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Editorial Note

Turmeric is an important commercial crop in India. Indian turmeric is well known in the world market. The first article tries to explore the export potential of Indian turmeric.

Internet banking is a popular delivery channel provided by banks & there is an increasing number of bank customers using it. The second article aims at understanding the relationship between demographics & usage of internet banking.

The third articles discusses the pros and cons of debt waiver vs agricultural insurance. Fourth article is about talent management in hospitals. Relationship of Knowledge management and employee development is discussed in the fifth article. Case study on medical social work and Book review on 'Small Business Management' is presented at the end.

Dr. C. S. Kale
Editor

EXPORT POTENTIALITY OF INDIAN TURMERIC: AN INTROSPECTIVE ANALYSIS

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1.0 Introduction

India with 78% of the world turmeric output ranks first among the turmeric producing countries. Turmeric is an important commercial crop in India. With its flavour and other qualities of a good spice Indian turmeric is well known in the world market. India is a major producer, consumer and exporter of turmeric. The turmeric varieties exported from India include Alleppey Finger, Erode and Salem turmeric, Rajapore and Sangli turmeric and Nizamabad Bulb. The turmeric exports from India include items like Fresh Turmeric, Dried Turmeric, Powder Turmeric and Oleoresins etc. Oleoresins are demanded by the food and pharmaceutical industries abroad.

2.0 Objectives of the study :

1. To understand the imports and exports of the Indian Turmeric in the recent past; volume and value.

2. To study the country-wise exports of Indian Turmeric by volume and value.
3. To understand the problems of exporting the Indian Turmeric and suggest the measures to increase the exports.

3.0 Export Potentiality of the Indian Turmeric

The following features of the Indian turmeric bring out its export potentiality: (i) India has improved high yielding cultivars of turmeric. (ii) There is a strong research base for Turmeric cultivation. This is evident by the research undertaken by Indian Institute of Spices Research, Callicut and also by the State Agricultural Universities in different states. (iii) Establishment of Agri Export Zone by APEDA.

Table 1 shows the imports of turmeric from India from the year 2012-13 to 2016-17.

Table 1: Turmeric Import into India for 2012-13 to 2016-17 (Qty in Tons & Value in Rs.Lakhs)

Year	Turmeric Imported		Total Spices Imported	
	Qty	Value	Qty	Value
2012-13	2,495 (1.89)	2,173.89 (1.03)	1,31,722	2,10,231.86
2013-14	1,350 (1.03)	5,931.55 (0.02)	1,30,010	2,90,513.76
2014-15	9,300 (6.70)	7,987.00 (1.92)	1,38,715	3,84,382.00
2015-16 (P)	15,330 (9.23)	14,634.60 (3.27)	1,65,920	4,46,622.42
2016-17 (Est.)	14,150 (6.96)	16,498.20 (3.58)	2,03,225	4,60,692.75

Note: (P) Provisional; (Est.) Estimate; Figures in Parenthesis indicate Percentage to Total
Source: DLI from Customs/DGCI&S, Kolkata

Table 2 explains turmeric exports from India from the year 2012-13 to the year 2016-17. In 2012-13, the exports of turmeric were 88513 tons i.e. 12.18% of the total spices exported.

Table 2: Turmeric Export from India for 2012-13 to 2016-17 (Qty in Tons & Value in Rs.Lakhs)

Year	Turmeric Exported		Total Spices Exported	
	Qty	Value	Qty	Value
2012-13	88,513 (12.18)	55,487.70 (4.58)	7,26,613	12,11,275.80
2013-14 (P)	77,500 (9.48)	66,675.85 (4.85)	8,17,250	13,73,539.26
2014-15 (P)	86,000 (9.62)	74,435.00 (4.99)	8,93,920	14,89,967.53
2015-16 (P)	88,500 (10.49)	92,165.00 (5.67)	8,43,255	16,23,822.99
2016-17 (Est.)	1,16,500 (12.29)	1,24,189.00 (7.03)	9,47,790	17,66,460.65

Note: (P) –Provisional; (Est.) Estimate; Figures in Parenthesis indicate Percentage to Total

Source: DGCI&S, Kolkata/Shipping Bills/Exporters' Returns

Table 3 shows the country-wise exports of turmeric from India. In the year 2013-14 the largest quantity of exports of turmeric were to Iran i.e. 11130 tons and it was 14.36% of the total exports.

Table 3: Country-wise Export of Turmeric from India for 2013-14 to 2016-17 (Qty in M.T.; Value in Rs.Lakhs)

Country	2013-14		2014-15		2015-16		2016-17 (EST)	
	Qty	Value	Qty	Value	Qty	Value	Qty	Value
Iran	11,130.00 (14.36)	8,281.83 (12.42)	10,319.00 (11.99)	7,280.96 (9.78)	13,141.09 (14.84)	11,975.44 (12.99)	14,862.40 (12.75)	13,575.50 (10.93)
U.S.A.	4,247.63 (5.48)	5,279.25 (7.91)	4,717.80 (5.48)	6,064.87 (8.14)	5,543.95 (6.26)	9,388.53 (10.18)	6,830.39 (5.86)	11,410.39 (9.18)
Bangladesh	1,838.18 (2.37)	1,206.19 (1.80)	7,283.06 (8.46)	5,045.09 (6.77)	4,802.80 (5.42)	2,478.43 (2.68)	12,772.51 (10.96)	10,464.78 (8.42)
U.A.E.	6,817.74 (8.79)	4,460.30 (6.68)	7,264.29 (8.44)	5,148.07 (6.91)	5,905.65 (6.67)	5,298.46 (5.74)	8,195.76 (7.03)	7,646.26 (6.15)
Malaysia	5,677.86 (7.33)	6,800.56 (10.19)	5,913.48 (6.87)	5,222.30 (7.01)	6,375.79 (7.20)	6,593.10 (7.15)	6,249.37 (5.36)	6,408.74 (5.16)
U.K.	2,867.10 (3.69)	2,737.51 (4.10)	3,566.93 (4.14)	3,358.02 (4.51)	3,935.00 (4.44)	4,410.65 (4.78)	3,892.94 (3.34)	5,473.00 (4.40)
Saudi Arabia	3,480.87 (4.49)	2,833.48 (4.24)	3,413.09 (3.96)	2,996.65 (4.02)	4,105.28 (4.63)	4,196.04 (4.55)	5,257.16 (4.51)	5,036.65 (4.05)
South Africa	2,423.04 (3.12)	2,136.67 (3.20)	2,514.93 (2.92)	2,293.83 (3.08)	2,228.69 (2.51)	2,444.97 (2.65)	5,257.16 (4.51)	5,036.65 (4.05)
Morocco	2,071.00 (2.67)	1,326.15 (1.98)	3,002.50 (3.49)	2,087.50 (2.80)	2,294.14 (2.59)	2,027.27 (2.19)	5,271.30 (4.52)	4,655.87 (3.74)
Sri Lanka	4,186.95 (5.40)	3,726.35 (5.58)	4,838.38 (5.62)	3,485.05 (4.68)	4,634.09 (5.23)	4,337.24 (4.70)	4,758.18 (4.08)	4,482.59 (3.60)
Germany	1,760.53 (2.27)	1,848.69 (2.77)	1,993.40 (2.31)	2,159.42 (2.90)	2,450.90 (2.76)	3,145.06 (3.41)	2,838.15 (2.43)	4,231.07 (3.40)
Spain	2,751.25 (3.55)	1,888.97 (2.83)	3,176.40 (3.69)	2,259.76 (3.03)	2,231.85 (2.52)	2,014.24 (2.18)	3,857.70 (3.31)	3,864.65 (3.11)
Other Countries	28,247.85 (36.48)	24,149.90 (36.30)	27,996.74 (32.63)	27,033.48 (36.37)	30,850.77 (34.93)	33,855.57 (36.80)	36,486.98 (31.34)	41,902.85 (33.81)
Total	77,500.00	66,675.85	86,000.00	74,435.00	88,500.00	92,165.00	1,16,500.00	1,24,189.00

Note: 1. EST – Estimate

2. Figures in Parenthesis indicate Percentage to Total

Source: DGCI&S, Kolkata/Exporters' Returns/DLE from Customs

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2016-17 (Est.)	1,16,500 (12.29)	1,24,189.00 (7.03)	9,47,790	17,66,460.65

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