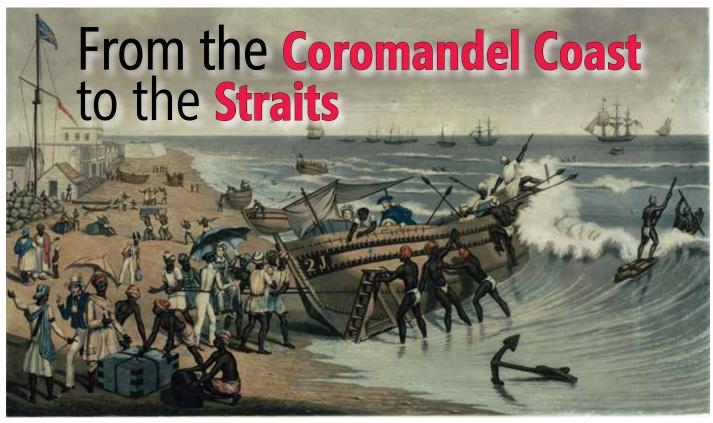
Singapore. It is as a complement to this exhibition, that we intended for Sojourners to Settlers to be launched, as a permanent record of the longue durée narrative of Tamils in Southeast Asia and Singapore documented in the exhibition.

Bringing together artefacts in the collections of museums in India, Indonesia, New Zealand, Netherlands, and Singapore, the exhibition represents the scattered history and heritage of Tamils in the Straits region.

In keeping with this narrative, we hoped for Sojourners and Settlers to provide lay readers an understanding of the long heritage for Tamils in the regions and its connections with Singapore's Tamil history.

#### After Sojourners what are your plans and projects that you will or would like to work on?

Nalina: Firstly, a Tamil translation of Sojourners to Settlers is slated for launch, in a single volume, for April 2020. Following that the IHC will be bringing out publications that corelate with its exhibitions slated for the upcoming years to begin with the Sikh and Punjabi Community in 2020-2021. Sojourners to Settlers marks the beginning of a series of communityinspired exhibition and publication projects the Centre will undertake in its quest to research, understand, and showcase the many hues of Singapore's diverse Indian heritage.



The Indian Heritage Centre's latest special exhibition condenses two centuries of history,

culture and contributions of the Tamil community

ast year's Bicentennial marked two centuries since the first recorded arrival of a Tamil in Singapore: Naraina Pillai, a native of the Coromandel Coast, in May 1819. Pillai, a contemporary of Sir Stamford Raffles, accompanied the latter on his second trip to Singapore. Here, he established himself as a successful entrepreneur and community leader, and is credited for founding Sri Mariamman Temple, today a well-loved National Monument. While it is common knowledge that the Tamil community has been present in Singapore for 200 years now, what is not so well known is that Tamil connections with Singapore and the region can be traced to more than 600 years before the year of Raffles'

arrival. The exhibiton explores these lesser known narrative through more than 230 objects from local and international collections as well as 3D holographic showcases that bring the past to life.

From the Coromandel Coast to the Straits: Revisiting our Tamil Heritage runs from 23 November 2019 to 30 June 2020 at the Indian Heritage Centre. For more info: www.indianheritage.org.sg







## ARTS & CULTURE / ANNOUNCEMENTS

# Indulge in the Arts

The High Commission of India invites you into 2020 with an array of performances and festivals catering to all genres and all ages! India prides itself on a rich cultural heritage and a deep seated tradition in the arts. Indulge in breath-taking performances, one of a kind musical cross-overs, and exciting festivals! Here are some of what you can expect in 2020:

#### SHAKTI 16th Jan 2020

Formed in 1973 by guitarist John McLaughlin and tabla maestro Zakir Hussain, SHAKTI pioneered a ground-breaking East meets West collaboration, proving to be a pivotal role in establishing Fusion music. Violinist L. Shankar and ghatam player T.H. Vikku Vinayakram were part of the original band which toured around the world for several years. For professional reasons, the group disbanded in 1978, and only in the late 90's was the band reformed with Shankar Mahadevan on vocals, U. Srinivas on mandolin, and Selvaganesh Vinavakram on ghatam. Another creative dimension was brought to one of the world's best music groups. After the tragic loss in 2014 of mandolin player U. Srinivas, the group ceased to perform. Then, in early 2019, the group once again reformed with violinist Ganesh Rajagopalan for a performance in India. SHAKTI continues to celebrate their budding and blooming in Singapore on the 16th of January 2020 at The Star Theatre. Presented by Vmall Entertainment.

#### CONFLUENCE - SAMAAGAM 23rd Jan 2020



For the first time, a concert weaves together two great classical traditions (Indian and Chinese) that come from two important threads of influence woven into Singapore's rich tapestry. The concert features Indian classical music maestro and international legend Amjad Ali Khan, playing alongside the Singapore Chinese Orchestra. Held in the bicentennial year, during the festive season of Chinese New Year, the event pays tribute to Singapore's unique multiculturalism and the abundance of support carried through the India-Singapore partnership. SAMAAGAM will be held on the 23rd of January 2020 at the historic Victoria Concert Hall. Presented by The High Commission of India.

#### **ZIKR 14th and 16th of February** 2020

"Zikr" is a ritual prayer in remembrance of Allah (God). This heritage festival comes to you named after the pure act of achieving spiritual perfection as an initiative to bring back soulful music from around the world. What better way to commence the event than to open with Qawwali – musical performances of Sufi Muslim poetry - from India. Accompanying the many performances is a delectable array of food, as well as a number of panel



discussions on the influence of music, art, and cultural heritage on our lives. ZIKR will be held between the 14th and 16th of February 2020 at Capitol Theatre. Presented by Teamwork.

#### **DEVDAS 20th, 21st & 22nd March**

Devdas, a novella by Sarat Chandra Chattopadhyay, is one of the most famous love sagas in Indian Literature. Translated into most major Indian languages, the novella has already made its debut in Indian Cinema. This time, AGP World brings the classic on Stage with a theatrical rendition narrated by Chandramukhi. While Devdas has captivated readers and film going audiences for the last century, this new adaptation now presents the classic tale of star-crossed lovers alive for a generation that embraces theatre!

The stage version comprises 12 songs, dance recitals, aerial choreography and grand sets. This event is co-produced by Arte Compass and ZEE TV, together bringing four shows this coming March: 20th, 21st & 22nd at Esplanade Theatre. Presented by AGP World, Arte Compass, and ZEE TV.

ALL TICKETS AVAILABLE AT WWW.SISTIC.COM.SG

#### **Air Connectivity: Two New Indian Carriers Commence Flights**

The year 2019 saw the entry of two new Indian carriers in the India-Singapore skies – Vistara and GoAir. Vistara which is a joint venture between Tata Sons and Singapore Airlines, kicked off its international operations in August 2019 with flights from Singapore to Delhi and Mumbai. GoAir has also commenced flights in October 2019 to Kolkata and Bengaluru. Additionally, Indigo expanded its list of destinations to Mumbai and Delhi. The new seat additions have filled up the deficiency that was left by the grounding of Jet Airways, which was providing substantive connectivity to Singapore. Jet Airways had been flying in from Delhi, Mumbai, Bengaluru and Pune. Currently eight Indian and Singaporean carriers fly more than 540 weekly flights between India and Singapore. These connect to fifteen destinations in India. The number of arrivals at Changi from India has grown 12% year-on-year to 4.8 million in 2018. Currently eight Indian and Singaporean carriers fly more than 540 weekly flights between India and Singapore. These connect to fifteen destinations in India. The number of arrivals at Changi from India has grown 12% year-on-year to 4.8 million in 2018.

#### **Liberalization of India e-Visa Regime**

The High Commission of India in Singapore is pleased to convey the following changes in India's e-Visa regime as announced by Ministry of Home Affairs Government of India.

- A short duration e-visa for tourist, with one-month validity with visa fee of US\$25 has been introduced.
- To encourage off-season (April-June) tourism, visa fee of US\$25 would be reduced to US\$10 during this period.
- Validity of the regular e-visa with fee of US\$80 has been increased from current permissible 1 year to 5 years with multiple entry.
- Fee for one year e-Tourist visa has been reduced from US\$80 to

For more information please visit https://indianvisaonline.gov.in/ evisa/tvoa.html



# Ananda in the Himalayas by Ranee Sahaney

## Lost in luxury holistic healing - why the Ananda spa resort is one of the world's best

Photos by Ananda in the Himalayas

equestered amidst the verdant reaches of the Garhwal Himalayas, in India's Uttarakhand state, a private wellness spa retreat has become a magnet for the well-heeled health aficionados from around the globe. Ananda in the Himalayas, just a 1.5hr drive away from the holy town of Rishikesh with

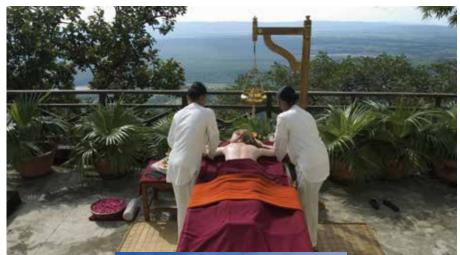
its yoga culture, is an idyllic retreat for some timely R&R and holds the promise of rejuvenating body and mind in the most salubrious environs in Narendranagar. Set amidst the palatial expanses of the estate of the erstwhile Maharaja of Tehri Garhwal, this destination spa takes the business of wellness very seriously — and those who enter its portals are expected to adhere to their routines, simply to get the best results for whatever wellness programme they opt to follow here.

The setting itself of Ananda, embraced by a beautiful sal forest and overlooking the hallowed Ganges, offers you a first glimpse into the holistic healing experience you are going to enjoy here. A traditional Indian welcome awaits you complete with an aarti, rudraksha garland and tilak and a cup of honey ginger lemon tea. Good detox!

One of the top luxury wellness retreats in the world, Ananda integrates traditional Ayurveda, Yoga and Vedanta with international wellness experiences, fitness and healthy organic cuisine to restore balance and harmonize energy.

#### **Treatments & Activities**

Once you've chosen a particular treatment package (varying from 4 to 21 days) which includes Detox Starter, Detox, Yogic Detox, Dhyana Self Realisation, AyurvedicRejuvenation, Weight



Management, Renew, Yoga, Stress Management and Active, you will get a proper schedule to cover all the activities in it. Activities on offer also include lectures, fab abs, pilates and yoga classes to golf lessons. A doctor's consultation is derigeur before your package starts; treatments are meted out along the lines of the three principle Ayurvedic body types: Vata, Pitta and Kapha, any three of which may be the ascendant in each visitor. Though everyone has all three traits, there is always one dominant dosha in a person. Each body type needs to have a specific diet, which can be discussed with the inhouse chef...but regardless of what you are allowed to eat, the food, flavourful and organic, is delish! The fitness consultation enables them to analyse your body composition and work on your problem areas. From scrubs to massages to personalised fitness sessions and personalised yoga sessions... it's all about rich indulgences in holistic healings. The spa also offers a host of activities such as lectures and workshops on Ayurveda and yogic philosophy by specialists in their respective fields. There are also nature walks, cultural activities,

yoga, meditation, and hydrotherapy activities. While Ananda is the perfect retreat for a calm and serene experience of holistic healing, it does offer opportunities for more adventurous experiences such as short guided treks around the spa - like the one to the Kunjapuri Temple with its gorgeous Himalayan panoramas. You can also drive down to

Rishikesh and attend the famous Ganga aarti, at sundown on the banks of the Ganga River.

#### **ANANDA IN THE HIMALAYAS**

When to go: While its popular all year round the peak season is October to April. It's quite chilly from November to February so carry some woolies

**Reservations:** Tel: +91 11 61210000 **Email:** reservations@anandaspa.com Website: anandaspa.com

**Getting there: AIR** Nearest airport is Jolly Grant near Dehra Dun (40 km), Ananda also has a private helipad for chartered helicopter flights arranged from Delhi by Span Air (Contact Suite 101,G5 Building IGI Airport, Terminal 1D, New Delhi; Cell 09810317555; Tel 011-25671123/ Email: r.narayan@span-air.com; Website: span-air.com). **RAIL** Nearest railhead: Haridwar (40 km). From Delhi the Dehra Dun Shatabdi reaches around 11.30 am. Resort pick-up can be arranged. ROAD It's a 240 km or 7 hour drive from New Delhi to Narendranagar, via Meerut, Roorkee, Haridwar and Rishikesh.

#### **Uttarakhand Wellness Summit Note:**

Uttarakhand is also the venue for an upcoming Wellness Summit organised by the State's Investment Facilitation Centre. For more info: www.investuttarakhand.com/wellness/index.php

# India's Winter Wonderlands Let it Snow! Let it Snow! Let it Snow!

by Ranee Sahaney

Reinvent your holiday memories with some exciting experiences in the snow in India - mostly known for its heat, tropical forests and tigers and elephants. Let's not forget it also has the greatest mountains in the world - the Himalayas! And they've got some fun places

even in the winter...Brrr!

here are those amongst us who have never seen snow in real life. Now is the time to jump on a plane, train or bus and head for... literally... the hills for holidays in the snow — whether you are a honeymooning couple, an adventure buff or just someone with fantasies of building snowmen. You've built castles in the sand...now build one on the ice. So get set for a riveting range of visual and adventure treats all you snow-happy adventurers.

#### **GULMARG**

Glittering pinnacles... windswept mountain slopes... a white polar blanket that hugs the famous Golf Course where novices try their hand at the sleds and skis in joyful tumble...glowing with mounting delight even in those freezing temperatures. Welcome to Gulmarg, the fabled alpine holiday resort, in the Kashmir Valley, which becomes a winter fairyland attracting hordes of tourists, honeymooners and adventure enthusiasts from around the world. From the grand heights of Apharwat Peak (4124m) in the Pir Panjal range down to the snowy reaches of the alpine village the snowfields call skiing and snowboarding enthusiasts to those abundant ski slopes and pristine natural powder snow runs that are perfect for snowboarding. Did you know that in 2010 CNN International rated Gulmarg as Asia's seventh best ski destination?

The allure of Gulmarg as a ski destination also lies in its easy accessibility. And, it's practically the cheapest place in the world to learn to ski. The Indian Institute of Skiing and Mountaineering, established in 1927 as the Gulmarg Ski Club, offers professionally-conducted 10 and 21 day ski courses. Be there during the annual National Winter Games and discover the pleasure of Gulmarg in the snow, especially if you always visualized it as one of India's leading summer retreat.

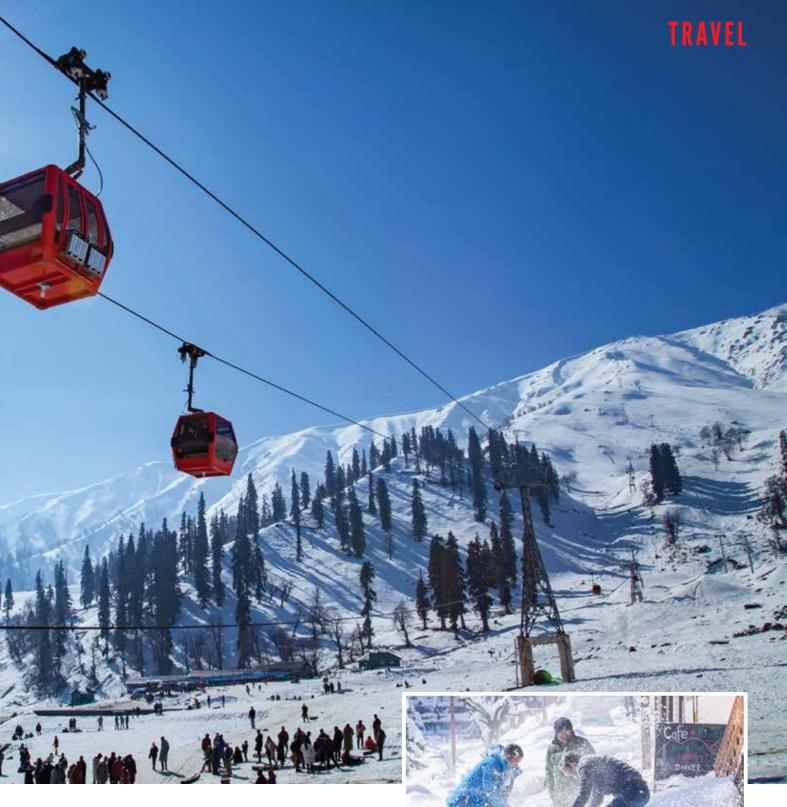
A major attraction for the international skiing community, apart from the perfect snow conditions are the world-class facilities on offer here including T-bars, ski-lifts, chairlifts, and ropeways. Gulmarg is home to the world's second highest gondola ski lift; it was set up in 1998 by Pomagalsky, the world-renowned French company. The 5km-long cable links the valley floor at 2600m to the top station at an elevation of 3990m to Mt Apharawat. The cable car is run by the J&K Cable





Car Corporation under Poma regulations. Gulmarg's snow safety measures include a ski patrol team with international training.

Halfway up is Kondogri where one can enjoy a hot meal at the restaurant. Beginners and intermediate skiers and snowboarders use ski runs upto 200m from here. There are a few bunny-slopes Poma lifts on the snow-covered golf course operated by J&K Tourism.Only experienced riders are permitted to use the lift-accessed terrain on upper Apharwat. For more risky ungroomed, back-country (off-piste) explorations a mountain guide is recommended. Ice skating, sledding, tobogganing, snowboarding, snowmobiles and cable car snow views and the more adventurous heli-skiing, are top snow time delights here.



Ice climbing, akin to rock climbing, requires special equipment and a physically fit form to enjoy this extreme sport. You can hire equipment for alpine and cross country skiing, snowboarding, ice skating, ice hockey, toboggans, sledges and snow cycles etc at the J&K government shop. Expert skier 'Chacha'Yasin, who runs the Alpine Ski Shop here arranges accommodation as well and also also provides lessons and mountain guides.

#### **MANALI**

One of India's favourite summer retreats has also made a mark in the international arena for its winter sports. Manali and its surrounds, in the state of Himachal Pradesh, are a veritable treasure trove for snow fun experiences. Top-notch hubs are the nearby Solang,

(Main picture and inset): Apart from perfect snow conditions, Gulmarg offers world-class facilities. (Above): Playing with snow on the streets of Manali

Rohtang Pass and Chandrakhani Pass, Narkanda and Kufri. Free-for all snowball fights, shaky experiences as first timers on skis, falling off a snowboard... It's here! It's here! It's here! ... .from December till Feb/March. Near perfect snow conditions await both amateurs and professional skiers, snowboarding and ice climbing enthusiasts. Dare devil skiers can sign up for a heli-skiing.

### TRAVEL



Perfect snow conditions await both amateurs and professional skiers, snowboarding and ice climbing enthusiasts at Manali

package which comes with a slice of the local culture, folksy entertainment and cuisine specialties. Don't know how to ski? Get in touch with the Directorate of Mountaineering and Allied Sports which offers a variety of courses. Rohtang Pass, a short drive from Manali, is a veritable hub of activity when the 'snow lies round about deep and crisp and even.'

**AULI** 

The summer and winter resort town of Auli, set atop a height of 2,500-3050m in the Garhwal Himalayas of Uttarakhand state, has blossomed into a full time winter destination as authorities have fast tracked development on its allurements as a ski destination for both professionals

as well as amateur snow sport enthusiasts. Offering the most gorgeous panoramas of the Nanda Devi Range Auli holds the promise, even for the less adventurous, of tonnes of fun-filled experiences of cable car rides, rope lift fun and snow ball fights to flood your personal memory bank.

From January to March it's a snowy world of infinite charm making it a much favoured venue for the Annual National Ski Competition (held by the Winter Games Federation of India) which is a magnet for beginners and professionals from home and abroad. With almost 20 km of virgin snow slopes it hosts events such as slaloming, cross country and downhill skiing. The imported 500m long ski-lift and an 800m long chair-lift link the upper and lower slopes at Auli. You can also enroll for a skiing course with the Garhwal Mandal Vikas Nigam (GMVN) which is inclusive of equipment, meals and stay, in the months of January-March.



Mountain snow-capped peak views from Auli

#### **GULMARG**



Season: Mid-December-mid-April Tourist Office: Directorate of Tourism, Tourism Reception Centre, Shervani Road, Srinagar Tel: 0194-2452690-91. Website: jktourism.org

Getting there: AIR - Srinagar Airport (14km) is air linked to Delhi, Jammu, Leh, Ahmadabad and Mumbai. RAIL- Jammu Tawi Railway Station (349 km) has express trains from Delhi, Kolkata and Mumbai. Access to Gulmarg by road via Srinagar (56km). ROAD - Regular J&KSRTC deluxe and ordinary bus services are available from Srinagar to Tangmarg. For onward journey take the J&KTDC coach, Voyager Van or taxi

**Accommodation:** J&KTDC huts and private accommodation

#### MANALI



**Season:** December till Feb/March **Tourist office**: Himachal Tourism, The Mall, Shimla Tel: 0177-2652561, 2658302 Website: hptdc.nic.in

Getting there: AIR - Jubbarhatti Airport at Shimla, Bhuntar Airport in Kangra and Chandigarh airport offer airlinks to the state. Check weather conditions when travelling.

RAIL - Chandigarh and Kalka are the gateway railheads to the region

**Accommodation**: A wide range of private and government hotels are available across the snow mantled towns

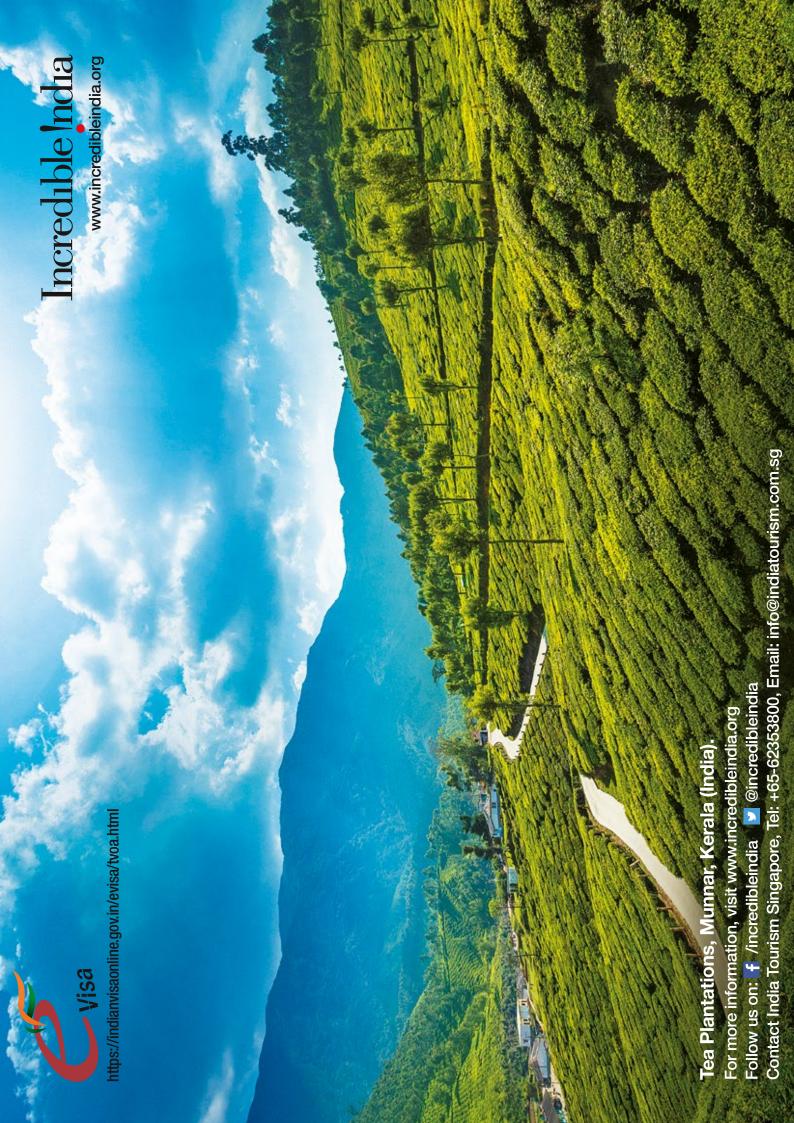
#### AULI



**Season:** End-December-March. **Tourist office:** GMVN Skiing & Tourist Resort Auli Tel: 01389-223208. GMVN Joshimath Tel: 01389-222226

Getting there: AIR - Jolly Grant Airport (Dehradun) is 273 km from Joshimath and 17 km from Rishikesh. RAIL - Haridwar railway station has good express connections and is 293km from Auli. ROAD - Auli is 13 km away from Joshimath linked by state transport and Union buses from Rishikesh (253 kms). Taxi, bus and cable car offer links to Auli

**Accommodation:** Only one GMVN hotel and one private hotel at Auli, else stay at Joshimath





# Whatever your focus, we have something to offer

### **Savings**



- Savings Account
- **Current Account**
- Term Deposits

In SGD, USD and other currencies.

#### **Securing Future**



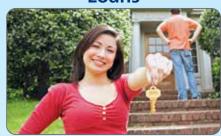
- Insurance Plans
- Investment Options

#### **Trade Finance**



- Letter of Credits (issuance, advising and confirmations)
- **Bank Guarantees**
- Documentary Collections Bill Discounting under LCs

#### Loans



- Mortgages
- Student Loan\*
- Personal Loan
- Loans against NRE / FCNR Deposits
- Premium Financing

#### Sending Money



 Remit to India through ATM, Internet Banking, eRemit, Kiosk and 5 branches

#### Credit



- Revolving Credit Facility
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- Syndication loans
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\*For students from India only Terms & Conditions apply.

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