



# Kerala Session

## with Indian States: Theme – Indian States, Leveraging the Diaspora

### Address by Mr Ashok Ummat, Director, FICCI

Good morning, Minister Hassan, officials from the Kerala Government, Delegates to the Pravasi Bharatiya Divas, Ladies and Gentlemen.

On behalf of the organizers, the Ministry of External Affairs and FICCI, I have the honour to welcome you all to this very important session on Indian States leveraging the Diaspora.

Over the last few years, India has been taking proactive steps to create an investor-friendly environment. Kerala is, Mr Minister, at the forefront of this process. The Government has already initiated a number of steps to welcome investments.

Minister Hassan and his colleagues will be making detailed presentations on the subjects during this session.

### Inaugural Address by Minister, Mr M M Hassan

Distinguished Delegates from around the World, Non-Resident Indians hailing from Kerala, Representatives of the Organizing Committee, Ladies and Gentleman,

Welcome to the interactive session on Kerala.

I bring the greetings from Kerala to this historic conclave of Pravasis being held for the first time. The Government of Kerala led by Mr A K Anthony, Hon'ble Chief Minister, has attached great importance to this conference.

Kerala is happy to be a partner state of this event and a high-level delegation is here to interact with delegates and have a meaningful discussion today. I am addressing you on behalf of our Chief Minister, who could not come over to Delhi because of some urgent official commitments.

I shall now take you through a brief presentation that will highlight the State of Kerala, the important part played by Non-Resident Keralites in the economy of the state and the opportunities that Kerala offers in developing business relationships with the honourable delegates gathered here.

My address will be followed by a thematic presentation on investment opportunities in the state. I have also requested some eminent Keralites to join us in the panel discussion to be held thereafter and I welcome them on behalf of the Government of Kerala.

I am delighted to invite you to a voyage of opportunity within refreshingly green state called Kerala. This presentation can be seen as a guided tour across a spectrum of advantages that Kerala offers. I will attempt to acquaint you with the refreshing new possibilities that the state opens to each one of you. Together, let us explore the resurgent phase of Kerala.

Kerala occupies a unique position in the country. Kerala has always been rated high on law and order and safety rankings and it is known for its pleasant climate and natural ambience. Its location on the trade corridor that connects the Middle East with Asia-Pacific gives it a unique strategic advantage over the destinations. The state also has immense potential owing to its untapped wealth of natural resources like minerals, marine and agricultural products.

Kerala's high levels of social development have attracted the interest of development theories from across the world. In fact, Physical Quality of Life Indices (PQLI) reveals that its society is by far the most advanced in the country. Interestingly, Kerala's quality of life, rank in literacy, infant mortality rates, and male-female ratio are on par with the most developed countries. The economist like Amartya Sen and other distinguished scholars have acclaimed this development model.

A natural spin-off of Kerala's advanced social infrastructure has been its much-acclaimed human resources potential. It is perhaps the only state in India that can offer investors a 100 per cent literate workforce, as well as India's highest density of science and technology personnel. High quality of living at low cost has also ensured that Kerala has one of the lowest employee attrition rates in India - to be precise, even lower than 5 per cent.

Coupled with this unique fabric of advantages, Kerala's highly advanced communication infrastructure gains added significance. With the highest telephone density in the country, 100 per cent digital exchanges and triple submarine cable landings, the state today handles 70 per cent of the data traffic in India. With newly-laid optic fibre networks criss-crossing the land, Kerala is on its way to becoming the state of the future.

Together, these high levels of social development and communication infrastructure coupled with a predominantly services sector-driven economy, have put Kerala on the fast track towards evolving into a first-world economy.

There was a time when Kerala was not seen as a good investment destination. The new path-breaking development agenda introduced by the present Government is specifically tailor-made to synchronize the diverse trends towards concrete steps to growth. In a definitive shift from the earlier policy frameworks, the new development agenda acknowledged the importance of private-public partnerships across every sector in the economy.

Exercises like modernizing government programme which aims at transforming government machinery into a proactive sensitive and service-oriented system and policies like statutory single-window clearance are all part of this changing scenario. More importantly, the present Government realizes the importance of the continuance of policies to build an enduring development pattern. This has prompted the present Government to embark on efforts to build a political consensus within the state on key policies and initiatives.

The new development agenda has resulted in much-awaited policy shifts in the key sectors. One of the crucial aspects of the new pro-investor industrial policy is its emphasis on creating investor-friendly environment in special economic zones and parks.

Already, Kerala has seen a range of industrial parks focussing on diverse sectors ranging from information technology to food processing coming up in the last couple of years.

In line with the changing industrial scenario, the new labour policy objectives include fostering and enabling environment for rapid employment generation through

enhanced public and private investment. Coming to the information technology, Kerala's landmark IT, ITES framework is the first of its kind. It was tailor-made for the investor. The Vision 2002 and 2025 document introduced by the present Government is perhaps the first tourism document by any state that looks at the industry with a long-term perspective. All in all, Kerala is set to see a remarkable investment boom in the coming years.

The result of these unprecedented initiatives is already coming in reputed bodies like NASSCOM, NIT and World Travel, and the Tourism Council on Tourism has recognized Kerala's growing potential in either of these sectors.

Techno Park in Kerala has grown to be one among the top three technology parks in Asia. At this point, the relevance of the Non-Resident community is more significant than ever before. The diaspora has been regarded the world over as among the best in the world contributing significantly to the development in the countries in which they live.

The Government believes that the community in industrious, and innovative. Keralites spread across the world can be the agents of positive transformation with their specific skills and expertise.

Non-Resident Keralites have brought in investments and remittances sustaining the state. Two of the significant investments are the Cochin International Airport, which was built with sizable contribution from the diaspora and the Gulf War Convention Centre and a hotel built by Mr Mohammed Ali.

Way back in 1996, the Kerala Government launched a new department exclusively for matters relating to Non-Resident Keralites, the Non-Resident Keralites Affairs Department or NORKA. It was the first-ever department in the country targeted at addressing the needs of the Non-Resident citizens of a state.

The present Government had continued their activities of NORKA and expanded its activities to evolve in a whole range of activities for ensuring the welfare of Non-Resident Keralites.

Taking these steps further, NORKA has taken an initiative for implementing a range of welfare and insurance schemes specifically catering to the Non-Resident Keralites. Today, ROOTS takes this legacy ahead by being sensitive to the changing needs of the Non-Resident Keralites. Besides acting as a liaisoning agency between the Government and the Non-Resident Keralite community, ROOTS has also implemented a spectrum of schemes tailor-made for the NRKs.

Initiatives like the creation of a dynamic human resource pool and establishment of a worldwide network of Malayalees will provide critical input to the development of NRKs, as well as the state. It is hoped that ROOTS will evolve into a dynamic entity interfacing with the Non-Resident Keralites from across the world.

I will briefly touch upon the Global Investors' Meet as there will be more detailed presentation later on. The Global Investors' Meet to be held in Cochin on the 18th and 19th of January will be the focal point of the present Government's planned initiatives to mobilize investments. It is perhaps the largest meet of its kind in terms of projects showcased.

The Government sees it as a never-before opportunity to identify and focus on the thrust sectors of Kerala. The GIM is neither a culmination nor a beginning, but a high point in a meticulously planned process of initiatives that included roadshows across the world, interfaces within entrepreneurs, within Kerala and outside the state.



There has been an attempt to reach out and build bridges with business communities, individuals, and companies to attract them to Kerala. The Government is delighted that the Non-Resident Keralite community has shown a positive response to the Global Investors' Meet from its early stages.

As we are approaching the event, I would like to invite each one of you personally to the Global Investors' Meet. Please stay with us during the event and you will realize the spirit of change and hope that is in the air convincing you of the infinite opportunity that awaits you in a resurgent Kerala.

Thank you.

### **Address by Mr T A Krishnamurthy, Deputy General Manager, KSIDC**

Hon'ble Minister for Information and Distinguished Delegates,

I stand before you to make a brief presentation on Global Investor's Meet initiated by the Government of Kerala. So, my presentation has got two parts. One is what Global Investors' Meet means and what are its the mission objectives and the second is the various projects we are showcasing.

We start with the logo formation. This is the logo of the Global Investors' Meet, which was released by the Hon'ble Minister of Industries around nine months back. This gives how Kerala woos investors for Kerala. And this has got two parts. One in the green part shows the world. Second is blue, which indicates Kerala, and the ultimate logo says infinity shows that Kerala has got infinite investment opportunities.

So, I mentioned that a Global Investors' Meet is the first-ever initiative of this kind by the state, and it's a culmination of a massive investment drive evolved over a year through the different interactions and meetings with different organizations, professionals, etc.

So, we think this is an ideal platform to dispel all the misapprehensions or the stigma we carry about Kerala regarding investment. So, this is the right forum we feel to take care of the investment opportunities in Kerala.

So, we will just briefly go through the major steps we have covered for the conduct of the GIM. Various roadshows have been conducted in various parts of the world and high-level delegation headed by the Minister visited USA, Europe, and China with specific project ideas and inviting them to attend the Global Investors' Meet.

We also conducted meetings with the leading industrialists in Delhi, Mumbai and other metros. A meeting was organized with the Chambers of Commerce and banks and major professionals to know what they want, what they look forward along with a professional approach, along with probable investment areas we can offer from the state.

So, we also have the association of NORKA to participate in the various NRK and NRI associations abroad and embassies, etc. Registration booklets have been despatched to attend this meet.

So, we got projects for GIM. There are two types of projects we are presenting. One is the project identified as PriceWaterhouse and Coopers, who are the international consultants, and there is a consortium of viable projects across all sectors.

We have found seven sectors of the core competency areas and identified around 100 core project ideas, out of which we prepared detailed profiles of 50 which are available in our web site. We also invited Expression of Interest is (EOI) after advertising in the leading newspapers and we also arranged meetings between departments and investors to identify the project ideas.

So, these are a set of projects readily available, which have got the potential for further development for transforming Kerala into an investment destination.

So, new projects have been taken up by various departments from April 2002. Steps have been taken for the state select projects in May, such as projects for finance like KSIDC, Kerala Financial Corporation, and banks.

Projects requiring decisions at higher levels will be referred to a separate Committee headed by the Chief Minister himself, which require higher investments.

So, I was mentioning that we have given advertisements of seeking Expression of Interest. Then the first set of 13 projects was advertised in November 2001. The second set of 22 projects was given by the end of December 2002, out of which we have received five EOIs for the first set, and for the second set, we have received seven EOIs, and the third set we have proposed by the end of January 2003.

The sectors covered for this Expression of Interest are mainly physical and social infrastructure, IT, tourism, educational, and entertainment and real estate. These are the core competencies which, we feel, have further scope for development.

Now, we expect this is the general participation. There will be dignitaries for the inaugural session and and inauguration will be by none other than our Hon'ble Prime Minister A B Vajpayeeji, and the Speaker and the Chief Minister of Kerala and different speakers delegates.

We expect three types of delegates for this meet. One is the foreign investors, then NRKs (Non-Resident Keralites) and Non-Resident Indians, and industrialists who are having business in India and Kerala.

So, we have got invitees, separate observers who are expert in certain fields, and invitations have been sent out and handed over to all the people. As on date, we have got a registration covering 550. But you may see that it is not a big mega-mela. It is a business meet. So, we are not hoping that we have a mega-mela having thousands of invitees or entrepreneurs.

So, I will give you a brief about what are the arrangements. Committees have been constituted to take over all the activities and in addition two supporting committees formed as the core committees like the registration, MoUs, free bid conferences, etc. Meetings to ensure smooth conduct of the meet had been held and reservation for accommodation have also been made. VIPs will be given these.

The venue of the Global Investors' Meet is at the International Convention Centre at Cochin. Various sessions will be held on the 18th & 19th of January, 2003. This is one slide about the Convention Centre.

Now, for the conduct of GIM, we have done various publicity things. And one is, we have got an exclusive web site, *gimkerala.com*. We have founded *Infinity*, which is an update on the GIM, which is being brought out every month, and we have released six issues as on date. We have given an ad in the selective print media and we have got our regular press meets, press releases, etc.

Then hoardings have been put up in the various selected cities of Kerala to make people more aware of what is GIM, what they can look forward from the GIM and visual ads are also there. This is our web site, *gimkerala.com*. We have also provided a link. You can do the website registration, online registration.

These are the updates on GIM, which is known as Infinity. This is posted to all the people who have responded to us. It is also available on the net. This is one of the select hoardings, which is placed in the major cities of Kerala. Why everybody envies the climate of Kerala?

There are four sets of advertisements like these. This is a live set.

There are four sets. I have taken only two. So, these are our partners for the conduct of GIM and the knowledge partner is PriceWaterhouse and Coopers, International Consultants. They have met and discussed with various government departments and identified 100 project ideas, out of which we are showcasing 50, which are doable for Keralites concerned. And our event partner is the Confederation of Indian Industry, Kerala Chapter.

This is our programme schedule. It starts with the inaugural session by the Hon'ble Prime Minister of India. And we have got seven concurrent sessions and one-to-one meetings. All scheduled different sessions and different sectors are available in the net. This will be given to all the people who are attending the GIM.

These are again details of the function.

So, there will be concurrent business sessions. I was mentioning that there are seven business sessions planned on that. One is industries and Information Technology and Infrastructure, Tourism, Agriculture and Food.

One is the project under the government initiative which is taken from the Kerala Water Authority, PWD, Housing Board, etc. which is estimated at Rs. 1,026 crore. The projects under the GIM initiative are financed by KSIDC, KFC, and banks which are of the order of 1,124 and small-scale industries 67. These are Rs. 1,191 crore as on date, starting from May.

The second set of projects which are already signed Expression of Interest or we are discussing the advanced stage is also listed starting from the Sky Bus Metros, Seaside Mining. Then, there are a lot of projects like Apollo Tyres' expansion, then Binani Zinc expansion, etc. There are around 31 projects already in the advanced stage of signing MoUs. So, this comes to around Rs. 4,777 crore for these 31 projects.

So, anticipated investment as on date is around Rs. 7,000 crore government initiatives Rs. 1,026, GIM initiatives Rs. 1,091 crore, projects under various stages of development Rs. 4,777 crore. It comes to around Rs. 6,995 crore, which is rounded to Rs. 7,000 crore.

Now, I want to present you the select projects that come under GIM, i.e., the different sectors I was mentioning. We have identified seven sectors out of which we are showcasing project ideas.

I will start with the tourism sector. You know Kerala is supposed to be known as the God's Own Country regarding tourism. It is an in-thing now and we have found out that doable and viable projects which will be showcased in the GIM. There are about seven. This is only an illustrative and detailed project. Profiles on these projects are available on the net.

Second is the agricultural sector. We have identified six projects, totalling about 75, but

certain things we have not added into cost because depending on the size the cost may go up.

Next is the port sector. We have found that there is a good scope for developing ports. We have identified four small ports, which will be developed further.

The health sector is another upcoming area and we found two projects showcasing for this.

Now coming to the housing sector, we have got three major projects showcasing total costing about Rs. 240 crore.

And information technology there is E-governance of the government, which will cost about Rs. 750 crore.

In the transport sector, we have found five project ideas which will cost Rs. 1390 crore. Details are available. Project profiles of these projects are available.

Education sector is another important sector which has got three projects showcasing costing about Rs. 209 crore.

Road sector Rs. 213 crore. We are opening this project.

In the urban infrastructure, there are five projects totalling about Rs. 1,123 crore.

In fisheries, we have got one project Rs. 25 crore.

In the industry infrastructure, there are seven projects starting from the Herbal Park to Cochin Special Economic Zone Development, costing about Rs. 889 crore.

Financial sector. Online lottery Rs. 1,050 crore.

Forest and wildlife two projects Rs. 150 crore.

Power sector Rs. 100 crore.

We are showcasing all these projects. Other projects in the GIM total about Rs. 9,001 crore. So, in total, we are crossing about Rs. 15,000-16,000 crore out of which we feel we will be in a position to consolidate around Rs. 7,000 crore MoUs. With this account, I am concluding and request you all the delegates to attend our Global Investors' Meet scheduled on 18th & 19th January, 2003 at Cochin.

Thank you, Sir.

**Mr Sandru S Pillai,  
Durban, South Africa**

Thank you, Mr Minister, Distinguished Panellists, Ladies and Gentlemen,

My namaste and vanakkom to one and all of you.

I am delighted to be here at this conference and I came at the invitation of my Consul General in Durban, Mr Ajit Kumar. I realized that it was a wonderful opportunity to meet our brothers and sisters from all over the world. I am a third-generation South Indian. My ancestry comes from Nagercoil. Unfortunately, we have lost track of the family down there. But I have been privileged to have visited India over fifty times and a lot of my friends in India say that I have seen more of India than they have themselves.

My travels have taken me certainly from Kashmir down to Kanyakumari. I have brought numerous delegations to India and I would like to confine my discussion this morning in terms of marketing of Kerala and tourism in general.

One of my biggest criticisms right now is the way Kerala is being marketed purely because when one visits the international trade fairs or one visits a Indian Government's tourist office, all you hear about is the Taj Mahal and the Golden Triangle. There is far more to India than the Taj Mahal and the Golden Triangle and I believe Kerala, as a state, is the forefront leader for tourism in India.

You are certainly holding on to a gem, which is beyond the borders of India. You are well known around the world and I think it's time now that you capitalize on using your state and your tourism facilities. You have fantastic tourist facilities. It's a wonderful destination. So, please urge your marketing authorities to look at this more carefully. I believe internationally that justice has not been done to Kerala as a state.

In this regard, Mr Minister, I would like to recommend that you take it up with the Central Government. A lot of money is being spent on setting up government-controlled tourist offices around the world, involving thousands of dollars. Once these operations are in place, the officers come in with their families at great cost to the country and then they say there is no budget for marketing.

My recommendation is to close down those tourist offices and appoint Tourism Ambassadors using the NRIs. The money that has been spent to set up those offices is used as marketing budget on each country. In this regard, I offered my services to Dr Venu free of charge and with no strings attached to act as your ambassador in South Africa for promoting tourism to Kerala.

South Africa has come a long way since Independence in terms of setting up tourism infrastructure. We have numerous tertiary educations and diplomas in tourism which are being awarded after a three-year study. I believe the gateway to any country is from the moment you arrive at the airport, the efficiency in terms of your airport staff, the efficiency in terms of the porters and the efficiency in terms of the guides. This is what brings a country to its forefront.

When you look at some of the developed countries in the Far East, and I would like to, in this particular instance, point out to Malaysia and Singapore which have taken tourism as their core sector and turned the economy around basically using tourism. Again, in this regard, I serve as the external examiner with the technical institutes. And again, I would like to offer my services to you and invite to facilitate an exchange programme where we could have tourism students from Kerala coming to Durban and we will personally look after them over a period of time to gain some international experience. I sincerely hope that you will take up this offer.

Another area that I would like to raise, ladies and gentlemen, is the question of NRIs and somebody very rightfully pointed this out. And they said, Non-Resident Indians have now changed it to say we are now real Indians. I think that is actually wonderful. Because my biggest concern is that the moment you come into India and see that you are not a local, but you are of Indian origin, they see the dollar sign in front of you immediately. I think there is more to us than the foreign currency and the dollar.

We are originally people of this country and likewise I think we should be treated equally. And in this regard, I would like to sincerely ask the tourism authority to look at the hotel rates that you are charging. I can point out one instance, ladies and gentlemen, a hotel in Kerala over the Christmas and New Year weekend, charged for a room 1,500 US dollars for three nights accommodation.



You are standing a risk of outpricing yourself and portraying yourself as an unaffordable destination. Please look at these very carefully.

Another one is the Ayurvedic trails. A lot of people want to come out for Ayurveda treatments. Look at the brochures 800 dollars for five nights of Ayurveda treatment. Purely because you are a foreigner, they want the dollars and they want to rip you off. And I think you need to have stricter control now, Mr Minister. You need to now get the tourism authorities in place and to have constructive pricing which I think is fair to everybody.

The other question, of course, is the question of luxury taxes that are being charged on hotel accommodation and bed nights. The tourism industry in the old days in India was considered a luxury industry. It is no longer a luxury industry. It is now a proper industry, literally your second-largest industry for India in terms of bringing in foreign revenue.

Again, I would like to consider that luxury taxes in terms of hotel accommodation be reduced down to a bare minimum. I am subject to correction, but I think around 20 per cent of your bed night is subjected to government taxes. You need to make Kerala affordable to bring in more tourism and the more tourists that come, it is better for the economy and all these wonderful projects that you have are going to be fruitful.

Unfortunately, I am on my way back to South Africa and I have to get to the airport. I have one more area that I would like you to also look at is that we have a lot of people coming on religious tours. There is very, very large Ayappan movement that has developed in South Africa. I myself have made two pilgrimages to Sabri Malai. I have found it extremely tough and difficult, but we would sort of appreciate it if there could be some form of guidance for the foreigners who are coming. I am not asking for a special queue or a special darshan. I think once you get to the top, all devotees should be treated equally. But there are certain facilities that are lacking which we are unable to cope with on such pilgrimages and I would like the authorities to please look at that.

In closing, ladies and gentlemen, it has been a wonderful experience and a great knowing all of you. I have a flier that I am going to leave here. If anybody would like to contact me, my e-mail address etc. is there. I wish you well and thank you again for your hospitality.

Thank you very much.

## **Address by Mr Ramamurthy, Secretary, Health**

Hon'ble Minister, Resident Commissioner of Kerala, Mr Chandran, Dr Venu, Mr Mohammed Ali, Mr Christy Christopher George, Ladies and Gentlemen,

It is a pleasure for me to make a brief presentation on the opportunities that are available in the health sector in Kerala. As you are aware, in the social sector in general and the health sector in particular, we are way ahead in the country and we are even comparable with some of the developed nations in respect of infant mortality rates, maternity mortality rate and so on.

We owe this excellent performance not due to the work that we put in during the last 50+ years, but it dates back from the contribution made by the farsighted monarchs, missionaries, enlightened leaders, and eminent people. And the present scenario, as some of you may be aware, is slightly different. We have reached a stage where we are no longer able to sustain the development that we have made during the last 150 years or so. We are in the process of sliding down. I would like to openly admit that.

It's mainly due to inadequate infrastructure, poor diagnostic facilities, the high health seeking behaviour of Keralites and, of course, inefficient health service personnel. As you are aware, there is a delicate blend of private and public in health sector in Kerala. The ratio is 35:65, but they run parallel now.

We would like to have a scenario where the private and the public sector runs the whole system hand-in-hand in the larger interest of the people. As some of you must have learned by this time, we opened up the medical education sector for private participation for the first time last year.

We have five medical colleges in the government sector. I am happy to mention that with the opening up of the policy we have got four medical colleges in the state in the private sector, three dental colleges, three nursing colleges, five Ayurveda colleges, and many more are in the offing.

When we compute the investment that one has brought in to the state because of the opening up of the sector, we realize that we have brought in Rs. 296 crore of investment into the state in the form of these institutions. As you are aware, and I am sure some of you must have even experienced, your children are required to go outside Kerala for medical or engineering education, professional education. Some of you must have already paid through your nose. Now, with the coming in of these self-announcing medical educational institutions, we have been able to prevent a capital fly to the tune of Rs. 109 crore and in the years to come the situation is going to be much better.

Now coming to the private participation or the participation of NRIs in the health sector, we have formulated schemes of projects worth Rs. 526 crore which will be presented in the Global Investors' Meet and yesterday I presented a project on Ayurveda Park to the extent of Rs. 168.36 crore.

Now, our project profile would include advanced medical research, pay wards, and short-stay homes, institute of specialized nursing which is in demand, institute of specialized nursing, trauma care units, speciality clinics and hospitals, heart foundation, biomedical waste disposal mechanism and paramedical courses.

Now, coming to Ayurveda Park, I would like to mention that we have set up a Medicine Plant Board which has identified 47 species that are much in demand domestically and also from outside the country. So, we would like to tap that. For that, we have submitted projects to the Government of India. Some of the projects have been cleared and we would like to make this a people's moment. That means cultivation of medicinal plants, the people's movement so that more and more foreign exchange is earned and also more and more people are employed.

Now, we also offer these days training for doctors and nurses. I am happy to mention that we have entered into an agreement with the Carolyn Care Institute of Stockholm. I am sure many of you will know that it is the institute, which awards Nobel Prize to eminent persons in Medicine and Physiology. We have had the distinct pleasure of being there during the 100 Years of Nobel Prize in December 2001.

So, out of that agreement, we are now offering training in our Medical Colleges in Trivandrum for undergraduate medical students, nurses and midwives. In the same way, we also propose to send our staff and students for training totally free at the cost of Carolyn Care Institute.

Why I am saying this is that there are medical schools around the world wherever you are working. Some of you are working in some of these medical schools. Well, we are prepared to train our students because as you know we have plenty of clinical material, which is missing in other parts of the world.

And we also propose to set up a certain number of seats for NRI students, of course at the differential rates. We would appeal to you to consider adopting hospitals and wards in your native villages and towns. And, I would like to make a brief mention about the contribution made by the All Kerala Medical Graduates' Association based in USA. They have set up a learning centre or electronic medical library in the Medical College, Trivandrum at a cost of Rs. 100 lakh and they would consider replicating this, wherever possible.

Now, Mr Pillai talked about the way people are fleeced by the medical tourist centres that we have in Kerala. Now, to regulate the medical tourism, a regulation is in the offing. It is being attempted in collaboration with the Department of Tourism and anytime it should come around and only those who are licensed, experienced, educated will do this job. I propose to send all our schemes through e-mail to all of you in the days to come.

Thank you very much for your patient hearing.

## **Dr L M Singhvi, Raja Shabha MP, Chairman, Organizing Committee, Pravasi Bharatiya Divas**

Hon'ble Mr Hassan, Distinguished Members, Leaders on the Dais, Dear Pravasi Bharatiyas, and Dear Keralites who are still in Kerala,

May I say that Pravasi Bharatiya Divas and Sammelan is not about the past but about the future. It is not about merely remembering the glories of our great traditions and heritage, important though they are. They are in my heart. But the important thing is to join our hands together to create a future bright and promising, vibrant and visionary for the whole of India.

Kerala in my mind, occupies the forefront of that march towards greater prosperity. 100 per cent literacy is something that you have given as an example, as a beckoning inspiration and I want to congratulate the distinguished Chief Minister of Kerala, Mr Anthony, for his constructive statesmanship. I have known him for more than 40 years. We have been good friends for a long time.

But personal friendship apart, I consider Kerala to be in the forefront of the nations striving for a better future.

We often speak of the human resource assets of India. I find those assets in Kerala and among Keralites everywhere in the world. Do not make a mistake of thinking that Kerala is confined to only Gulf. They are all over the world and they are making an important contribution to the Pravasi Bharatiya concept. In fact, the first High Commissioner of India in Britain was from Kerala. You may have forgotten, but we have not forgotten. Mr Krishna Menon. He was my predecessor number one and I knew him well and when he was down and out in Parliament after the Chinese aggression, mine was the lone voice that defended him, which stood for him.

Because I take a principled approach which transcends all partisanship. I do not have a partisan mindset. I want to work for the nation as a whole and I want to work for causes, which will enhance not only India but the world. A Keralite is a natural world citizen. The oldest contacts with India in the West were through Kerala. How can we forget Calicut? How can we forget Kochi? How can we forget the great advances which were made in Kerala in terms of connectivity with the world, and I celebrate that.

I want to tell you one thing more. Somebody said to me just now that Kerala is not sufficiently represented. I think it is sufficiently represented, but it can never be adequately represented because it is far too talented.



Kerala is the quarry of talent. Kerala is the great source of that sense of Indianness, which I derive. When I speak of Kashmir to Kanyakumari, I should be speaking of Kashmir to Kerala because Kashmir is a state, and Kanyakumari is a place. So, state-to-state, we must speak Kashmir to Kerala, and that is India.

We have in our report and I am sure you will read it and you will find it full of references to Kerala. Because Kerala is my first love in the sense not only of its scenic beauty which is very good, not only in its traditions of being able to restore the health of old people like me, but it is also known the world over for innovation, for constructiveness and most of all for creating that which is important for the future of India - the literacy, the education, the empowerment of women, and the sense of onward march of India.

Pravasi Bharatiya Divas is about that onward march in which Kerala should lead the rest of the diaspora, in which Kerala must contribute in terms of education. We have suggested many things. We have created educational facilities in the Gulf area, which are unprecedented. In fact, those educational facilities within the Gulf area are very promising. But that gave me an idea, a vision that we must make education an important sector; health, an important sector in India and abroad. What is more, I have proposed an insurance fund. I have proposed a welfare fund. I have proposed that we must take diplomatic steps to safeguard the human rights and the human dignity of Indians largely from Kerala in many different parts of the world. But this is an ongoing exercise and I am sure that Keralites will consider it their right and their obligation to serve the cause of the diaspora and to serve the cause of India.

Ultimately, friends, nothing works unless it works for the people of India and for the people of Indian diaspora. Let us make this a great beginning, a momentous and a historic beginning and let us make this beginning fruitful. Let us think more and more about it and let us see that our dreams are fulfilled. Our dreams for the millions of the people of our country and the millions of the people of our diaspora. The opportunities are unlimited and I want Kerala Unlimited, not Kerala Limited. Kerala Inc. must be Kerala Unlimited and you have that potential, you have that promise and you have statesmanship at the helm of affairs, which I salute.

I must say Mr Anthony is one the finest leaders we have in the country. The essence of integrity, the essence of transparency, the essence of division of India and I hope that beyond politics we will find our salvation in development, development, more development and more development - human development, development in all its ramifications ranging from education to good livelihood.

Thank you very much for giving me this opportunity to interact with this state where my heart is. I live here, but my heart is very much in Kerala.

Thank you very much.

## **Address by Mr Venu, Director, Public Relations**

As Director, Public Relations, I do not have any direct contact with tourism, but as Director-Tourism for many years I have been making such presentations across many countries. It has always been a pleasure talking about Kerala tourism. This time, it is different, ladies and gentlemen, because all my presentations earlier were about people over to experience Kerala. But this time my endeavour is trying to bring people over to put money into the tourism sector so that others can experience the pleasure of Kerala.

You can bet technology will fail when we need it the most. I have done this dry run for ten times and it has to fail now. Ladies and gentlemen, I will take you through a very quick presentation of the investment opportunities that are available in tourism in

Kerala. What I have decided to do is to talk to you through the words of others, not my words, not the words of a sales pitch but the words of others.

First and foremost, the World Travel and Tourism Council, which is a premier organization of the best businesses of the world, has accorded the status of the Partner State to Kerala and they have prepared a very detailed report which talks about how Kerala tourism demand is expected to grow by 11.6 per cent per annum over the next decade which makes us the fastest growing destination in the whole world, even faster than Turkey which is currently in the first place. These are not my words, ladies and gentlemen. The World Travel and Tourism Council says this.

The world media has talked for us. *The National Geographic Traveller* has rated us as one of the top ten paradises of the world and among the 50 must-see destinations of the world. The weekend *Financial Times* in London says Kerala is where the smart traveller goes. Geo Say Son, the ultimate word in travelling in Germany and German-speaking countries calls Kerala the Mecca of Ayurveda. *Time* magazine's quote is Kerala is worth the journey. Ladies and gentlemen, Kerala has a wonderful combination. It has got breathtaking greenery and a magical mix of natural splendours. It has got virtually every kind of natural tourism product one would like to have in a destination - beaches, backwaters, hill stations. It also has Ayurveda which is one of our main strengths. That is backed up by world-class resorts offering the best experience seen anywhere in the world.

Kerala is seen today as a holistic destination that revives the body, mind and the soul. The figures also substantiate the claim that Kerala is growing very rapidly. We had a total visitorship of 2,15,000 in 2001. Actually, if you look at the cumulative growth over the last six years, it is 100 per cent. The domestic growth has been even more spectacular with 300 per cent growth reported in the last six years. But we have to realize that in spite of all this hype, in spite of all the visibility, tourism is still contributing only 7 per cent to the state's GDP, but it is growing every year. Kerala is one of the best-connected destinations in the country today. It has got three international airports - Trivandrum, Cochin and Calicut - which offer international connectivity. From most of the places of tourist interest, an airport is only 2-½ hours away. Railway connections and the road connectivity are also superb.

I come straight into the tourism sector. Tourism investment in the state is seeing a boom these days. About Rs. 10 billion worth of investment has come. Most of the investments, ladies and gentlemen, it may be of interest to you, are by NRIs of Kerala origin. Many resorts have come up from North to South, with the money which has been brought in by the NRIs, Keralite investors. Major groups have already put their money. The Taj Group has got six resorts, The Oberoi, the Meridien, and all other major groups have come into Kerala and more are following suit.

This is the picture of the Taj Garden Retreat, where the Prime Minister of India took his vacation a couple of years ago. One of the important things we have to remember here is that there is a role for the Government and the Government has realized its role. The Government sees itself as a facilitator and a catalyst, not as a competitor. The idea is to provide a fertile ground for private-public partnership. Government in its marketing efforts has focussed on an upmarket clientele. You had Mr Pillai who will talk to you about how resorts are charging much more than other destinations.

We charge much more because our experience is much more. The thrust has been on quality and not on quantity. We did not want to focus a position, Kerala as a destination inviting everybody. We would like to have the positioning of Kerala as a specialized destination, which might be a little pricey but is worth the money. Government concentrates on conservation, preservation and sustainability and to promote innovative products and projects. The investment opportunities in tourism are many.

The tourist arrivals are increasing; properties are both small and large; there are already 250 properties. But once more destinations are developed, more supply is expected and this is where the investor needs to look at putting investment. Particularly in the northern part of the state, tourism infrastructure is not that well developed. Hotels, resorts, heritage properties, bread and breakfast accommodation, home stays, houseboats, camping sites, the range of accommodation, investment opportunities in accommodation are endless.

I need to focus on Ayurveda. Kerala is the place where Ayurveda is followed with absolute dedication and authenticity. There are lots of highly-skilled practitioners and masseurs. The climate in Kerala is ideal for maximum efficacy. There is an increasing demand from tourists both domestic and international, for the Ayurveda experience. These are various shots of Ayurveda taken from the spas of Kerala. Ladies and gentlemen, there is an increasing demand for wellness holidays and there is a demand for stress-busting vacations. People would like to take vacations where their health is also looked after and where they can go in for rejuvenation. We are talking about Ayurveda resorts and spas by the beaches and backwaters so that the combination is of a wellness holiday at a location, which is naturally endowed.

Another area I would like to focus on is the backwaters, which is an intricate network of 44 rivers and canals. Backwater tourism has been established as a unique product of Kerala tourism. There is tremendous popularity and increasing demand among tourists. However, we have seen the development is focussed on certain backwaters. In Trichur district, for instance, in Calicut, in Malapuram, the northern part of the state, there are all beautiful backwaters waiting for the investor to come in and put in their money in resorts. This incidentally is a picture from North Kerala and not from one of the developed destinations like Kumarakom. This picture from Kumarakom shows one of the newer resorts there, Kumarakom Lake Resort, with its traditional ethnic style of architecture. The opportunities in the backwaters are for building backwater resorts, marinas, houseboats, catamarans, and water-sports, floating restaurants. It might surprise you, ladies and gentlemen, in spite of all the hype, we have only 100 houseboats. We have a 100 houseboats, most of which are concentrated on the Wembanad stretch. The other backwaters are waiting.

Conferencing is another area which is emerging. Kerala is fast emerging as an ideal conference destination because it also gives you the option of working vacations where conferences and conventions can be held away from corporate rush. Big corporates have already started coming with their large incentives and corporate meeting programmes. The Convention Centre in which the Global Investors' Meet is going to be held is a stellar example of where large conferencing facilities are being built. This offers scope for more conferencing facilities.

I would just end this presentation by taking you through four or five of the emerging destinations where the investor needs to look at large-scale investment. There are many exotic destinations offering a wide range of activities, which have not yet been explored. New destinations like Wagaman, Pathiramanal are being developed and promoted by Government. North Kerala offers tremendous scope for tourism development. Bekal is one of the projects which is in the extreme north of Kerala, where there is potential for developing six seaside resorts and other facilities.

Wagaman is another project promoted by the Government of Kerala, two hours from Cochin where we have a lot of land ideal for establishing golf resorts and other facilities. Tenmala is the first eco-tourism destination, planned eco-tourism destination in the country where the Government has put in infrastructure and now we want experienced operators in eco-tourism to come and establish themselves to offer the beauty of Tenmala to the visitors.

Adirapally again is just a couple of hours from Cochin where the natural splendour is so beautiful and yet we do not have too much of accommodation facilities available. In Munnar, although it is heard that it is still lacking in adequate accommodation facilities, there is tremendous demand and I am sure Munnar will be a very exciting investment destination. The Theyyams of North Kerala is the cultural centre of North Kerala. A visitor must see this kind of cultural expositions and for that we need investors to come into these regions.

## **Address by Mr Chandran, Resident Commissioner, Government of Kerala**

Mr M M Hassan, Minister for Non-Resident Keralites and the Distinguished Panellists, Delegates and Friends,

I thought I will make a starter for the panel discussion by presenting my viewpoint on the approach or strategy that we can adopt in the Indian diaspora.

Keralites are an important segment of the Indian diaspora and where Kerala can find its niche in the Indian diaspora by that approach. Now, we have been talking of different strategies and on different lines. Now, there seems to have been a sort of integrated strategy suggested. Therefore, I find this forum as a useful forum to dwell on the strategy that should be adopted by us. The suggestions can come from the diaspora in the form of group discussion, panel discussion which is to commence shortly.

My idea of presenting this is, sort of, by experience of working in Kerala. One is the Kerala brand aspect can be better marketed by the Indian diaspora in the world market. Now, the brand marketing of this brand Kerala requires certain skills and development in the sector as such. Now, the brand could be marketed by way of, say, you can brand a place or sell a place. Cochin can be sold, visit Cochin, visit the backwaters of Cochin. Or brand a commodity, Kerala tea. Or brand a sector, tourism. For tourism, it is Kerala that we will have to find a place in the Indian diaspora.

Now, by branding or selling a brand equity of a place, of a sector, of a city, of a service perhaps is one approach, which we can think of. The second that Kerala can boast of is core competence. The core competence of Kerala, in my view, can be held on this, it is the information technology. The basic thing that is required in information technology is the infrastructure facilities like superhighways, express highways in the form of telecommunication, not the roads. Of course, it has to be supplemented by a basic infrastructure facility like port development, airport, ship, commercial ports development.

This is the second aspect, which can be integrated in the approach, and the third is, Kerala can find its niche by a service provider, it is an exporter of a market to a market. The exporter of service personnel, teachers, skilled persons, electricians, lab technicians, so that is where the core competence lies we should encash on that and we should put thrust in that area while taking other sectors along with us. The best place which all this can be integrated, that is the core competence or a brand equity and a service provider, all these three.

If an imaginative integrated approach can be initiated to remove the impediments on the ground that can be successful only in Kerala because we have the highest sort of the repository of human potential with high indicators of development present in the state. Therefore, I would request for your suggestions of how Kerala can find its niche in the Indian diaspora, not only for its development but also for the country.

With these few words, I will invite you to suggest in the panel discussion more actively and fruitfully.

Thank you very much.

## Address by Mr C C George

Hon'ble Minister, Mr M M Hassan, Distinguished Panellists, Distinguished Guests, Ladies and Gentlemen,

First of all, I thank the organizers for giving me an opportunity to present my observations and suggestions for a successful Global Investors' Meet in which a lot of investments will come from the Non-Resident Keralites. I don't want to make a speech or anything, but I just want to make some practical suggestions and observations, which may be noted by the concerned officers who are organizing the GIM, and I am sure if such things are carefully noted good result will come out of them.

I am saying all these things because I have been a Non-Resident Keralite for the last 40 years. I migrated to Kuwait in 1963. After 20 years, I migrated to Singapore and now I am travelling a lot in connection with my business. I am a small businessman, but I know the mindset of the Keralites. Keralites, especially the non-resident Keralites, are a very conservative lot when investments are concerned. That is mainly because a lot of people have burnt their fingers in starting some sort of a project in Kerala.

I myself have lost a lot of money in starting so many projects. I have never made one rupee out of it. So, we are very, very careful when you ask us to put crores of rupees. A few lakhs of rupees is no problem because we know that we will not get anything back so we don't mind it. When you are asking Rs. 10 crore or Rs. 20 crore or Rs. 50 crore and anybody who is investing their own money of more than, say, Rs. 25 or Rs. 50 crore that is not his money. He is taking a loan from the bank and loan has to be repaid with interest. As a result, suppose that project does not make a profit, he will become bankrupt. Either he has to commit suicide or he has to go away from the country. And you can see in Kerala lots of people are committing suicide who have started business and gone bankrupt. Luckily, most of them are Non-Resident Keralites because they don't invest, they invest very carefully.

Therefore, I have some practical suggestions in this case where I am sure 30,000 crores of rupees is not a big problem for non-resident Keralites. I am saying it authoritatively, because there are thousands of Keralites who have got investing capacity of anything between Rs. 10 lakh to Rs. 50 crore, thousands of them and they just don't believe, you know Mr Mohammed Ali, who is supposed to be a panellist, he did not come, maybe he is busy. I agree with it, but he is a man with a 1,000 crores of rupees.

The main point is this, you have to give a condition whereby his investment money is not lost. That is the important thing. So, the best policy will be to raise 33,000 crores of rupees to start about 20 different types of projects initiated by the GIM or the Kerala Government. Not a single person is going to come up with Rs. 1,000 crore or Rs. 2,000 crore or anything. But we have to have funds and there is no difficulty in raising funds. Regarding raising funds, the Government of India has raised during the past eight years, three bonds. The first one was India Development Bonds, attracted Rs. 5.5 billion; the second one was Resurgent India Bonds which attracted more than 5 billion. The last one was India Millennium Bonds which has raised more than Rs. 6.5 billion.

Now, you can see that most of this money attracts interest anything between 7 per cent to 10 per cent only. Now, of course, if the Government of Kerala can take money from the Asian Development Bank and can pay 12 per cent interest out of which, now when you say 12 per cent interest there is a 30 per cent grant in it, so that is a free money. So, for the remaining 70 per cent, 12 per cent of it comes at an average of 7 to 8 per cent. You give 7 to 8 per cent to the Keralites they will come up with 33,000 crores of rupees. There is no doubt about it. So, I am very much astonished why the Kerala Government did not tap this particular source of money.



Instead of going to the Asian Development Bank, they should have first floated a Kerala Development Fund and that development fund would have attracted any amount, which you need for Kerala now. Because there is money, a person like me I would very much like to put the money in a safe place where I can get 6 to 7 per cent that is enough. We are not asking for 20 or 30 per cent. Okay, let the businessman make 20 or 30 per cent. But the majority of the Keralites, I am talking about 90 per cent of the Keralites who come up with 10 lakhs of rupees, 15 lakhs of rupees, 20, 30, 40, 1 crore, within that region they will come up with that kind of money. So, Kerala Development Fund or rather Kerala Development Bond if it is issued this is one of the best solutions to raise money. And then after raising money you have no problem in implementing all the projects, which have been detailed.

Now, another thing is, for the past eight years during the Karunakaran's Government, that was about eight or nine years ago, I was the initiator who approached the Government of Kerala to set up a foreign medical university in Kerala. The reason why we wanted to do that was the medical degrees offered by the Government of India or Indian universities are not accepted practically everywhere. In the Gulf countries, they don't accept, in Britain, America or Canada you have to sit for another examination and qualify. But if you are possessing a degree from an American University or a British University or a Canadian University it is accepted all over the world. So, why should not we have a Foreign Medical University in Kerala for which investment of Rs. 100 million will come. It is not a difficult thing. Our only request is, the Kerala Government should find out land for us, we will pay for it, no problem. One hundred million US dollars is 500 crore of rupees and this kind of money is more than enough. It is going to be offered either in United States or in Kerala because it is the Harvard University Medical degree. So, this is one concept which I would like to propose.

Kerala can be saved only by two important areas. The first is tourism. The beautiful lakes we have got, backwater lakes but our Apkari policy is standing against this. When I say Apkari policy, I am sure the Government is very touchy about this matter. I was the initiator of starting a non-resident Indian club in Trivandrum. We have 550 members in that club. This club is almost going to die down because you cannot even drink a glass of beer there.

Now, which NRI is not having a peg in his lifetime unless of course he is prescribed by doctor not to drink. You know during this Pravasi Bharatiya beautiful parties and lunches and dinners we are getting all sorts of liquor. They know that is the taste. Now, for forty years or fifty years we have been living abroad, once in a while we have a social drink. Why the Government is standing in the way of that. We are not drunkards or anything. What is the harm in an NRI club being not given a chance to have a beer at least in our restaurant. Now which restaurant in any part of the world doesn't have a beer or hard liquor, which is not being served, tell me, except in Saudi Arabia or Kuwait or some countries like that, tell me. People are here from South Africa from all over Europe, all over Americas, which restaurants, even ..... (speaks in Malayalam).

So, why the Kerala Government and you are going to attract tourism. Now, you have seen the houseboats. Are we allowed to serve liquor in the houseboats or not, legally. The policeman should not come and raid and take the boat and all the people away. I think it is not allowed but that kind of reform you have to make in the Apkari policy. I clearly mentioned this simply because your tourism will never succeed if the Apkari policy is not reformed, Sorry, I have got time constraint.

Then, another important thing which I would like to mention is health insurance. The Government of Kerala should take the initiative to start health insurance for everybody in Kerala. Those people who can afford they are already taking it. But extremely poor people should be given health insurance policy, 100 rupees, 200 rupees is more than enough. The advantage is that with the health insurance policy even a poor fellow who



goes to any private hospital can get treatment and the bill is paid by the insurance company. And it will have a fantastic growth in the health sector and this is one area which I wanted to project.

Another very, very important matter is the bureaucratic delay. You write a letter to the government department. Now, I told you nine years back I submitted a proposal for a foreign university. I have till today not received a single reply. I have sent 15 reminders. Every time when I send the reminder, I attach the original application. The Health Secretary, Mr Ramamurthy, was sitting I was just talking to him and he was mentioning to me please bring it to me I will take up this issue but we don't get a reply. There has to be a system in our government, especially in Kerala state, anybody who sends a petition or an application please send them a reply. Not that the reply should be "letter received". After reading the letter, you should have a proper answer for that.

Now, I don't want to take much of your time and these are some of the important points I wanted to discuss. But of course there are a lot of things to say but unfortunately we have much constraint on time. Thank you very much for giving me this opportunity. Wish you all the best.

## **Address by Mr M P M Menon, Former Officer, Indian Foreign Service**

Minister Hassan, those who are on the dais, Ladies and Gentlemen,

It is a great pleasure for me to come and address a meeting like this, though Dr Venu has given five minutes only for me to speak on the subject I would have liked to speak more.

I have been the first Keralite ambassador in the Gulf from the Indian Foreign Service in Bahrain. I was in Bahrain for three years. I was also the first Malayalee Ambassador in the UAE for 4½ years. So, I spent 7½ years in the Gulf and after leaving UAE I went to Brazil and have just retired a few months back from the Indian Foreign Service.

During my diplomatic experience of 36 years, I found lots of opportunities for investments in Kerala. But as my previous speakers, especially Mr George, mentioned about the faith of the investors in the state, that is the first thing that I also would like to emphasize. Many of the Keralites, even the industrialists in the Gulf have pointed out this as George has mentioned here that..... (speaks in Malayalam) that assurance is required because many other Chief Ministers are able to assure the investor that once you invest the money bureaucracy will not be there for any permission and the second is that the money will be assured for efficient return. That is the first step which the Government has to take.

I would recall that many Chief Ministers came for various visits to the Gulf countries. One of the Karnataka Chief Ministers, when he came it was not a chief minister alone, along with him came the Principal Secretary of Industries, the Secretary Finance, the Secretary Revenue, the Managing Director of the Industrial Development Corporation of Karnataka and all those bureaucrats who are required to give permission for starting an industry, along with the Chief Minister. There were even, I saw the Kerala industrialists, from Kerala rich persons from the Gulf going and they said what do you want to invest, which sector, these are the profiles, what permission do you want. In Dubai itself, it will be done. You don't have to go to Bangalore, it will be done in Dubai itself. The entire thing was done in the meetings and they were given.

So that is the kind of aggressive approach Kerala requires to take if they have to get the investments in the industries in Kerala. This has been one of the things, which I noted.

I would like to say that in Brazil when I went I was the first Indian Ambassador in the last fifty years to visit all the 27 states of Brazil. Brazil is three times India's size, 9 million square kilometres. It is not easy to travel and I am the first Indian Ambassador to visit all the 27 states. I succeeded in bringing one of the State Governor's attention to Kerala and Sierra state has today cooperation with Kerala in the field of information technology. Aruna Sunderrajan knows about the details concerned. The Governor sent a delegation to Karnataka, to Delhi and to Kerala and much to my satisfaction, I was very satisfied when they came back and said that the Kerala Government looked better than the other two states concerned.

When I got the feedback, I was very much satisfied and they have started cooperation in the field of software, as well as some Kerala university professors to teach information technology in the Sierra University. So, there is a possibility for giving faith provided the feedback work in Kerala goes according to the expectations of the people who are coming. I happened to visit United States, the western part in 2001. When I went to Los Angeles, I met one of the persons who is involved in investing in Kerala, G N Gopal Achuta Menon. He is well known to the government officials. He has Tune India Ltd, and he said he has more than 1,000 employees. Who said Kerala doesn't produce effectively. He does not take anyone on recommendation, only on merits, students from the universities in the last year and when they work he said that the people stay back in their office late in the night without going back to the house and produce because they have been given stock options. They have got higher benefits in their company.

When you offer these facilities naturally they produce more. If such examples can be given wide publicity to the Gulf and other regions that there are successful industries like that. Incidentally, the owner of that industry Chanderia is also well known to me. He is in Canada, and in Kenya and in UK. He is well known to me and they came and stayed with me in Brazil also. I find that you require these sorts of positive industries to be well publicized all over the world for getting investment proposals from Keralites because many of them are not aware of the existence of such industries taking place in Kerala. Gopala Achuta Menon said that he wanted the animation project to get started. He said he wanted to change the face of Kerala and that this was the investment-friendly state contrary to what has been talked about by all our colleagues, including me in various objections.

So, I hope that people will take the cue from that. In Brazil I found that there is one area, which is worth following for Kerala. One is the food technology. Brazil is very advanced in food technology. They have processing of food, 60 to 70 per cent of the food is processed. Even I found from Kerala the people coming and finding out, a scientist came from Trivandrum laboratory, how the tapioca can be utilized not only for eating but various other things are produced out of tapioca. How Brazil has developed food processing, whereas in India that is one of the weakest fields when industries are concerned. It is only the scientists coming that I have seen, but there is a possibility of Brazilian investment taking place in that area.

Talking about the investments, in this investors' conference while I have been participating in all the meetings one of the industrialists in the UAE mentioned to me yesterday, "Sir, I was trying to bring two billion dollars investment from Abu Dhabi Royal Family to India. I have not got the permission from the government concerned." I am sure that states like Kerala can play a leading role and try and persuade such industrialists to come and invest in Kerala. He didn't say that it was Kerala. It may be in any other state because he is not a Keralite, but there are opportunities for people to come and get the investments for a state like Kerala.

I found that during my stay in the UAE one of biggest problems which I found was a number of government officials. Arabs used to approach me, "Sir, Your Excellency, can



you go and get my reservation in Kotakkal." I said, "Kotakkal does not run under the government. You know I have no control over Kotakkal treatment. There is so much of real demand for Ayurveda treatment in the Gulf. If the Government, somebody was saying, makes the infrastructure and facilities of how to come and get a treatment at short notice, if it can be done in a place like Dubai, you will attract a lot of Arabs visiting Kerala for health treatment.

All that I would like to say is that aggressive publicity and assurance by the Government of Kerala for investors is required. There are many industrialists in the UAE who are willing to invest, provided they get that assurance from the Government. If the Government is able to give that assurance at the highest level, I am sure that there will be more and more investors coming and making Kerala a successful destination for their investment.

Thank you very much.

### **Address by Mr Parthasarathy Pillai, Former President of Federation of Kerala Associations**

Hon'ble Minister Hassan, Distinguished Panellists and Friends,

I am not here to criticize the Kerala Government or anybody. I am here to tell you some shortcomings that can be rectified. I am from the United States. I left Kerala about 32 years ago and I was the President of the Federation of Kerala Associations. I know most of the Keralites in United States and Canada and later I became the President of the National Federation of the Indian-American Associations. That is the umbrella organization of all the Indian-Americans in that country, about 1.7 million. Now, it is about 2 million Indian-Americans.

What I am talking about is that Keralites are the second-largest group of Indian-Americans in the United States and they are wealthy, they are willing to work. They are willing to invest in Kerala but their heart is always in Kerala. I am one of them. Just like that as we left that we always feel that Kerala is my place, so I want to come and help. But the problem is still there that whenever they wanted to invest, as Mr George was telling, they have no trust whether they will be able to get the return. So, sometimes they go to Mysore or Karnataka, Andhra Pradesh and other states like Haryana or other places.

We have to develop a trust in the people so that it is a place where we can invest. That is the most important thing and there should be the good salesperson, the Chief Minister or other ministers come over there, most of the people come over there even from different states of India. I meet them because I was the President of the National Federation of the Indian American-Associations. Most of them go through us. We know how they talk, even the Haryana Chief Minister came there, he was talking about the development in Haryana. He was talking about the one-window system. He was not talking about the months, when for a one-window clearance he was talking about a one-week clearance. Everything can be done in one week. That is the assurance he gave. Most of the time, we don't have the follow-up. Our people also come there and they talk and then there is no follow-up.

Another thing we have to talk about is the linkage between the NRIs and also our people and the Government of Kerala. The Government of Kerala has to make sure that whatever they promise they have to follow it up and then it should be made sure that it should be done. Another area of development in Kerala as we were talking about, is the hospitality and tourism. Many of our friends are telling that they will be able to construct five-star hotels here and they can develop these certain other areas. But still if we have to attract tourists, we need to have the people to have a mindset

that should be improved. Whenever the foreigners come, they think that we can extract whatever in whatever way from those foreigners. That is not the way we are. We should be courteous, we should be helpful and we should be friendly and there should not be any double standard like one charge foreigners and for another charge for the local people. We see the same thing happening and next time the people refuse to come.

Another thing is cleanliness. We need to develop cleanliness. We are better than many of the states, but still in Kerala cleanliness is important, pure water to drink and also we need to have that facility for ladies. Most of the people may not only be staying in the hotels, they will be travelling. While travelling, you might have seen that there is no facility for ladies to go to restrooms. You have to think of that. I know that many of the times while we are travelling we have to go to a house and ask for their help whether these ladies can go to their bathrooms. So, that kind of things develop. These are small things.

We can also do another thing. In the United States several states are willing to cooperate with Kerala State as a sister-state agreement. They can develop each other in technology, in education and especially in many fields of healthcare. They can work together and the Government of Kerala should be ready to do that and also NRIs can help in that case. I had the Maryland Government, and when Minister Hassan was also there, he agreed to do that but we did not have any follow-up on that. That is another problem I am telling you.

I have a lot of things to tell, but due to lack of time I am cutting short.

Thank you for the opportunity, friends.

## Address by Mr Soman Baby

Hon'ble Minister and Distinguished Panellists, Ladies and Gentlemen,

So, I will restrict myself to two or three minutes. I want to make a couple of points. Dr Singhvi in his address referred to one thing that there was a complaint raised by someone that Kerala was underrepresented. It was my complaint. I still stand by that. In this Pravasi Bharatiya Divas, you go through all the papers, all the names of the panellists. How many Keralites were there, you just go through that.

We, especially I, represent Keralites from the Gulf. Keralites from the Gulf are still being treated as third-class citizens. I do believe that. Because the voice of the majority, more than 3 million Keralites live in the Gulf and out of that 80 to 85 per cent are poor workers living in labour camps. Their voice was not heard in this Pravasi Bharatiya Divas. I stand by them. What happened today in this meeting? Where is our Chief Minister. See the Gujarat Hall, it is overcrowded, because of Narendra Modi. Our Chief Minister should have been here for such an important meeting. In Kerala, our public relations strategies should be strengthened. Under the leadership of Dr Venu, I am sure, we are going to achieve that greater strides in the future.

There is another important point. Yesterday, there was a media seminar and I was going through the list of the names. There was not a single Keralite, 20 speakers were there, not even one from Kerala. Also from the Gulf especially because in the Gulf the media is vibrant, but they don't consider Gulf as a destination at all. So, this attitude on the part of the Government should be changed. Maybe, Dr Singhvi was saying that Kerala is in my heart, but he has to show it in reality. There were a lot of announcements made by our beloved Prime Minister, including the insurance scheme and welfare fund and all. We hope that it will not remain on paper.



Because you know what happened is, when Mr J C Sharma came to promote Pravasi Bharatiya Divas in Bahrain, I asked about the problems of the Gulf Keralites and he told me specifically that is not a forum to discuss problems. It is just to recognize the contributions of NRIs. So, the problems were not raised, their voice was not heard.

Coming to the Global Investors' Meet, Mr George was telling about the problems of Keralites or NRIs to invest in Kerala. I got a very, very simple suggestion. He was talking about Mr Mohammed Ali who got Rs.1,000 crore. He was one of the three or four Malayalees who were speaking in the meeting. One of the suggestions he put is that Indian missions should be strengthened with more competent business-oriented staff for the purpose of marketing India. When I was listening to Mr P A Menon, in his presence I should not say that, he was the most popular Ambassador we have ever had not only in Bahrain but in the UAE also. Make use of the contacts, the Prime Minister was telling "we don't want your riches we want the richness of your experience". So, we should make use of the experience of people like Mr Menon to get investors and he has made many contacts all over the world. Use those contacts to get investments to Kerala. He has retired now. Use people like him as our Ambassadors of Kerala abroad and let me wish our GIM and all our meetings all success.

Thank you very much.

### **Address by Dr P S Suvidhan, President, Indian Association, Brunei**

Hon'ble Minister Mr Hassan, Distinguished Panellists and Friends,

This is a typical thing that happens. In a true democratic spirit, I would suggest that there should be more time devoted to interaction rather than officials talking and talking. If they know the solutions, they have access to the Minister, they don't have to talk here. In a true democratic spirit, I would even suggest that the public opinion should be sought first and then officials should talk. Otherwise, you see, time for lunch, and disperse. This happens again and again, we don't have time. I am sorry about that observation.

Now, I have some specific suggestions to make. Some are concerned with the small country called Brunei, because I represent the Indian Association there and I don't have any other opportunity. So, please bear with me to make some specific suggestions. Hon'ble Minister, the first thing I would request you is to include Brunei in the map of the world. There is a country like Brunei. There are a few Indians there and please let us know what is happening, for example, the NORKA, we did not know that NORKA was there.

I understand that there is only a small population of Malayalees. Therefore, you cannot visit there, perfect. But why don't you use the channels of diplomacy, the embassy is there. Why can't you or your officers leave the information with the Ambassador or the embassy so that they can reach out to people like us. I tried to contact the NORKA indirectly through the web site. There were no answers at all. So, my request is, as people said, change the mindset of our embassies. In the olden days it was a political institution, they used to talk about Non-Alignment Movement and visas and nowadays developed countries use embassies as their economic embassies and as other speakers suggested change the mindset. There are exceptions like Mr Menon. It should be the rule that the embassies should work for the welfare of the people including business and other things rather than just issuing the visas and behaving like bureaucrats and treating low-paid employees like dirt. That is what is happening in many of the embassies, I am sorry to say that.

Now, remaining with the theme of Brunei, we don't have a direct flight from Brunei to India. Now, there are several aspects to it. There is a sizable number of people from South India working there. The only direct flight is to Calcutta whereas most of the people are from either Tamil Nadu or Kerala. I took this up with the Hon'ble Mr Yashwant Sinha when he visited there. He promised, but nothing happened. The other thing is if you have a direct flight there is a tremendous potential of people from Brunei. Brunei is a rich country.

Once the schooling is over, parents are frantic and faced with no option but to be separated. Parents of girls particularly find the situation hard, as it is difficult to leave girls for higher education miles away from them, without being not able to visit them frequently. Besides, the cost of such education becomes prohibitive and in addition to meeting these, called NRI fees, other incidental expenses in this connection are enormous. The lack of Entrance Examination Centre in the Gulf for those who wish to join professional colleges in India is another major problem that concerns expatriate students.

In this connection, I would like to bring to the notice of the authorities concerned that it is unfair and against the principle of natural justice that the children of expatriates studying in the professional colleges in their mother country are charged a higher fee when compared to the fee the counterparts pay there. The disparity in the fee structure in the higher education existing there is discriminatory. Institutions must levy at par with the others.

With these noble objectives of perfection, I suggest that IDEF, Indian Education Foundation or Indian Higher Education Park be established in the Gulf States for the benefit of the Indian community. I propose that IEF or IEL, IHEF can be promoted as a purveyor of that, competitively in the best of terms and most modern and advanced programme in the field of education. Once the two prestigious universities including the Indian Technology Institutes can be opened in the campus not only for Indians, but for inviting international students to its various programmes.

With this point, I conclude my suggestions and I present these to the Minister of Information.

Thank you.

## Address by Mr Macchindi

Dear friends, as time is limited, I am telling you only one positive thing. I am a Tour Operator from Germany for 20 years and I am a small investor in Kerala. I have a small resort there. I have not got back my money, but the modern management should leave their rigid mentality. Then, there should not be any assurance from the Government, an assurance from the people in the State. Keralites are most civilized, they are more well-informed, socially developed. You have to treat them as your friend. Then, you can manage any company in Kerala. That is the main thing.

The second thing I have to tell you is, because Dr Venu raised the question that Keralites are not represented in large numbers in this meeting. My observation is that I can tell only about Germany. The Indian Missions failed in Germany to inform. There are 10,000 Keralites living in Germany. They are well organized in different organizations. But these Missions failed to inform or motivate these Malayalees. That's why there is no representation from Germany. I am the only Malayalee from Germany representing here. Mr Hassan should take up this issue with the Central Government and take some decisions regarding these Embassies in foreign countries.

Thank you very much.



## Address by Dr Abraham Kallamana

Hon'ble Minister and Distinguished Guests on the Dais: May I take this opportunity to talk a little about our Qatar. I am coming from a place called Qatar, near Bahrain. I have been working there for the last 22 years in the Ministry of Public Health.

I would like to make some observations. Since everything is going globally, we should have an International Medical College, which can be based in Kerala. So, you will find a lot of experts, if you go all over the world, you can find Indian doctors, mostly coming from Kerala. And this is the right time to start an International Medical College and other Para-Medical Courses, which can be established in the State of Kerala. And the pooling for the money, I don't think it will be a problem. Because when I was a student and I wanted to do my medical studies there was no proper college available. So, we had to go to other States like Kerala. I did my medical education in Manipal where I spent a lot of money. And that money could have been used in Kerala and other places for our infrastructure development. That time we never thought of that. But now this is high time. We have to start a college of international repute. Now, I am working in Qatar. They have an International College with 105-year-old Cardinal University. We should emulate that. Thank you.

## Address by Mr Suresh Kumar

I am CEO of a US-based IT firm called Nexus Technologies. We have about 30 employees there and about 50 here. I know a lot of criticism has been going about. So, I will just talk about a few solutions that I have in mind.

The issue of creating an entrepreneurial spirit in Kerala has not been addressed by any of the panellists before. I think that is important. That's why the US is the economic superpower of the world. Creating that entrepreneurial leadership goes right from school, from the primary school upward. So, towards that, the Government should do something about even incorporating it into the curriculum of schools. Giving awards to entrepreneurs who have got good ideas and who have been doing well, encouraging that spirit, I think, is important in Kerala. Maybe a graduate programme for entrepreneurship is also needed now.

Then, the whole concept should be to encourage Keralites to take risks because entrepreneurship basically is that. But how can you control the variables of the risk-taking is done the proper way. That's an important thing which, I believe, has to be addressed at the highest level by the Kerala Government. Let us be practical about, for example, the IT development in the State. Let us bring it down to; let us get five International companies to come to Kerala within a year. There are plenty of companies like mine owned by Malayalees, which is now in Tamil Nadu, Karnataka. How do we get them into Kerala? Even if it means giving them some benefits and I congratulate the Government for that. I believe Infosys has already agreed to come. How do we get more such companies to come? How do we get other companies owned by Keralites, which are now in Bangalore, or Madras or wherever else, to come to Kerala. That's is another important thing.

And one last thing is the role of Government as a facilitator. I think that is the key. It is no longer a competitor, as was mentioned here. That's is a very important development and the Government should focus on how do they maintain the quality and cost standards. If they can enforce that, I think, that is the positive role they can play.

Just one final question I had with Shyam. It is not a criticism, but why aren't people who have put money in Kerala not here. Mr Mohamed Ali of Gulfaair, Mr G M Menon



of US Software, Mr Jawed Hassan of Nest Group. They are the best advocates of Kerala and they are not in the panel, nowhere to be seen here. I think that's the question we all got to ask ourselves.

Thank you.

## Address by Ms Mary Alhoman Barns

My name is Mary Alhoman Barns. Obviously, I am not an NRI or a PIO, but I have an Indian heart. I live in Bangalore because of the proximity to Kerala and Ayurveda. I am a student and patient of Ayurveda and I am supporter and friend of Ayurveda. I would like to see more being done to export Ayurveda around the world.

People in the western countries are in great need of this ancient healing system. I am very appreciative and I congratulate the Kerala Tourism Department for their efforts in making standards, the Olive Leaf and Green Leaf Programme because it is very important that we should have quality and accurate practitioners, products, equipment because we cannot have all of these roadside vendors selling Ayurveda. Ayurveda is a tradition that needs to be upheld. We need to have better Ayurvedic education along these lines. We need to have Ayurveda introduced in the healthcare system so that Indians use this system of medicine. In the western countries, I call on people with the IT links. We need to have palm pilots. All Ayurvedic doctors need to be documenting their cases so that we can upload this to the NIH, the National Institutes of Health, so that we can then have this information sent around the world because we must have this system documented.

Additionally, we need to have Ayurvedic products with higher standards. We need no fungal count, no mould count, no hardy metals, no pesticides. Right now we have an American company, Renaissance Herbs, that has just built a 50,000-sq ft manufacturing facility outside of Bangalore. They are growing their own organic plants, Organic Certified International. That needs to be done by the Indian companies. We need to have good labelling, we need to have good standards. And I really want supportive documentation of Ayurveda so that we can have a full Ayurveda University in America in this lifetime.

Thank you.

## Address by Mr Salim

Hon'ble Minister, Respected IAS Officers on the dais, and most importantly My NRI Colleagues,

They instructed me to speak for two or three minutes. But we were listening to their versions for the last two-and-a-half hours. But we have somebody here to present our problems, about four to five millions expatriates working in the Gulf countries. It is not my own opinion. I hope you will listen.

We were struggling for certain items, grievances for the last 25 years. I will tell here important items.

Fundamental voting rights are not fruitful now. During the Indian Diaspora conference conducted for the last three days including today, we got only 2 per cent benefit, especially for non-Keralite NRIs. Really speaking we have not benefited anything from this conference. But I cannot tell anything about Dr Singhvi because he visited UAE, all the countries abroad, he studied very well. I took him with the help of the Ambassador and F S Secretary, Mr K P Pillai from Kerala to 3-4 labour camps. I showed him the

problems we are facing in the labour camps and he understood very well. I reminded three times, yesterday, today and even now about the most important point, Kelkar Commission, that rubbish recommendation in imposing tax on NRIs. But you have to argue for that.

But he promised just half an hour before, "Mr Salim, I will not recommend this, I will not implement this." So, he expressed even now. And dual citizenship, they approved for some countries and NRI returnees' representation in Parliament or state assemblies, they kept quiet on that. The State Government should take action on that, I am reminding the Hon'ble Minister.

The representation in welfare committees, I have to tell one thing to the Hon'ble Minister or IAS officers, that you are selecting some people from associations by name. In any country, Mr Menon Saheb knows that one-year President or Secretary of an association will not be there in the next year. So, instead of mentioning their name, you mention the President of Indian association or this association so everybody will get a chance to point out his views, not by name or don't impose politics in the Gulf countries. I am sorry to say. You are selecting people in political ways. We hate it, we don't want. I was a politician, but not abroad. We are one, welcome all the parties we welcome all the Ministers.

Even Advaniji came there to express India's views. I was the one speaker who supported him. As a Deputy Prime Minister or Home Minister, I have to respect him. I declared our support on behalf of 3-4 millions in the Gulf countries. So, we respect all the politicians. Mr George says, "I invested about two crore rupees in different places in Kerala, but I am expecting a second attack when I think about those two crores because of the situation in Kerala, the agitation in Kerala." We have a lot of resources in Kerala, natural beauty, everything including striking militant force. That's why we are afraid. We are having a little relief now. I express my feelings to the present ministry. They made some changes in labour agitations. You try, join together, make a team to develop our Kerala, not to develop the politics. I am concluding this because Dr Venu will catch me. So, we will see you in GIM in Cochin.

Thank you very much.

## Address by Dr Thomas Abraham

I want to run because I have to utilize my time. Well, I am Dr Thomas Abraham. I am the President of the Global Organization of People of Indian Origin. I am also Chairman of the Board of Directors of Indian-American Kerala Centre in New York and I am also one of the seven founding members along with Dr Anil for FOCANA in 1982. I just wanted to clarify a few things.

First of all, I was one of the speakers for the Pravasi Bharatiya Divas on the first day itself. Although I do see that there were not enough representations. I was there in a Science and Technology Panel. Dr Mohandas came all the way from Trivandrum, but he could not even speak there. I wanted to tell you that instead of making a lot of complaints, they did not select people whether you are a Telugu, or a Gujarati. Lord Navnit Dholakia or Bhiku Parekh were not selected because they were Gujaratis, but from among the Indian community. And one drawback, which I see among our Malayali group of people, is that you know, we don't get actively involved, with the Indian community. Until and unless we actively get involved we can't reach any place. We can't just promote Malayali. It is our responsibility to make our presence felt in the larger Indian Diaspora. Otherwise, we will not reach there.

I am talking about my own experience for the last 30 years founding various Indian groups in America and currently chairing the Global Organization of People of Indian Origin. One advantage, which I wanted to point out to each one of you, is that if we get actively involved in the Indian community, we promote Kerala indirectly. If you look at how NRIs and PIOs started investing in India, why multinational companies came to India. It was because there was an Indian guy working in that company who promoted and made it happen for them to come. Similarly, each of our Malayalees can make other Indians, say, Tourism Industry. Many of my friends were coming for this Pravasi Bharatiya Divas. I made them go to Kerala, all over Kerala, just to make a tour, just an extended one-week vacation. So, for us to get into the total Indian PIO, NRI, instead of complaining all the time, let us get in there and be in the limelight of the place where we should be.

We talked in terms of industries, although this session became more like a complaint instead of Minister Hassan telling about what good things are there in Kerala. That's what we have to do. I know we have complaints. I know Government during the last two years has taken some new initiatives, especially NORKA. Now, we have to go a step further where we are. Go next step what we could do because there is no point in complaining what happened all these years. And I know Government has no commitment in terms of taking steps to the next level. In terms of the industries where we could concentrate. Tourism, of course, is a great industry and I have no doubt, in ten years if you put our cards well, Kerala would become one of the ultimate destinations for people from all over the world. It would be like an ultimate destination like Florida where all Americans go. So, we have to take steps and Dr Parthasarathy Pillai said some of the things, which we are lacking like we go through the transportation. All those things need to be taken care of.

I put the priority like this: tourism, education, health and high-tech industry, value-added industries whether it is products of agriculture or whether it is new-generation technologies, which we are willing to help. We are in the field of high-tech industry. So, I think we have got to go forward and I am so glad that Minister Hassan came. Somebody mentioned about how we did not campaign like Gujarat. The day I came there was a special call from Sita Travels that I have an invitation to attend Narendra Modi's meeting just at 10 o'clock. I think, we have got to be proactive, dynamic so that we sell Kerala all over the world. And this is a great effort and let us not sit quiet. We are capable people and let us go forward.

Thank you very much.

## Address by Mr K N Padmanabhan

Good afternoon Hon'ble Minister and Yours Excellencies, and audience.

I am Padmanabhan, doing business in Bahrain. I am a small Indian having about 300 Indian employees working under me.

Well, in Kerala we like to do a lot of things. Unfortunately, the Government is involved in politics. One government wants to do something, the other opposition fights and we are nowhere. As regards tourism, many people are dying on the roads. There is no proper road sign, road system and I myself drive a lot. And when I go I don't see any directions, roads that go where. The bribery and corruption, the more money you are investing in the business you have to give bribe to get things done. There is no rule to pass the paper in a proper way, but there is other rule if you bribe. I don't want to take much of your time. All the people are discussing important points.

Thank you very much.

## Address by Mr Sunny Kollathungal

(Speech in Malayalam)

I met the Finance Secretary yesterday, Mr Narayanan. So, he was giving a feeling that the Kelkar Committee report will be implemented in full. I have my fear when we are talking about GIM. This is a great event, though Mr Salim mentioned about it, I feel that we have to take up this issue at the top level in a very big way. Even in the Gulf countries people are trying to agitate on this issue. So, please see that that will be solved before the GIM itself. Have confidence in us.

Then, I just want to mention another thing about this conference also. Ten "Puraskars" or awards have been given to the people. None of them was from Kerala. Have you not got, Dr Sudarshan, who was about to get a Nobel Prize and he challenged Einstein's theory. Those type of people we have, none of them got a recognition during this conference. I think we should take up these things seriously so that more investors come to Kerala.

Thank you very much.

## Address by Mr Radhakrishnan

Good Morning. I am Radhakrishnan and socially I happen to be the Executive Vice-President of the National Federation of Indo-American Associations in the United States which is the largest and highest umbrella organization of all the Indians in the country. I am involved with FOCANA, i.e. the umbrella organization of Malayalees in North America including Canada and I just organized, about three months ago, a massive session on the economic development of Kerala in which we had the privilege of having Hon'ble M M Hassan, Hon'ble Raj Gopal and Hon'ble Kunjhalikutty to address and participate in that conference.

I have got only two points to mention, three points actually. Although National FIA was the pioneering organization of group who initiated the concept and request of providing dual citizenship and I happened to know personally, very well the Hon'ble Dr L M Singhvi who actually recommended through his high-level Committee dual citizenship which was approved yesterday or announced yesterday by the Hon'ble Prime Minister. I haven't read the report and I don't know the details fully, but I am a little confused why Mr Salim, who was the speaker about three people earlier, was mentioning about not providing dual citizenship for the Middle East countries. According to my information, dual citizenship will come in place only if both the affected countries are provided that. And most of our people in the Middle East are Indian citizens and obviously the Government of India has already done its part. It's only for the other countries like the Middle East countries to do their part. That's my confusion. Maybe, somebody else can clarify that.

My second point is, at least in this kind of forum, I would request the Kerala Government to include, although this is under the auspices of the Pravasi Bharatiya conference, within the country like Delhi and many other places like Bombay, Calcutta where we have high-profile, very capable, extremely experienced people like Mr M K G Pillai who is sitting in the front. These people can provide extensive service to Kerala.

The last point I would like to mention is, as some other people also mentioned, we should give focus not only to heavy industries, but also to high-tech industries by which we can transform Kerala into a Japan.

Thank you very much.

## Address by Ms Ann P Pillai

Hon'ble Minister M M Hassan, Distinguished Delegates and Friends,

Last year 2001, you might have heard that the CGFNS Centre has been established in India. The CGFNS Centre is meant for the nursing students who graduated from foreign countries, who wanted to practise nursing in America. They have to go through these hurdles. And India did not have that centre. It was provided, it was allowed and now it was opened first in Bangalore and now the second one has been opened in Kerala. It is going to be in Cochin. Right now, I came to know from various parts of the country that 1,500 students are sitting for the exam. But the passing grade is very low. And I also came to know that TSE, a Test for Spoken English, which is very difficult for the foreign students. So, I have already submitted a memo to the American Government and also to the Kerala Government to encourage the students or to improve the standard of education. These are the hurdles, the problems they are facing. If they do improve these situations, they will be able to pass the test and they can go back to the United States. This is all I have to say.

Thank you.

One thing I have to say is that there are some people here who are from Kerala. I want to give a couple of good impressions about Kerala. Our Government, our administrators did an excellent job. That's why we had good education, 100 per cent literacy. That's why we could go all over the world and be very successful. So, the credit for this goes to the Kerala Government. Even I am in the United States. I tell the people the state from where I am. Do you have 100 per cent literacy? They say, no. Then, we have 100 per cent literacy.

Now, another thing I want to tell is that I have to go very soon, I am not going to prolong my speech. For 100 million dollars there was a project from John Hopkins for Kerala, for Asia Centre. Unfortunately, the former Government had not given the permission. We cannot blame this Government. After this Government came into existence, they have given four medical colleges. They are aggressively moving and doing good things. Many of you may not be knowing this.

I want to repeat another thing what Abraham said. We are complaining we didn't get the representation. We are smart for our personal things. We have to get into politics and get into the mainstream. Then, we will get the representation. I can tell my own experience. I am in the United States, I am in the mainstream, I am in the senatorial trust only because of constant contact, communication and interaction. Then, you can reach any level you want. Other than that, as Abraham said, don't complain we didn't get the representation. We must take time, we must spend money and we must use our smartness in all sectors. Then, there will be representation. So, I congratulate and encourage the new Government and their new initiatives, new steps and your problems. They will try to solve in a fast way and let us encourage them, support them.

One more point I want to tell. In the United States if you are in one state and you want to go and study in another state, you will have to pay very high fees because they say you are not paying taxes there. So, if you want NRIs to get admission in an engineering college or medical college, you are expected to pay some money to the Government. I am talking on behalf of the Government. I am not in Kerala, but we have to be fair. But they also have to improve. Whatever advice you have given they have to seriously consider and improve for the betterment of a better Kerala.

Thank you.

## Address by Justice Sukumaran

Friends, I am Justice Sukumaran, a representative of Kerala. I have been in Delhi for the last ten years consistently. I spoke at the last conference of the Confederation of Non-Resident Keralites. Then the Minister accepted some of my criticism and agreed to correct them. I meet my friends' Hassan quite often in Cochin. I am not going to repeat all those complaints.

I have to make two concepts. The greatest impediment now in any money investment in Kerala is the labour agitation and today the new problem of Kelkar report has surfaced. I will say the Kelkar report is the greatest enemy of Non-Resident Indians, and Non-Resident Keralites particularly.

Last evening, I was flying from Hyderabad to Delhi. A friend of mine who is highly placed said that to save Rs. 30,000/- income he had to spend by way of expenses Rs.1 lakh because he would not oblige corrupt officials. This is a great danger for you. And we are here, I am a lawman now, free from the judges' clutches, I am a free man. We must fight it out in every front.

To solve the labour agitation, have a dialogue, and more dialogue. On the Headload Workers Act which many people were agitated about, we, *Niyamasamiksha*, a publication of law, organized a session and it was very productive. The labour leaders spoke and that sort of interaction persuaded me to go to Chalakudy in a function organized by the Junior Chamber to solve many of the problems. Friends, that is the other area, which I want to say.

The welfare state concept cannot be sacrificed for the sake of global investment. In Hyderabad, 14,000 delegates were there. I was there at this time on Saturday where I talked at length. I was not at Venu's mercy. 14,400 delegates, *Hindu* reported that, felt strongly about the measures that may be taken against the welfare state concept. I am sure, Minister Hassan and Chief Minister Anthony, the only one Chief Minister who answers promptly, will not sacrifice the concept of a welfare state. Without the concept of a welfare state, our investment will be impossible.

Thank you.

## Address by Mr A R Kutty

Hon'ble Minister, Distinguished Guests, Ladies and Gentlemen,

Ever since the dawn of human civilization, this animal called man has been striving to achieve a befitting place in the horizon of human affairs. I am not going to deliver a speech.

First of all, let me congratulate our Hon'ble Minister, Mr M M Hassan, for having set up the NORKA, the long-cherished aspiration of the Malayalee community. But I should tell you the basic structure of the NORKA. There is a little mistake on the Ministry's part. It is purely a bureaucratic set-up. If you take account of the Malayalee organizations in Delhi, it should be counted at around 148. No representation has been given to NORKA just to feel and assimilate the pulse of the Malayalee community. I think our Hon'ble Minister will make a note of it.

The second point is that the most successful business in Kerala is politics as Mr C C George put across to. It is a very risky thing to invest because persons who are investing

do not have any guarantee from the Government side for getting the returns or reward back. The Government should give proper attention for giving proper guarantee to the investors. Otherwise, we are going to face a very embarrassing situation. So, if we take all these things into account, we can go in for a better tomorrow.

Thank you and thank you very much.

## Address by Hon'ble Minister M M Hassan

Friends, Ladies and Gentlemen: I am not going to take much of your time.

First of all, I would like to express my sincere thanks and gratitude for your presence and participation in this interactive session. We had a very fruitful discussion here. Many of the honourable delegates put forward their valuable suggestions and observations. We have seriously noted all your suggestions and observations, myself and other officials. Definitely, we will consider the valuable suggestions in due respect.

Regarding the investment part, many of the delegates expressed their apprehensions and their doubts about their investments being safe in Kerala. Kerala is changing in a big manner. The transformation is taking place very slowly. The present Government is taking many important steps to attract investment and we are providing safety for their investment.

The first step towards that direction was some legislations, labour policy legislation and there was a serious controversy among the trade unions. And recently you might have heard about the decision of the opposition parties. With some reservations they have decided to support the Global Investors' Meet proposals because they want an assurance from the government side that the present labour opportunity should not be lost and also they want some kind of assurance from the government side. Chief Minister has given assurance to all the opposition parties that after the deliberations in the Global Investors' Meet, we are going to showcase more than 50 projects. After discussion with all the investors, we will discuss with the opposition parties and only after that we will finalize what are the projects we are going to implement. So, in that respect, all the opposition parties have given some conditional support for global investment. These are all some of the indications from our changing mood. So, the Kerala Government is trying to change the mindset of the people also.

You are complaining about the government. But whenever you are coming back to Kerala you will be treated like our people, like us because our origin is same and our character is same. Now, you people are working all over the world, but wherever you go you will have a lot of organizations. Why you are forming a lot of organizations because our basic character is there to oppose all these things.

So, complaining people has also the same character. That's why we have to change the mindset of the people. You know the Global Investors' Meet is taking place from 18<sup>th</sup> of this month. Our Prime Minister is visiting Kerala. A lot of discussions, lots of official meetings are going on. So, our Chief Minister is very busy with the official commitments. Otherwise, he should have definitely come and attended this meeting. He entrusted me to convey his regards to all the delegates of Non-Resident Keralites coming from all parts of the world.

Regarding health, Mr George mentioned about the Foreign Medical University and some other people suggested regarding tourism. We will definitely take up all these matters at a higher level and we will discuss all the suggestions put forward here. And Mr Kutty was complaining that NORKA is purely a government department, Non-



Resident Keralite Affairs Department. But now we are dealing with the issues of the Non-Resident Indians and after that definitely we will proceed with the problems of the other "Marunadan Malayalins" like outside Kerala. That also is one of the major sectors of NORKA and we will definitely concentrate on all other parts of India and we will organize Malayalins in all other parts and NORKA will constitute committees like this, Non-Resident Keralites in other parts of the world.

So, again I express my sincere thanks to each and everybody.

Thank you.

Many of the delegates expressed their views about the recommendations of the Kelkar Committee. The Government of Kerala has already expressed our reservations, our objections, our opposition against the recommendations of this Kelkar Commission Report regarding the new tax proposal of the NRIs. And we will put all pressure, the government pressure, as well as our representatives in Parliament will put all pressure against this proposal that I will give assurance to this august meeting.