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Chamber of Commerce**

**ANNUAL REPORT
2019 - 2020**



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Indo-Australian Chamber of Commerce

Mr. Sanjeev Bajaj
President, 2020-'21



MESSAGE

It is an honour to serve as the 11th President of the Chamber and to have the opportunity to represent over 500 member businesses comprising Indian and Australian companies across diverse sectors.

At a time when businesses worldwide continue to navigate the challenges presented as a result of the Covid19 pandemic, it is good to see some hope and cheer. It is a time to celebrate the much-awaited elevation of the India-Australia relationship, now to a Comprehensive Strategic Partnership. It's also a time to build on the emerging opportunities including those identified in the two important economic strategies, with both countries embracing closer ties and committed to transforming economic and commercial engagement.

The bilateral business relationship between India and Australia continues to show solid growth with two-way bilateral merchandise and services trade valued at A\$30.3 billion (2019). In 2018, total India investment in Australia was valued at A\$15.1 billion, while total Australian investment in India was valued at A\$15.6 billion.

I believe the Chamber's success will be defined in part by our ability to further contribute to creating impactful commercial opportunities and facilitating key bilateral economic partnerships, while continuing to focus on strong advocacy and increasing our value proposition to members, partners and stakeholders.

One of my priorities as President is also to work with the team to revise the Chamber's organization structure and governance, rebranding itself to rightly reflects its mission and purpose. As we continue to expand the Chamber's footprint in India and vibrant membership in Australia, it will be important to provide that clarity to both existing as well potential new members.

Challenging times call for an exceptional team. I would like to thank our dedicated Secretariat team under the strong leadership of the Chamber's Director, Ms. Petula Thomas and the Vice President, Chapter Chairpersons, Board, Executive Council and Committee members who bring valuable experience and knowledge to the table.

I look forward to collaborating with all members, partners and stakeholders. Powered by our passionate team and members, we will continue to aspire to greater excellence and to the Chamber serving the vibrant Indo-Australian business community throughout 2020-'21 and beyond.

Mr. Sanjeev Bajaj
Chief Executive Officer, India
ANZ Banking Group Limited



Australian Government
Department of Foreign Affairs and Trade



Senator the Hon Simon Birmingham
Minister for Trade, Tourism & Investment,
Minister for Finance, Australia

MESSAGE

I would like to extend my congratulations to the Indo-Australian Chamber of Commerce on the 30th anniversary of its establishment.

The Australia-India relationship is now at its highest point, following the joint announcement by Prime Ministers Morrison and Modi of our Comprehensive Strategic Partnership in June 2020. India joins a select group of countries with which Australia has such a partnership, signalling mutual understanding and trust, and demonstrating our shared vision for an open, inclusive and prosperous Indo-Pacific region.

Besides being a powerful symbol of our shared values, our Comprehensive Strategic Partnership is underpinned by practical cooperation across a broad range of areas. It was concluded alongside eight MOUs or arrangements covering our defence, economic, scientific and technology cooperation with India.

The Comprehensive Strategic Partnership has provided greater impetus to expanding the economic relationship. The Australian Government remains committed to supporting a long-term upward trajectory in trade and investment with India. To date, we have implemented 26 practical activities under the *Government response to the India Economic Strategy*.

A sophisticated economic partnership with India is not only vital for both our nations' recovery from the COVID-19 pandemic, but also that of the broader region. Australia can support our mutual recovery by continuing to provide India our high quality goods and growth-enabling services, whether they be our supply of raw materials to fuel India's manufacturing sector, our expertise in mining services and technology, our infrastructure investment or our world-leading education services. The Australian Government is also acting on emerging opportunities for partnership, including in cyber and critical minerals.

There is no denying the structural drivers of the Indian economy, including its youthful demographics, burgeoning consumer base, appetite for infrastructure development and continued reform agenda. The long-term fundamentals of our economic partnership with India are also impressive. These fundamentals saw our two-way trade and investment flows double over the past five years. In 2019, India was Australia's eighth-largest trading partner and fifth-largest export market, with two-way goods and services trade valued at \$29.3 billion.

Despite the disruptions of the COVID-19 pandemic, people-to-people links remain strong. As at the end of August 2020, there were 110,912 Indian international students in Australia, reflecting growth of 4 per cent compared to the same period last year. Representing as many as 1 in 35 people, the dynamic Indian diaspora in Australia continues to provide ballast to the relationship.

Forums such as the Indo-Australian Chamber of Commerce are essential to enhancing our collective understanding of India and our ability to make good on the opportunities for partnership. I commend the Chamber on its long-standing and continued support of the bilateral economic relationship.

Senator the Hon Simon Birmingham



Gladys Berejiklian MP
Premier of New South Wales



MESSAGE

Congratulations to the Indo-Australian Chamber of Commerce on another successful year.

I particularly commend you for your response to the COVID-19 pandemic and the way you have quickly adjusted to the new virtual business world to ensure the continued exchange of expertise and ideas between India and Australia.

India is an increasingly important trading partner for NSW, with our markets trading about \$1.8 billion of goods and services each year. There are many areas of mutual interest including technology, high quality food and consumer goods, services and modern infrastructure. The \$1.58 million NSW-India Technology Exchange Program, which helps NSW technology start-ups and small businesses grow their activities in India, is just one example of our increasing trade and investment ties.

Partners like the Indo-Australian Chamber of Commerce are vital to the continued development of this relationship. Congratulations again on your achievements in 2019-20 and I wish you every success for the future.

Gladys Berejiklian MP
Premier



The Hon. Steven Marshall MP

PREMIER OF SOUTH AUSTRALIA

MESSAGE

I am pleased to start by congratulating the Indo-Australian Chamber of Commerce on its 30th Anniversary. This is a fantastic milestone, and one that comes at a time when the economic partnership between India and Australia is gathering momentum.

Of course, I am aware that COVID-19 continues to impact India significantly, and I would like to convey my best wishes to your Chamber and its members as you navigate these challenging times.

However, I strongly believe that this is still a moment of opportunity and optimism. COVID-19 is a global challenge, and by strengthening our global partnerships I know that we will not only resolve it, but in doing so, can create new opportunities.

That's why I'm pleased to see the continuation of our many partnerships during these disruptive times, and I am committed to keep supporting and building on these valuable relationships and collaborations between South Australia and India.

India remains a major trade and investment partner, Indian students are still a major source of international students for South Australia's universities, and our dynamic Indian business community plays an important role in creating and protecting large numbers of jobs and projects, even at this time. This is a credit to their determination, entrepreneurialism and the strength of their networks.

In line with the report 'An India Economic Strategy to 2035', delivered to Department of Foreign Affairs and Trade, South Australia is looking to India to build the partnerships that will ensure our shared prosperity and wellbeing over the coming decades.

South Australia's competitive strengths in areas such as education, food and wine, clean energy and technology, tourism, health, defence, space and cyber, as well as high-tech present major opportunities that we can capitalise on together. Additionally, our successful COVID-19 response has put us in the fortunate position of being able to provide a safe environment where businesses can grow, innovate and collaborate.

Whatever your company's area of endeavour – we are ready to support you. The South Australian Government is focused on our recovery and returning to growth, and we know international partnerships are essential to our success.

This commitment is backed up by action – our new Trade and Investment Office with responsibility for India is now up and running and growing, and funding from our South Australian Landing Pad Program available to help your company find its place, partners and success in South Australia – including at Lot Fourteen, our exciting and fast-growing Innovation and Creation Neighbourhood.

We are well-placed to transform our economic partnership, and I know that together, we can address the challenges we are facing and capitalise on the opportunities we share.

I wish you the very best for the coming year, and I strongly encourage you to get in touch with us to discover how we can work together.

The Hon. Steven Marshall MP
Premier of South Australia



The Hon Daniel Andrews MP
Premier of Victoria

1 Treasury Place
Melbourne, Victoria 3002 Australia
Telephone +613 9651 5000

D20/147611

MESSAGE

Congratulations to the Indo-Australian Chamber of Commerce on the very special occasion of your 30th anniversary.

The Chamber is a longstanding and important partner for the Victorian Government. For many years now, you have played a critical role in fostering relationships across business, government and academia.

Victoria's relationship with India remains as important as ever. Whether it be in education, technology or health – Victorian and Indian companies and communities are collaborating in ways we have not seen before.

This year's annual report is an opportunity to showcase this engagement, but also a chance to recognise the people who have worked hard to make them happen. My thanks for your continued commitment – together, we can grow this partnership for many years to come.

On behalf of our state and our Government, thank you – and congratulations.

The Hon Daniel Andrews MP
Premier





Premier of Western Australia



MESSAGE

I thank the Indo-Australian Chamber of Commerce for the opportunity to acknowledge the ever-growing importance of trade and the cultural connections between India and Western Australia.

In recognition of the importance of this relationship, I had the honour of visiting India with cricket great Adam Gilchrist in November 2019. Our visit was highly successful, with dynamic and productive discussions held with a range of community and business leaders.

The interruption of COVID since that time only reaffirms the importance of our growing relationship. Western Australia stands by our global friends during this difficult time as we all strive to protect our citizens and sustain vitally important trade that keeps people in jobs.

Continuing our discussions, despite international travel restrictions and finding innovative solutions to the issues we are all experiencing, is essential for us to emerge stronger from this pandemic.

India remains a vitally important trade partner for Western Australia, particularly in the areas of mining and mining services; agriculture and fisheries; and energy.

As we emerge from the pandemic, we will be seeking to reinstate the growth we were previously achieving in tourism, education and training.

Our Sister State relationship with Andhra Pradesh will continue to be important in driving new business opportunities of mutual benefit and the Government of Western Australia Office in Mumbai will help ensure these opportunities are realised.

My government wishes the Chamber much success and looks forward to further cooperation between Western Australia and India in the year to come.

A handwritten signature in black ink, appearing to read 'Mark McGowan'.

The Hon Mark McGowan MLA
PREMIER

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HIGH COMMISSIONER

AUSTRALIAN HIGH COMMISSION
NEW DELHI



MESSAGE

First of all I would like to extend my congratulations to the Indo-Australian Chamber of Commerce on its 30th anniversary, and on the release of this special edition Annual Report.

Despite all the terrible human costs this COVID-19 pandemic has brought to our two countries, and the globe more broadly, it has not slowed the accelerating momentum behind our relationship.

The headline achievement of the year was of course the elevation of the relationship to a Comprehensive Strategic Partnership, agreed by Prime Ministers Scott Morrison and Narendra Modi in June. Underpinning this historic agreement are a range of economic, defence and research-related arrangements. Significant progress continues to be made on these.

Recent progress in the relationship builds on a strong framework established by the 2018 India Economic Strategy, which continues to guide our shared efforts to further strengthen economic ties despite the challenge posed by the pandemic.

Australia's relationship with India is built on shared values, and increasingly, common interests including in an inclusive, prosperous and rules-based Indo-Pacific region. Australia's Indian diaspora, representing almost 700,000 people of Indian ancestry, and our broader people-to-people links, are the very glue which binds this relationship.

I would also like to acknowledge the almost 6,000 Indian students with visas to study in Australia who cannot yet travel due to COVID-19-related disruptions. Australia looks forward to welcoming these students back with open arms to continue their education as soon as circumstances allow.

The Indo-Australian Chamber of Commerce is to be commended for its adaptation to the challenges of the pandemic. This was exemplified by its hosting of a virtual discussion on road safety and infrastructure in August, with participation from Australian Deputy Prime Minister Michael McCormack, and Minister for Road Transport, Highways and Shipping, Micro, Small and Medium Enterprises, Nitin Gadkari. It is to be complimented on its great work helping drive business engagement, and its contributions to this ever-deepening relationship.

I look forward to a further strengthening of the relationship over my tenure as High Commissioner to India.

Yours sincerely

The Hon Barry O'Farrell AO

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High Commissioner

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भारत का उच्चायोग, कैनबरा
HIGH COMMISSION OF INDIA
3 Moonah Place, Yarralumla
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AUSTRALIA



No. CAN/HC/2020

14 October 2020

MESSAGE

I am happy to note that Indo-Australia Chamber of Commerce (IACC), Chennai, will be bring out special edition of its Annual Report for 2019-20 to commemorate its 30th Anniversary.

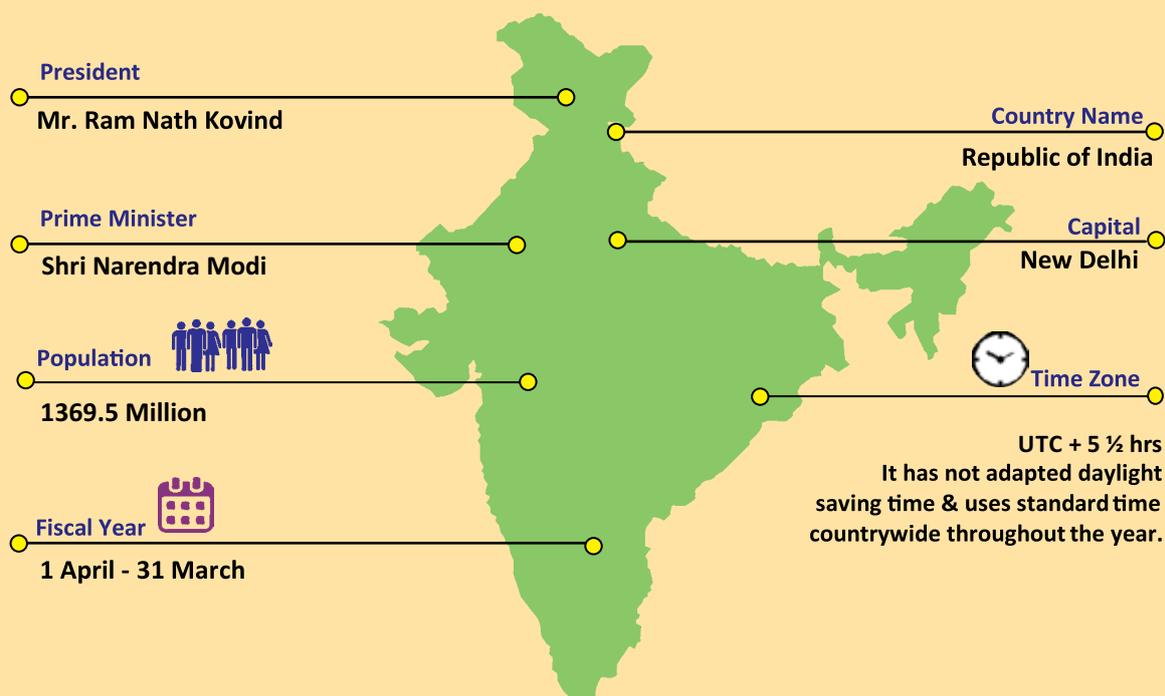
India-Australia partnership has grown significantly and diversified in recent years. The Virtual Summit in June 2020 between Prime Ministers of India and Australia resulted in our ties being elevated to Comprehensive Strategic Partnership. India's rising economic profile and commercial relevance to the Australian economy is recognised, both at the federal and state level in Australia. I am certain the coming period will see an increase in the intensity of our bilateral ties, including economic and commercial.

IACC has been playing an important role in helping Australian enterprises set up their business in India. The Chamber has also led several Business Missions to Australia and assisted over 400 Indian companies in establishing long term business relations and effective partnerships with Australian counterparts.

I congratulate the Indo-Australia Chamber of Commerce on its 30th Anniversary celebrations and also look forward to receiving Chamber's 'Annual Report for 2019-20'.


(A. Gitesh Sarma)

INDIA



Merchandise Exports

USD 324 Billion

(2019-2020)



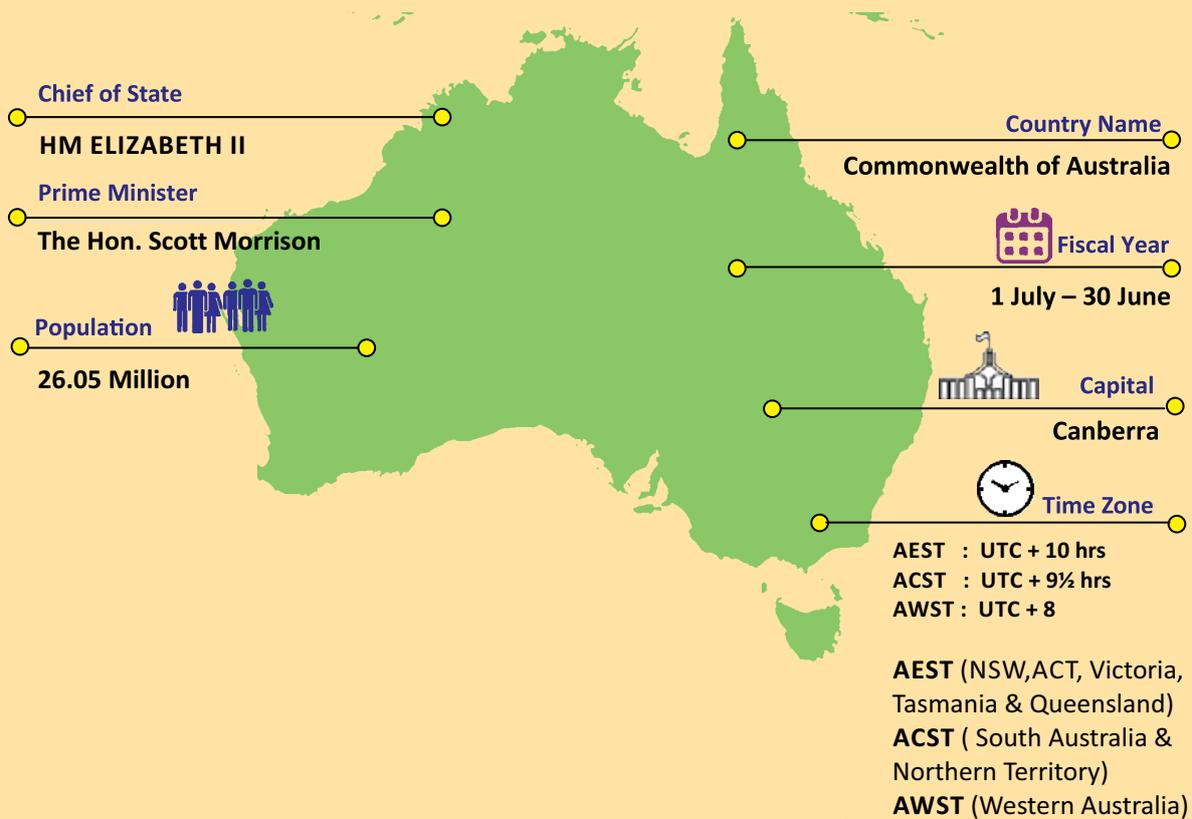
Merchandise Imports

USD 486 Billion

(2019-2020)

Major Export Partners (2019-2020)	: US \$ 54.29B	UAE \$ 29.54B
	China \$ 17.28B	Hongkong \$ 11.48B
Major Import Partners (2019-2020)	: China \$ 68.40B	US \$ 34.92B
	UAE \$ 30.31B	Saudi Arabia \$ 27B
Major Export Commodities	: Mineral fuels, oils, distillation products, Pearls, precious stones, Machinery, nuclear reactors, Organic Chemicals, Vehicles	
Major Import Commodities	: Mineral fuels, oils and waxes and bituminous substances, precious and semi-precious stones and Jewellery, electrical machineries, machinery and mechanical appliances	
India-Australia Bilateral Trade Goods and Services (2019)	: A\$30.3 billion	
Total Indian Investment in Australia (2018)	: A\$15.1 billion	
Total Australian Investment in India (2018)	: A\$ 15.6 billion	

AUSTRALIA



Merchandise Exports

USD 271 Billion
(2019-2020)



Merchandise Imports

USD 221 Billion
(2019-2020)

Major Export Partners (2019-2020)	: China \$103.00B	Japan \$39.45B
	Republic of Korea \$17.46B	UK \$10.57B
Major Import Partners (2019-2020)	: China \$56.95B	US \$26.23B
	Japan \$15.47B	Thailand \$10.67B
Major Export Commodities	: Iron Ore and conc., Coal, natural gas, Gold, non-monetary, Meat of Bovine Animals	
Major Import Commodities	: Refined petroleum oil, Passenger Motor Vehicles, Telecommunication equipment, Petroleum oil (incl. crude), Motor Vehicle for transport of goods.	
Major Export Commodities to India	: Coal, Copper ores & Conc., Non-Ferrous base metal waste, Wool & other animal hair, Ferrous waste, Pigment, paints & varnishes, Fruits & Nuts, Fertilizers, Vegetable (fresh & frozen)	
Major import Commodities from India	: Medicaments, Refined petroleum oil, Railway vehicles, Pearls & precious stones, Jewellery, Made up articles of Textile materials, Women or Girl's Clothing, Apparel of textile fabrics, manufacture of Base metals, Floor coverings.	

Member Articles

India and Australia: Vast potential *by Ambassador Anil Wadhwa*



The virtual Summit between Prime Minister Narendra Modi and Prime Minister Scott Morrison on 4 June, 2020

The virtual Summit between Prime Ministers Modi and Morrison on 4 June confirmed the all-round surge in bilateral ties between India and Australia. A vastly untapped economic potential underpinned by geopolitics will now drive this relationship. The Comprehensive Strategic Partnership between the two countries reflects commonality of views on a just and fair, rules based global order, peaceful settlement of disputes, and respect for sovereignty and territorial integrity of all States while acknowledging the importance of a free, open and inclusive Indo Pacific region.

The two countries have also worked on improving the trade and investment relationship between themselves, which includes two important economic strategies. While Australia released its strategy on India in November 2018, India is about to do so shortly. Australia can easily emerge as a reliable supplier for 21 out of 49 minerals identified by India's critical minerals strategy and for India's e-mobility programme. India has recently come up with a new mining policy, renewing the scope for diversification and expansion of the existing resources partnership through mining and processing of critical and strategic minerals. Australian Vocational Education institutions have an opportunity to get involved on a much bigger scale with the training of 400 million Indian youth by 2022 and for enhancing Australian presence in the areas of training curriculum, aligning Indian accreditation and assessment to global standards, and improving trainer quality. Water

companies from Australia can be successful in sustainable solutions for water and economic development and water recycling in states across India. Opportunities have also been identified by the leaders in Immunology, development of vaccines, circular economy, surface coal gasification, and waste to wealth processes. Australia is an ideal partner for India in grains management, rationalization of costs and logistics. The Focus in India in infrastructure has shifted to highways and toll roads post pandemic. Australian Super funds and infrastructure companies have an opportunity in this sector. The defense related companies of the two countries have opportunities in areas like advanced sensors, underwater and hypersonic technologies. Indian shipyards are keen to cooperate with Australian shipbuilding industries.

Australia has announced large investments in cyber security in the country and India has a large tech resource pool that is complementary to Australian requirements. Both countries have faced challenges on this score post the pandemic situation. The Covid 19 pandemic has highlighted the urgency for international scientific collaborations in research and development, manufacturing equipment and identifying treatments to face global health emergencies. Australian investments and technology have been identified for collaborations in food technology and processing and the dairy sectors. 100% FDI has now been permitted in India for renewable energy generation and distribution projects, which also provides an opportunity for Australian companies. There is a requirement to set up pumped storage projects in India to manage large scale integration of renewable sources of energy and grid balancing and this has emerged as a promising

area of collaboration with Australia. The Australian tourism industry has seen a strong growth in the last decade. Australian investments in the Indian tourism areas of heritage and religious tourism, eco and coastal tourism and hotels can be a mega opportunity once the pandemic situation eases up. The on-line education technologies have seen a 70 % jump in India post the pandemic. India and Australia can collaborate to integrate e learning solutions into existing curriculums and in enabling teachers to develop online curricula. Australian businesses will benefit immensely from opportunities and market that India offers for scaling up technologies in med tech, health tech, Edu tech, and startups. Australian and Indian companies should concentrate on collaborations in digital gaming and animation, textile designing, sports technologies and equipment, auto components, renewable energy and power, healthcare, and clinical trials and pharmaceuticals.

On 1 September, the trade ministers of India, Japan and Australia, reaffirmed their determination to take a lead in delivering a free, fair, inclusive, nondiscriminatory, transparent, predictable and stable trade and investment environment and in keeping their markets open while enhancing the resilience of supply chains in the Indo Pacific region. Other countries in the region are also expected to participate in the Initiative which will be launched later this year. Australia, India and Japan are crucial players in the region, and during 2019, their cumulative GDP was \$9.3 trillion while cumulative merchandise goods and services trade were \$2.7 trillion and \$0.9 trillion respectively. It will therefore be important for these countries to work towards enhancing the share of their own trade and investment in the region. In this context, the Australia – India agreement on cooperation on critical minerals and rare earths is especially relevant, as these two countries have complementary interest; while Australia is keen to find alternative export markets for its minerals, India needs rare earths to bolster its advanced manufacturing sector and for its e – mobility programme.

In Australia, PM Scott Morison has unveiled a plan on 4 October to invest \$107 million in a new supply chain resilience initiative and spend more than \$1.7 billion on a “modern manufacturing initiative” focused on 6 priority areas for support. India has reduced corporate tax rate to 25%, and rolled out the production Linked Incentive (PLI) as well as Phased Manufacturing Plan (PMP). The PLI incentive scheme has already been started for electronics and for Active Pharmaceutical Ingredients (APIs). The sectors under the PLI scheme will be expanded further to at least 8 more sectors in the near future including battery manufacturing, auto components, network products, textiles, food processing, solar photovoltaic cells, genomics, artificial intelligence, 5G, robotics and drones. Overall, the government has identified 24 focus sectors as part of its manufacturing push where Australian companies can look for collaborations with their Indian counterparts.

India and Australia need to finalize the Comprehensive Economic Cooperation Agreement (CECA), especially since India is now no longer a part of the RCEP (Regional Comprehensive Economic Partnership) process. This will make Indian and Australian companies competitive in each other’s markets. Australian businesses looking at diversification, will find advantages and opportunities in the Indian market. Indian companies should seriously look at the advantages offered by investments in Australian resources, renewable energy, pharmaceuticals and agriculture. Businesses – especially the large companies - from both sides should take this relationship forward.



Ambassador Anil Wadhwa is a former Secretary (East) in the Ministry of External Affairs of India and currently, a Distinguished Fellow with the Vivekananda International Foundation based in New Delhi. He is leading a Confederation of Indian Industry (CII) team which has worked on an Australia Economic Strategy Report.

Western Australia's key role in supporting India-Australia relations

by Government of Western Australia Trade & Investment Office

Proximity, geology, geography, human resources and recent state initiatives will ensure Western Australia has a key role in future relations between India and Australia.

The two countries have marked a new level of cooperation based on mutual understanding, trust, common interests and the shared values of democracy and the rule of law, through a Comprehensive Strategic Partnership (CSP).

The CSP was released following the groundbreaking virtual summit held on 4 June 2020 between Australia's Prime Minister, Hon Scott Morrison, and India's Prime Minister, Hon Narendra Modi. It reflects the countries' strong commitment to working together at a time of unprecedented global challenges such as COVID-19. It was followed by eight separate agreements:

- Maritime Cooperation in the Indo-Pacific
- Cyber and Cyber-Enabled Critical Technology Cooperation
- Cooperation in the field of Mining and Processing of Critical and Strategic Minerals
- Mutual Logistics Support
- Cooperation in Defence Science and Technology
- Public Administration and Governance Reforms
- Cooperation in Vocational Education and Training
- Water Resources Management

For many reasons, Western Australia will have a key role in supporting these federal agreements. These include its Indian Ocean location, similarity of climate and resources driven expertise in vocational education, logistics and information technology. The Memorandum of Understanding

relating to Critical and Strategic Minerals is likely to be the most important for the evolution of mutually beneficial partnerships with India.

Western Australia has shown its leadership in Critical and Strategic Minerals by developing the Future Battery Industry Strategy, which provides a framework with consistent, clear and coordinated actions to ensure the state leads the nation in the uptake of opportunities across the global battery value chain. Western Australia already has many competitive advantages in the global battery value chain.

The state has some of the largest reserves in the world for all battery minerals used in the manufacturing of batteries, including lithium, nickel, cobalt, manganese, aluminium and vanadium. The state also produces non-battery minerals used in electric vehicles and energy storage systems, such as rare earth elements that are necessary for the production of electric motors. It has proven reserves of four of the five minerals that India has no proven reserves, and which are recommended for the acquisition of overseas assets by the Council on Energy, Environment and Water (CEEW), India – namely lithium, niobium, tantalum and rare earths (heavy).

Western Australia has industry-leading value-adding expertise. The state has a strong track record in mining, processing and building industries. Western Australia can grow this industrial base to attract more investment into diversifying mineral production and increasing the scale of domestic processing and manufacturing activities.

Western Australia has a comprehensive, transparent and well-practiced project approval system, which guarantees strong environmental and social standards and sets the state apart from its competitors in the battery space. It is well

placed to respond to consumers' sustainability concerns, which have led electric vehicle and battery manufacturers to pay increasing attention to environmental and ethical considerations in their supply chains.

The state has world-class industrial and export infrastructure. It offers project-ready strategic industrial areas that can facilitate the co-location of battery-related projects and the creation of industry-driven industrial hubs. Proximity to export infrastructure, suppliers, pools of skilled workers and research centres strengthen the attractiveness of these hubs.

With globally recognised expertise and research capacity in mining and mineral processing, Western Australia's mining industry is a world leader in the development and adoption of innovative technologies and cooperates closely with universities and both the State and Federal Governments. The Future Battery Industries

Cooperative Research Centre (FBICRC) is located in Perth, Western Australia, acknowledging the state as a global leader in the production and export of future battery materials, technologies and expertise. The FBICRC will provide industry-led research capability to grow Australia's competitiveness and contribution to the battery value chain.

With these many advantages and a strong focus on building opportunities for international investment attraction, Western Australia will have an important role in improving relations between India and Australia.

(For more information visit <https://www.jtsi.wa.gov.au/economic-development/economy/future-battery-industry-strategy/future-battery-industry-strategy> or contact the Government of Western Australia's Investment and Trade office in Mumbai on +91 22 6630 3973)



The Mattress Industry in India

by Sheela Foam Ltd.

The mattress industry in India, just like any other industry, has undergone a profound transformation in recent years. Currently standing sturdy at around INR 11,000 crore industry, it is projected to reach INR 14,000 crore by 2021. India's overall mattress market has grown at a CAGR of above 11% over the last five years.

Rising income levels and health consciousness, growth in the real-estate sector as well as the hospitality sector, an increased number of residential units are a few factors that have contributed to the accelerated growth of India's mattress industry.

Indian Wedding and House Warming also serve the strong reason for the mattress sales during festive and marriage season.

Unorganised and Organised Sectors

The unorganised sector primarily dominated the Indian mattress market. But increasing awareness on the diversified product range and increase in earning capability of consumers is helping the growth of the organised industry.

The residential sector is the higher buyer of the mattress, whereas the institutional sector, which includes hospitals & nursing rooms, resorts, educational institutions with hostel facilities, government offices, retail, restaurants, etc. are still developing. They have now picked up the pace post COVID 19, when Health and Hygiene have become paramount.

Consumer buying behavior

Luxurious comfort and requirement of ideal back support mattresses is the most important factor for the dominance of the branded market segment.

Online sales of the mattress are gaining boost because of changing consumer's behaviour towards online shopping.

On the Retail front, there is a massive change in Consumer Behavior post Covid 19 Lock-down where there is a change in Consumer's 'preferences' and revise their spending. Consumers are now looking at Online buying for regular mattresses and Omni-channel buying for Ultra-Premium products.

A visible shift has been observed in the consumers' perspective, where the main focus is on the comfort and functionality of the product. In line with the changing times, mattress manufacturing companies that include both offline and online Retailers, have adopted innovative strategies like offering customised products and enhancing consumer's Retail experience, in order to ensure customer satisfaction.

We also see a rise in the purchase of bedding product accessories like Mattress Protectors, Pillows and Bed sheets owing to the consumer awareness for keeping their mattresses hygienic and use anti-allergen products. However, they are purchased only with a mattress as their primary purchase.

Indian Sleep Products Federation

Indian Sleep Products Federation (ISPF) is a non-profit consortium created to aid the growth of India's Bedding Industry. Established in 2013, ISPF brings the various stakeholders of the Indian Bedding Industry to foster product innovation for helping consumers to sleep better."

As a passionate flag-bearer of the industry, ISPF encourages best consumer serving practices, product innovation, and technology advancement, while promoting a long-term sustainable environment for companies to thrive.

ISPF's quarterly magazines-- Comfort Times and Comfort Times Retail Supplement serve as the voice of the Indian Mattress Industry. They are



splendidly bridging the gap that yawns across Consumer needs, Retailer challenges, and Brands.

ISPF's Pan-India Retail Training Workshops are aimed at improving Retailers' selling potential, serving consumers better and also enhancing their financial performance.

In the era of social media and instant consumer engagements, ISPF has taken various initiatives through its Social Media Awareness Campaigns to make consumers aware of the harmful impact of the old mattress on their health.

The Future

In the coming days, the Indian Bedding Industry is expected to witness several new trends emerging

in the mattress industry as mattresses are no longer considered as mere consumer durables now, however, are an indicator of sleep enhancer for a healthy quality of life.

The demand for customized and luxury mattresses are expected to increase amongst the consumers, whereas companies may come up with new techniques to utilize their resources and introduce innovative technologies that would be based on convenience, eco-friendliness, health and hygiene, keeping consumer health in the centre.



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About the Chamber

IACC Services & Initiatives Note from the Director, Ms Petula Thomas



Looking back, 2019-'20 was a record-setting year in terms of transforming the Chamber's operations and services offered. The focus was to rebuild its reputation and strategically position the Chamber on a higher level. As a Not-for-profit organisation our goal is to provide services that benefit our members and the Indo-Australian business community.

I took on the role of Acting Director in April 2019 and Director in May 2019 and I must thank the Executive Council, Office bearers, Chapter Committees, Secretariat team, Australian and Indian Government, partners/trade bodies, Annual sponsors, Event sponsors, stakeholders and members for your strong support and goodwill which enabled us to together demonstrate incredible results in such a short period.

Feedback from members (online survey) and consultation with key stakeholders not just led to the Chamber starting Chapters in Western India and Bengaluru but also proved invaluable when I was drafting the Chamber's business plan for 2019-'21, outlining our Vision, Objectives and how we would engage across 5 focus areas – Chapters/Membership, Strategic initiatives, Revenue, Marketing and Collaboration/People.

Some of the major initiatives led by the Chamber and all within a very short span of time were the launch of the Western India Chapter and the Chamber's 20th Business Mission to Sydney, Australia in May 2019, the Bengaluru Chapter launch and the Breakfast meeting in Mumbai with the Premier of Western Australia in September 2019, the Chamber's first-ever event in Pune in October 2019 and a Round table discussion followed by a Gala dinner in February 2020 to commemorate the Chamber's 30th Anniversary.

Events were a constant feature during 2019-'20. We organised 11 in-person Chamber events, participated in 15 others across India and Australia, including the Australia India Leadership Dialogue (AILD) in Melbourne, Australia India Business Exchange 2020, India Australia Business & Community Awards (IABCA) in Brisbane and the Australian Consulate General in Chennai's delegation to Andhra Pradesh (thanks to Consul General Ms. Susan Grace).

We welcomed 58 new members to the Chamber bringing our membership to 507 for 2019-'20. Revenue from membership increased by 30%; Chapter-wise membership for Western India and Bengaluru grew by 29% and 34% respectively. As part of our NextGen strategy to engage with young people and youth organisations, we also introduced a new membership category, 'Individual membership'.

We focused on adding new services like curated interactive sessions and bespoke business programmes for members travelling to India or Australia. Since February 2020, we have a dedicated Manager for Membership to identify business opportunities for member businesses to connect and grow. Post Covid19, we increased our outreach efforts (voiced member issues to local Government), online services and social media engagement to better serve our members. We started a You Tube channel for the Chamber and in LinkedIn, our followers grew from 100 in April 2019 to over 2,200 today.

Our members and building those bilateral commercial/economic partnerships, is at the heart of what we all do. We have some exciting new initiatives coming up soon. Together with our high-powered leadership, President, Mr. Sanjeev Bajaj, Vice President, Mr. Deepak Padaki, Chapter Chairpersons Mr. Ravin Mirchandani & Mr. John Kenny, our Executive Council and Secretariat team, I once again thank you for your continuous support and very much look forward to us working together.



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Akash Bedi, Swisse

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Sumith Choy, Rubicon Water

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Background:

The Indo-Australian Chamber of Commerce, established in 1989, is the only bilateral Chamber of Commerce in India that promotes trade and investment between India and Australia. The Chamber was established on the vision of two former Prime Ministers – Mr. Bob Hawke, Prime Minister of Australia and Mr. Rajiv Gandhi, Prime Minister of India. It was formally inaugurated on 22 June, 1989 by His Excellency, Graham Feakes A.O., the then High Commissioner of Australia in India. There are more than 500 members currently which include Indian companies, Australian companies in India and Australian companies. It now also offers Individual Membership to cater to Australian Alumni in India.

Vision:

A national bilateral chamber, headquartered in Chennai, with Chapters across India that serves as a dynamic platform to build profitability for members today and prosperity for India-Australia tomorrow. To be seen as a reference point for the India-Australia business community, in both countries.

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Individual Member

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- Invitation to all Chamber events (non-transferrable)
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- Communication on all other Chamber-led/supported initiatives

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***Excludes**
Voting rights or attendance at AGM
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Chief Executive Officer – India
ANZ Banking Group Ltd, Mumbai

Vice-President



Mr. Deepak Padaki
EVP – Strategy & Chief Risk Officer
Infosys Limited, Bengaluru

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Pro-Chancellor
Hindustan Institute of Technology & Science,
Chennai

Mr. Bish Mukherjee

President & CEO
Misha Network PR, Chennai

Mr. Gitesh Agarwal

Queensland Trade & Investment Commissioner,
India
Trade and Investment Queensland, Bengaluru

Mr. John Kenny

Director
KAS Services India Pvt. Ltd., Bengaluru

Mr. Jonah Stephen

CEO & MD
Carisma Solutions Pvt. Ltd.,
Chennai

Mr. T.R. Kesavan

Chief Operating Officer
TAFE, Chennai

Ms. Margaret Faux

Founder & CEO
Synapse Medical Services India Pvt. Ltd.,
Chennai

Mr. Manoj Paul

Country Manager (India & South Asia)
Heat and Control (South Asia) Pvt Ltd,
Chennai

Mr. S. Narasimhan

Vice-Chairman
Sattva Business Group, Chennai

Mr. B. Olivannan

Executive Director
Dhandapani Steel Pvt. Ltd.,
Erode

Mr. Pankaj Arora

CEO & MD
Raheja QBE General Insurance Ltd, Mumbai

Mr. Peter Baldwin

Commissioner, Government of Western Australia
Trade & Investment Office – India,
Mumbai

Mr. Prakash Challa

Chairman & MD
SSPDL Ltd., Chennai

Mr. P.R. Prasanna Varma

Senior Partner
Varma & Varma, Chennai

Mr. Prashant Pansare

CEO
Inteliment Technologies Pvt. Ltd,
Pune

Mr. Pravin Shah

Senior Advisor
Mahindra & Mahindra Ltd, Mumbai

Mr. Rajeev Bhargava

Chief Representative
National Australia Bank, Mumbai

Mr. Rohit Kochhar

Founding Member & Managing Partner
Kochhar & Co., New Delhi

Mr. Rohit Manchanda

Trade and Investment Commissioner for India
New South Wales Government,
Mumbai

Mr. Ravin Ajit Mirchandani

Chairman
Ador Powertron Limited,
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P.B. Vijayaraghavan & Co., Chennai

Mr. Soy Joseph

Director
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Mr. Suresh Raman

Vice President & Regional Head
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Mr. Varun Sabapathi

Director – Operations
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Mr. Ravin Ajit Mirchandani
Chairman
Ador Powertron Limited, Pune

Bengaluru Chapter

Chairperson



Mr. John Kenny
Director
KAS Services India Pvt. Ltd., Bengaluru

Committee Members

Mr. Peter Baldwin
Commissioner, Government of Western Australia
Trade & Investment Office – India, Mumbai

Mr. Pravin Shah
Senior Advisor
Mahindra & Mahindra Ltd., Mumbai

Mr. Rohit Manchanda
Trade and Investment Commissioner for India
New South Wales Government, Mumbai

Committee Members

Mr. Arun Pillai (Vice Chair)
Executive Director
PricewaterhouseCoopers Pvt Ltd., Bengaluru

Mr. Deepak Padaki
EVP – Strategy & Chief Risk Officer
Infosys Limited, Bengaluru

Mr. Gitesh Agarwal
Queensland Trade & Investment
Commissioner, India
Trade and Investment Queensland, Bengaluru

Special Invitees

Mr. Vidyanand Sagaram (Bengaluru Chapter)
Director - Strategic Projects
Victorian Government Trade & Investment Office, Bengaluru

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CHAPTER COMMITTEE MEETINGS



Western India



Bengaluru

MEET THE SECRETARIAT TEAM



Ms. Petula Thomas
Director



Ms. Manisha Hariharan
Office Manager



Ms. Shejini Thomas
IT & Marketing Support
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Mr. Adithya D.H.
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Ms. Minu Binu
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Highlights of the Chamber's Initiatives / activities in 2019-2020

Study Tour and Business Mission, May 2019, Sydney



Site tour to Barangaroo organised by NSW Government

The Indo-Australian Chamber of Commerce's 20th trade delegation to Australia, 'A Study Tour & Business Mission of Real Estate Developers to Sydney', from 13-16 May 2019, comprised of nine MD/CEO/senior level delegates. IACC partnered with the Confederation of Real Estate Developers' Association of India (CREDAI) for this delegation that was led by Mr Prakash Challa, President of the Chamber (2019-20) and managed / organised by Ms Petula Thomas, Director.

The three main objectives of this Study tour/Business mission were knowledge exchange and technology transfer, understanding how to tap into medium and long-term market opportunities in Australia and to showcase Real Estate projects in India to the NRI/HNI audience and potential investors.

This was achieved by collaborating with stakeholders like the NSW Government, Austrade and Consulate General of India in Sydney, among others, to create a bespoke programme that saw delegates participate in site visits to Barangaroo and Central Park, the trade show DesignBuild, roundtable innovation conference with Australian companies, 1-2-1 meetings with relevant businesses, as well as a networking evening with NRIs/HNIs and large construction houses co-hosted by the CG of India in Sydney, NSW and AIBC.



At the networking evening hosted by the Consulate General of India, Sydney

This visit resulted in many outcomes for the delegates. It also provided an excellent opportunity for the Chamber's leadership team to engage with Government, Councils / Chambers, members and businesses in Australia.

The Chamber organised a post-mission interaction in June 2019 to this delegation.



Roundtable on Innovation with key Australian players on Construction technologies hosted by Austrade



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Opening of Western India Chapter, May 2019, Mumbai



As part of its strategic plans for 2019-20, the Indo Australian Chamber of Commerce launched its Western India Chapter in Mumbai on 24 May 2019 at the Trident, BKC. Approximately 75 key stakeholders, comprising of IACC members, Australian Government officials / representatives and other key businesses in the India - Australia bilateral trade & Investment space, attended.

The Chief Guest and keynote speaker was Mr Tony Huber, Australian Consul

General in Mumbai, who also shared his expert insights during the panel discussion on the topic 'India-Australia relationship: partnering for prosperity in a world of change'. The other two panelists were Mr Ravin Mirchandani, Chairman, Ador & Acucensus, Chairperson, Western India Chapter and Mr Suresh Goyal, India Country Head, Macquarie Group. The attendees gave excellent feedback on the quality of the event, the engaging panel discussion and the high value interaction they had with other invitees over drinks and appetizers during the networking session that followed. The sponsors for the event were Macquarie Group, Citibank, Ador, ANZ, Virtual Auditor, MB Prolog and Hardy wines.



Prior to the event, the Chamber held its 5th Executive Council meeting for the FY 2019-20, to primarily discuss the formation and working of its Western India Chapter.



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Symposium on Changing Trends in Law, August 2019, Chennai



The Chamber organised a Symposium titled 'Changing Trends in Law' on 1 August 2019 at Hotel Raintree, Chennai.

The panelists included Ms Savitha Kesav Jagadeesan, Senior Resident Partner, Kochhar & Co., Mr Sanjay Pinto, Advocate, Columnist, Author & Former Resident Editor - NDTV 24x7 and Mr Anant Merathia, Advocate and Managing Partner, Merathia & Associates. The speakers shared their insights on three trending topics: 'Recent changes in

Labour Law', 'Defamation - sword or shield?' and 'Insolvency and Bankruptcy Code, 2016'. Ms Susan Grace, Australian Consul General in Chennai was the Chief Guest and delivered the keynote address. It was a well-curated event and the Chamber was commended



for ensuring a 'full-house on a working day'. The sponsors for the event were Kochhar & Co., Merathia & Associates, Citibank and Carisma Solutions Pvt Ltd.



Panel Discussion on Cross-Border Compliance & Taxation, August 2019, Bengaluru

The Chamber organised a Panel Discussion titled 'Cross-Border Compliance and Taxation – An India-Australia perspective' on 2 August 2019 at Hotel Gateway, Bengaluru.

Mr Rony Antony from PricewaterhouseCoopers Pvt Ltd spoke about overseas direct investment from India, place of effective management and transfer pricing issues while James Livingston from Arc Business Partners (also representing Mr Sathya Hegde from Nobilis NRI Taxation Advisory Pvt Ltd) spoke on business and tax registrations required in Australia, periodic compliances for companies, taxation overview and transfer pricing in Australia.

Mr Gitesh Agarwal, Queensland Trade and Investment Commissioner - India, Trade and Investment Queensland was the Guest of Honour. The sponsors for the event were PricewaterhouseCoopers Pvt Ltd, Nobilis NRI Taxation Advisory Pvt Ltd and Citibank.



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Launch of Bengaluru Chapter, September 2019



Following the successful launch of the Western India Chapter in Mumbai on May 2019, the Chamber launched its Bengaluru Chapter on 23 September, 2019 at the JW Marriott, Bengaluru. Approximately 90 key stakeholders, comprising of IACC members, Australian Government officials/representatives, delegates visiting from Australia and other key businesses in the India-Australia bilateral trade and investment space attended.

The welcome address was given by Mr Michael Costa, Deputy Consul General, Australian Consulate General, Chennai. The Chief Guest was The Hon Adem Somyurek, Minister for Small Business and Minister for Local Government, State Government of Victoria and the Special Guest was Hon Minister Shri Jagadish Shettar, Minister for Large & Medium Scale Industries, Government of Karnataka. The Chamber's new website was also launched. Attakkalari Public Charitable Trust of Contemporary Performing Arts danced to 'VannaVativukal' inspired by Australian Didgeridoo music.

State Government of Victoria was a partner for the launch while the sponsors were Tata Consultancy Services, KAS Services India Pvt Ltd, RMZ Corp and Infosys Ltd.





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Networking Dinner & Panel Discussion on 'Doing Business with Australia', October 2019, Pune



The Chamber organised a Networking dinner and Panel Discussion on 22 October 2019 at the JW Marriott in Pune. The session was primarily for business owners/companies operating in or considering expansion into Australia.

Ms Petula Thomas, Director, India, gave an introduction to IACC and its strategic initiatives. Mr Ravin Mirchandani, Chairperson, Western India Chapter, delivered the welcome address and the keynote speaker was Mr Tony Huber, Australian Consul General in Mumbai.

The panelists included Mr Tony Huber, Mr Ravin Mirchandani, Chairman, Ador & Acusensus, Mr Prashant Pansare, CEO, Inteliment Technologies Pvt Ltd and Mr Nikhil Malhotra, Global Head of Innovation, Tech Mahindra Limited. Dr Matthew Durban, Senior Trade and Investment Commissioner, Austrade moderated the discussion on 'Doing Business with Australia: What are the challenges? How to succeed'.

The sponsors for the event were Ador Powertron Limited, Tata Consultancy Services, National Australia Bank and Inteliment Technologies Pvt Ltd.



Members, Australian and Indian businesses, Australian Government officials



Breakfast Meeting with Members, September 2019, Pune

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Networking Breakfast with the Premier and delegation from Western Australia, November 2019, Mumbai



The Indo-Australian Chamber of Commerce collaborated with the Government of Western Australia and the Australia and New Zealand Business Association in Mumbai, India (ANZBAI) to organise a Networking Breakfast for members and key businesses to meet The Hon. Mark McGowan MLA, Premier of Western Australia and the accompanying delegates from Western Australia on 7 November 2019 in Mumbai.

The Hon. Mark McGowan delivered the keynote address on 'An overview of Western Australia Government Priorities - how we can be a strategic partner to Indian businesses' while Mr Tony Huber, Australian Consul General in Mumbai spoke on 'The Australia-India relationship: potential areas for stronger economic and business cooperation'.

National Australia Bank, The Australia and New Zealand Banking Group Limited, Tata Consultancy Services Limited, Deloitte Haskins & Sells, Larsen & Toubro Limited, Maharashtra State Innovation Society were among the companies who attended the event.





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Round table discussion on 'India-Australia: Where are the opportunities - how can we boost bilateral trade and investment?', February 2020, Chennai



The Chamber organised a Roundtable discussion on the topic 'India-Australia: Where are the opportunities? How can we boost bilateral trade and investment?' with Ambassador Anil Wadhwa, (who led on the Australia Economic Strategy) on 03 February over High Tea at the Taj Connemara, Chennai. Ms Petula Thomas, Director, moderated the discussion.

Around 40 delegates comprising of Australian and Indian Government officials, Chamber members and businesses participated. This was a practical outcome-focused dialogue that concluded with the identification of three initiatives that the Chamber would drive, in collaboration with Government, business and trade associations. Hindustan Institute of Technology & Science was the sponsor for the event. The event was covered in the Hindu Business Line. <https://www.thehindubusinessline.com/economy/india-has-potential-to-increase-exports-to-15-billion-by-2025/article30794547.ece>



Some of the companies who attended were the Australian Consulate General in Chennai, Guidance Tamil Nadu, Austrade, State Government of Victoria, Western Australia and Queensland, Hindustan Institute of Technology & Science, TCS, KPMG India Private Limited, Telstra Telecommunications, ANZ Banking Group, PricewaterhouseCoopers, Australian Alumni Association, Australia India Youth Dialogue, TAFE, Linfox Logistics (India) Private Limited.

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Annual Day and 30th Anniversary celebrations, February 2020, Chennai



To commemorate its 'Annual Day and 30th Anniversary', the Chamber hosted a Gala Dinner on 03 February 2020 at the Ballroom, Hotel Taj Connemara, Chennai. Approximately 100 guests comprising of Chamber members from Chennai, Mumbai and Bengaluru, Australian and Indian Government officials and other key businesses attended.

The Chief Guest was Ms Susan Grace, Australian Consul General in Chennai and the Guest of Honour was Ambassador Anil Wadhwa, who gave a brief overview/ presentation on the soon-to-be-launched Australia

Economic Strategy (AES) report. Ms Catherine Gallagher, General Manager and Senior Trade and Investment Commissioner (South Asia), Austrade participated in the event. The welcome address was given by Mr Prakash Challa, President.

Ms Petula Thomas, Director, presented a report on the Chamber's initiatives since April 2019 and upcoming activities for the year. Ms Thomas highlighted the significant contribution from the Western India Chapter (Chairperson, Mr Ravin Mirchandani), Bengaluru Chapter (Chairperson Mr John Kenny & Vice-Chair: Mr Arun Pillai), Membership Committee (Chairperson: Mr Rajeev Bhargava), Vice President, Mr Jonah Stephen and the work of the Secretariat team and Executive Council. She thanked Annual sponsors Mr Suresh Raman from Tata Consultancy Services and Dr Anand Jacob Verghese from Hindustan Institute of Technology & Science, event sponsors Heat and Control (South Asia) Pvt. Ltd., Citi bank, Carisma Solution Pvt. Ltd., and TVS Dynamic Global Freight Services Ltd. for their support.



Hot Shoe Dance Company presented a contemporary dance performance.



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An Interactive session on 'Australia Market access program for Start-ups', February 2020, Chennai

The Chamber organised an interactive session on 'Australia Market access program for Start-ups' by Mr Irfan Malik, Director, inQ Innovation Global Pvt. Ltd., collaborating with Chennai Innovation and Technology Incubation Centre (CI-TIC) and Australia India Business Council. The session touched upon opportunities for start-ups in Clean Energy, Agri, Healthcare & Wellness, Infra Tech / Smartcities & Social Impact, Defence, Space tech and Sports Tech, apart from highlighting successful market entry strategies.



Open House' at the new Secretariat office, June 2019



The Chamber organised an 'Open House' at the new Secretariat office on 21 June 2019 for members to visit us in our new premises on Khader Nawaz Khan Road, Nungambakkam, Chennai.



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Pharmexcil's Delegation, July 2019, Sydney



The Chamber organised a 'Meet the Exporters' session as part of the visit programme for Pharmaceuticals Export Promotion Council of India (Pharmexcil)'s delegation to Sydney on 22 July 2019. The Chamber collaborated with various associations / Councils and the Consulate General of India in Sydney for this event.

More than 30 companies from Australia had exclusive one-to-one meetings with visiting delegates of Pharma and Nutraceuticals companies like Axa Parenterals, Bal Pharma, Brassica Pharma, caremax formulation, celogen Pharma, Ecobliss India Pvt Ltd, Hexagon Nutrition Pvt. Ltd, Lee Pharma, Natura bio Tecnol Pvt. Ltd, Nosch Labs, Saga Laboratories, XL Laboratories etc.

'Recent Changes on Australian Business Visas - An Interactive Session', September 2019, Chennai



The Chamber organised an interactive session on 'Recent Changes on Australian Business Visas' by Ms Mahrukh Mundul, Director, Global Immigration and Visa Services, Fragomen (Australia) Pty Limited on 20 September 2019 at the IACC office. This targeted session was useful to corporates who had business opportunities or ongoing projects in Australia, HR heads who wanted to know about the latest updates on Australian visas and for Australian companies looking to fill a skilled role for which suitably qualified/experienced Australians could not be found.

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Interactive sessions on Expanding your Operations in the Australia Market, 3 - 10 March 2020



The Chamber organised an interactive sessions on 'Expanding your Operations in the Australia Market' by Mr. Peter Pryn, Director and Mr. David Lissauer, Director, Hall Chadwick Melbourne in Chennai, Mumbai and New Delhi, with support from DFAT & Austrade. This targeted session spoke about doing business in Australia, why Australia is a preferred destination and also highlighted how Hall Chadwick could assist companies.

The session in Chennai was held at the Indo-Australian Chamber of Commerce, in Mumbai at the Australian Consulate and in New Delhi at the Australian High Commission.





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Chamber's participation in events in India & Australia, 2019-2020



Australian Consulate's Delegation to Andhra Pradesh, July 2019 led by Ms Susan Grace, Australian Consul General in Chennai.



Tourism Australia's premier trade event 'Australia Marketplace India' in Mumbai, August 2019.



Bengaluru Tech Summit as part of the Australian Consulate's delegation, November 2019.



The First Consulate Business Meet in Visakhapatnam, September 2019.



With Blacktown City Council's Mayor, The Hon. Stephen Bali and the visiting delegation, September 2019.



At the India Australia Business Community Awards (IABCA) in Brisbane, Queensland, Australia, October 2019. The Chamber signed an MoU with IABCA to support its upcoming launch in India



At the Australia India Leadership Dialogue in Melbourne, December 2019.



NSW's Access India event programme in Mumbai, December 2019



Australia India Youth Dialogue in Chennai, January 2020



With Senator The Hon Simon Birmingham, Minister for Trade, Tourism and Investment - AIB-X delegation to India, February 2020

Engagement with Members at their offices



PricewaterhouseCoopers Pvt Ltd.,
Bengaluru



Synapse Medical Services Aus Pty Ltd.,
Chennai



Acusensus Pty Ltd,
Melbourne



Accsource KPO Private Limited,
Chennai



KAS Services India Pvt. Ltd.,
Bengaluru



DBM Vircon Services (India) Private
Limited, Chennai



Hindustan Institute of Technology &
Science, Chennai



Imperial Serviced Offices Pvt. Ltd.,
Mumbai



Pravin Masalewale,
Pune



Ador Powertron Limited,
Pune



Buchan Group,
Sydney



Tractors and Farm Equipment Limited,
Chennai



AutoIngress India Pvt Ltd,
Chennai



Trade and Investment Queensland,
Bengaluru



Winsar Infosoft Ltd,
Chennai

Meeting Members at IACC Secretariat



Genesis Horticultural Solutions,
Victoria



Southern Cross Group India Pvt Ltd.,
Chennai



Chair, Australia India Youth Dialogue
(AIYD) & Ganesan and Manuraj Legal
LLP, Chennai



Synapse Medical Services
Aus Pty Ltd.



Government of Western Australia Trade
and Investment and Trade Office,
Mumbai



New South Wales Government,
Mumbai



Carisma Solutions Pvt. Ltd, Synapse
Medical Services Aus Pty Ltd,
Redblacktree technologies Pvt. Ltd,



Igreendata India Pvt Ltd., Bengaluru &
Infra Space Technology Corporation,
Chennai



Raunaq Steels Trading Pvt Ltd.,
Chennai

Engagement with Trade bodies and other organisations



Australia India Business Council (AIBC),
Brisbane



Institute of Directors, (IOD)



World Trade Center,
Pune



Confederation of Indian Industry (CII),
Mumbai



Chamber of Commerce and Industry of
Western Australia (CCIWA)



Mahratta Chamber of Commerce
Industries and Agriculture (MCCIA),
Pune



Invest India & Federation of Indian
Chambers of Commerce & Industry
(FICCI)



Federation of Indian Export
Organisations (FIEO),
Mumbai



Australia, New Zealand & India Busi-
ness Association (ANZIBA),
New Delhi



With AIBC and former cricketer Glenn
McGrath, Global Ambassador for
Tourism Australia



CII Southern Region



ASEAN-Sri Lanka Chamber of
Commerce & Industry,
Chennai

Engagement with Indian Government



Shri. Nitin Gadkari, Union Minister for Road Transport & Highways of India and Shipping Ministry of Micro, Small and Medium Enterprises



Hon Minister Shri Jagadish Shettar, Minister for Large & Medium Scale Industries, Government of Karnataka



Dr. Neeraj Mittal IAS, MD & CEO, Guidance Tamil Nadu



Shri T P Rajesh, IAS, Managing Director – M-TIPB (MSME Trade and Investment Promotion Bureau) & Additional Commissioner, Dept of Industries



H.E. Mr. Karthigeyan Palaniswamy Subramanyan, Deputy High Commissioner of India in Australia



Mr. Raj Kumar, Consul General & Ms. Anuradha Sundaramurthy, Consul, at the Consulate General of India in Melbourne



Ms. Archana Singh, Honorary Consul of India in Brisbane



Sri Goutham Reddy, Hon. Minister for Industries, Govt. of Andhra Pradesh



Dr. Neeraj Mittal IAS, MD & CEO, Guidance Tamil Nadu at Round table discussion, Chennai



Ms. Thomas, IACC Director delivered the keynote address 'Integrity across Government, business and cultures' during Vigilance Awareness Week 2019



Office of the commissioner of Customs at Chennai



Engagement with Australian Government



Some members of Bengaluru Chapter Committee and Director IACC with H.E. The Hon. Barry O'Farrell AO, Australian High Commissioner to India



Austrade CEO and Senior Trade and Investment Commissioner, General Manager, South Asia



The Hon. Stuart Ayres, MP, NSW Minister for Jobs, Investment, Tourism and Western Sydney



Commissioner - India and his team, Govt of Western Australia Office, Mumbai



Trade and Investment Commissioner for India, New South Wales Government, Mumbai



With The Hon Minister for Small Business and Minister for Local Govt State Govt of Victoria and the Commissioner - South Asia, Global Victoria, Bengaluru



Queensland Trade & Investment Commissioner-India, Trade and Investment Queensland, Bengaluru



With Ms Susan Grace, Australian Consul General in Chennai and the Vice Consul along with Director, IES, and Director, (IHS), DFAT



Ms. Harinder Sidhu, former Australian High Commissioner to India



Mr. Michael Costa, Deputy Consul General, Australian Consulate General, Chennai



Former Australian Consul General in Mumbai and Trade Commissioner - South Asia & Consul-General, New Zealand in Mumbai



Assistant Secretary, DFAT, Canberra and Second Secretary and Vice-Consul, Australian Consulate General, Chennai

Members of the Chamber

(as on 31 March 2020)

Patron Members

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3. RMZ Corp, Bengaluru

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3. A.S. Engineering Works Corporation, Noida
4. Aachi Masala Foods (P) Ltd., Chennai
5. Aakash Powertech Pvt Ltd., Mumbai
6. AAMC Training Group Pty Ltd., Victoria
7. ABT Info Systems Pvt Ltd., Coimbatore
8. Accsource KPO Private Limited, Chennai
9. Adani Ports and SEZ Ltd., Ahmedabad
10. Adfactors PR Pvt Ltd., Mumbai
11. Ador Powertron Limited, Pune
12. Aero Traders And Co., Thanjavur
13. Agrya Consulting Pvt. Ltd., Chennai
14. AKGVG & Associates, New Delhi
15. Alliance Estates, Mumbai
16. Altacit Global, Chennai
17. Altius Technology Solution, Coimbatore
18. American International School, Chennai
19. Amman Granites, Dharmapuri
20. Anant Merathia and Associates (Merathia Corporate Consultants), Chennai
21. Anval Valves Pvt Ltd., Chennai
22. ANZ Support Services India Pvt Ltd., Bengaluru
23. Aquasub Engineering, Coimbatore

24. Aris India, New Delhi
25. Aspinwall & Co. Ltd., Cochin
26. Astrotech Steels Private Limited, Chennai
27. Attra Infotech Pvt Ltd., Bengaluru
28. Austbrokers SPT Pty Ltd., Sydney, Australia
29. Austral 3D Global Pty Ltd, Chennai
30. Australia New Zealand Banking Group Ltd., Mumbai
31. Australian Trade and Investment Commission, Chennai
32. Auto Ingress India Pvt Ltd., Chennai
33. Avalon Technologies Pvt. Ltd., Chennai
34. AVI Movie Makers, Chennai
35. AZB & Partners, Mumbai
36. Bharat Forge Ltd., Pune
37. Bharat Re-Insurance Brokers Pvt Ltd., Chennai
38. Bimetal Bearings Limited, Coimbatore
39. Birdgard India Private Limited, Visakhapatnam
40. Blueline Foods (India) Pvt Ltd., Mangalore
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47. Charter BPO Solutions Pvt Ltd., Cochin
48. Chemplast Sanmar Ltd., Chennai
49. Chennai United Metal Industries P Ltd., Chennai
50. Choice India Infra Projects Private Limited, Hyderabad
51. Classic Cartons, Chennai
52. Classic Exports, Chennai
53. Coastal Energen Pvt Ltd., Chennai
54. Cognizant Technology Solutions India Pvt Ltd., Chennai
55. Coimbatore Institute of Technology, Coimbatore
56. Coir Board, Cochin

57. Congruent Solutions Pvt Ltd., Chennai
58. Cook India Medical Devices (P) Ltd., Chennai
59. Coppernest Technologies India Pvt Ltd., Bengaluru
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61. Council for Leather Exports, Chennai
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64. Cyril Amarchand Mangaldas, Mumbai
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66. Data Software Research Company Pvt. Ltd., Chennai
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69. Deccan Gold Mines Limited, Bengaluru
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71. Devendran Coal International Private Ltd., Chennai
72. Dhandapani Steel Private Ltd., Erode
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75. DMC Leisure Pvt. Ltd., Chennai
76. DSM Soft Pvt. Ltd., Chennai
77. Durofibretex, Alleppey
78. Ecof Industries Private Limited, Chennai
79. Einneel Technologies, Chennai
80. Electronics Corporation of Tamil Nadu Limited (ELCOT), Chennai
81. Elektromag Devices Pvt. Ltd., Mumbai
82. Elgi Equipments Ltd., Coimbatore
83. Engineering Project Management Consultancy and Research Pvt. Ltd., Chennai
84. eNoah iSolution India Pvt. Ltd., Chennai
85. Esquire Express (India) Pvt. Ltd., Chennai
86. Estra Enterprises Private Limited, Chennai
87. Eternal Journeys Pvt. Ltd., Ghaziabad
88. Euclid Infotech Limited, Mumbai
89. Eurotex Industries and Exports Ltd., Mumbai

90. EVA Excelsior Solutions Private Limited, Vadodara
91. Evitalz Information Management Pvt. Ltd., Chennai
92. EWEL Group India Private Limited, Bengaluru
93. Exklusive, New Delhi
94. Expleo Technologies India Private Ltd., Bengaluru
95. Expo Freight Private Limited, Chennai
96. Expovan, Pollachi
97. Faizal and Company, Thanjavur
98. FCM Travel Solutions (India) Pvt Ltd., Mumbai
99. FieldEZ Technologies Pvt. Ltd., Bengaluru
100. Fine Automotive & Industrial Radiators Pvt. Ltd., Puducherry
101. Fivetix Professional Services Pvt. Ltd., Mumbai
102. Fox Mandal and Associates, Chennai
103. Fragomen Australia Pty Ltd., Sydney, Australia
104. FSS Technologies Pty Ltd., Sydney, Australia
105. Fumigation Services. Chennai
106. G.K. Management Services (India) Ltd., Coimbatore
107. G.P.S. Procurement (India) Pvt. Ltd., Chennai
108. G.T. Enterprise, Bengaluru
109. Galaxy Educational Consultants, Chennai
110. Ganesan and Manuraj Legal LLP, Chennai
111. Ganesh Agro Equipments. Vadodara
112. Gem Granites, Chennai
113. Genesis Horticultural Solutions, Victoria, Australia
114. GeoInfosys Aus Pty Ltd., Chennai
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121. HDFC Credila Financial Services Pvt. Ltd., Mumbai
122. Health Careers International Pty Ltd., Victoria, Australia

123. Heat and Control (South Asia) Pvt. Ltd., Kancheepuram
124. Heat Applications India Private Limited, Vadodara
125. Heat Treat Well, Nagpur
126. Hindustan Institute of Technology & Science, Chennai
127. Hydro Prokav Pumps (India) Pvt. Ltd., Coimbatore
128. Hy-Tech Engineers Pvt. Ltd., Thane
129. IBS Software Private Limited, Trivandrum
130. IDP Education India Pvt. Ltd., Chennai
131. Igreendata India Pvt Ltd., Bengaluru
132. Imperial Serviced Offices Pvt. Ltd., Mumbai
133. India Vision Institute, Chennai
134. Indian Oxides & Chemicals Pvt. Ltd., Mumbai
135. Indian Road Survey and Management Pvt Ltd., Chennai
136. Indo Asia Garments, Chennai
137. Infra Space Technology Corporation, Chennai
138. INQ Innovation Global Private Limited, Kochi
139. Institute of Engineering and Management Trust, Kolkata
140. Integra Micro Systems Pvt. Ltd., Bengaluru
141. Inteliment Technologies Pvt. Ltd., Pune
142. Intellect Design Arena, Chennai
143. International Justice Mission India, Chennai
144. Interra Information Technologies (I) Pvt. Ltd., Noida
145. InTimeTec Visionsoft Private Limited, Jaipur
146. IOCEE Exports Ltd., Chennai
147. iSolve Technologies Private Limited, Chennai
148. IvyCap Ventures Advisors Private Limited, Mumbai
149. Jagannathan & Sarabeswaran, Chennai
150. Jagvimal Consultants & Management Services (P) Ltd., Jaipur
151. Jain Irrigation Systems Ltd., Jalgoan
152. Jaitech Power House P. Ltd., Chennai
153. Jal Seva Charitable Foundation, New Delhi
154. Jeena & Co., Mumbai
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205. Naser Bali Gloves Private Limited, Chennai
206. National Australia Bank, Mumbai
207. Navin's Housing Properties (P) Ltd., Chennai
208. Needle Industries (India) Pvt. Ltd., Nilgiris
209. New South Wales Government, Mumbai
210. Nexdigm Private Limited (Nexdigm) (SKP Business Consulting LLP), Mumbai
211. Nobilis NRI Taxation Advisory Pvt. Ltd., Bengaluru
212. NPV and Associates, Mumbai
213. Ntrust Infotech Private Ltd., Chennai
214. NVS & Associates, Chennai
215. Office Beacon Administrative Services Pvt. Ltd., Vadodara
216. Ovato Technology Chennai Pvt Ltd. (Traction Digital Private Limited), Chennai
217. P.B. Vijayaraghavan & Co., Chennai
218. Paharpur Business Centre, New Delhi
219. Palagiri Migration, Sydney, Australia
220. Paramatta Imports and Exports Ltd., Trichy
221. Paranthaman Exporters, Perundurai
222. Pay Asia Management Pvt. Ltd., Bengaluru

223. Peace Garment and Handicraft Centre, Dindigul
224. Phykon Solutions Pvt. Ltd., Trivandrum
225. Phytotech Extracts Pvt. Ltd., Bengaluru
226. Pioneer One Consulting LLP., Chennai
227. Pioneer Security Solutions Pvt. Ltd., Ahmedabad
228. Pipe Hangers & Supports Pvt. Ltd., Chennai
229. Pitcher Partners, Victoria, Australia
230. PKB Global Immigration Legal Services, Chennai
231. Pollinate Energy India Pvt Ltd., Bengaluru
232. Polyhose India (Rubber) Pvt. Ltd., Chennai
233. Prashant Fertility Research Centre Pvt. Ltd., Chennai
234. Pravin Masalewale, Pune
235. PricewaterhouseCoopers Pvt. Ltd., Gurgaon
236. Pro B Products, Bengaluru
237. Prodesign, Chennai
238. Purple Quay Consultants & Business Advisory LLP, Chennai
239. Purthi Spaces, Chennai
240. Qmax Test Equipments Pvt Ltd., Chennai
241. R & D Engineers, Hyderabad
242. R B Agarwalla & Co., Kolkata
243. R.S. Granite Machine Tools Pvt. Ltd., Chennai
244. Radcoflex India Private Limited, Sriperumbudur
245. Raheja QBE General Insurance Co. Ltd., Mumbai
246. Raj Hair International Pvt Ltd., Chennai
247. Rakesh Sandal Industries, Kanpur
248. Ramco Systems Limited, Chennai
249. Rane Holdings Limited, Chennai
250. Rapidwall Building Systems India Pvt Ltd., Chennai
251. Raunaq Steels Trading Pvt Ltd., Chennai
252. Redblacktree technologies Pvt Ltd., Chennai
253. Reya Consultancy Services Pvt Ltd., Chennai
254. RNB Global University, Bikaner
255. Roedl & Partner Consulting Pvt Ltd., Pune
256. Romaa Housing Pvt Ltd., Chennai

257. Rostron Carlyle Rojas Lawyers, Sydney, Australia
258. Sachins Impex, Mumbai
259. Saga Studies (P) Ltd., Amritsar
260. Sakthi Masala P Ltd., Erode
261. Sakti International, Chennai
262. Samars Realty, Chennai
263. Sands India Private Limited, Chennai
264. Saraswat & Co. Advocates & IP Attorneys, New Delhi
265. SAS Partners Corporate Advisors Pvt Ltd., Chennai
266. Sattva Logistics Private Limited, Chennai
267. SBI Capital Markets Ltd., Mumbai
268. Schwing Stetter (India) Pvt Ltd., Kancheepuram
269. Scope Amra Logistics (India) Pvt Ltd., Bengaluru
270. Serviont Global Solutions Ltd., Chennai
271. Seva Switchgear Pvt. Ltd., Bengaluru
272. Seven AMPM Education & Migration Services Private Limited, Hyderabad
273. Seventhsense Technologies Private Ltd., Chennai
274. Sheela Foam Limited, Noida
275. Shri Kailash Logistics (Chennai) Ltd., Chennai
276. Smartcirqls Infotech Pvt Ltd., Mumbai
277. Smats Services Pte Ltd., Dubai
278. SNJ Breweries Pvt Ltd., Chennai
279. South Indian Bank Ltd., Thrissur
280. Southern Cross Group India Pvt Ltd., Chennai
281. Spike power Protection Systems and Technologies, Chennai
282. Sporheads, Bengaluru
283. Sri & Sri Associates, Chennai
284. Sri City (P) Ltd., Chennai
285. Sri Kaliswari Metal Powders Pvt Ltd., Virudhunagar
286. Sri Krishna Sweets Pvt Ltd., Coimbatore
287. Sri Krishna Sweets, Chennai
288. Sridhhi Exports, Virudhunagar
289. Srinsoft Technologies Pvt Ltd., Chennai
290. SRM University, Kancheepuram

291. SRV Global Freight Pvt Ltd., Mumbai
292. SSPDL Limited, Chennai
293. State Government of Victoria, Bengaluru
294. Sundaram Business Services Limited, Chennai
295. Sundaram Finance Ltd., Chennai
296. Suntec Business Solutions Pvt. Ltd., Trivandrum
297. Super Seafood Products Private Limited, Chennai
298. Supermac Industries (India) Ltd., New Delhi
299. Suprabath Restaurants Private Ltd., Chennai
300. Surana & Surana International Attorneys, Chennai
301. Synapse Medical Services Aus Pty Ltd., Chennai
302. Synthite Industries Ltd., Kolencherry
303. Taj Coromandel, Chennai
304. Takvaviya Analytics P Ltd., Chennai
305. Tamil Nadu Handicrafts Development Corporation Limited, Chennai
306. Tamilnadu Trade Promotion Organisation, Chennai
307. Tata Bluescope Steel Limited, Pune
308. Tata Consultancy Services Limited, Chennai
309. Taurus Infotek, Pune
310. Tech Tree IT Systems Private Limited, Noida
311. Tega Industries Ltd., Kolkata
312. Telstra Telecommunications Pvt. Ltd., Bengaluru
313. The Buchan Group Melbourne Pty Ltd., Victoria, Australia
314. The Fortune Group, Bengaluru
315. The Indian Hotels Company Limited (Taj Hotels, Resorts & Palaces), Chennai
316. The New India Assurance Co. Ltd., Mumbai
317. Thejo Australia Pty Ltd., Western Australia
318. Thejo Engineering Ltd., Chennai
319. Toll (India) Logistics Pvt Ltd., Chennai
320. Topper & Router Logistics Pvt Ltd., New Delhi
321. Tourism Australia, Mumbai
322. Tractors and Farm Equipment Limited, Chennai
323. Trade and Investment Queensland, Bengaluru

324. Tradeleaves India Private Ltd., Hyderabad
325. Trikaal Tech Enterprises Pvt Ltd., Chennai
326. Trimex Industries (P) Ltd., Chennai
327. Trixter Cyber Solutions Private Limited., Pune
328. TRS Forms and Services Private Limited, Chennai
329. Turbo Engineers (CBE), Coimbatore
330. TVS Dynamic Global Freight Services Ltd., Chennai
331. UEV Socioladder Technologies Pvt Ltd., Mumbai
332. United Exhibitions, Chennai
333. V Best Engineers, Trichy
334. Valmet Chennai Private Limited, Chennai
335. Vande Pol Villas and Tours Pvt. Ltd., Kochi
336. Varma & Varma, Chartered Accountants, Bengaluru
337. Varma & Varma, Chartered Accountants, Chennai
338. Veandha Labs, Chennai
339. VFS Global Services Pvt Ltd., Mumbai
340. Vinayagar Promoters and Builders, Visakhapatnam
341. Vinyka Global Solutions Pvt Ltd., New Delhi
342. Virtual Info Systems Pvt Ltd., Mumbai
343. Vishwa Microprocessors Pvt Ltd., Kolkata
344. VK India Incorporation, Gujarat
345. Vummidi Bangaru Jewellers, Chennai
346. Westline Builders Pvt. Ltd., Mangalore
347. Westpac Banking Corporation, Mumbai
348. Wheels India Limited, Chennai
349. Winsar Infosoft Pvt. Ltd., Chennai
350. Xerago E-Biz Services Private Limited, Chennai
351. Xpitax Solutions Pvt. Ltd., Chennai
352. Yahweh Software Solutions, Bengaluru
353. Yash Technologies Private Limited, Indore
354. Yashraj Biotechnology Ltd., Mumbai
355. Zak Trade Fairs & Exhibitions Pvt Ltd., Chennai
356. Zion Engineering & Rubber Products, Chennai

Individual Members

1. Mr. Arvind Jadhav, Bengaluru
2. Mr. Apurva Agarwal, Mumbai
3. Mr Avijit Chauhan, New Delhi
4. Mr Anuj B Shah, Mumbai
5. Mr Aniruddha Shingre, Pune
6. Mr Gautam K Dayaldasani, Chennai
7. Mr John Gloster, Mumbai
8. Ms. Kanchan Bhat, Pune
9. Mr Munish Jindal, Ludhiana
10. Mr R Meenakshisundaram, Chennai
11. Mr. Nishant K Patel, Mumbai
12. Mr. Pradeep K Kupparaju, Bengaluru
13. Mr A.S. Prabu, Tiruchengode
14. Mr. Reem Saied, Mumbai
15. Mr Shamsunder Talreja, Bengaluru
16. Mr Sriganesh K Rao, Bengaluru
17. Mr Shaunak Ravindra Mokashi, Mumbai
18. Mr. Vasudev Dehalwar, Bhopal
19. Mr. Vishisht Srinivasan, Mumbai
20. Mr Viral Parekh, Mumbai
21. Mr Venkateswaran Palat Kishnan, Chennai
22. Mr Vivek Dahiya, Gurgaon

New Members

(From April 2020 onwards)

Patron Members

1. Infosys Limited, Bengaluru

Corporate Members

1. Accord Global Technology Solutions, Bengaluru
2. Acusensus Pty Ltd., Victoria, Australia
3. AIMS Institute, Bengaluru
4. Alpha Value Consulting Private Limited, Noida
5. Asan Memorial Association, Chennai
6. AUM Architects, Mumbai
7. Callington India Private Limited, Chennai
8. Cams India Pvt Ltd., Kolkata
9. Cementation India Pvt Ltd., Kutch
10. Endeavour group Ltd., NSW, Australia
11. Fives India Engineering & Projects Private Limited, Chennai
12. Gomadhi Engineering Service, Tirupur
13. Harsha Automobiles Private Limited, Chennai
14. Health and Happiness (H&H) Trading India Private Limited, Bengaluru
15. Innoserv Solutions Private Limited, Pune
16. Jascon Energy Private Limited, Trichy
17. Juris Corp, Mumbai
18. K & S Partners, Gurgaon
19. Kickstart Holdings Services Pty Ltd., Victoria, Australia
20. KPMG India Private Limited, Mumbai
21. Latrobe University, New Delhi
22. Macquarie Infrastructure and Real Assets, Chennai
23. MD Mineral Technologies Pvt Ltd., Kochi
24. NetApp India Pvt Ltd., Bengaluru
25. NIB Health Funds Ltd., Sydney, Australia
26. Nosch Labs Private Limited, Hyderabad

27. Novetech Clinical Research India Pvt Ltd., Bengaluru
28. Nuix Pty Ltd., Sydney, Australia
29. Onelenz Pty Ltd., Australia
30. Potential Project India Ventures Pvt. Ltd., Bengaluru
31. Premas Life Sciences Private Limited, New Delhi
32. Royal Melbourne Institute of Technology (RMIT University), Victoria, Australia
33. Sannam S4 Management Services India Private, New Delhi
34. Shriram Properties, Bengaluru
35. Southern Cross University, NSW, Australia
36. Sree Beneka Enterprises, Bengaluru
37. SVA & Associates, Bengaluru
38. Tat Corporate Pty Ltd., NSW, Australia
39. The University of Queensland, Australia
40. Touchless ID Pvt Ltd., Bengaluru
41. Vipratech Consultant, Pune

Individual Members

1. Ambassador Anil Wadhwa, New Delhi
2. Mr Arun Menon, Bengaluru
3. Mr Uttam HD, Bengaluru



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Mr Stuart Rees

Senior Trade & Investment Commissioner

Other Offices of Austrade in India

Dhanbad

Centre of Excellence in Mining Training
Department of Mining, Indian Institute of
Technology (Indian school of Mines)
Sardar Patel Nagar, Dhanbad,
Jharkhand – 826004
Tel: 91 98992 76716

Hyderabad

Room 317, Taj Deccan
Road No. 1, Banjara Hills
Hyderabad – Telangana - 500 034
T: 91 40 6611 2250

Kolkata

Room 159, Taj Bengal
34-B Belvedere Road, Alipore
Kolkata – 700 027
T: 91 33 6612 3939

Trade Representatives of Australian States in India

New South Wales Government, Australia

Office No. 85, 3 North Avenue
Maker Maxity, BandraKurla Complex
Bandra (E), Mumbai – 400 051
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W : www.industry.nsw.gov.au

Victorian Government Trade and Investment State Government of Victoria, Australia

Level 1, No. 10. 'Pride Elite'
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T : 91 80 4122 7560
W: www.global.vic.gov.au.com

Government of Western Australia - Mumbai

93, Jolly Maker Chambers #2
225, Nariman Point, Mumbai – 400 021
T : 91 22 6630 3973
W : www.watoindia.in / www.jtsi.wa.gov.au

Trade and Investment Queensland

12/1 Primrose Road, Off Magrath Road
Bengaluru – 560 025
T : 91 80 4089 2005
W : www.tiq.qld.gov.au

Government of South Australia Australian Trade and Investment Commission (Austrade)

Australian High Commission
1/50 G Panchsheel Marg, Shantipath
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T: +91 11 45756208
W: www.dti.sa.gov.au

Mr. Rohit Manchanda

Trade & Investment Commissioner for India

Ms. Michelle Wade

Commissioner - South Asia

Mr. Peter Baldwin

Commissioner - India

Mr. Gitesh Agarwal

Queensland Trade and Investment
Commissioner, India

Mr. Sidharth (Sid) Mehta

Regional Director, MENA & India

Major Trade and Industry Organisations in India

The Associated Chamber of Commerce and Industry of India (ASSOCHAM)

5, Sardar Patel Marg, Chanakyapuri,
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T: + 91 11 4655 0555

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Confederation of Indian Industry (CII)

The Mantosh Sondhi Centre
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W: www.cii.in

Federation of Indian Chambers of Commerce and Industry (FICCI)

“Federation House”

Tansen Marg, New Delhi – 110 001

T: +91 11 2373 8760 - 70

W: www.ficci.in

Federation of India Export Organisations (FIEO)

Niryat Bhawan, Rao Tula Ram Marg,
Opp. Army Hospital Research & Referral
New Delhi – 110 057

T: +91 11 4604 2222, 2615 0101-04

W: www.fieo.org

India Trade Promotion Organisation (ITPO)

Pragati Bhawan, Pragati Maidan
New Delhi – 110 001

T: + 91 11 23371540

W: www.indiatradefair.com

National Association of Software and Service Companies (NASSCOM)

Plot No. 7 to 10, Sector 126

Noida – 201 303

T: + 91 120 4990 111

W: www.nasscom.in

Export Promotion Boards / Councils in India

Agricultural & Processed Food Products Export Development Authority (APEDA)

3rd Floor, NCUI Building 3, Siri Institutional Area,
August Kranti Marg, New Delhi – 110 016.

E: head@apeda.gov.in

W: www.apeda.gov.in

Basic Chemicals, Cosmetics & Dyes Export Promotion Council (CHEMEXCIL)

Jhansi Castle, 4th floor, 7-Cooperage Road
Mumbai – 400 001

T: + 91 22 22021288/330/ 22825861

E: info@chemexcil.gov.in

W: www.chemexcil.in

Carpet Export Promotion Council (CEPC)

2nd floor, Rajiv Gandhi Handicrafts Bhawan
Baba Kharak Singh Marg, New Delhi – 110 001

T: + 91 11 23364716/ 17

E: info@cepc.co.in

W: www.indiancarpets.com

Coir Board

“Coir House”, M.G. Road

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T: + 91 484 2351 807/2351 788

E: coirboard@nic.in

W: www.coirboard.gov.in

Apparel Export Promotion Council (AEPC)

Apparel House, Institutional Area, Sector 44
T: + 91 11 41486013, 26513294, 2651 3219

Gurgaon – 122 003 (Haryana)

T: + 91 0124 2708 000

E: chairman@aepcindia.com

W: www.aepcindia.com

The Cotton Textiles Export Promotion Council (TEXPROCIL)

Engineering Centre, 5th floor

9 Mathew Road, Mumbai – 400 004

T: + 91 22 2363 2910 - 12

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W: www.texprocil.org

Coffee Board

1, Dr. B.R. Ambedkar Veedhi

Bengaluru – 560 001

T: + 91 80 2226 6991 - 994

E: secretary.coffeeboard@gmail.com

W: www.indiacoffee.org

Council for Leather Exports (CLE)

3rd floor, CMDA Tower – II

Gandhi Irwin Bridge Road

Egmore, Chennai – 600 008

T: +91 44 2859 4367

E: cle@cleindia.com

W : www.leatherindia.org

Central Silk Board (CSB)

CSB Complex, B.T.M Layout, Madivala
Bengaluru – 560 068
T: +91 80 2628 2699/ 2628 2100
E: ms.csb@nic.in
W: www.csb.gov.in

The Cashew Export Promotion Council of India (CEPCI)

Cashew Bhavan, Mundakkal West
Kollam – 691 001, Kerala
T: 91 474 2742 704
E: cepci@cashewindia.org
W: www.cashewindia.org

Chemical and Allied Export Promotion Council of India (CAPEXIL)

Vanijya Bhavan (3rd floor), International Trade
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Kolkata – 700 016
T: + 91 33 2289 1721, 22, 23
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W: www.capexil.org

Gem & Jewellery Export Promotion Council (GJEPC)

Office No. AW 1010, Tower A, G Block,
Bharat Diamond Bourse, Next to ICICI Bank
Bandra Kurla Complex, Bandra – East
Mumbai – 400 051
T: +91 22 2654 4600
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Handloom Export Promotion Council (HEPC)

34, Cathedral Garden Road
Nungambakkam, Chennai – 600 034
T: + 91 44 2827 8879 / 6043
E: hepc@hepcindia.com
W: www.hepcindia.com

The Plastics Export Promotion Council (PLEXCONCIL)

Crystal Tower, Ground Floor
Gundivali Road No. 3, Off Sir M.V. Road
Andheri East, Mumbai – 400 069
T: + 91 22 2683 3951/52
E: ed@plexconcil.org
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Project Exports Promotion Council of India (PEPC)

411, Surya Kiran Building (4th floor)
19 Kasturba Gandhi Marg, New Delhi – 110 001
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E: info@projectexports.com
W: www.projectexports.com

Engineering Export Promotion Council of India (EEPC)

'Vanijya Bhawan', 1st floor
International Trade Facilitation Centre
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T: +91 33 2289 0651/52
E: eepcho@eepcindia.com
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Electronics and Computer Software Export Promotion Council (ESC)

ESC House, 155 Okhla Industrial Estate - III
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T: + 91 11 4748 0000
E: info@escindia.com
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Export Promotion Council for Handicrafts (EPCH)

'EPCH House', Pocket – 6&7, Sector 'C'
L.S.C, Vasant Kunj, New Delhi – 110 070
T: + 91 2613 5256/57/58
E: mail@epch.com
W: www.epch.in

Rubber Board

P.B. No. 1122,
Rubber Board Sub Jail Road
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T: +91 481 2301 231
E: info@rubberboard.org.in
W: www.rubberboard.org.in

Sports Goods Export Promotion Council (SGEPC)

1-E/6, Swami Ram Tirth Nagar
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Shellac and Forest Products Export Promotion Council (SHEFEXIL)

International Trade Facilitation Centre
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Tea Board India

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Kolkata – 700 001
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E: secytboard@gmail.com
W: www.tea.gov.in

Powerloom Development & Export Promotion Council (PDEXCIL)

GC-2, Ground Floor, Gundecha Onclave
Kherani Road, Saki Naka, Andheri (East)
Mumbai – 400 072

T: +91 22 2850 2050 / 2060

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W: www.pdezCIL.org

The Indian Silk Export Promotion Council (ISEPC)

1302-04, Ansal Tower, 38 Nehru Place
New Delhi – 110 019

T: + 91 11 4015 4181

E: isepc@theindiansilkexportpromotioncouncil.com

W: www.theindiansilkexportpromotioncouncil.com

The Marine Products Export Development Authority (MPEDA)

MPEDA House, P.B.No.4272,
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The Synthetic & Rayon Textiles Export Promotion Council (SRTEPC)

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Tobacco India

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Spices Board India

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Wool & Woollens Export Promotion Council (WWEPC)

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Other Export Promotions Institutions

Export Credit Guarantee Corporation of India (ECGC)

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Export-Import Bank of India (EXIM Bank)

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Chamber of Commerce and Industry of Western Australia (CCIWA)

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Council for International Trade and Commerce South Australia

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Export Council of Australia (ECA)

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Franchise Council of Australia

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National Farmers Federation

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NSW Business Chamber

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South East Melbourne Manufacturers Alliance (SEMMA)

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The Chamber of Minerals and Energy of Western Australia (CMEWA)

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Victorian Automobile Chamber of Commerce (VACC)

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Victorian Chamber of Commerce and Industry

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Reports for 2019-2020

REPORT OF THE BOARD OF DIRECTORS CUM EXECUTIVE COUNCIL FOR THE YEAR 2019 - 2020

1. Introduction

The Board of Directors cum Executive Council of the Chamber have great pleasure in presenting to the General Body of Members for adoption, its report on activities of the Chamber for the year 2019-2020 along with the audited Statement of Accounts for the said year.

2. 30th Annual General Meeting

2.1 At the 30th Annual General Meeting of the Chamber held on 25 September 2019 at the 'Conference Room', Indo- Australian Chamber of Commerce, 'Nawazish', 4th floor, Old No. 17, New No. 30, Khader Nawaz Khan Road, Nungambakkam, Chennai – 600 006, the Annual Report along with the audited Financial Statements of the Chamber for the year ended 31 March 2019 were adopted unanimously.

2.2 The Chairman referred to the AGM notice, which contained the list of Directors and Executive Council Members, who were retiring at the AGM as per clause 22(a) of the Articles of Association of the Chamber.

2.3 The Chairman proposed that the number of Directors be limited to 6 as agreed at the Fifth Executive Council meeting on 24 May 2019 and that the others continue as Executive Council Members. As there were no comments received from the Members, it was approved. The Chairman mentioned that the following members would continue as Directors and Executive Council Members during the year as per the provisions of the Articles of Association.

Directors as on 31 March 2020

Mr Prakash Challa

Mr Jonah Stephen

Mr Pravin Shah

Mr Manoj Paul

Mr P.B. Santhanakrishnan

Mr Umesh Pujara (continuing as Director as resignation letter was received only on 21 August 2020)

Dr Noel Kanagaraj (continuing as Director as resignation not received)

EC Members

Dr Anand Jacob Verghese

Mr B. Olivannan

Mr S. Narasimhan

Mr Soy Joseph

Mr Bish Mukherjee

Mr P.R Prasanna Varma

Mr Varun Sabapathi

Mr Megha Birudavolu

Mr Rajeev Bhargava

Mr Sanjeev Bajaj

Mr N.V. Srinivasan

Mr Peter Baldwin

Mr Prashant Pansare

Ms Vilasini Seevanathan

The following were declared elected unanimously as Executive Council Members for a period of three years from 2019-2020 to 2021-2022

New EC Members

Mr Suresh Raman, Vice President & Regional Head, Tata Consultancy Services

Mr Deepak Padaki, Executive Vice President, Infosys Limited

Mr Gitesh Agarwal, Queensland Trade and Investment Commissioner, India,
Trade and Investment Queensland

Ms Margaret Faux, Founder & CEO, Synapse Medical Services India Pvt Ltd

Mr Pankaj Arora, CEO & MD, Raheja QBE General Insurance Ltd

Mr Ravin Ajit Mirchandani, Chairman, Ador Powertron Limited

Mr Rohit Manchanda, Trade and Investment Commissioner for India,
New South Wales Government

Mr S.V. Venkatraman, Managing Director, ANZ Support Services India Pvt Ltd.

Mr Rohit Kochhar, Chairman & Managing Partner, Kochhar & Co.

The resignations of 11 Directors that were received and subsequently filed with the MCA on 13 January 2020 are as follows.

- 1 Dr Anand Jacob Verghese
- 2 Mr D.S. Ganapathy
- 3 Mr Praveen Gupta
- 4 Mr B. Olivannan
- 5 Mr Megha Birudavolu
- 6 Mr N.V. Srinivasan
- 7 Mr Prasanna Varma
- 8 Mr Rajeev Bhargava
- 9 Mr S. Narasimhan
- 10 Mr Varun Sabapathi
- 11 Mr K.B. Radhakrishnan

2.4 **Appointment of Auditors:** M/s R G N Price & Co., Chartered Accountants, Chennai (Firm Registration No, 002785S, would continue to serve as auditors of the Chamber until the conclusion of the 33rd Annual General Meeting of the Chamber in 2022 with the same remuneration.

2.5 **Election of Office Bearers:** At the first meeting of the Executive Council held on 25 September 2019, Mr Prakash Challa, Chairman and Managing Director, SSPDL Ltd., Chennai, was elected unanimously as President for the year 2019-2020 and Mr Jonah Stephen, CEO & MD, Carisma Solutions Pvt Ltd., Chennai, was elected unanimously as Vice-President for the same period.

2.6 **Special Invitees:** In addition to former Presidents of the Chamber, it was decided to invite the following as Special Invitees for meetings of the Executive Council during the year:

Mr Vinod Daniel, Chief Executive Officer, India Vision Institute, Chennai

Mr S Manuraj, Partner, Ganesan and Manuraj Legal LLP, Chennai

Dr. T. Janardhana Rao, Former Hon. Consul General of India in Victoria

Mr A.K. Tareen, Chairman, AKT Strategic Consulting LLP, Chennai

- 2.7 **Membership:** Revenue from Membership increased by 30.22% in comparison to 2018-19, with growth in membership in the two new Chapters, Western India and Bengaluru as well as due to new categories of membership introduced. There was a small loss in revenue from renewing members as some (including those in Australia) did not renew due to limited activity/initiatives by the Chamber in 2018-19 and also potentially due to a Business Club allegedly being started by an ex-employee of the Chamber soliciting membership.

New membership categories of Patron (lifetime), Individual (Australian Alumni, Australian Nationals in India, etc) were introduced. In addition, a new classification and revised fee for Indian companies on the basis of turnover (above or below 100cr) was introduced effective 01 September 2019. A decision for existing members to pay the revised fee effective 1 April 2020 was taken at the EC meeting on 01 September 2019 but due to Covid19, was later reversed in the EC meeting of 09 April 2020.

3. Finance:

- 3.1 The audited Financial Statements of the Chamber for the year ended 31st March 2020 along with Auditor's Report are annexed to this Report. This year's activities generated an excess of expenditure over income of INR 14,25,050 against excess expenditure over income of INR 34,04,231 in the previous year.
- 3.2 Although proactive and sound business continuity planning led by the Management and Secretariat team resulted in minimal disruption to operations, there has been a significant impact to the Chamber financially, resulting in an approximate loss of 10-15% estimated revenue for the Chamber for February & March 2020 due to COVID-19.

4. Activities:

4.1 Delegation

Study Tour & Business Mission of Real Estate Developers to Sydney: The Indo-Australian Chamber of Commerce's 20th trade delegation to Australia, 'A Study Tour & Business Mission of Real Estate Developers to Sydney' from 13-16 May 2019 comprised of nine MD/CEO/ senior-level delegates. IACC Partnered with the Confederation of Real Estate Developers' Association of India (CREDAI) for this delegation, that was led by Mr Prakash Challa, President of the Chamber and managed and organised by Ms Petula Thomas, Director of the Chamber.

4.2 Events / Seminars / Workshops

These initiatives were led by Ms. Petula Thomas (Acting Director since 1 April 2019 and Director since 04 May 2019), with strong support from the Secretariat team and the President, Vice President and Executive Council, including Chapter Chairs and their Committees.

- i. The Chamber launched its 'Western India Chapter' in Mumbai on 24 May 2019 at the Trident BKC. Approximately 75 key stakeholders, comprising of IACC members, Australian Government Officials / representatives and other key businesses in the India-Australia bilateral trade and investment space attended. The Chief Guest and keynote speaker was Mr Tony Huber, Australian Consul General in Mumbai who also shared his expert insights on the topic 'India-Australia relationship: partnering for prosperity in a world of change'. The other two panelists were Mr Ravin Mirchandani, Chairman, Ador & Acusensus (also moderator) and Mr Suresh Goyal, India Country Head, Macquarie Group.
- ii. The Chamber organised an "Open House' on 12 June 2020 for members to visit the new Secretariat Office in Chennai at Khader Nawaz Khan Road, Nungambakkam, Chennai. This was followed by a post-mission interaction for delegates (trade mission in May 2019) with representatives from the Australian Consulate in Chennai and Austrade.
- iii. The Chamber organised a Symposium titled 'Changing Trends in Law' on 01 August 2019 at Hotel Raintree, St Mary's Road, Alwarpet in Chennai. The speakers included Ms Savitha Kesav Jagadeesan, Senior Resident Partner, Kochhar & Co., Mr Sanjay Pinto, Advocate, Columnist, Author & Former Resident Editor - NDTV 24x7 and Mr Anant Merathia, Advocate and Managing Partner, Merathia & Associates. These speakers shared their insights on three trending topics - 'Recent changes in Labour Law', 'Defamation – sword or shield?' and 'Insolvency and Bankruptcy Code, 2016' respectively. Ms Susan Grace, Australian Consul General in Chennai was the Chief Guest and delivered the keynote address. The sponsors for the event were Kochhar & Co., Merathia & Associates, Citi bank and Carisma Solutions Pvt Ltd.
- iv. The Chamber organised a Panel Discussion titled 'Cross-Border Compliance and Taxation: An India- Australia perspective' on 02 August 2019 at Hotel Gateway, Residency Road in Bengaluru. The keynote speakers were Rony Antony from PricewaterhouseCoopers and James Livingston from Arc Business Partners (also representing Sathya Hegde from Nobilis NRI Taxation Advisory Pvt Ltd). Gitesh Agarwal, Queensland Trade and Investment Commissioner, India was the Guest of Honour. The sponsors for the event were PricewaterhouseCoopers, Nobilis NRI Taxation Advisory Pvt Ltd and Citibank.
- v. The Chamber launched its Bengaluru Chapter on 23 September 2019 at JW Marriott, Bengaluru. Around 90 key stakeholders, comprising of IACC members, Australian Government officials / representatives, delegates visiting from Australia and other key businesses in India-Australia bilateral trade and investment space attended. The Chief Guest was Hon. Adem Somyurek, Minister for Small Business and Minister for Local Government, State Government of Victoria and the Special Guest was Hon Minister Shri Jagadish Shettar, Minister for Large & Medium Scale industries, Government of Karnataka. The Chamber's new website was also launched. State Government of Victoria was a partner for the launch, while the sponsors were Tata Consultancy Services, KAS Services India Pvt Ltd, RMZ Corp and Infosys Ltd. Attakkalari Public Charitable Trust of Contemporary performing Arts danced to 'VannaVativukal' inspired by Australian Didgeridoo music.

- vi. The Chamber organised a Networking Dinner and Panel Discussion on 22 October 2019 at JW Marriott, Pune. The session was primarily for business owners/companies operating in or considering expansion in Australia. Mr Tony Huber, Australian Consul General in Mumbai was a keynote speaker. The Panelists included Mr Tony Huber, Mr Ravin Mirchandani, Chairman, Ador & Acusensus, Mr Prashant Pansare, CEO, Inteliment Technologies Pvt Ltd and Mr Nikhil Malhotra, Global Head of Innovation, Tech Mahindra Limited. Dr Mathew Durban, Senior Trade and Investment Commissioner, Austrade moderated the discussion on 'Doing Business with Australia: What are the challenges? How to succeed'. Ravin Mirchandani, Chairperson of the Western India Chapter provided strong support to IACC Secretariat in the planning and execution of this event. The Sponsors for the event were Ador Powertron Limited, Tata Consultancy Services, National Australia Bank and Inteliment Technologies Pvt Ltd.
- vii. The Chamber collaborated with the Government of Western Australia and the Australia and New Zealand Business Association in Mumbai, India (ANZBAI) to organise a Networking Breakfast for members and key business to meet Hon. Mark McGowan MLA, Premier of Western Australia and the accompanying delegates from Western Australia on 07 November 2019 in Mumbai. Hon Mark McGowan delivered the keynote address on 'An overview of Western Australia Government Priorities – how we can be a strategic partner to Indian businesses.' Mr Tony Huber, Australian Consul General in Mumbai spoke on "The Australia-India relationship: potential areas for stronger economic and business co-operation. Ms. Thomas received a thank you letter from the Premier for her leading on organising this event, along with the Govt. of WA in India, Mr. Peter Baldwin, Commissioner India and his team and ANZBAI.
- viii. The Chamber organized a Roundtable discussion on the topic 'India-Australia: Where are the opportunities? How can we boost bilateral trade and investment?' with Ambassador Wadhwa, (who led on the Australia Economic Strategy (AES)) on 03 February over high tea at the Taj Connemara, Chennai. Ms Petula Thomas (Director), moderated the discussion. Around 40 people comprising of Australian and Indian Government officials, Chamber members including Australian company heads in India and key stakeholders participated. This was a practical outcome-focused dialogue that concluded with the identification of three initiatives that the Chamber would drive, in collaboration with Government, business and trade associations. Hindustan Institute of Technology & Science was the sole sponsor for the event. The event was covered in the Hindu Business Line.
- ix. To commemorate its 'Annual Day and 30th Anniversary, the Chamber hosted a Gala Dinner on 03 February 2020 at Hotel Taj Connemara, Chennai. Approximately 100 guests comprising of Chamber members from Chennai, Mumbai and Bengaluru, Australian and Indian Government officials, and other key businesses attended. The Chief Guest was Ms Susan Grace, Australian Consul General in Chennai and the Guest of Honour was Ambassador Anil Wadhwa, who gave a brief overview/presentation on the soon-to-be-launched Australia Economic Strategy (AES) report. Mr. Prakash Challa, President, IACC gave the Welcome address. Ms Petula Thomas, Director, IACC was emcee for the evening and also presented a report (and video) on the Chamber's initiatives since April 2019 and upcoming activities for the year. Hot Shoe Dance

Company performed to 'Sita and Rakshasis', a contemporary dance performance. Tata Consultancy Services, Hindustan Institute of Technology & Science, Heat and Control (South Asia) Pvt. Ltd., Citibank, Carisma Solution Pvt. Ltd., and TVS Dynamic Global Freight Services Ltd. were the sponsors for the event.

- x. The Chamber participated in and organised a webinar on the Analysis of Union Budget 2020 for members by member Nexdigm on 06 February 2020.
- xi. In partnership with a Chamber member from Australia, iNQ Innovation Global, CI-TIC & AIBC, the Chamber organised an interactive round table session 'Australia Market access program for Startups' on 28 February 2020 in Chennai. The session touched upon opportunities for start-ups in Clean Energy, Agri, Healthcare & Wellness, Infra Tech/ Smartcities & Social Impact, Defence, Space tech and Sports Tech, apart from highlighting successful market entry strategies and was well attended.

4.2.1 Other events/delegations/partnerships/Chamber representations:

- i. In April 2019, Mr Prakash Challa, President and Ms Petula Thomas, Director recruited Ms Manisha Hariharan, Office Manager – Membership & Events
- ii. Ms Thomas and other EC members (Australian State Govt. representatives) participated in the Australian Consulate's Delegation to Andhra Pradesh in July 2019 led by Ms Susan Grace, Australian Consul General in Chennai.
- iii. Ms Thomas represented the Chamber and presented a memento to Winner of MasterChef Australia 2018 in Chennai in July 2019.
- iv. Ms Thomas represented the Chamber at the 17th Edition of Tourism Australia's premier trade event 'Australia Marketplace India' in Mumbai in August 2019.
- v. In a first-time initiative by the Chamber, Ms Thomas conducted an outreach to Pune in September 2019 and had meetings with Chairperson, Ravin Mirchandani, to agree key objectives for Western India and other key contacts and trade bodies (WTC, MCCIA) ahead of event in Pune. Video created and shared on social media to promote WI Chapter. Breakfast meeting with members and businesses.
- vi. Ms Thomas participated in a panel discussion on 'Opportunities for International Trade and Investment' at the First Consulate Business Meet in Visakhapatnam in September 2019.
- vii. Mr. Challa, President and Ms. Thomas, Director interacted with Blacktown City Council's Mayor, the Hon. Stephen Bali and visiting delegation discussing areas for collaboration in September 2019. The President received a letter from the Mayor, commending the work done by Ms. Thomas for their visit.
- viii. Ms Thomas participated as Jury Member and Panelist at Womenovator organised by WTalk Chennai and was felicitated by Union Minister for Road Transport & Highways of India and Shipping Ministry of Micro, Small and Medium Enterprises in Chennai in September 2019.

- ix. Mr Megha Birudavolu, EC Member & Ms Manisha Hariharan, Office Manager, represented the Chamber at the event 'Market Access IT/Tech Startup Conclave' in Bengaluru on 24 September 2019 for IACC members along with NASSCOM and iNQ.
- x. Ms Thomas participated, presented an award and spoke about the Chamber at the India Australia Business Community Awards (IABCA) in Brisbane, Queensland, Australia in October 2019.
- xi. Ms Thomas delivered the Keynote address on Integrity: Across Government, Business and Cultures at the Symposium during Vigilance Awareness week at Indian Customs, Chennai Zone in November 2019.
- xii. Ms Thomas represented the Chamber at the Bengaluru Tech Summit as part of the Australian Consulate's delegation and at a networking session with the Australia delegation and businesses / Govt. organised by Global Victoria, in November 2019.
- xiii. As a first for the Chamber, Ms Thomas was invited to and participated in the Australia India Leadership Dialogue in Melbourne in December 2019.
- xiv. Ms Thomas participated in NSW's Access India event programme in Mumbai in December 2019 led by Mr. Rohit Manchanda, Trade & Investment Commissioner, India and his team.
- xv. Ms Thomas attended the Australia India Youth Dialogue event in Chennai in January 2020 and ANZBAL's Australia Day/Republic Day event, meeting new Australian CG for Mumbai and Deputy CG and IACC members/potential members in January 2020.
- xvi. Ms Manisha Hariharan, Office Manager and Ms Thomas, Director conducted virtual interviews and as a first, engaged an intern from Deakin University, as part of the Australian New Colombo Plan (NCP) Australian Government initiative for a one-month internship with the Chamber in January/February 2020
- xvii. Mr Prakash Challa, President, represented the Chamber at New Delhi, while Ms Thomas, Director and other EC Members participated in events in Mumbai and Bangalore during Minister Simon Birmingham's visit in February 2020.
- xviii. In February 2020, Mr Prakash Challa, President and Ms Petula Thomas, Director recruited Mr Adithya, Manager for Membership & Business Development. Ms. Hariharan's role was revised to Office Manager (including events).
- xix. Ms Thomas participated as Chief Guest and Keynote speaker at Accsource KPO Pvt Ltd, a member of the Chamber on Women's Day in March 2020 in Chennai.

4.2.2 Business Services: The chamber launched a new service, on a chargeable basis for organising bespoke workshops/business-matching services.

- i) *Pharmexcil delegation visit to Sydney:* The Chamber organised a 'Meet the Exporters' session as part of the visit programme for Pharmaceuticals Export Promotion Council of India (Pharmexcil)'s delegation to Sydney on 22 July 2019. The Chamber collaborated with various associations/Council and the Consulate General of India in Sydney for this event.

- ii) *Roundtable session for Fragomen (Australia) Pty Ltd:* The Chamber organised an interactive round-table session on ‘Recent Changes on Australian Business Visas’ by Ms Mahrukh Mundul, Director, Global Immigration and Visa Services, Fragomen (Australia) Pty Ltd., Australia on 20 September 2019 in Chennai at the Chamber office.
 - iii) *Roundtable sessions for Hall Chadwick Melbourne:* The Chamber organised interactive Roundtable sessions in Chennai (03 March), Mumbai (04 March), and New Delhi (09 March) on ‘Expanding your operations in the Australia Market’ by Hall Chadwick Melbourne. This targeted session spoke about doing business in Australia, why Australia is a preferred destination and also highlighted how Hall Chadwick could assist companies.
- 4.3 **e-newsletter, (online magazine) ‘Business Talk’ & other publications:** The Chamber’s e-newsletter, ‘Business Talk’, is shared with over 3500+ contacts in India and Australia which include Corporates, Chambers of Commerce, Diplomatic Missions, Universities, Education Institutions, Banking and Financial organizations, High Commissions, Consulates, Central and State Government Offices, Export Promotion Offices, SME’s and almost everyone in the bilateral trade. The newsletter has received appreciation for its revised format and content. In addition, the fifth edition of the Chamber’s Business Directory was published and shared with all members.
- 4.4 **Australian / Indian Market Access:** Several members contact the Chamber to gather market related information on Australia, data on business environment and trade enquiries. The Chamber’s website provides its entire database which members can access with an exclusive user id and password. In addition, the Chamber also makes introductions to the relevant Australian State Governments in India and Austrade. In addition, the Chamber also closely works with Indian Government (especially at the State level) and the Indian Consulate General offices in Australia.
- 4.5 **Chamber’s Website:** The Chamber’s new website www.indoaustrichamber.com was launched last year with support from Purple Quay and Carisma (thanks to Mr. Jonah Stephen, current Vice President). It now consists of online membership forms with facility to make membership payments online (for the first time ever) e-newsletter, details about Secretariat, Chapters, events, gallery of events, important reports for members, testimonials from members, gallery for photographs of chamber events in addition to the database of its complete membership. It is regularly updated to make it a one-stop source for all India-Australia business news and a host of other valuable information.
- 4.6 **Issue of Certificate of Origin:** The Chamber is authorized by the Ministry of Commerce, Government of India, to issue Certificate of Origin (non-preferential) to exporters. The Chamber also attests export documents required for the purpose of submission to concerned export authorities. This service at nominal rates is utilized by members and non-members of the Chamber.

5. Memorandum of Understanding (MoU) with Organizations in India & Australia

- 5.1 The Chamber signed an MoU with the India Australia Business Community Awards (IABCA) in Brisbane, Queensland, Australia in October 2019 to support the IABCA Awards being soon launched in India.

5.2 The Chamber also has existing MoU's with Australia India Business Council (AIBC), Victorian Employers' Chamber of Commerce & Industry (VECCI), Australian Industry Group (AIG), South Australian Employers' Chamber of Commerce and Industry (trading as Business SA), Madras Chamber of Commerce & Industry (MCCI) and Chamber of Commerce & Industry Western Australia (CCIWA) and would like to thank them for their support.

5.3 Six MoUs with other associations/Chambers are in progress.

6. Australian Trade Organisations:

- i) The Chamber works closely with the Australian Consulates in Chennai & Mumbai and has also had interactions with the Consulate in Kolkata and the High Commission in New Delhi.
- ii) The Chamber has a good working relationship with the Australia-India Business Council (AIBC).
- iii) The Chamber has an excellent working relationship with Mr Rohit Manchanda, Trade and Investment Commissioner for India, New South Wales Government, India, (Office in Mumbai) and EC/Committee Member, Western India Chapter and the NSW team in India and Sydney.
- iv) Ms Michelle Wade, Commissioner – South Asia, State Government of Victoria in Bengaluru and members of the Global Victoria team like Mr Vidyanand Sagaram, Director, Strategic Projects (Bengaluru Chapter Committee) have supported the Chamber's initiatives in Bengaluru and Melbourne.
- v) Mr Peter Baldwin, Commissioner, Government of Western Australia Trade Office – India at Mumbai, offered the Chamber an opportunity to collaborate for a high-profile visit of their Premier in addition to him being an active member of the Executive Council/Western India Chapter.
- vi) The Chamber also has a cordial relationship with the Mr Gitesh Agarwal, Queensland Trade and Investment Commissioner, India, Trade and Investment Queensland, Bengaluru, who has encouraged and supported the Bengaluru Chapter.
- vii) The Chamber has a good working relationship with the Government of South Australia.

7. Affiliation

The Chamber is an affiliated member of the apex body, Associated Chambers of Commerce & Industry of India (ASSOCHAM), New Delhi.

8. Membership Certificates

During the year under review, Membership Certificates were issued to Corporate Members, who renewed membership for the year 2019-2020 and to new members whose membership applications were approved by the Executive Council.

9. Acknowledgement and Appreciations

9.1 The Chamber acknowledges and would like to thank Ms Harinder Sidhu, ex-Australian High Commissioner to India and for her appreciation and congratulations (in a letter and during their meeting) to Ms Thomas on her appointment as Director. The Chamber would like to

extend its gratitude to The Hon. Barry O'Farrell AO, Australian High Commissioner to India for his encouragement and leadership.

- 9.2 The Chamber would also like to acknowledge and thank Ms Susan Grace, Australian Consul General in Chennai for her guidance, Mr Michael Costa, Deputy Consul General in Chennai and their team, Mr Tony Huber, ex-Australian Consul General in Mumbai, his successor, Mr Greg Wilcock and Mr Christopher Ellinger, Deputy Consul General and their team and the Consul General & his team in Kolkata for their invaluable support and the opportunity to collaborate and promote the Chamber's various initiatives during the year.
- 9.3 The Chamber would also like to extend its thanks to Ms Catherine Gallagher, (Senior Trade & Investment Commissioner), Dr Mathew Durban, Mr Peter Coleman, Mr Stuart Rees and Mr Munish Sharma (Trade Commissioners), and the Austrade network for their assistance and active participation at various Chamber events.
- 9.4 The Chamber acknowledges and would like to extend its gratitude to Mr Gitesh Sarma, Indian High Commissioner to Australia for his support and recognition of the Chamber.
- 9.5 The Chamber would also like to acknowledge and extend its appreciation to Mr Manish Gupta, Consul General of India, Sydney, Mr Chandru Appar, Mr. Sudip Bhattacharya and their team at the Consulate General of India in Sydney for assisting with the Chamber's 20th Business Mission 'Study Tour & Business Mission of Real Estate Developers to Sydney in May 2019 and for regularly forwarding their valuable monthly Economic and Commercial Reports and for providing a variety of information including trade enquiries that have been of great help to our members.
- 9.6 The Chamber also expresses its appreciation and thanks to Mr Raj Kumar, Consul General of India in Melbourne, Ms Anuradha Sundaramurthy, Consul & Head of Chancery at the Indian Consulate in Melbourne, Ms Dantu Charandasi, Consul General of India in Perth and Mrs Archana Singh, Honorary Consul in Brisbane for their valuable cooperation to the Chamber and time and support to Ms Thomas in her meetings with them.
- 9.7 The Chamber would like to place on record its appreciation and acknowledgement for the active support received from the Trade Commissioners and their teams of the Australian State Governments in India - Western Australian Trade Office, NSW Government Trade and Investment Office, State Government of Victoria, Trade and Investment Queensland and South Australia.
- 9.8 The Chamber would like to thank the Indian State Governments, particularly those of Tamil Nadu, Maharashtra, Karnataka, New Delhi & Andhra Pradesh for their close interaction and engagement with the Chamber.
- 9.9 The Chamber sincerely thanks all Members of the Executive Council for their active contribution to the various initiatives of the Chamber and its growth. It also places on record the cooperation extended by all members and the painstaking efforts of the executives and staff of the Chamber, which has helped the Chamber to achieve present significant growth.

- 9.10 The Chamber would also like to thank Mr Ravin Mirchandani, Chairperson, Western India Chapter and Mr John Kenny, Chairperson, Bengaluru Chapter and both the committees for their vision and assistance with delivery of key Chamber milestones. In addition, it also places on record, its thanks to Mr Rajeev Bhargava, Chairperson, Membership Committee for his commitment and support.
- 9.11 The Chamber would like to thank its Patron members – RMZ Corp, Prestige Estates Projects Ltd and NTC Logistics India Pvt Ltd for their patronage.
- 9.12 The Chamber thanks Ms Savitha Kesav Jagadeesan, its Honorary Legal Adviser for her time and attention.
- 9.13 The Chamber expresses its sincere thanks to members, who have advertised in the Business Directory and the e-newsletter, 'Business Talk'.
- 9.14 The Chamber also records its deep gratitude to our annual sponsors - Tata Consultancy Services and Hindustan Institute of Technology & Science, Chennai. In addition, the Chamber would also like to thank all its sponsors for the year 2019-20 - Macquarie Group, Citibank, Ador Powertron Ltd, Australia New Zealand Banking Group Ltd., Virtual Auditor, MB Prolog, Kochhar & Co., Merathia & Associates, Carisma Solutions Pvt Ltd., PricewaterhouseCoopers, Nobilis NRI Taxation Advisory Pvt Ltd, KAS Services India Pvt Ltd, RMZ Corp, Infosys Ltd, National Australia Bank, Inteliment Technologies Pvt Ltd, Heat and Control (South Asia) Pvt. Ltd.,and TVS Dynamic Global Freight Services Ltd.
- 9.15 The Chamber also would like to extend its thanks the print and electronic media for their continuous co-operation in all activities of the Chamber.

10. Matters reported in compliance of the statutory requirement:

- 10.1 **Directors' Responsibility Statement:** In accordance with the provisions of Section 134(3) (c) of the Companies Act 2013 and based on the information provided by the management, your Executive Council Directors state that:
- i. In the preparation of annual accounts, the applicable accounting standards have been followed;
 - ii. Accounting policies selected have been applied consistently. Reasonable and prudent judgments and estimates have been made so as to give a true and fair view of the state of affairs of the Company, as at the end of 31 March 2020 and of the excess of expenditure over income of the Chamber for the year ended on that date;
 - iii. Proper and sufficient care has been taken for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act 2013 for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities.
 - iv. The annual accounts of the Company have been prepared on going concern basis: and
 - v. Systems to ensure compliance with the provisions of all applicable laws are in place, adequate and operating effectively.

- 10.2 The Chamber had conducted three meetings of the Executive Council (24 May 2019, 25 September 2019 & 17 December 2019) and two Board of Directors' meetings (31 August 2019 and 17 December 2019) during the last financial year 2019-20 and one-Chapter Committee meeting each in Western India (22 October 2019) and Bengaluru (19 November 2019).
- 10.3 There were no audit adverse comments, necessitating suitable explanations of the Executive Council.
- 10.4 There were no material changes and commitments affecting the financial position of the Chamber, which have occurred between the date of commencement of the current financial year and the date of this Report.
- 10.5 The Chamber had not accepted any 'deposits' from anybody during the last financial year.
- 10.6 There were no material orders passed by any statutory authorities, impacting the going concern concept or operations of the Chamber in future.
- 10.7 In the opinion of the Board of Directors, there are no elements of risk, which may threaten the existence of the Chamber.
- 10.8 The disclosure of information under section 134(3) of the Companies Act 2013 relating to Conservation of Energy & Technology Absorption is not applicable to the Chamber, as it is not engaged in any manufacturing activity; Foreign Exchange Earnings and Outgo are stated in the Note No. 15(4) – Notes on financial statement. There is no statement required to be given under Section 134 of the said Act, read with Rule 5(2) of the Companies (Appointment & Remuneration of Managerial Personnel) Rules 2014, concerning the particulars of Employees' Remuneration

Place: Chennai

Date: 04 September 2020

sd/-

Mr. PRAKASH CHALLA

Director

sd/-

Mr. JONAH STEPHEN

Director

Registered Office: "Nawazish", 4th floor,
No. 30, Khader Nawaz Khan Road
Nungambakkam, Chennai – 600006
Telephone: 91-44-2833 0038/ 2833 0025
Email: trade@indoaustchamber.com
Website: www.indoaustchamber.com
CIN: U990000TN1989NPLO16779

FORM NO. MGT – 9

EXTRACT OF ANNUAL RETURN

As on the Financial Year ended on 31st March 2020

Pursuant to Section 92(3) of the Companies Act 2013 and Rule 12(1) of the Companies (Management and Administration) Rules 2014.

I REGISTRATION AND OTHER DETAILS:

- (i) CIN: 99000TN1989NPL016779
- (ii) Registration Date: 24-01-1989
- (iii) Name of the Company: Indo-Australian Chamber of Commerce
- (iv) Category of the Company: Section 8 Public Company, Limited by Guarantee
- (v) Address of the Registered Office and contact details: “Nawazish”, IV Floor, 30 K.N. Khan Road, Nungambakkam, Chennai-600 006; Telephone 2833 0038; email: trade @indoaustchamber.com; Website: www.indoaustchamber.com
- (vi) Whether listed company: No.
- (vii) Name, Address and Contract details of Registrar & Transfer Agent, if any: NIL

II PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

S. No	Main Services	NPC Code	% to total T.O. of the company
1.	Subscription from Members		45.78
2.	Sponsorship, advertisement, workshop fees, etc.		41.12
3.	Surplus funds Investment Income		13.10

III PARTICULARS OF HOLDING, SUBSIDIARY & ASSOCIATE COMPANIES: NIL

IV SHARE HOLDING PATTERN:

(Equity Share Capital Breakup as percentage of Total Equity:

- (i) Category wise Share Holding: No. of shares held at the beginning and end of the Year. (No share capital)
 - A. Promoters: N. A.
 - B. Public Shareholding: Non-Institutions: Individual shareholders holding nominal share capital upto Rs. 1 lakh: NA.
 - C. Shares held by Custodian for GDRs & ADRs.: N. A.
- (ii) Shareholding of Promoters: N. A.
- (iii) Change in Promoters' Shareholding: N. A.
- (iv) Shareholding Pattern of top ten shareholders (other than Directors, Promoters and Holders of GDRs & ADRs.: N. A.
- (v) Shareholding of Directors & Key Managerial Personnel: (Shareholdings at the beginning and end of the year) : N. A.

Name of the Director	No. of equity shares held	% of total shares of the Co.
(i)		
(ii)	NA	
(iii)		
(iv)		

V. INDEBTEDNESS : Indebtedness of the Company including interest outstanding/accrued but not due for payment: (Secured Loans, Unsecured Loans and Deposits) – Indebtedness at the beginning of the financial year, Changes during the F/Y and at the end of the F/Y: NIL

VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL:

A. Remuneration to Mg. Director, W. T. Director and/or Manager: (No such persons)

Particulars of Remuneration paid: N.A

B. Remuneration to Other Directors :

1) (No Independent Directors are required to be appointed for the Company) - NIL

2) Other Non-Executive Directors: NIL

Total Managerial Remuneration: Rs. NIL

Overall Ceiling as per the Companies Act 2013: NA

C. Remuneration to Key Managerial Personnel, other than MD/WTD/Manager:
Ms. Petula Mary Thomas, Director, Rs. 17,50,000.

VII. PENALTIES/PUNISHMENT/COMPOUNDING OF OFFENCES:

(On Company, Directors and other Officers in Default): NIL

sd/-
Mr. PRAKASH CHALLA
Director

sd/-
Mr. JONAH STEPHEN
Director

Place : Chennai

Date : 04.09.2020

R.G.N. PRICE & CO

CHARTERED ACCOUNTANTS

Phone : 28413633 / 28583494
E-Mail : price@rgnprice.com
Offices at : Mumbai, Bengaluru, New Delhi
Kochi, Kollam & Kozhikode

Simpson's Buildings
861, Anna Salai
Chennai - 600 002

4th September 2020

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF INDO-AUSTRALIAN CHAMBER OF COMMERCE

Report on Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of Indo-Australian Chamber of Commerce ("The Company") which comprise the Balance Sheet as at 31st March, 2020, Statement of Income & Expenditure and Cash Flow Statement for the year then ended and a summary of the significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at 31st March, 2020, its deficit for the year and its cash flows for the year ended on that date.

Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Note no.15 (5) in the financial statements wherein the Company has disclosed the impact of COVID-19 pandemic on its current and future financial performance. Considering the uncertainties involved in the future economic scenario which is based on various external factors outside the control of the Company, the management's assumptions and estimates on operational and financial performance of the Company would largely depend on future developments as they emerge as stated in the said note. Our opinion is not modified in respect of this matter.

Information Other than the Financial Statements and Auditor's Report Thereon

The Company's Executive Council is responsible for the preparation of the other information. The other information comprises the Executive Council's Report including Annexures thereto but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial

statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Management and those Charged with Governance

The Company's Board of Directors is responsible for the matters stated in Section 134(5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act, read with relevant rules there under.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those Board of Directors are also responsible for overseeing the company's financial reporting process.

Auditor's Responsibility

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtaining an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purposes of expressing an opinion on the operating effectiveness of such controls. Under section 143(3)(i) of the Act we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. The Company is registered under Sec.8 of the Act and hence Companies (Auditors' Report) Order, 2016 is not applicable to the Company.
2. As required by Section 143 (3) of the Act, we report that:
 - a) We have sought and obtained all the information and explanations which to the best of our Knowledge and belief were necessary for the purposes of our audit.
 - b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
 - c) The Balance Sheet, Statement of Income and Expenditure and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
 - d) In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with relevant rules there under.
 - e) As of date the Company has received written representations from six out of seven Directors as regards their status with reference to matters under section 164 (2) of the Act. On the basis of the written representations received from the six Directors, taken on record by the Board of Directors, none of these six directors is disqualified as on 31st March 2020 from being appointed as a director in terms of Section 164 (2) of the Act. In the absence of information from one Director, we are unable to comment upon this matter.
 - f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure A".
 - g) With respect to other matters to be included in Auditor's Report in accordance with the requirements of section.197(16) of the Act, in our opinion and to the best of our information and according to the explanations given to us, no remuneration was paid by the Company to its Directors during the year and hence the provisions of section.197 of the Act is not applicable to the Company.
 - h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - The Company has no pending litigations to disclose its impact on its financial position in the financial statements.

- The Company has not entered into any long-term contracts. The company did not have any derivative contracts during the year.
- As the Company is covered under Sec.8 of the Act, the requirements of transfer of unpaid dividend to Investor Education and Protection Fund does not arise.

For **R.G.N. PRICE & CO**
Chartered Accountants
Sd/-
Mahesh Krishnan
Partner
M. No 206520
FR No. 002785S

Annexure-A referred to in Clause (f) of Paragraph of 2 Report on Other Legal and Regulatory Requirements of our report of even date on the Accounts of the Company, for the year ended 31st March 2020.

We have audited the internal financial controls over financial reporting of Indo-Australian Chamber of Commerce ('the Company') as of March 31, 2020 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's Management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Act.

Auditor's Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls over Financial Reporting and the Standards of Auditing, to the extent applicable to an audit of internal financial controls, both issued by the Institute of Chartered Accountants of India. Those Standards and Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness.

Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

According to the information and explanations given to us and based on our audit, the Company has, in all material respects, an adequate internal financial control over financial reporting and such internal financial control over financial reporting were operating effectively as at March 31, 2020 based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India.

Place: Chennai

Date: 04 September 2020

For **R.G.N. PRICE & CO**

Chartered Accountants

Sd/-

Mahesh Krishnan

Partner

M. No 206520

FR No. 002785S

Balance Sheet as at 31 March, 2020

SI No.	Particulars	Note No.	As at 31st March 2020 (Rs.)	As at 31st March 2019 (Rs.)
A	EQUITY AND LIABILITIES			
	General Fund	1	1,05,05,426	1,17,75,431
	Non-current liabilities			
	(a) Long-term provisions	2	1,61,590	15,39,210
	Current liabilities			
	(a) Trade Payables			
	(i) Total Outstanding dues of Creditors of Micro and Small Enterprises		-	-
	(ii) Total Outstanding dues of Creditors other than Micro and Small Enterprises		2,42,499	78,725
	(c) Other Current Liabilities	3	17,06,749	8,34,449
	TOTAL		1,26,16,264	1,42,27,815
B	ASSETS			
	Non-current assets			
	(a) Property, Plant and Equipment			
	(i) Tangible assets	4	1,23,748	2,72,147
	(ii) Intangible assets		14,745	-
	(b) Long-term loans and advances	5	5,25,000	4,45,200
	Current assets			
	(a) Trade Receivables	6	6,96,986	30,900
	(b) Cash and cash equivalents	7	1,06,38,390	1,29,09,485
	(c) Other current assets	8	6,17,393	5,70,083
	TOTAL		1,26,16,264	1,42,27,815
	Significant accounting policies	14		
	Notes on financial statements	15		

The Notes 1 to 8 and 14 and 15 form an integral part of Balance sheet.

This is the Balance Sheet referred to in our report of even date.

sd/-

Mr. PRAKASH CHALLA

Director

sd/-

Mr. JONAH STEPHEN

Director

For R.G.N. PRICE & CO

Chartered Accountants

sd/-

(Mahesh Krishnan)

Partner

(M.No. 206520)

FR No. 002785S

Place : Chennai

Date : 04/09/2020

Statement of Income and Expenditure for the year ended 31 March, 2020

Particulars	Note No.	For the year ended 31st March 2020 (Rs.)	For the year ended 31st March 2019 (Rs.)
Revenue	9	26,11,949	20,05,676
Other income from activities	10	23,45,765	33,95,176
Other Income	11	7,47,146	10,98,894
Total Revenue		57,04,860	64,99,746
Expenses			
(a) Employee benefits expenses	12	42,09,224	76,61,960
(b) Depreciation/Amortization		54,653	94,778
(c) Other expenses	13	28,66,034	21,47,239
Total expenses		71,29,911	99,03,977
Surplus/(Deficit) for the year		(14,25,050)	(34,04,231)
Significant accounting policies	14		
Notes on financial statements	15		

The Notes 9 to 15 form an integral part of the statement of Income and Expenditure

This is the Income & Expenditure Account referred to in our report of even date

sd/-
Mr. PRAKASH CHALLA
Director

sd/-
Mr. JONAH STEPHEN
Director

Place : Chennai
Date : 04.09.2020

For R.G.N. PRICE & CO
Chartered Accountants
sd/-
(Mahesh Krishnan)
Partner
(M.No. 206520)
FR No. 002785S

INDO-AUSTRALIAN CHAMBER OF COMMERCE

Note No.	Particulars	As at 31st March 2020 (Rs.)	As at 31st March 2017 (Rs.)
1	General Fund		
	Opening balance	1,17,75,431	1,50,51,204
	Admission fee	1,55,045	1,28,458
	Net Surplus/(deficit) for the year	(14,25,050)	(34,04,231)
	Closing balance	1,05,05,426	1,17,75,431
2	Long term provisions		
	Provision for gratuity	1,61,590	15,39,210
		1,61,590	15,39,210
3	Current Liabilities		
	(A) Other current liabilities		
	(a) Income received in Advance	4,62,367	8,00,670
	(b) Gratuity payable to employee	11,31,830	-
	(b) Other Payables		
	(i) TDS Payable	44,629	-
	(ii) Profession tax payable	6,250	-
	(iii) GST Payable	61,673	33,779
		17,06,749	8,34,449
5	"Long term loans & advances (secured, considered good)"		
	Rent deposit	5,25,000	4,45,200
		5,25,000	4,45,200
6	Trade Receivables		
	Sundry debtors		
	(less than six month, unsecured and considered good)	6,96,986	30,900
7	Cash and cash equivalents		
	(i) Cash on hand	14,799	4,940
	(ii) Balance with Bank on Current Account		
	Indian Overseas Bank	10,51,239	4,26,774
	Indian Bank	93,037	47,412
	HDFC bank Ltd	98,956	-
		12,43,232	4,74,186
	(iii) Other Bank balances		
	Fixed Deposits with banks- maturing beyond one year	93,80,359	1,24,30,359
		93,80,359	1,24,30,359
		1,06,38,390	1,29,09,485
8	Other current assets		
	Prepaid expenses	73,593	57,062
	Interest accrued on Deposits	1,18,781	77,137
	Other Advances	57,950	-
	Tax deducted at source	3,67,069	4,35,884
		6,17,393	5,70,083

INDO-AUSTRALIAN CHAMBER OF COMMERCE

Note No.	Particulars	For the year ended 31st March 2020 (Rs.)	For the year ended 31st March 2019 (Rs.)
9	Revenue		
	Subscription	26,11,949	20,05,676
10	Other income from activities		
	Sponsorship	-	8,00,000
	Publications	11,31,970	22,56,789
	Surplus from workshop / events	12,13,795	3,38,387
		23,45,765	33,95,176
11	Other Income		
	Interest on Fixed Deposits	7,25,123	9,96,793
	Interest on Income Tax Refund	21,080	17,610
	Miscellaneous Income	943	84,491
		7,47,146	10,98,894
12	Employee benefits expense		
	Salaries, Wages and Bonus & HRA	39,64,810	69,26,965
	Staff Welfare expenses	1,47,714	2,59,510
	Gratuity	96,700	4,75,485
		42,09,224	76,61,960
13	Other expenses		
	Rent	8,72,506	6,31,728
	Postage, Telephone & Courier expenses	1,71,962	1,35,733
	Printing & Stationery	2,03,553	96,540
	Annual Report printing & mailing	-	4,56,882
	Repairs & Maintenance	1,69,144	34,592
	Office Maintenance	2,72,548	1,11,126
	Travelling & Conveyance	5,87,768	2,89,201
	Vehicle Maintenance	1,11,885	1,16,476
	Meeting expenses	25,841	33,473
	Electricity Charges	88,051	90,757
	Payment to Auditors		
	Audit fees	16,000	16,000
	Income tax matters	8,000	8,000
	Loss on sale of Assets	528	-
	Professional charges	1,97,500	18,500
	Subscription charges	7,500	
	Sundry expenses	1,33,248	1,08,231
		28,66,034	21,47,239

INDO-AUSTRALIAN CHAMBER OF COMMERCE

Note no.4 Property Plant & Equipment

Amount (Rs.)

Description	GROSS BLOCK			Depreciation / Amortization				NET BLOCK		
	Cost as at 1.4.2019	Additions during the year	Deletions during the year	Cost as at 31.3.2020	Upto 31.3.2019	For the year	On Deletions	Upto 31.3.2020	As at 31.3.2020	As at 31.3.2019
(A) Tangible Asset										
1. Computer & Accessories	2,86,835	-	-	2,86,835	2,78,236	-	-	2,78,236	8,599	8,599
2. Office Equipments	3,15,244	23,610	32,812	3,06,042	2,57,344	22,277	7,588	2,72,033	34,009	57,900
3. Furniture & Fittings	6,47,364	-	4,38,544	2,08,820	5,06,315	11,838	3,43,157	1,74,996	33,824	1,41,049
4. Motor Car	9,46,299	-	-	9,46,299	8,81,700	17,283	-	8,98,983	47,316	64,599
Total - (A)	21,95,742	23,610	4,71,356	17,47,996	19,23,595	51,398	3,50,745	16,24,248	1,23,748	2,72,147
(B) Intangible Asset										
5. Computer Software	-	18,000	-	18,000	-	3,255	-	3,255	14,745	-
Total - (B)	-	18,000	-	18,000	-	3,255	-	3,255	14,745	-
Grand Total - (A+B)	21,95,742	41,610	4,71,356	17,65,996	19,23,595	54,653	3,50,745	16,27,503	1,38,493	2,72,147
<i>Previous year figures</i>	21,44,530	51,212	-	21,95,742	18,28,816	94,778	-	19,23,594	2,72,148	3,15,714

INDO-AUSTRALIAN CHAMBER OF COMMERCE

Note No: 14 - Significant Accounting Policies

Income Recognition:

Subscription is accounted on receipt on a conservative basis. This is in accordance with Accounting Standard 9 "Revenue Recognition" issued by the Institute of Chartered Accountants of India.

The Company is a Small and Medium Sized Company (SMC) as defined in the General Instructions in respect of Accounting Standards notified under the Companies (Accounting Standards) Rules, 2006 (as amended). Accordingly, the Company has complied with the Accounting Standards, as applicable to a Small and Medium Sized Company.

Property, Plant and Equipment :

Property, Plant and Equipment (PPE) are stated at Cost less Depreciation

Depreciation on Tangible Property, Plant and Equipment provided based on written down value method in accordance with the Schedule II of the Companies Act, 2013 as amended from time to time. Residual value of property, plant and equipment is considered at 5% of the total cost.

Depreciation on Intangible Property, Plant and Equipment provided based on remaining useful life as per "Accounting Standard(AS) 26: Intangible Assets" taking useful life as 3 years.

Use of Estimates

The preparation of financial statements in conformity with GAAP requires that the management of the Company makes estimates and assumptions that affect the reported amounts of income and expenses of the period, reported balances of assets and liabilities and the disclosures relating to contingent liabilities as of the date of the financial statements. Example of such estimates includes the useful life of Property, Plant and Equipments, future obligation in respect of retirement benefit plans, etc. Difference, if any, between the actual results and estimates is recognised in the period in which the results are known

Note No: 15- Notes on financial statement

1. As per policy, Outstanding Subscriptions of Rs.9,90,480 relating to the current year (previous year Rs. 3,27,600) will be accounted as and when received. However, out of last year's outstanding subscriptions Rs 55,097/- have been received during the year.
2. Gratuity to employees have been provided based on the Chamber's Executive Council Meeting held on 30.8.2010, wherein a decision was taken to provide for the same. Gratuity is calculated to employees who rendered continuous service for 10 or more years at the rate of one month of last drawn consolidated salary for every completed year of service or part thereof in excess of 6 months and for those employees, who rendered continuous service for more than 5 years and less than 10 years at the rate of half a month (15 days) of last drawn consolidated salary for every completed year of service. This is done in the absence of actuarial valuation for determining the gratuity liability.

3. Related Party Transactions:

S.No.	Key Management Personnel	Remuneration paid (Rs)	
		FY 2019-20	FY 2018-19
1	Mr. C. Sarat Chandran (Resigned FY18-19)	-	Rs. 7,95,440 (4 months)
2	Mr S.P. Sharma (Resigned FY18-19)	-	Rs. 17,47,500 (9.8.18 to 31.3.19)
3	Ms. Petula Thomas	Rs. 17,50,000	NA

4. Transaction in foreign currency

S.No.	Particulars	2019-2020	2018-2019
1	Subscription and Other Income	Rs. 3,20,608	Rs. 8,97,834
2	Travelling Expenses	Rs. 5,02,803	Rs. 46,188

5. COVID-19 Disclosure:-

COVID-19 was declared as a pandemic by WHO on 11 March 2020. It continues to spread across and there has been an unprecedented level of disruption on the socio-economic front across the country. Globally, countries (including Australia) and businesses continue to be under lockdown or operate with limitations.

Although proactive and sound business continuity planning by the management resulted in minimal disruption to operations, there was an impact on the Chamber's activity by way of loss of revenue during the lockdown period.

The Chamber has considered the impact that may arise from the pandemic situation on the carrying amount of its assets as at the end of the year

Based on the current assessment it is expected that the net carrying amount of the said assets will be recovered. As at the date of approval of these results, it is not possible to reliably estimate the future financial effect of the situation on the Chamber's operations as normalcy is yet to return.

The impact assessment is a continuing process given the uncertainties associated with nature and duration of the current situation. The eventual impact may differ from what has been assessed by the Management as at the date of approval of these financial results. The Chamber will continue to closely monitor any material changes in future economic conditions and take appropriate actions as may be required.

6. There are no outstanding dues to Micro, Small and Medium Enterprises as at 31st March 2020

7. Figures of the previous year have been re-grouped wherever necessary.

Cash Flow Statement for the Year Ended 31st March 2020

		2020 (Rs.)	2019 (Rs.)
A.	CASH FLOW FROM OPERATING ACTIVITIES		
	Surplus/(Deficit) for the year	(14,25,050)	(34,04,232)
	<u>ADJUSTMENTS FOR</u>		
	Depreciation	54,653	94,778
	Interest received	(7,46,203)	(10,14,403)
	Loss on sale of assets	528	-
	Total Adjustments	(6,91,022)	(9,19,625)
	Surplus / (Deficit) Before Working Capital Changes	(21,16,072)	(43,23,857)
	<u>ADJUSTMENTS FOR</u>		
	Changes in Current and Non Current Assets	(7,51,552)	4,47,249
	Changes in Current and Non Current liabilities	(3,41,546)	(32,53,787)
	Receipts towards Admission Fees	1,55,045	1,28,458
	Total Adjustments	(9,38,053)	(26,78,080)
	Cash Generated from Operations	(30,54,125)	(70,01,937)
	NET CASH FROM OPERATING ACTIVITIES (Total A)	(30,54,125)	(70,01,937)
B.	CASH FLOW FROM INVESTING ACTIVITIES		
	Purchase of Fixed Assets	78,473	(51,212)
	Investment in Fixed Deposits	30,50,000	52,78,937
	Interest Received	7,04,559	10,28,043
	NET CASH USED IN INVESTMENT ACTIVITIES (Total B)	38,33,032	62,55,768
C.	CASH FLOW FROM FINANCING ACTIVITIES		
	NET CASH USED IN FINANCING ACTIVITIES (Total C)	-	-
D.	NET INCREASE / (DECREASE) IN CASH OR CASH EQUIVALENTS (Total A+B+C)	7,78,907	(7,46,169)
E.	Cash and Cash Equivalents (Opening Balance)	4,79,126	12,25,295
F.	Cash and Cash Equivalents (Closing Balance) (Refer 7(i) and (ii))	12,58,031	4,79,126

This Cash Flow Statement prepared under Indirect Method as prescribed under Companies (Accounting Standard) Rules, 2006.

2

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This is the Cash Flow referred to in our Report of even date

sd/-

Mr. PRAKASH CHALLA

Director

sd/-

Mr. JONAH STEPHEN

Director

For R.G.N. PRICE & CO

Chartered Accountants

sd/-

(Mahesh Krishnan)

Partner

(M.No. 206520)

FR No. 002785S

Place : Chennai
Date : 04.09.2020

ANZ BENGALURU SERVICE CENTRE: CREATING A MULTIPLIER EFFECT



ANZ Bengaluru Service Centre is not only building an agile, outperforming organisation which actively leverages diversity to create a competitive advantage for itself but it is also making an impact in the broader community that they represent.

S V, Venkataraman, MD, ANZ Bengaluru Service Centre launched a school bus for children with Autism and Intellectual disability

MONEYMINDED

MoneyMinded is ANZ's flagship adult financial education program that helps people improve their money skills, knowledge and confidence.

Over 4300 external participants - specially-abled, transgender, and women have been trained through this CSR initiative. ANZ also conducted sessions for other corporates for their support staff – drivers, housekeeping, and security staff.



MISSION 1000

We are a part of the Mission 1000 program that brings employers and NGOs together to challenge stereotypes and assumptions around disability employment. It aims to provide **1,000**

opportunities to people with developmental, severe, and multiple disabilities, in 1,000 days. One 'Opportunity' equals one person getting training/exposure/employment.

PROMOTING WOMEN ENTREPRENEURS

ANZ Bengaluru Service Centre enable and encourage women entrepreneurs, they have tied up with vendors like **Mitti Café, Raagas, and Give me 5.**



STRIDE WITH PRIDE

An ANZ's flagship program that aims at empowering the LGBTIQ+ community by providing them training and employment opportunities. Scouting Talent, Up-skilling & Corporate Education and Talent Exchange **helped 25 candidates get a job** at ANZ and other corporates under this program.

STRENGTH OF SPIRIT

The COVID -19 pandemic that has hit us all recently has significantly added to the struggle of millions of migrant labourers working in cities, people with disability and daily wage workers. ANZ believes that this is the time to think beyond oneself, to open one's heart and to lend a helping hand.

ANZ is truly living its purpose – to shape a world where people and communities thrive!



Aravindan Madhava Murthy, COO ANZ Bengaluru Service Centre handing kits to Deputy Commissioner of Police, North East Bengaluru region

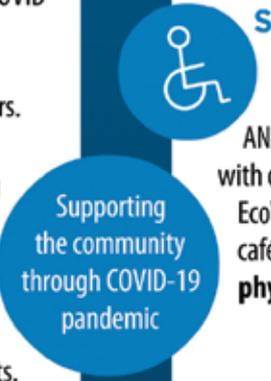
HELPING THE FRONTLINE

The coronavirus pandemic has failed to crush the spirit of our frontline workers across the globe. As a token of indebtedness, ANZ Bengaluru Service Centre presented more than **1,600 hygiene kits containing face masks, antiseptic soap, hand wash and hand towels to the**

Karnataka State Police.

ANZ in Bengaluru donated INR 1.5 million (AUD \$30,948) to the Karnataka State Chief Minister's COVID-19 fund, the local LGBTIQ+ community, and daily wagers and migrant labourers through its Non-Government Organisation (NGO) partners.

Employees from ANZ's Bengaluru team also contributed through ANZ's employee payroll giving program and **raised INR 850,000 (more than \$17,000 AUD) for Rapid Relief Kits** for the local community. The kits consisted of basic food essentials, safe drinking water, sanitisers and hygiene products.



SUPPORTING SMALL ENTREPRENEURS AND PEOPLE WITH DISABILITY

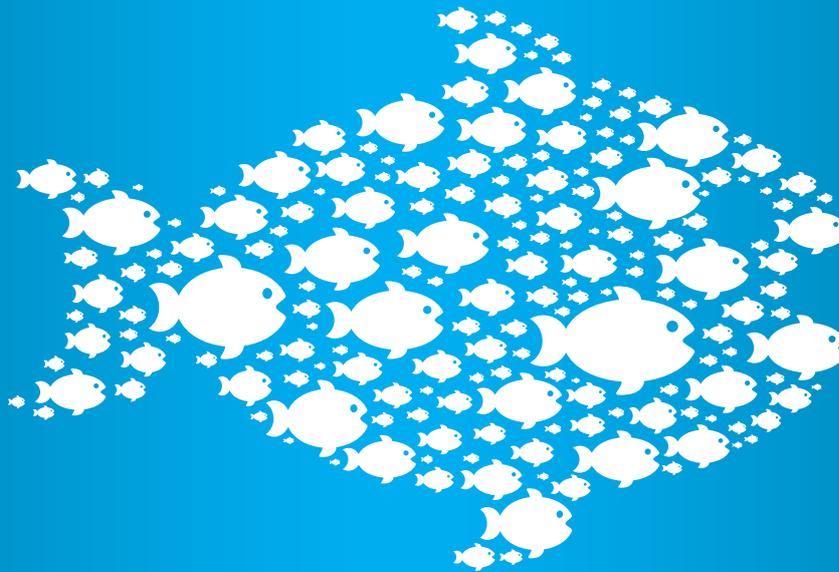
ANZ Bengaluru has two Mitti café (run by people with disability) in its premises at Manyata and EcoWorld. ANZ has extended support to these Mitti cafés **by providing salaries to employees with physical, intellectual and psychiatric disabilities.**

Supporting the community through COVID-19 pandemic

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No.1 Relationship Strength Index in the Peter Lee Associates Large Corporate & Institutional Relationship Banking surveys, Australia 2014-19 and New Zealand 2010-19. No.1 Overall Relationship Quality in the Greenwich Associates Asian Large Corporate Banking studies, 2017-19. © Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and/or used under licence. "ANZ", ANZ's logo and ANZ's colour blue are trademarks of ANZ.



GODREJ AZURE
OMR, CHENNAI

**EASY
BEGINNINGS**

**PAY JUST
₹5 LAKH*
WE'LL HELP WITH
THE REST**

**YOUR FIRST STEPS
TOWARDS YOUR DREAM HOME
NEED NOT BE TAKEN ALONE**

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**OWN A HOME WITH 24x7 AMENITIES
AT JUST ₹5 LAKH***



Artist's impression. Not an actual site photograph.

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compact 2 BHK Homes
at ₹30 Lakh****

**2 & 3 Premium Homes
starting from ₹52 Lakh****



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Godrej | PROPERTIES

RERA Registration Number: Phase 1 (Tower Jade, Emerald & Pearl) - TN/01/Building/0076/2017 Dated: 23/09/2017 | Phase 2 (Tower Olivine, Agate & Jasper) - TN/01/Building/0081/2017 Dated: 26/09/2017 | Phase 3 (Tower Topaz, Coral & Aquamarine) - TN/01/Building/0079/2017 Dated: 25/09/2017, available at Website: <http://www.tnrera.in/>

*The offer is subject to loan eligibility of the customer and is valid for select banks, for a limited period only. Offer to vary basis projects and agreement value. The customer has to pay 5% of the agreement value at the time of booking, smart zero cost financing options available for next 5%, whose repayment terms shall be defined by our partner Home Capital. The customer has to execute agreement by paying stamp duty, registration fee and all other applicable taxes and/or cess immediately after payment of 10% of the agreement value. The balance 90% will be payable under the construction linked payment scheme, part of which will be under the subvention scheme. The customer has to pay zero pre-EMI till application of Occupation Certificate. **Agreement value does not include PLC charges, any other charges, stamp duty charges and other government taxes. The sale is subject to terms of application form and Agreement for sale. All specifications of the unit shall be as per the final agreement between the Parties. Recipients are advised to apprise themselves of the necessary and relevant information of the project prior to making any purchase decisions. ^Proposed amenities with 24 hours functionality are subject to approval/s from the government and relevant authorities, operators, agents, service providers and are subject to change. In the event such proposed amenities are non-functional for 24 hours, then we do not assume any liability or responsibility for the same and customers shall have no claims against us nor demand any indemnity whatsoever. All specifications of the unit shall be as per the final agreement between the Parties. T&C Apply. The official website of Godrej Properties Ltd. is www.godrejproperties.com. Please do not rely on the information provided on any other website.