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**UPDATE**



## PROCESSING & SAFETY UPDATE

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Views Expressed in the articles are exclusively of the authors only.



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## FINANCE MINISTER ANNOUNCES SEVERAL RELIEF MEASURES RELATING TO STATUTORY AND REGULATORY COMPLIANCE MATTERS ACROSS SECTORS IN VIEW OF COVID-19 OUTBREAK



The Union Finance & Corporate Affairs Minister Smt. Nirmala Sitharaman today announced several important relief measures taken by the Government of India in view of COVID-19 outbreak, especially on statutory and regulatory compliance matters related to several sectors. While addressing the press conference through video conferencing here today, Smt. Sitharaman announced much-needed relief measures in areas of Income Tax, GST, Customs & Central Excise, Corporate Affairs, Insolvency & Bankruptcy Code (IBC) Fisheries, Banking Sector and Commerce.

The Minister of State for Finance & Corporate Affairs Shri Anurag Singh Thakur was also present besides Shri A.B. Pandey, Finance Secretary and Shri Atanu Chakraborty, Secretary, Department of Economic Affairs.

Following are the decisions with respect to statutory and regulatory compliance matters related to various sectors: —

### Income Tax

1. Extend last date for income tax returns for (FY 18-19) from 31st March, 2020 to 30th June, 2020.
2. Aadhaar-PAN linking date to be extended from 31st March,



2020 to 30th June, 2020.

3. Vivad se Vishwas scheme – no additional 10% amount, if payment made by June 30, 2020.

4. Due dates for issue of notice, intimation, notification, approval order, sanction order, filing of appeal, furnishing of return, statements, applications, reports, any other documents and time limit for completion of proceedings by the authority and any compliance by the taxpayer including investment in saving instruments or investments for roll over benefit of capital gains under Income Tax Act, Wealth Tax Act, Prohibition of Benami Property Transaction Act, Black Money Act, STT law, CTT Law, Equalization Levy law, Vivad Se Vishwas law where the time limit is expiring between 20th March 2020 to 29th June 2020 shall be extended to 30th June 2020.

5. For delayed payments of advanced tax, self-assessment tax, regular tax, TDS, TCS, equalization levy, STT, CTT made between 20th March 2020 and 30th June 2020, reduced interest rate at 9% instead of 12 %/18 % per annum ( i.e. 0.75% per month instead of 1/1.5 percent per month) will be charged for this period. No late fee/penalty

shall be charged for delay relating to this period.

6. Necessary legal circulars and legislative amendments for giving effect to the aforesaid relief shall be issued in due course.

### **GST/Indirect Tax**

1. Those having aggregate annual turnover less than Rs. 5 Crore Last date can file GSTR-3B due in March, April and May 2020 by the last week of June, 2020. No interest, late fee, and penalty to be charged.
2. Others can file returns due in March, April and May 2020 by last week of June 2020 but the same would attract reduced rate of interest @9 % per annum from 15 days after due date (current interest rate is 18 % per annum). No late fee and penalty to be charged, if complied before till 30th June 2020.
3. Date for opting for composition scheme is extended till the last week of June, 2020. Further, the last date for making payments for the quarter ending 31st March, 2020 and filing of return for 2019-20 by the composition dealers will be extended till the last week of June, 2020.
4. Date for filing GST annual returns of FY 18-19, which is due on 31st March, 2020 is extended till the last week of June 2020.

5. Due date for issue of notice, notification, approval order, sanction order, filing of appeal, furnishing of return, statements, applications, reports, any other documents, time limit for any compliance under the GST laws where the time limit is expiring between 20th March 2020 to 29th June 2020 shall be extended to 30th June 2020.

6. Necessary legal circulars and legislative amendments to give effect to the aforesaid GST relief shall follow with the approval of GST Council.
7. Payment date under Sabka Vishwas Scheme shall be extended to 30th June, 2020. No interest for this period shall be charged if paid by 30th June, 2020.

### **Customs**

8. 24X7 Custom clearance till end of 30th June, 2020.
9. Due date for issue of notice, notification, approval order, sanction order, filing of appeal, furnishing applications, reports, any other documents etc., time limit for any compliance under the Customs Act and other allied Laws where the time limit is expiring between 20th March 2020 to 29th June 2020 shall be extended to 30th June 2020.

### **Financial Services**

1. Relaxations for 3 months

- Debit cardholders to withdraw cash for free from any other banks' ATM for 3 months
- Waiver of minimum balance fee
- Reduced bank charges for digital trade transactions for all trade finance consumers

### Corporate Affairs

1. No additional fees shall be charged for late filing during a moratorium period from 01st April to 30th September 2020, in respect of any document, return, statement etc., required to be filed in the MCA-21 Registry, irrespective of its due date, which will not only reduce the compliance burden, including financial burden of companies/ LLPs at large, but also enable long-standing non-compliant companies/ LLPs to make a 'fresh start';
2. The mandatory requirement of holding meetings of the Board of the companies within prescribed interval provided in the Companies Act (120 days), 2013, shall be extended by a period of 60 days till next two quarters i.e., till 30th September;
3. Applicability of Companies (Auditor's Report) Order, 2020 shall be made applicable from the financial year 2020-2021 instead of from 2019-2020 notified

earlier. This will significantly ease the burden on companies & their auditors for the year 2019-20.

4. As per Schedule 4 to the Companies Act, 2013, Independent Directors are required to hold at least one meeting without the attendance of Non-independent directors and members of management. For the year 2019-20, if the IDs of a company have not been able to hold even one meeting, the same shall not be viewed as a violation.
5. Requirement to create a Deposit reserve of 20% of deposits maturing during the financial year 2020-21 before 30th April 2020 shall be allowed to be complied with till 30th June 2020.
6. Requirement to invest 15% of debentures maturing during a particular year in specified instruments before 30th April 2020, may be done so before 30th June 2020.
7. Newly incorporated companies are required to file a declaration for Commencement of Business within 6 months of incorporation. An additional time of 6 more months shall be allowed.
8. Non-compliance of minimum residency in India for a period of at least 182 days by at least one director of every company, under

Section 149 of the Companies Act, shall not be treated as a violation.

9. Due to the emerging financial distress faced by most companies on account of the large-scale economic distress caused by COVID 19, it has been decided to raise the threshold of default under section 4 of the IBC 2016 to Rs 1 crore (from the existing threshold of Rs 1 lakh). This will by and large prevent triggering of insolvency proceedings against MSMEs. If the current situation continues beyond 30th of April 2020, we may consider suspending section 7, 9 and 10 of the IBC 2016 for a period of 6 months so as to stop companies at large from being forced into insolvency proceedings in such force majeure causes of default.
10. Detailed notifications/circulars in this regard shall be issued by the Ministry of Corporate Affairs separately.

### Department of Fisheries

1. All Sanitary Permits (SIPs) for import of SPF Shrimp Broodstock and other Agriculture inputs expiring between 01.03.2020 to 15.04.2020 extended by 3 months.
2. Delay upto 1 month in arrival of consignments to be condoned.
3. Rebooking of quarantine

cubicles for cancelled consignments in Aquatic Quarantine Facility (AQF) Chennai without additional

booking charges.

4. The verification of documents and grant of NOC

for Quarantine would be relaxed from 7 days to 3 days.

## **GRIEVANCE REDRESSAL CELL SET UP TO RESOLVE PROBLEMS OF FOOD PROCESSING INDUSTRY DURING COVID-19 LOCKDOWN: UNION FPI MINISTER**



### **MoFPI Secretary writes to statesto ensure seamless production and distribution of essential food products**

Union Food Processing Industries Minister Smt. Harsimrat Kaur Badal said that a Grievance Redressal Cell has been established in the Ministry to ensure that problems faced by food processors during the COVID-19 lockdown are resolved at the earliest. Smt. Harsimrat Kaur Badal said, in a tweet today, that industry members facing any problem in

operations and distribution of food products could send their queries to covidgrievance-mofpi@gov.in. She further said the Government's committed to ensure the continuity of agro-food business, for which a Business Immunity Platform [www.investindia.gov.in/bip](http://www.investindia.gov.in/bip) has been designed as a comprehensive resource to help business and investors get real-time support to ensure hassle free operations.

Earlier today, Secretary, Ministry of Food Processing Industries (MoFPI), Smt.

Pushpa Subrahmanyam has written letter to Chief Secretaries of all states regarding need for continued functioning of food industry and their suppliers. A list of essential food products and their inputs has been enclosed with the letter. Secretary has stated that uninterrupted manufacturing of these food products is critical for maintaining supply chain and availability of food to the population. She added that availability of raw materials, packaging materials, movement of trucks carrying them, functioning of their warehouses and cold storages and ability of workers to come and work in the factories and warehouses needs to be ensured for maintaining food supply chain for the general population.

MoFPI Secretary further asked Chief Secretaries to instruct District Collectors, Police and Transport officials to enable continued functioning of food products factories, movement of their products and inputs/raw materials and allowing workers to attend these factories. She further requested them to nominate a Nodal Officer at the State level with whom MoFPI and the industry could raise instances of supply chain disruptions for effective

resolution on the field.

Suggested List of Food Products enclosed with the letter

For the purpose of understanding food, the definition of 'Food' as per Food Safety and Standards Act 2006, will apply

- Manufacturing, transport, distribution & retail of
- Fruits & Vegetables
- Rice, wheat flour, other cereals and pulses
- Sugar and salt, spices & masalas
- Bakery & Dairy (Milk & Milk products)
- Tea and Coffee
- Eggs, Meat and Fish
- Food Grains, Oil, Masala and Food Ingredients

- Packaged food & Beverages
- Health supplements, Nutraceuticals, Food for Special Dietary Use (FSDU) and Food for Special Medical Purpose (FSMP)
- Infant/Baby food
- Animal Feed/Pet food
- Food delivery services & e-commerce for above mentioned products
- Cold-storage/Warehousing of Food Products
- Fuel such as Coal, Rice Husk, diesel/furnace oil and others necessary to ensure the running/manufacturing of plants/factories.
- All raw materials, Intermediaries, packaging materials needed to support the above list of products.

For Example, suggestive list of

raw materials required in packaged food & beverages industry-

### **Packaged food & Beverages**

- Preservatives; Protein concentrates; Essential amino acids; iodized salt; canola oil; edible vegetable oils and fats; milk powder; various carbohydrates such as sucrose, dextrose, dextrin, maltose dextrin, lactose, honey, corn syrup; malt, liquid glucose.
- Fruit Juice, Pulp, Concentrate, Sugar, Beverage Base Concentrate.
- Food additives- Emulsifier, pH adjusting agents, potassium hydrogen carbonate, antioxidants, enzymes, leavening agents, colours, flavours, acidity regulators, dehydrated products.

## **FINANCE MINISTER ANNOUNCES RS 1.70 LAKH CRORE RELIEF PACKAGE UNDER PRADHAN MANTRI GARIB KALYAN YOJANA FOR THE POOR TO HELP THEM FIGHT THE BATTLE AGAINST CORONA VIRUS**



- Insurance cover of Rs 50 Lakh per health worker fighting COVID-19 to be provided under Insurance Scheme
- 80 crore poor people will to get 5 kg wheat or rice and 1 kg of preferred pulses for free every month for the next three months
- 20 crore women Jan Dhan account holders to get Rs 500 per month for next three months
- Increase in MNREGA wage to Rs 202 a day from Rs 182



to benefit 13.62 crore families

- An ex-gratia of Rs 1,000 to 3 crore poor senior citizen, poor widows and poor disabled
- Government to front-load Rs 2,000 paid to farmers in first week of April under existing PM Kisan Yojana to benefit 8.7 crore farmers
- Central Government has given orders to State Governments to use Building and Construction Workers Welfare Fund to provide relief to Construction Workers

The Union Finance & Corporate Affairs Minister Smt. Nirmala Sitharaman today announced Rs 1.70 Lakh Crore relief package under Pradhan Mantri Garib Kalyan Yojana for the poor to help them fight the battle against Corona Virus. While addressing the press conference here today, Smt. Sitharaman said "Today's measures are intended at reaching out to the poorest of the poor, with food and money in hands, so that they do not face difficulties in buying essential supplies and meeting essential needs."

The Minister of State for Finance & Corporate Affairs Shri Anurag Singh Thakur was also present besides Shri Atanu Chakraborty, Secretary, Department of Economic Affairs and Shri Debashish Panda, Secretary, Department of Financial Services. Following

are the components of the Pradhan Mantri Garib Kalyan Package: —

### **Pradhan Mantri Garib Kalyan Package**

I. Insurance scheme for health workers fighting COVID-19 in Government Hospitals and Health Care Centres

- Safai karamcharis, ward-boys, nurses, ASHA workers, paramedics, technicians, doctors and specialists and other health workers would be covered by a Special insurance Scheme.
- Any health professional, who while treating Covid-19 patients, meet with some accident, then he/she would be compensated with an amount of Rs 50 lakh under the scheme.
- All government health centres, wellness centres and hospitals of Centre as well as States would be covered under this scheme approximately 22 lakh health workers would be provided insurance cover to fight this pandemic.

II. PM Garib Kalyan Ann (अन्न) Yojana

- Government of India would not allow anybody, especially any poor family, to suffer on account of non-availability of foodgrains due to disruption in the next three months.
- 80 crore individuals, i.e,

roughly two-thirds of India's population would be covered under this scheme.

- Each one of them would be provided double of their current entitlement over next three months.
- This additionality would be free of cost.

### **Pulses:**

- To ensure adequate availability of protein to all the above mentioned individuals, 1 kg per family, would be provided pulses according to regional preferences for next three months.
- These pulses would be provided free of cost by the Government of India.

III. Under Pradhan Mantri Garib Kalyan Yojana,

Benefit to farmers:

- The first instalment of Rs 2,000 due in 2020-21 will be front-loaded and paid in April 2020 itself under the PM KISAN Yojana.
- It would cover 8.7 crore farmers

IV. Cash transfers Under PM Garib Kalyan Yojana:

Help to Poor:

- A total of 20.40 crores PMJDY women account-holders would be given an ex-gratia of Rs 500 per month for next three



months.

### Gas cylinders:

- Under PM Garib Kalyan Yojana, gas cylinders, free of cost, would be provided to 8 crore poor families for the next three months.

Help to low wage earners in organised sectors:

- Wage-earners below Rs 15,000 per month in businesses having less than 100 workers are at risk of losing their employment.
- Under this package, government proposes to pay 24 percent of their monthly wages into their PF accounts for next three months.
- This would prevent disruption in their employment.

Support for senior citizens (above 60 years), widows and Divyang:

- There are around 3 crore aged widows and people in Divyang category who are vulnerable due to economic disruption caused by COVID-19.
- Government will give them Rs 1,000 to tide over difficulties during next three months.

### MNREGA

- Under PM Garib Kalyan Yojana, MNREGA wages would be increased by Rs 20 with effect from 1 April, 2020. Wage increase under

MNREGA will provide an additional Rs 2,000 benefit annually to a worker.

- This will benefit approximately 13.62 crore families.

### V. Self-Help groups:

- Women organised through 63 lakhs Self Help Groups (SHGs) support 6.85 crore households.
  - a. Limit of collateral free lending would be increased from Rs 10 to Rs 20 lakhs.

### VI. Other components of PM Garib Kalyan package

Organised sector:

- Employees' Provident Fund Regulations will be amended to include Pandemic as the reason to allow non-refundable advance of 75 percent of the amount or three months of the wages, whichever is lower, from their accounts.
- Families of four crore workers registered under EPF can take benefit of this window.

Building and Other Construction Workers Welfare Fund:

- Welfare Fund for Building and Other Constructions Workers has been created under a Central Government Act.
- There are around 3.5 Crore registered workers in the Fund.
- State Governments will be given directions to utilise this fund to provide



assistance and support to these workers to protect them against economic disruptions.

### District Mineral Fund

- The State Government will be asked to utilise the funds available under District Mineral Fund (DMF) for supplementing and augmenting facilities of medical testing, screening and other requirements in connection with preventing the spread of COVID-19 pandemic as well as treating the patients affected with this pandemic.

## FEATURES OF START UP INDIA



Startup India initiative was announced by the Prime Minister of India on 15th August, 2015. The flagship initiative has an objective to build a strong eco-system for nurturing innovation and Startups in the country that will drive sustainable economic growth and generate large scale employment opportunities. Further to this, an Action Plan for Startup India was unveiled by the Prime Minister of India on 16th January 2016. The action plan comprises of 19 action items spanning across areas such as "Simplification and handholding", "Funding support and incentives" and "Industry-academia partnership and incubation". Since its inception, 28,979, Startups across the country have been recognised by Department for Promotion of Industry and Internal Trade (DPIIT) as on 01.03.2020.

Salient features of Startup India Action Plan are at Annexure-I.

There is no provision under Startup India initiative for sanctioning of funds to startups directly. However, Government of India has established a Fund of Funds for Startups (FFS) with corpus of Rs. 10,000 crores, to meet the funding needs of startups. DPIIT is the monitoring agency and Small Industries Development Bank of India (SIDBI) is the operating agency for FFS.

The total corpus of Rs. 10,000 crores is envisaged to be provided over the 14th and 15th Finance Commission cycles based on progress of the scheme and availability of funds. As on 18th February 2020, SIDBI has committed Rs 3123.20 crore to 47 SEBI registered Alternative Investment Funds (AIFs). These funds have raised a corpus fund of Rs. 25,728 crore. Further, the

AIFs have invested a total of Rs. 3,378.47 crore into 320 startups out of which Rs. 912.91 crore have been drawn from Fund of Funds for Startups. Fund of Funds does not directly invest into startups but provides capital to SEBI-registered Alternate Investment Funds (AIFs), known as daughter funds, who in turn invest money in growing Indian startups through equity and equity-linked instruments. Thus, there is no direct fund allocation from DPIIT to States/UTs under Startup India initiative.

Startup India is an ongoing initiative. Necessary measures are being taken based on continuous consultations with all stakeholders.

### ANNEXURE-I

#### Salient features of Startup India action plan

1. Compliance Regime based on Self-Certification with an objective to reduce the regulatory burden on Startups thereby allowing them to focus on their core business and keep compliance cost low.
2. Startup India Hub with an objective to create a single point of contact for the entire Startup ecosystem and enable knowledge exchange and access to funding.
3. Rolling out of Mobile App and Portal with an objective

- to serve as the single platform for Startups for interacting with Government and Regulatory Institutions for all business needs and information exchange among various stakeholders.
4. Legal Support and Fast-tracking Patent Examination at Lower Costs with an objective to promote awareness and adoption of IPRs by Startups and facilitate them in protecting and commercializing the IPRs by providing access to high quality Intellectual Property services and resources, including fast-track examination of patent applications and rebate in fees.
  5. Relaxed Norms of Public Procurement for Startups with an objective to provide an equal platform to Startups across sectors vis-à-vis the experienced entrepreneurs/ companies in public procurement.
  6. Faster Exit for Startups with an objective to make it easier for Startups to wind up operations.
  7. Providing Funding Support through Fund of Funds with a Corpus of Rs. 10,000 crores with an objective to provide funding support for development and growth of innovation driven enterprises.
  8. Credit Guarantee fund for Startups with objective to catalyze entrepreneurship by providing credit to innovators across all sections of society.
  9. Tax Exemptions on Capital Gains with an objective to promote investments into Startups by mobilizing the capital gains arising from sale of capital assets.
  10. Tax Exemptions to startups for 3 Years with an objective to promote the growth of Startups and address working capital requirements.
  11. Tax Exemption on Investments above Fair Market Value with an objective to encourage seed-capital investment in Startups.
  12. Organizing Startup Fests for Showcasing Innovation and Providing a Collaboration Platform with an objective to galvanize the Startup ecosystem and to provide national and international visibility to the Startup ecosystem in India.
  13. Launch of Atal Innovation Mission (AIM) with an objective to serve as a platform for promotion of world-class Innovation Hubs, Grand Challenges, Startup businesses and other self-employment activities, particularly in technology driven areas.
  14. Harnessing Private Sector Expertise for Incubator Setup with an objective to ensure professional management of Government sponsored / funded incubators, Government will create a policy and framework for setting-up of incubators across the country in public private partnership.
  15. Building Innovation Centers at National Institutes with an objective to propel successful innovation through augmentation of incubation and R&D efforts.
  16. Setting up of 7 New Research Parks Modelled on the Research Park Setup at IIT Madras with an objective to propel successful innovation through incubation and joint R&D efforts between academia and Industry.
  17. Promoting Startups in the Biotechnology Sector with an objective to foster and facilitate bio-entrepreneurship.
  18. Launching of Innovation Focused Programs for Students with an objective to foster a culture of innovation in the field of Science and Technology amongst students.
  19. Annual Incubator Grand Challenge with an objective to support creation of successful world class incubators in India.



## UNLOCKING NEW AVENUES FOR ANCIENT GRAINS



Ancient grains are expanding beyond grain-based foods. They provide a unique texture to yogurt and may assist companies seeking to capitalize on interest in plant-based milk alternatives. No matter whether they are used in bars, baked foods or beverages, ancient grains like quinoa, millet, buckwheat, spelt and barley all bring formulation concerns and labeling benefits.

The yogurt category, for example, could use an injection of innovation. Data from Information Resources, Inc., a Chicago-based market research firm, showed U.S. multi-outlet sales of yogurt dipping more than 3% to \$7.110 billion in 2018. Sales of plant-based yogurt alternatives grew 39% in the 52 weeks ended April 2019,

but the category totaled only \$230 million, according to the Plant Based Foods Association, Washington, D.C., U.S.

“The food industry and consumers are accustomed to seeing inclusions such as fruit or chocolate in dairy items like yogurt, milks or ice cream, but why not grains or seeds?” said Vanessa Brovelli, senior manager, product development for Bay State Milling Co., Quincy, Massachusetts, U.S. “Grains and seeds are packed with nutritious fiber, proteins and minerals to complement dairy products.

“For example, the active cultures in yogurt can use the prebiotic fiber in grains or seeds as fuel, thereby enhancing their benefits on gut health.

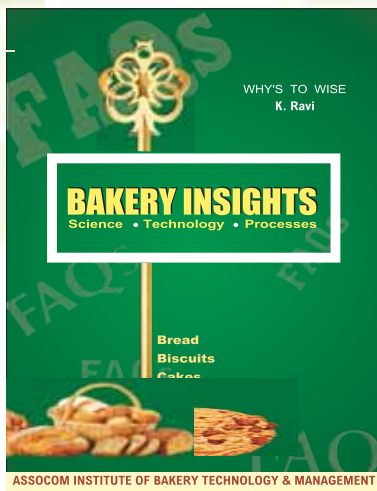
Grains could also add unique texture, such as the use of rice in rice pudding. Millet or buckwheat in ancient grain granola may add a unique crunch atop an otherwise soft-textured yogurt or ice cream.”

Grain crisps, either in granola clusters or alone, work as a yogurt topping or mix-in, said Don Trouba, senior director, Go-to-Market for The Annex by Ardent Mills, Denver, Colorado, U.S.

“Many ancient grains, when blended in a high shear mixer, increase the fiber content and add other nutritional benefits,” he said. “We’ve found that the IQF (individually quick frozen) grains blend really well and have no graininess while adding high fiber and nutrients to blended drinks, giving consumers a feeling of fullness for longer.”

The Annex’s culinary team has developed recipes combining IQF. Sustagrain, quinoa and spelt with fruit, agave and skyr, a cultured yogurt-like product with more protein and up to a third less sugar than regular yogurts, he said. During IFT19, the Institute of Food Technologists’ annual meeting and expo held in June in New Orleans, Louisiana, U.S., Ardent Mills served a purple barley smoothie featuring purple barley flakes, blueberries, blackberries and yogurt.

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# short course on *Breads & Breakfast* pastries

## PRODUCTS TO BE TAUGHT / PRACTICED

### BREADS:

- Soft Roll, Hard Roll, Baguette, Rye Bread, focaccia, Sausage Roll, Pizza

### BREAKFAST PASTRIES:

- Croissants, Danish, Puff pastry, Brioche, Doughnuts, Scones

**REGISTRATION FEE: RS. 21000**

#### Note:

**Discount:** If any participant wish to apply for two more courses, 15% discount on each course will be ensured.

**Cancellation Policy:** Student who cancel enrolment more than 7 working days before the course starts, will receive a full refund. Though 25% fee be charged towards cancellation before 2 working days. Substitutions may be made at any time.

AIBTM reserves the right to cancel any short courses due to any emergency and sufficient enrolments.

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Short Course on

# Celebration & Theme Cakes

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**DURATION:**  
1 Week

## PRODUCTS TO BE TAUGHT / PRACTICED

2 Tier Dummy cake  
with royal icing

**REGISTRATION FEE:**  
Rs. 25,000

Quinoa, buckwheat, millet, sorghum and spelt all may be used as inclusions to add unique texture to dairy items like yogurt, said Abby Anderson, food ingredients account manager for The Andersons, Inc., Maumee, Ohio, U.S.

"We are using puffing technology to process ancient grains and create a light, palatable, bite-friendly format that also boosts a product's nutritional profile," she said.

Ancient grains that are puffed or extruded crisps work well in dairy items like yogurt as an inclusion to be added just before eating, said Alex T. Balafoutis, executive vice-president of Western Foods, Woodland, California, U.S.

"In yogurt applications, it's more about texture," he said. "It's not going to work in the yogurt matrix as the crisps will absorb moisture and become soft."

Ancient grain flour does not lend itself to the yogurt production process, he said, adding the ancient grain crisps would be more of a textural additive that is added to the yogurt just prior to consumption.

Ancient grains, when added to a yogurt or ice cream application, offer plant-based protein, and many ancient grains are gluten-free, too, said Joni Huffman, senior vice-president of sales and marketing for Healthy Food

Ingredients, Fargo, North Dakota, U.S.

"Depending on the form utilized in the application, they are a whole grain and are a good fit for a simple, clean label option, fitting into current consumer demand," she said.

#### Alternative milk options

When compared to plant-based yogurt alternatives, plant-based milk alternatives account for a much larger market as the category grew 6% in the 52-week period ended in April to reach \$1.9 billion, according to the Plant Based Foods Association.

Particle size would be critical when adding quinoa, buckwheat or roasted garbanzo beans to such beverages, said Bradford Warner, vice-president, marketing, sustainability and customer engagement for Firebird Artisan Mills, a business of Agspring, Leawood, Kansas, U.S.

"These ingredients have a positive environmental impact profile when compared with the ingredients they could replace," he said. "So, having true comparative data could enable sustainability benefits and claims."

Many ancient grains, pulses and other plant-based ingredients, including quinoa and chickpea flour, may be used in blended drinks and bars to differentiate the products' flavor profile while adding protein and essential amino acids, said

Angela Icwhan, senior director and technical solutions for The Annex by Ardent Mills.

"Using ancient grains with plant-based milk alternatives supports vegetarian and vegan diets and appeals to consumers who want to seek more plant-based eating for health and environmental reasons," she said. "Some of the newer milk alternatives are plant-based, and when paired with ancient grains, create a more nutritious end result."

"Grains are generally lacking a couple of essential amino acids, such as lysine and threonine, and by pairing ancient grains with pulses, which lack methionine, a product developer will create a product that has all nine essential amino acids."

Ancient grain beverages may be made from cereals such as spelt and barley and from pseudo cereals like millet, quinoa and buckwheat, Anderson said.

"Spelt beverages are high in protein and fiber," she said. "It is more water-soluble than modern forms of wheat and is easier to digest. Millet beverages offer a gluten-free ancient grain alternative to traditional dairy milk that boasts a variety of health benefits. Millet beverages are high in fiber, rich in antioxidants and offer a good source of potassium."

#### Other applications

Sports nutrition products

represent another opportunity for ancient grain inclusion.

“Buckwheat, teff, millet, sorghum and quinoa all offer bars the opportunity for innovation,” Warner said. “Buckwheat, for example, can deliver both protein and fiber so important to the snack, health or nutrition bar space.”

Firebird Artisan Mills recently introduced four artisan crisp ingredients: Suntava purple corn 50% protein crisp, cocoa buckwheat 60% protein crisp, yellow buckwheat 60% protein crisp and red lentil 60% protein crisp. Besides nutrition bars,

the crisps may be used in cereal clusters, granola and yogurt toppings, baked foods, crackers and salty snacks.

In sports nutrition products, ancient grains in the forms of flour, flake and crisps fit into bar applications, Huffman said. Healthy Food Ingredients offers such ingredients in its IntegriPure brand. The company also offers IntegriPure 30-mesh milled flaxseed that may be added to protein shakes.

Besides yogurt and snack foods, many breakfast cereals are incorporating ancient grains, said Colin Garner, sales and

marketing director for Western Foods. Tortilla and pizza manufacturers are looking into ancient grains as well, he said, adding amaranth and quinoa both work well in pizza crust.

Costs should be considered when adding ancient grains to applications as some of them can be quite expensive.

“In some cases the percentage of the ancient grain might be really small, particularly in the case of chia,” Balafoutis said. “Because it’s very expensive, (companies) are not putting a lot of it in their formulations, but it’s on the label.”

## COVID-19 IMPACT: FRUIT, VEGGIE EXPORTS TO FALL 30-40% ON GLOBAL LOCKDOWN



A view of Ghazipur vegetable market bustling with activity during a nationwide lockdown in the wake of coronavirus pandemic, in New Delhi

**Prime Minister Narendra Modi's announcement of a lockdown (a measure similar to curfew) for three weeks beginning March 24 has brought the entire value of fruits and vegetables to a standstill.**

India's fruits and vegetable exports are likely to decline by 30-40 per cent during the ongoing grape and mango season due to global lockdown that has been implemented to prevent the spread of the coronavirus (Covid-19) pandemic.

Prime Minister Narendra Modi's announcement of a lockdown (a measure similar to curfew) for three weeks beginning March 24 has brought the entire value of fruits and vegetables to a



standstill. Despite several efforts to revive mandis, distribute essentials and instruct ports to facilitate exports, the situation is far from normal.

"Farmers have prepared early mango crops - Hapus or alphonso- for exports.

Many in the Sindhudurg district of Maharashtra (the hub of Hapus mango production) had kept their consignments ready for delivery. Several enquiries were received before the lockdown.

We hope the government will open exports with some riders. But, most importing markets are shut and this will make it difficult to executing orders.

Thus, exports would certainly be hit," said Abid Raieen, Director, Raieen Fresh Produce, a Navi Mumbai-based fruit and vegetable exporter.

Many exporters have estimated a 30-40 per cent decline in exports this season, as by the time markets open, grape season would be over. Most of the mango export season would also be lost.

The fruit and vegetable trade across India is gradually coming to a standstill due to sealing of state and district borders, which has hit plying of trucks and other carriages to mandis throughout the country.

Even after easing the rules, these exporters have not become active.

They have to protect themselves and also manage cancellations of orders.

The global lockdown and trade restrictions have forced large-scale cancellation of orders.

Actual defaults of exporters and importers would be assessed after opening up the world markets.

"We don't know how long this lockdown will continue. Currently, everything has come to a halt. Even if the market opens after lockdown, the grape season will be over.

The future looks uncertain for India's fruits and vegetables exports," said Rajesh Gumber, Chief Financial Officer, IFC Overseas, a Delhi-based exporter.

Data compiled by the government-owned Agricultural and Processed Food Products Export Development Authority (APEDA) showed a 16 per cent decline in India's fruit and vegetable exports at \$1 billion for the period between April 2019 and January 2020, from \$1.19 billion for the same period the previous year.

India's fruit and vegetable exports are expected to be hit badly as major import countries including the Middle East, China, United States and European Union, all of which are struggling to deal with Covid-19.

"It takes many years to build a market and many serious efforts to get customers, but few days to destroy them. We don't know whether they would be able to buy from us in future also," said a worried mango farmer from Sindhudurg.

To ease the problems at least on India's ports, the Union Ministry of Shipping has asked its employees to handle essential services and clear consignments wherever possible with adequate care.

Meanwhile, the European Union has eased its norms for import of fruits and vegetables from India under which Indian exporters do not require to submit a physical certificate assuring food safety and animal and plant health standard. Now an online certification will be sufficient.

A city-based fruit exporter said that the relaxation would not have any major impact on India's fruits and vegetables exports being the European Union an insignificant importer of horticulture products from India.



## DISTRIBUTION OF FORTIFIED RICE TO CURB MALNUTRITION



been approved in the Pilot Scheme with blending at the rice milling stage. The operational responsibilities and identification of the districts for implementation of the Pilot Scheme lie with the States/UTs. States/UTs have been requested to operationalize blending of fortified rice at milling stage and start its distribution through PDS as early as possible.

So far, 15 States, i.e., Andhra Pradesh, Kerala, Karnataka, Maharashtra, Odisha, Gujarat, Uttar Pradesh, Assam, Tamil Nadu, Telangana, Punjab, Chhattisgarh, Jharkhand, Uttarakhand and Madhya Pradesh have consented for implementation of the Pilot Scheme. Out of these States, Maharashtra and Gujarat have already started distribution of fortified rice under PDS in the Pilot Scheme from February, 2020.

As per the information received from Ministry of Consumer Affairs, Food and Public Distribution, Department of Food & Public Distribution, the Centrally Sponsored Pilot Scheme on "Fortification of Rice and its Distribution under Public Distribution System (PDS)" has been approved for a period of three years beginning 2019-20 with a total budget

outlay of Rs.174.64 Crore.

The Pilot Scheme is funded by Government of India in the ratio of 90:10 in respect of North Eastern, Hilly and Island States and 75:25 in respect of the rest of the States. The Pilot Scheme focuses on 15 districts, preferably 1 district per State. The decentralized model of fortification by States/UTs has

## COVID-19 IMPACT: FRUIT, VEGGIE EXPORTS TO FALL 30-40% ON GLOBAL LOCKDOWN

RBI has deregulated the interest rate on advances and these interest rates are determined by banks with the approval of their respective Board of Directors subject to extant guidelines of RBI. Loans to Micro, Small and Medium Enterprises (MSMEs) are provided as per the interest rate structure of the bank. The interest rate is finalized based

on various factors which inter-alia include, cost of funds to the institution, credit rating of the unit, tenure of loan, purpose of loan etc.

The rating of MSEs under erstwhile Performance & Credit Rating Scheme of the Ministry of Micro, Small and Medium Enterprises to provide a third

party opinion on their capabilities and creditworthiness so as to create awareness amongst them about the strengths and weakness of their existing operations has been discontinued w.e.f December, 2018.

Further, under the Interest Subventions Scheme for Incremental Credit to MSMEs 2018 offers 2% interest subvention on fresh or incremental loans upto Rs.1 crore to MSMEs.



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