

# Industrial View

First and only platform for MSMEs

**Khadi is Culture**  
says MSME Minister

Policies for  
**weavers**

**KHADI**  
forgotten *the* legacy





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# NOT JUST SKILL IT IS SKILL WITH A VISION

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SKILL DEVELOPMENT  
PROGRAMME  
ORGANISED BY THE  
FSME-INDIA IN  
ASSOCIATION WITH  
NI-MSME, ON FASHION  
DESIGNING  
CREATING A SELF  
EMPLOYMENT  
PROGRAMME FOR  
WOMEN







Highlight eco-friendly aspects of handloom, asks PM

## Khadi is Culture says MSME Minister





# Policies for weavers

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*Weaving community is one of the disadvantaged groups in the modern times. Though they cloth the country they are ignorant of the policies and benefit they can get from the government departments. Keeping this in mind we are presenting two policies for handloom and weaving sector. – Editor*



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SMEs should  
catch up  
Nutraceuticals  
trend



*The jurisdiction of court cases pertaining to the items published in Industrial View will only be Hyderabad (the place of its publication). Cases of other jurisdictions will not be entertained.*

**- Editor**

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PRINTED & PUBLISHED BY ARANI PRASANTH KUMAR REDDY ON BEHALF OF FEDERATION OF SMALL AND MEDIUM ENTERPRISES OF ANDHRAPRADESH, PRINTED AT HARSHITHA PRINTERS, 6-2-985, YOUSUF BUILDING, KHAIRATABAD, HYDERABAD - 04. PUBLISHED AT FEDERATION OF SMALL AND MEDIUM ENTERPRISES OF ANDHRA PRADESH, FLOT.No. G1, DWARAKAMAI APART, HINDI NAGAR, DWARAKAPURI COLONY, PANJAGUTTA, HYDERABAD, A.P.  
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**APK Reddy**  
(Arani Prasanth Kumar Reddy)

# KHADI

## the forgotten legacy



The senate in ancient Rome discussed about the finesse of the cloth imported from India; many ships from Indian ports on east coast carried cotton and cloth weaved in Indian sub-continent and Dacca muslin was the eyesore of British who broke the hands of Indian weavers to make their Lancashire cloth survive. All this is the past glory.

Apart from farmers, it is the weavers whose number is high in the suicide list. Gandhi Jayantis, Khadi Utsavs are not able to provide minimum bread and butter for these artisans. India, as it is a caste- class based country; naturally, majority or we can say all of the weavers belong to backward castes that depend entirely on the survival of handlooms. First power looms, then machine based textile industry and finally globalisation brought cheap imports killed the weavers.

Although the concerned institution like Khadi and Village Industries Commission (KVIC), which is completely dedicated for the welfare of the handloom workers and rural based artisans why the state of affairs continue to be pathetic? Why the declared commitments and promises by the governments go in vain?

This problem has to be analysed in two ways, one is political will and governance; the second is the socio-economic conditions of the society.

Good governance, as theory says, is the one, which looks after

all people, and especially the majority. Unfortunately, the priorities of the governments always shifted from concerns of majority to a miniscule big investment or foreign capital. This led to discrimination or mere lip service paid to khadi and handloom sector. The benefits provided through KVIC, policies and financial schemes of the banks could not percolate to the weaving community, as it should have. As a result, weavers became most underprivileged community.

Socio-economic psyche of the people also changed a lot in the last two decades, which went against handlooms. But for the sarees, all the other khadi textiles became outdated for regular use. Many prefer power loom products, which are cheaper. Khadi or handloom became an exotic or sometimes fashion statements of the rich, which is not enough to feed the bellies of all the weavers.

On one side the costs of raw material gone up and on the other there is no market for the produce. The produce is not fetching the minimum wages for the artisans. Centres like Pochampally, which have the concentrated population of weavers, are struggling for survival. Weavers from centres like Sircilla are migrating to cities or changing profession. The most unfortunate are committing suicide.

In this gloomy scenario, there are certain urgent tasks should be performed to save them. Recognising and popularising Khadi and

handloom is the first and foremost task to be done. Prime Minister Modi giving a call might give inspiration to the people temporarily but making khadi as the life style is the thing, which can provide a huge market. This is what the citizens can do.

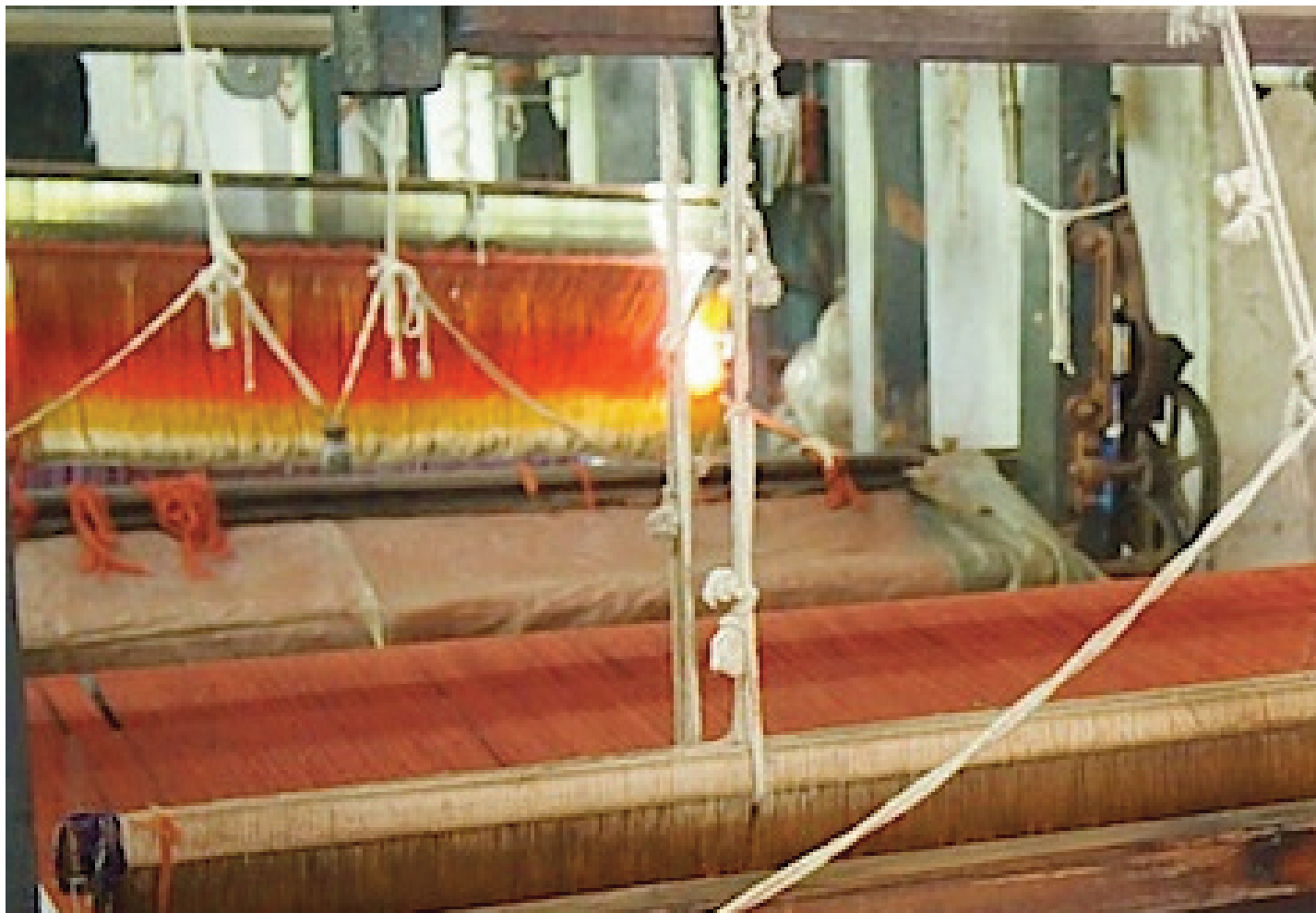
The government should be more proactive in making handloom a priority sector and issue all the grants, incentives and policies to make this profession a dependable one. Of course, organising Cotton expos and melas do help in making khadi popular, but it is not going to be sufficient. A permanent policy which extends to majority-people should be unveiled. All sorts of assistance like financial, marketing etc., should be provided for them. Khadi clusters should be developed in all areas to check migration.

In one word, the governments should not limit to mere lip service, but determined commitment. Only then, one of the basic requirements of human beings 'Roti (food), Kapda (clothes) and Makaan (housing) will be fulfilled. Let the governments drape the weaver with specific policies and sincere commitment for implementation. If this is not done, there will not be any meaning in observing Gandhi Jayantis' and organising expos.

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National President  
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# Brand India handloom gets new look



Adapting to modernity is a must for any industry. That is why the website of Handloom Export Promotion Council has been redesigned with special focus on promoting Brand India Handloom products to buyers across the world.

“From design to content, the entire website has been revamped to make it more user-friendly, and interactive with rich features. This would enable buyers across the world to better understand and appreciate the unique value proposition of Indian handloom products.

The website seeks to address the gap between handloom exporters and buyers comprehensively. In the long run, these measures will facilitate enhancement of export of handloom products,” said the Ministry of Textiles.

Development Commissioner for Handlooms, Alok Kumar launched the revamped website of HEPC [www.hepcindia.com](http://www.hepcindia.com) here on Wednesday.

The revamp of website has been done in consultation with India Brand Equity Foundation under the Department of Commerce, Ministry of Commerce and

Industry, in order to make the website more dynamic and responsive.

The website will facilitate prompt delivery of the Council’s services to its member exporters.

As on date, about 1,500 exporters of handloom products are members of the Council. Export of handloom products during 2013-14 was Rs 2,233 crore.

HEPC was set up in 1965 to promote export of handloom products. The main objective of HEPC is to support, protect, maintain, increase and promote export of Indian handloom fabrics.





# Demand for Khadi growing





# g overseas: Kalraj Mishra





**K**hadi is a statement about your life style and values”, said Kalraj Mishra, Minister of MSMEs. Promoting Khadi in a big way, Khadi Denim Exhibition and North East PMEGP Exhibition has kick-started in the national capital, which were inaugurated by Union MSME Minister Kalraj Mishra on 17 June.

He emphasized to manufacture not only market oriented but also product oriented Khadi. He shared his experience and said that there is growing demand of Khadi in foreign Countries also.

Recalling the appeal made by Prime Minister Narendra Modi in his radio address” Mann Ki Baat” to buy at-least one Khadi Garment, he mentioned that as a result of the appeal, the sale of Khadi increased by over 60 per cent.

He also praised the products displayed by the entrepreneurs of North Eastern region. The Products displayed in the PMEGP Exhibition are produced by the artisans of North East region. Khadi Gramodyog Bhavan has given an opportunity to market their products in the National Capital. “This is an Example of Unity

in diversity,” Mishra said.

On this occasion Madhav Lal, Secretary, Government of India, Ministry of MSME appreciated the efforts made by KVIC for getting an ISO 9001:2008 Certificate and also innovative measures taken in launching of Denim Khadi and North East PMEGP exhibition.

A K Jha, CEO & Commissioner, KVIC in his address informed that KVIC has adopted market oriented approach and in this endeavour the available infrastructure will be utilized.





# Khadi Bhavan is ISO Certified now



**T**aking a step forward to boost country's Khadi sector, Khadi Gramodyog Bhavan has now been made an ISO Certified Institution and has been awarded an ISO 9001:2008 certificate.

"Khadi Gramodyog Bhavan, KVIC, New Delhi has also been awarded an ISO 9001:2008 certificate which will be awarded by the authorized agency TUV India Pvt. Ltd. in the function," said an official

press release. Enabling the micro entrepreneurs, under the PMEGP scheme, from across the country to showcase their products, a PMEGP window will also be inaugurated.

In the first phase Micro entrepreneurs from North East Region along with Khadi institutions will be displaying their products in the PMEGP windows. The North East products like cane, bamboo, Munga silk, and Andi silk etc., and other handicraft items will be

available in the exhibition. Union Minister for Micro, Small & Medium Enterprises, Kalraj Mishra, to make Khadi market trendy and appealing to the youths launched Khadi Denim Designer Wears through an exclusive exhibition cum sale. Denim Jeans, Jackets, Skirts and Bags etc., designed by NIFT graduates and other professional designers will be available for sale in the exhibition.





Highlight eco-friendly aspects



EFFECT PRODUCTS  
loom improvement

signs,  
improvement का शुरु होगा द



ects of handloom, asks PM



**H**andlooms can be a tool to fight poverty, just as Swadeshi was a tool in the struggle for freedom, said the Prime Minister, Narendra Modi. He also said Khadi and handloom products provide the same warmth that mother's love provides. He was speaking at the celebrations of the first National Handloom Day in Chennai on 7 August.

The Prime Minister emphasized that India, whose handicrafts were once in demand across all continents, had not been able to market its handloom products well in recent times. He said that with the world becoming progressively more aware about the environment and holistic healthcare, there is a need to highlight the eco-friendly aspects of handloom products.

Modi recalled his appeal on the radio programme "Mann KiBaat" in October last year, for all households to keep at least one Khadi product at home. He said that he had been informed that Khadi sales have risen by 60 percent since then. He said a similar effort now has to be made for handloom products.

On an emotional note, the Prime Minister said that the entire family of a weaver is involved in the creation of a product such as a saree. He said the family makes the saree just as a mother brings up a daughter - and once it is ready, the family bids it farewell, the way a bride is bid farewell after the wedding.

The Prime Minister launched the India Handloom Brand for better market positioning of quality

handloom products. The PM also presented the Sant Kabir Awards and National Awards for the years 2012, 2013 and 2014 to distinguished handloom personalities.

Union Minister of State for Textiles (I/C), Santosh Kumar Gangwar recalled that it is in memory of the Swadeshi movement that the National Handloom Day is being observed. He expressed his gratefulness to the Hon'ble PM for accepting the Ministry's request to launch National Handloom Day. Gangwar extended his wishes to the weavers and to all who are working for the development of the handloom sector. He said that the presence of the Prime Minister would help boost the pride and self-confidence of the weavers.









# Khadi is Culture

## says MSME Minister



**P**romoting Khadi will lead to cultural development said the Union MSME Minister Kalraj Mishra at the 'Karigar Mela' in Meerut on 9 July. He inaugurated the exhibition of Khadi under the PEMGP in which more than 1500 exhibitors from UP, Jharkhand, Uttarakhand, MP and Chhattisgarh participated.

On the micro-blogging site twitter, Mishra wrote that under

the KVIC's khadi programme, 11.27 lakh workers got employment. Under the Khadi programme, he said, Artisan Welfare Fund Trust was launched for the workers in the sector.

He also tweeted that Prime Minister's Employment Generation Programme (PMEGP) aims to provide employment to 4.23 lakh people by 2015-16.

While addressing the samme-

lan, he said, "All the plans will be planned in a manner so that our institutions could earn maximum profit."

Promotion of Khadi will encourage Cultural Development, he added. He said that the ministry will make all efforts to conduct more and more exhibitions and also encourage more sectors to participate in it.

# Low wages keeping workers away

**T**here is no increase in the number of people associated with khadi production due to low wages, exodus of artisans and less productivity, said Giriraj Singh, Minister of State, MSME.

The Government plans to make khadi a changing agent and believes solar charkhas will lower strain on weavers, increase productivity and generate between Rs 5,000 to Rs 8,000 a month for each workers, he said.

Singh, who made a two days maiden visit to Central Office, KVIC Ranchi in Chattisgarhin June, in his interaction with Arun Kumar Jha, CEO and Commissioner, senior KVIC officials and representatives of Khadi Institutions from the State of Maharashtra said that Solar Charkha which is a technology innovation is a revolution in Khadi sector.

Singh said that the objective is to employ one lakh women in each parliamentary constituency and cover them under social security schemes. It also aims to increase Khadi sales from Rs.26,000 crore to Rs.1.00 lakh crore.

“To employ one person at textile mill with 25,000 spindles, the capital cost is around Rs 60 lakh,



whereas it needs only Rs 60,000 to Rs 70,000 in the case of a solar charkha” he added.

During the meeting, the Minister also interacted with fashion designers who came out with practical suggestion to make khadi viable and popular among youth. He also had a brain storming meet

with Harsh Kumar Bhanwala, Chairman and Managing Director of NABARD and Kshatrapati Shivaji, Chairman and Managing Director, SIDBI for convergence with KVIC for opening new employment possibility in the State of Maharashtra.



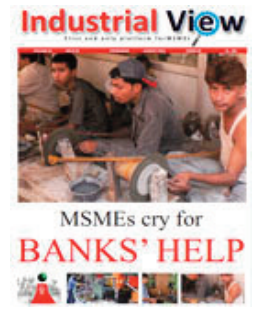


## *Prime Minister on Khadi day*

**W**hether we have dinner at a five or seven star hotel, after going home, the pleasure of having food at home served by mother is different. Why is it so? It is because it is not just food, but the affection of mother makes your dinner tastier. Whenever I think of Khadi and Handloom, it is the same feeling. Whatever variety of textile I wear, only handloom gives me the

feeling of food served by mother because it is weaved with love and affection. We shall find the difference when we wear and feel the love and affection with which it was weaved.

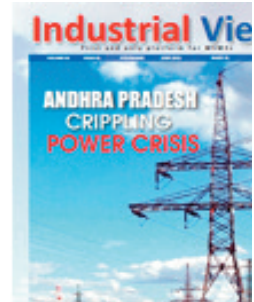
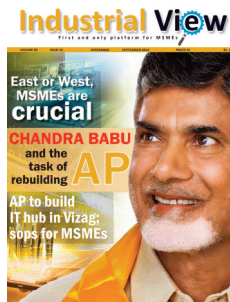
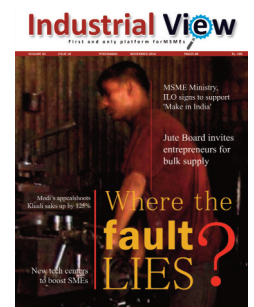
*Narendra Modi  
Prime Minister of India  
9th August 2015*



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In Focus: Khadi

# Policies for weavers

*Weaving community is one of the disadvantaged groups in the modern times. Though they cloth the country they are ignorant of the policies and benefit they can get from the government departments. Keeping this in mind we are presenting two policies for handloom and weaving sector. – Editor*



## **Workshed scheme for Khadi Artisans**

### **Introduction**

Khadi has been a source of livelihood for more than 8.5 lakh persons who are engaged in the activity as spinners, weavers and artisans spread across the country. Khadi sector represents the continuity of age-old Indian heritage of hand spinning and hand weaving and reflects the socio-cultural tradition of the khadi artisans. The Government of India has been fol-

lowing a policy of promoting and encouraging the khadi sector through a number of policies and programmes. A growing need has been felt to facilitate and empower khadi artisans to chart out a sustainable path for growth, income generation and better work environment so that they are able to have a right working atmosphere and better ambiance to enable them to carry out their spinning and weaving work efficiently. The Workshed Scheme for Khadi Artisans (WSKA) is an attempt to fa-

cilitate the development of khadi spinners and weavers by way of providing them financial assistance for construction of worksheds, on a pilot basis.

### **OBJECTIVES OF THE SCHEME**

To provide better ambiance by providing a better workplace to enable them to carry out their spinning and weaving work efficiently. To provide more storing and working space for housing slivers, raw material, implements and accessories, dobby, jacquard



yarn, cloth etc. To help improve efficiency productivity of the spinners through the electrical connection and lighting to the workshed.

#### ASSISTANCE UNDER THE SCHEME

- Financial Assistance will be provided to those khadi artisans who belong to BPL category. Assistance for construction of worksheds will be provided through the khadi institutions with which these khadi artisans are associated and the quantum of assistance will be as under:

##### **Component**

*Construction of workshed*

##### **Area per unit**

*20 Square meters*

*(approximately)*

##### **Amount of Assistance**

**Rs.25,000/- or 75% of the cost of the workshed,**

whichever is less.

- The additional requirements of funds over and above the financial assistance provided by the Government of India, to meet the cost of Workshed should be contributed by Khadi Institutions without insisting on any contribution from the beneficiaries, who belong to BPL category and may not be able to make such contribution. In case of individual Worksheds, the khadi institutions can also release the additional funds assessed for construction of workshed out of the accumulations in Artisans Welfare Fund lying to the credit of the beneficiary with State Level Artisan Welfare Fund Trust. The financial assistance to be provided

by the Government will go to the institutions (with which the beneficiaries of the scheme are affiliated) which will be responsible for the construction of worksheds (either directly or under their supervision) and Khadi and Village Industries Commission (KVIC) will supervise the activities.

- Cost of land will not be part of the project cost. Financial assistance will be for the purpose of construction of workshed only and will not be used to purchase land. In case of individual beneficiaries, the right title of the land must vest with the beneficiary and the institution has to ensure this before release of assistance. It will be the responsibility of the institution to whom the selected beneficiaries are attached to take care of the maintenance of the work-

sheds.

- Wherever feasible, financial assistance may be provided to a group of (minimum 5, subject to a maximum of 15) khadi artisans who individually fulfill the eligibility criteria for this scheme, for the construction of Group Worksheds. These Group worksheds can be constructed in the land owned by the Khadi institution. In case of these Group Worksheds, the area will be at least 15 sq.m. per beneficiary of the group and the financial assistance to be provided by the Government will be limited to Rs.15,000 per beneficiary of the group or 75% of the total cost of the project, whichever is lower. This land will be leased out to the individual beneficiaries (in the group) for an initial period of ten years, which may





be extended after reviewing the requirements, after the period.

### **MODALITIES FOR IMPLEMENTATION OF THE SCHEME**

- KVIC will ensure the minimum acceptable standards for the construction of workshops, and identify and select the khadi institutions that will implement the scheme after ensuring that at least 50 per cent of the selected institutions are in those States which contribute maximum khadi production or have the largest number of spinners and weavers registered.
- The selected institutions will submit the list of beneficiaries (spinners and weavers), who will be provided with the financial assistance for construction of workshops, to KVIC through the KVIC State Director concerned. The list will be accompanied with a proposal containing the details of the extent and nature of workshop and the cost estimates which should correspond to either the CPWD rates or the State PWD rates, whichever are lower. The proposal should also clearly indicate the extent of financing that would be contributed by the Khadi institutions either from their own funds or raised through financial institutions / banks, Artisans Welfare Fund Trust etc.
- KVIC will examine the proposal and with the concurrence of its finance wing, will release 50 per cent of the entitled financial assistance under the scheme to each khadi institution as first installment after satisfying themselves



that the contribution from the institutions has been received for the project in respect of each beneficiary. The financial assistance so released will be kept apart in a joint bank account operated by the institution and KVIC for the purpose and it would not be allowed to be mixed with the other funds of the khadi institution. On satisfactory completion of the construction of the workshop (up to a level as prescribed by KVIC separately), the balance 50 per cent of the entitled financial assistance can be released by KVIC to the institution. The completion of the work would have to be certified by the State Director of KVIC. Utilization Certificate in the prescribed format should be furnished by KVIC to the Ministry along with the demand for release of funds.

- The scheme will be got evaluated by KVIC through an independent reputed agency after three years of its commencement. Comments and recommendations should be forwarded to the Ministry before considering further release of funds in the fourth year.
- KVIC will ensure that the funds are earmarked as provided in the

scheme for utilization by and sanction to the beneficiaries belonging to Scheduled Castes (minimum 15 per cent), Scheduled Tribes (minimum 8.2 per cent), Minorities and women (minimum 30 per cent) and North Eastern Region (minimum 10 per cent) and these are released to institutions by obtaining full details from the implementing institutions along with a certification by the State Director concerned.

- The khadi institution will be directly responsible for ensuring full, proper and effective utilization of the financial assistance provided under the scheme for the benefit of the spinners and weavers and will give an assurance to KVIC that they would be responsible for any deviation or diversion or misuse of the financial assistance.
- KVIC will verify the construction in all cases and indicate the same in the quarterly progress report, to be submitted to the Ministry. KVIC will also maintain the database of all the details of beneficiaries and construction activities, which will be reviewed by KVIC every quarter.



# MSMEs give jobs for 805 lakh

The estimated contribution of Micro, Small and Medium Enterprises (MSME) sector, including service segment, to the country's GDP during 2012-13 was 37.54 per cent; while the total employment in the sector is 805.24 lakh; and the share of MSMEs in India's total export for the year 2014-15 was 44.70 per cent, the Parliament was informed.

Union Minister of MSME Kalraj Mishra gave this information in a written reply to a question in Lok Sabha on Monday.

As per the revised methodology suggested by Central Statistics Office (CSO), Ministry of Statistics and Programme Implementation (MoSPI), on the basis of the data on Gross Domestic Product (GDP) published by CSO, MoSPI and final results of the latest Census (Fourth Census), conducted (with base reference year 2006-07), wherein the data was collected till 2009 and results published in 2011-12, the estimated contribution of MSME sector (including service segment) to GDP during 2010-11, 2011-12 & 2012-13 are 36.69 per cent, 37.97 per cent & 37.54 per cent respectively, said the Minister.

The Government monitors the employment in the MSME sector in the country by conducting All India Census of the sector, periodically. As per the latest Census (Fourth Census), conducted (with base reference year 2006-07), wherein the data was collected till 2009 and results published in



2011-12, as well as data extracted from Economic Census 2005 conducted by CSO, MoSPI, for activities excluded from Fourth Census, namely wholesale/retail trade, legal, educational & social services, hotel & restaurants, transports and storage & warehousing (except cold storage), the total employment in the MSME sector is 805.24 lakh.

Based on the export data maintained by Director General of Commercial Intelligence & Statistics, Ministry of Commerce and the information available with this Ministry about MSME products having significant export, the share of MSMEs in India's total export, for the year 2012-13, 2013-14 and 2014-15, has been estimated as 43.00 per cent, 42.38 per cent and 44.70 per cent respectively.

Meanwhile, as per the Fourth Census as well as data extracted from Economic Census 2005 the total employment in the sector increased to 805.24 lakh as compared to 249.33 lakh in the Third All India Census of Small Scale Industries, conducted with reference year 2001-02, which is seen growing at 26.42 per cent annually, taking into account additional coverage under the sector.

Under the PMEGP Programme, which generates income and employment, 5851 projects were assisted during the year 2014-15, and the estimated employment generated was 40,915 while the Margin Money Subsidy released and utilized was Rs 1,01,900 lakh and Rs 14,474.87 lakh respectively. (KNN Bureau)



# Programme for promotion of V.I. Cluster

## Rural Industry Service Sector (RISC) for Khadi and V.I activity upto Rs. 5 lakhs

### ***Title of the Programme:***

Programme for promotion of V.I Cluster- Rural Industry Service Centre (RISC) for Khadi and V.I. activity.

### ***Objectives of the Programme:***

- Provide backward forward linkages to Khadi & V.I. activities in a cluster.
- To provide services like raw material support, skill up-gradation, training, Quality Control, Testing facilities, marketing promotion, design & product development in order to strengthen the rural clusters.

### ***Implementing Agency:***

- KVIC and State KVIBs.
- National level / State level Khadi and V.I. Federations
- Khadi and V.I. Institutions affiliated to KVIC and KVIBs.
- NGO who have already worked in implementation of programme relating to development of rural artisans in activities excluding the negative list of KVIC with financial assistance at least for 3 projects from any Ministry of State / Central Government, CAPART, NABARD and UN agencies.

Rural Industry Service Centre (RISC): "Rural Industry Service Centre (RISC) is the Common Facility Unit which aims to provide infrastructural support and necessary services to the local units to upgrade their production capacity, skill upgradation and market promotion."

One of the following services must be covered by the Rural Industry Service Centre (RISC)

- Provide testing facilities by establishing laboratory to ensure quality of the products.
- Provide improved machinery/equipment to be

utilised as common utility facilities by the nearby unites /artisans to enhance production capacity or value addition of the product

- Provide attractive and appropriate packaging facilities and machineries to the local unities / artisans for better marketing of their products.

In addition of the above facilities RISC can also cater to following services:

- Provide training facilities to upgrade artisan's skill in order to increase their earnings.
- Provide new design or new product, diversified product in consultation with experts /agencies for a value addition of rural manufacturing units.
- Provide raw material support which mainly depend on seasonal procurement.
- Prepare product catalogue.

Types of Khadi & Village Industries to be covered under Rural Industry Service Centre (RISC) :

- Khadi & Poly Vastra post weaving value addition facilities.
- Herbal products: Cosmetics and Medicines.
- Edible Oil
- Detergents & Soaps
- Honey
- Hand Made Paper
- Food processing
- Bio-Fertilizer / Bio-Pesticides / Bio Manure
- Potteries
- Leather
- Woodwork
- All other V.I. except those which are in the negative list.

Financial Pattern	NE States	Other areas
KVIC's Share	90%	75%
Own Contribution or Loan from Bank/Financial Institutions	10%	25%



In case of North Eastern States 90% of project cost will be provided by KVIC upto a project cost of Rs.5.00 lakhs.

**The financial assistance should**

project.

- Accord approval upto project of Rs. 5 lakhs
- Evaluate and monitor the execution of programme in the

that the number of artisans / Village Industries units shall not be less than 25 individual artisans or 5 REGP units / VI Institutions / Societies for projects upto Rs.5.00 lakhs.

The implementing agency / Organisation should have its own land where the Rural Industry Service Centre (RISC) will be established.

The period of setting of project should not be more than 6 months.

After submission of the proposal by the implementing agency to set up Rural Industry Service Centre (RISC), State / Regional Director shall conduct technical feasibility and place the proposal with his recommendations before State Level Committee. Technical feasibility may done either by DIC or by State Office or State Board

The funds shall be released based on the progress of work report received periodically from State / Regional Director and based on activities of the project and also within a specific time frame for timely completion of the project.

The State / Regional Director of the concerned state where the project is located shall ensure monitoring and evaluation and timely completion of project.

After obtaining approval by the State Level Committee for setting up of project State/Regional Director will intimate to concerned Industry Programme Directors at Central Office of the Commission.

a)	Building/Infrastructure	Maximum 15% of project cost
b)	Plant & Machinery for manufacturing and or testing facilities and packaging.	Minimum 50% of project cost
c)	Raw material /new design, product Diversification, etc.	Minimum 25% of project cost
d)	Skill upgradation & training and/ or Product catalogue	Minimum 10% of project cost

**follow the norms below:**

However, a, c, d can be reduced depending upon requirements as the case may be. Sanctioning Authority : The project proposals to set up Rural Industry Service Centre (RISC) upto Rs. 5 lakhs will be appraised and sanctioned by a Committee constituted for the purpose at State / Regional level, consisting of following members :

- Director Industry of concerned State Govt. or his representative not below the rank of Additional Director : Member
- CEO of concerned State KVI Board : Member
- Representative of Lead Bank in the State / Region : Member
- Representative of NABARD : Member
- Secretary of KVI Institution Having highest turn over in the State : Member
- State/Regional Director, KVIC : Member/Convenor

Terms and References:

- The Committee will evaluate capability of the organisation to implement
- The Committee will examine commercial viability of the

Rural Industry Service Centre (RISC)

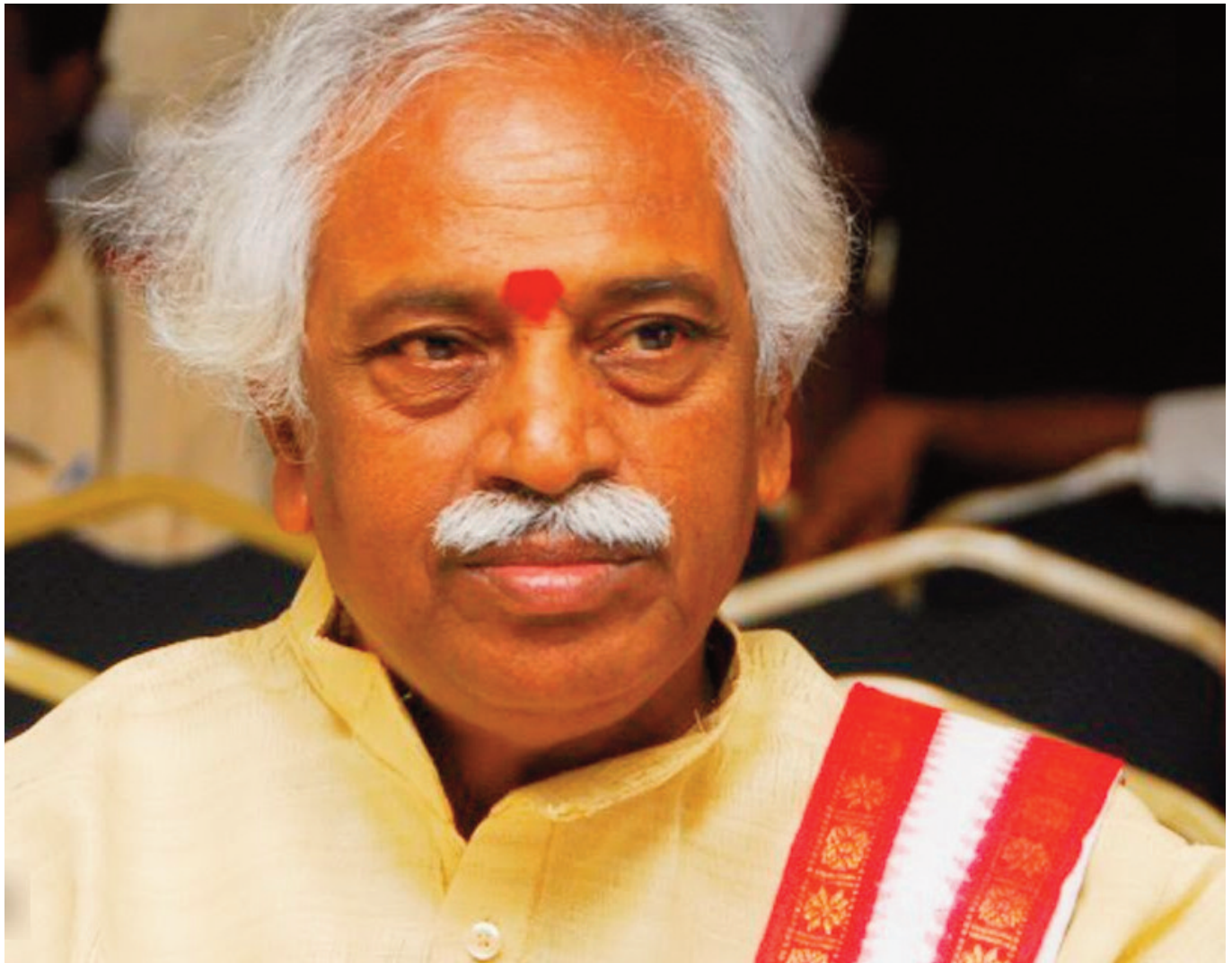
Release of fund : After Committee approved the proposal, the funds will be released in 2 installments by State/Regional Directors. The first installment will be 50% of the amount share of KVIC for the project. The second and last installment will be released only after amount released by KVIC and 50% of the share of the organisation is utilized. Stages of Programme implementation :

- Identification of the cluster.
- Selection of a Cluster Development Agency.
- Technical feasibility by and expert or an agency.
- EProject formulation.
- Approval of the project and release of funds.
- Monitoring and Evaluation.

**OPERATIONALISATION AND PROGRAMME IMPLEMENTATION:**

For the purpose of establishing Rural Industry Service Centre (RISC), it may be ensured

# Social Security for Weavers: Dattatreya



**W**eavers in the country got a boon on Handloom Day. The Union Minister for Labour announced a new scheme which provides social security for the handloom weavers.

“The government is committed to the social security for the hand-

loom weavers. Prime Minister Narendra Modi recognized the significance of the handloom sector and marked August 7 as the National Handloom Day”, said the Union Minister for Labour Bandaru Dattatreya. The Union Minister was the chief guest to the first National Handloom Day organ-

ized in Delhi.

He added that, government is taking all measures to prevent the suicides of weavers. The government is planning to issue “Smart Cards” which secure the Education, Insurance and medical facilities to the children of weaver families.



# Top designers revive Banarasi weaves

**B**anaras an ancient city with a tradition of weaving has given India a great cultural heritage. Now, in an attempt to revive the dwindling traditional Banarasi Handloom sector under the 'Make in India' programme, top designers of the country including Ritu Kumar and Neeta Lulla have come forward to lend their helping hand to the sector and have announced that their latest collection will be based on Banarasi Textile.

The announcement came post meeting of top designers from across the country with the local weavers and manufacturers here on Tuesday. The initiative is a brainchild of designer turned politician Shaina NC, and is being supported by Union Textile Ministry and the Fashion Development Council of India (FDCI).

Union Textile Minister Santosh Kumar Gangwar and Development Commissioner (Handloom) Alok Kumar were also present in the meeting, which was called by the Banarasi VastraUdyog Association (BVUA).

Gangwar has also assured the designers that his ministry would extend full support to the initiative in terms of sponsorship or marketing support. FDCI President Sunil Sethi said the main idea of the initiative is upliftment of handloom weavers and create employment.

Designer Ritu Kumar, who is



heading a committee of designers and textile experts who have been visiting various museums to understand Banarasi textile, said they are putting together a bespoke collection of 21 sarees with the desire to match up to the art

form's past glory.

Meanwhile, Shaina NC said work will be done to make the Weavers Service Centre more proactive and added, "we will work with the fact that weavers are the actual designers here."





# Resumed unit get package in





# s to n AP

**N**ews to cheer for the sick units in Andhra Pradesh! The memorandums representations with the government bore fruit. Andhra Pradesh Government's Small Scale Sick Industries Revival and Rehabilitation Fund (APSSSIR&RS) will consider rehabilitation package under the scheme, provided, the unit resumes production for at least 5 years or remaining period of incentives under the incentive scheme.

The backbone of the revised policy is to encourage the Banks/Financial institutions for servicing the sick units and provide a rehabilitation package for their quick revival to join the main stream. Six per cent interest subsidy will be provided to all identified/eligible sick units, subject to maximum of Rs 2.00 lakhs per year for a maximum period of three years.

The government notification also announces proactive action for amicable settlement of disputes between management and representatives of labour of the rehabilitating unit so as to ensure success of the rehabilitation package with the cooperation of the workers.

Other reliefs to be made available under the scheme are grant of permission to mortgage surplus land by exempting under the Urban Land Ceiling Act, in favour of banks/ financial institutions; deferment of arrears of payment of purchase tax, sales tax and interest for 3 years from the date of grant of revival package; as well as relief in Energy Charges.

Small Scale Sick Industries shall submit the proposal to the concerned bank or the financial institution. If the bank manager is convinced about the viability of the sick unit, he shall sanction the rehabilitation/revival package pending disbursement, factoring in the concessions to be extended to the unit by the State Level Committee under the APSSIR&RS.

If the Bank Manager feels that the proposal needs fresh appraisal, he may obtain an appraisal report by engaging any one of the approved appraisal agencies on the potential for revival and rehabilitation. The fee payable to the appraisal agency will be subsidised by 75 per cent from the sick SSIs Revival and Rehabilitation Fund.

# States responsible for cottage industry: Giriraj

**D**evelopment of cottage industry is largely the responsibility of State Governments, said MSME Ministry adding that however, the Ministry of Micro, Small and Medium Enterprises (MSME) also has a number of schemes/interventions for the development of MSME including cottage industry on the basis of labour intensive techniques and low per capita investment.

The Ministry of Micro, Small and Medium Enterprises is implementing Prime Minister's Employment Generation Programme (PMEGP), a credit-linked subsidy programme since 2008-09 with Khadi and Village Industries Commission (KVIC) as nodal agency at the national level for generating self-employment opportunities through establishment of micro enterprises including cottage industries by organizing traditional artisans and unemployed youth, helping in preventing their migration besides increasing their earning capacity throughout the country, Minister of State MSME Giriraj Singh said.

In a written reply to the Lok Sabha today, the Minister said, "At the State/Union Territories level, the scheme is implemented through field offices of KVIC, State/Union Territory Khadi and Village Industries Boards



(KVIBs) and District Industries Centres (DICs) with involvement of Banks.

Under this Programme, General Category beneficiaries can avail margin money subsidy of 25 per cent of the project cost in rural areas and 15 per cent in urban areas. For special categories such as SC/ST/OBC/minorities/women/ex-servicemen/physically handicapped/NER/Hill and Border areas etc. the margin money sub-

sidy is 35 per cent in rural areas and 25 per cent in urban areas. Maximum project cost for manufacturing unit is Rs.25 lakh and for service sector it is Rs.10 lakh," he said.

The PMEGP scheme is being implemented in the entire country including backward regions of the country. While allocating Margin Money target, the backwardness factor is also taken into consideration, Singh added.



# FICCI-CMSME agenda for MSMEs

FICCI-Confederation of Micro, Small and Medium Enterprises (FICCI-CMSME) has made wide-ranging recommendations to address the contentious and complex issues relating to land acquisition, compliance, inspection, labour laws and access to finance in order to create a conducive business environment for MSMEs.

The action agenda paper titled 'Ease of Doing Business: Recommendation for the MSME Sector' has been presented to the government and the Prime Minister's Office with specific recommendations to facilitate MSMEs and enable them to make their optimum contribution to the national economy.

The paper covers various issues that need to be tackled either at the central and state levels. It included land acquisition, regulations and compliance, Inspector Raj, labour laws: procedures, improvement in access to finance and others.

The federation said government should consider developing industrial estates exclusively for MSMEs with sound infrastructure base that includes transport, power, water, road, etc. and with adequate support from budgetary allocation.

On regulation and compliance, it said the officers responsible for

implementing the regulations often exercise discretion in interpreting and applying rules, thereby making the whole process convoluted and non-transparent. Even though a grievance redressal mechanism exists, the experience of MSMEs has not been positive.

On inspector raj, it said the experience of MSME units with inspectors is not at all congenial and the inspectors are often dreaded. In fact, the inspectors themselves lack understanding of rules and there is a general lack of awareness. Inspection officials are not objective and harassment is rampant.

Citing that MSME sector is a backbone of economy, the paper said timely availability of credit

at the right cost is the key expectation of MSME industry from their banks. While large corporate manage to get the attention of bankers, often the smaller companies have a disadvantage in sourcing credit at right cost and right time.

The paper also recommended that benefits like provision for waiver which was withdrawn in the 2012 be reinstated for MSMEs.

The provision of waiver of security deposit up to the monetary limit for which the micro and small enterprises (MSEs) is registered with National Small Industries Corporation Ltd (NSIC) under its single point registration scheme.









# Telangana tourism fair attracts visitors

**W**ith over 150 stalls from eight countries and 18 Indian states and union territories, Travel and Tourism Fair held in Hyderabad attracted over 3,100 visitors showing 47 per cent increase in foot fall as compared to last year.

The second edition of the fair, held to promote tourism across the country, ended here on Sunday amid colourful programmes.

Hoteliers, airlines, tour operators, travel agents, railways and cruise lines were among others who participated in the three day event.

Principal Secretary, Planning, Tourism and Culture, Archaeology and Museums of Telangana, B P Acharya said the state government is creating a brand for Telangana tourism. There are several projects in the pipeline, including an eco-tourism project in Adilabad. The focus has to be on promoting lesser known areas, he said.

The Telangana government has also planned the 'Ramayana Circuit' that will include Bhadrachalam and Rekhapalli in Khammam, Jeedikal in Warangal, Jataprolu in Mahbubnagar and Ramagiri Hills in Karimnagar.

International stalls like Thailand and Sri Lanka received a good response at the fair.

One of the most attractive stalls at the fair was Sri Lankan tourism, which also won the best decoration award. (KNN Bureau)









# SMEs should catch up Nutraceuticals trend

Market to touch USD 262.9  
billion by 2020

As the consciousness on health and hygiene is growing worldwide new sectors are opening up for a good business. Production of nutritionally rich food supplements is growing under the name of Nutraceuticals. This is the emerging concept and market which has an enormous potential for MSMEs to enter.

Global Nutraceuticals market is expected to cross USD 262.9 billion by 2020 from the current level of USD 182.6 billion growing at compound annual growth rate (CAGR) of about 8 per cent, according to the joint study brought out by ASSOCHAM and RNCOS.

Due to rising awareness about health and fitness and

changing lifestyle, India's Nutraceuticals market is likely to cross US\$ 6.1 billion by 2020 from the current level of US\$ 2.8 billion growing at compound annual growth rate (CAGR) of about 17 per cent, according to a study on 'Indian Nutraceuticals, Herbals, and Functional Foods Industry: Emerging on Global Map'.

United States (US) has the largest market for nutraceuticals, followed by Asia-Pacific and European Union. Functional food is the fastest growing segment in the US nutraceuticals market. Germany, France, UK and Italy are the major markets in the European Union for nutraceuticals.

Japan (14 per cent) is the major consumer of nutraceuticals in Asia-Pacific, followed by China (10 per cent). The Indian nutraceuticals market is at a nascent stage but fast emerging. India accounts for around 1.5 per cent of the global market, which is anticipated to increase owing to country's large population base, increasing urban belt and awareness, noted the study.

Releasing the joint study, D S Rawat, Secretary General ASSOCHAM said, Nutraceuticals, Herbals and Functional Foods in India are

covered under the definition of food as per Section 22 of Food Safety & Standards Act, 2006. These food products have been categorized as Non-Standardized/special food products.

At present, India does not have any kind of regulatory guidelines for the approval or monitoring of the products under this segment. These products are regulated under the guidelines of FSSAI, 2006 amended in 2011 for registration, licensing, approval, labeling & packaging, import, marketing & distribution, laboratory testing like conventional food products.

FSSAI should come up







with properly framed guidelines related to manufacturing, storage, packaging & labeling, distribution, sales, claims and imports. This will bring clarity to the industry stakeholders and they can invest into the industry with no fear of counterfeiting, said Rawat.

In the absence of regulations, the products take much longer to reach the market. For industry growth, it is utmost necessary to give faster approvals for eligible nutraceuticals, he noted.

In urban India, penetration is around 22 per cent whereas in rural it is as low as 6 per cent. Lack of awareness is the major reason. For faster growth of the

domestic market, both private players and government should create awareness about the health benefits of nutraceuticals among masses through campaigns, social media and television.

Counterfeit and un-registered/un-approved products should be called-off from the market as these products bring bad name to the industry. Small committees should be built at block levels to check the counterfeit products in the market and immediately discard them.

All products, before reaching the market should go through rigorous testing and it should not be compromised at any cost. An ex-

ponential growth has been noticed the number of food testing labs in

The Government should also provide special incentives and subsidies to emerging companies for the industry growth. The funding will help companies to use improved process technology and come up with quality nutraceuticals.

Financial support will also help Indian talent to innovate cost effective nutraceuticals. The products available in the market are majorly targeted to upper-middle class leaving a vast potential. To catch the masses, nutraceuticals for all should be the target concept.



KTR launches FB program

Social media can  
boost business  
of MSMEs



# facebook

**I**n India there are more than 36 million SMEs, who provide employment to 80 million people and form the backbone of the Indian economy. As people spend more time plugged into their smart phones and on the Internet, these small businesses have a unique opportunity to capture new audiences, increase sales and grow by using social media”, said K T Rama Rao, IT Minister of Telangana. He was addressing the first kick-off event of Facebook’s Small Business Boost program, in Hyderabad on 17 January.

Facebook’s Small Business Boost events will serve as a tremendous resource for these businesses as experts and small business themselves offer training on best practices for growing a small business online”, the minister said.

Facebook India is expanding its investments in small businesses in India with the first of many Small Business Boost events happening across the country this year. Helping to advance the government’s Digital India and Skills India vision, Facebook’s Small Business Boost program has been designed to arm Indian businesses with the knowledge, skills and technology required to stay innovative and connect with customers at home and abroad.

Ritesh Mehta, Head of Economic Growth Initiatives for Facebook India, said, “There are 1.49 billion people on Facebook,

which is half of the estimated three billion people who use the internet worldwide. That’s a compelling audience for a small business who is looking to find new customers, deepen relationships with existing customers and boost sales. More than 1.5 million small businesses in India are already using Facebook Pages to take advantage of this community to grow their customer reach.

“India is a priority market for Facebook and this program is just part of our continued investment in Indian small businesses, developers and 125 million Indians who use Facebook. These events will help provide small businesses with the technology and resources required to connect with new customers and generate sales in a measurable way.”

At the event, attendees engaged with a broad selection of small business peers and Facebook experts to learn and share their experiences of growing an online business in today’s global economy. Hands-on training sessions included how to effectively use mobile; reach international audiences; and boost your brand online.

The small business panel featured PelliPoola Jada, The Chocolate Heaven and Doctor C.Ankhi Das, Public Policy Director, Facebook - India and VinaiThummalaipally, Executive Director, SelectUSA also participated in the event.

# Entrepreneurship Programme for women



**D**isadvantaged sections need more chances and encouragement. Women are among those who do not have enough opportunities to prove themselves. This made the Ministry of Micro, Small and Medium Enterprises has been implementing special, dedicated Schemes for Women Entrepreneurship Development to facilitate employment opportunities for women.

These schemes are - Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme and Mahila Coir Yojana.

The TREAD Scheme envisages economic empowerment exclusively of women through trade related training, information and counseling extension activities related to trades, products, services etc.

Under the Scheme financial loans are provided by Nationalized Banks and grants by Government of India at the rate of 30 per cent of the loan subject to maximum limit of Rs.30.00 lakh through NGOs for

capacity building and for undertaking self-employment ventures by women in non-farm activities.

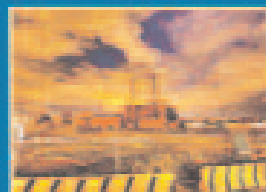
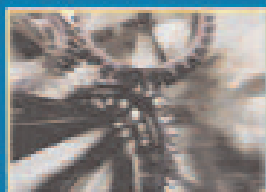
Under Mahila Coir Yojana, financial assistance is provided for motorized ratts for spinning coir yarn to women artisans after giving training. Government provides motorized ratts/ motorized traditional ratts at 75 per cent cost subsidy subject to a maximum ceiling of Rs.7500 for motorized ratts and Rs.3200 for motorized traditional ratts. The remaining 25 per cent is raised by the beneficiaries.

Fund allocated for these schemes during the current year (2015-16) is Rs.6.70 crore. Since these are Central Sector Schemes, funds are not allocated State/ UT-wise.

This information was given by the Minister of Micro, Small & Medium Enterprises, Giriraj Singh in a written reply to a question in Lok Sabha here today. (KNN Bureau)



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Technology can cut the lengthy processes and physical travel. That too for resource starved MSME units technology is coming as a boon as it reduces their physical and time burden. As a part of its technology initiatives for meeting the requirements of its micro, small and medium enterprise (MSME) clientele, Karnataka Bank Limited has launched an online loan applica-

tion submission and credit proposal tracking system on its website here on Saturday.

The system powered by Lending Automation Processing System (LAPS) will enable customers to submit online application for MSME Credit to be availed at any of the bank's branches of their choice.

Customers will also be able to track the status of their applica-

tions, and status of application will be intimated through e-mail.

Under its MSME initiatives, the Bank has hosted a number of loan products tailor made to suit the requirements of micro, small and medium entrepreneurs. It has 160 specialised MSME branches spread over 100 clusters of 16 states across the country for lending to this sector.



# Skill development mission to enroll 1 lakh youth



**P**unjab Government chalked out a detailed action plan under Punjab Skill Development Mission to upgrade the skills of one lakh youth of the state to make them employable.

The detailed modalities and action plans of the various skill development initiatives of Punjab Skill development mission was reviewed by Chief Secretary, Punjab, Sarvesh Kaushal, while chairing the steering committee of the mission.

He said the state government had notified the 'Punjab Skill Development Mission' to oversee and co-ordinate the implementation of various skill development schemes across all the depart-

ments. Steering Committee has been constituted to frame policies for the mission under the guidance of governing council and takes financial and administrative decisions concerning the mission.

For the skill training initiatives in health sectors, the construction work of 3 skill development centres and 6 hostels at Patiala, Faridkot and Amritsar has already commenced. The estimated cost of the project is Rs 33.88 crore.

For setting up of skill development centres in the construction sector, it was apprised that 1.78 acres of land at Ludhiana and two acres of land each at SAS Nagar, Amritsar and Jalandhar has been identified.

For the skill development initiatives in agriculture and animal husbandry sector, the chief secretary asked the concerned departments to expedite the establishment of skill development centres at Punjab Agriculture University Ludhiana and Guru Nanak Dev Veterinary and Animal Sciences University Ludhiana.

The modalities of setting up MSDCs at Amritsar, Jalandhar, Bathinda, Hoshiarpur and Ropar like identification of space, course finalization, building and architectural plans, training infrastructure, finalization of services providers were also discussed during the meeting.



# Tops in agri exports and investment





Kerala is ranked on top among other states with a ratio of about 735 in terms of actual exports and actual investments through agri export zones (AEZs), according to a study.

“With an export value worth about Rs 2,278 crore, Kerala has acquired third top share of six per

cent in total net exports value of worth over Rs 38,300 crore terms of states’ actual exports through AEZs,” highlighted a study titled ‘Agri Exports: Issues & concerns,’ conducted by the Associated Chambers of Commerce and Industry of India (ASSOCHAM).

Kerala is followed by Rajasthan (59.5), Jammu and Kashmir (32), Punjab (21) and Karnataka (17) in this regard.

While Rajasthan has ranked on top with lion’s share of 72 per cent amounting to an export value worth over Rs 27,600 crore followed by Andhra Pradesh (eight per cent), Kerala (six per cent), Karnataka and Punjab (four per cent each), noted the study.

With a value of about Rs 465 crore, Rajasthan has topped with maximum share of 31 per cent in terms of actual investments through AEZs followed by Maharashtra (Rs 374 crore), Andhra Pradesh (Rs 207 crore), Karnataka (Rs 91 crore) and West Bengal (Rs 83 crore).

The study projected that India’s overall agricultural exports are expected to cross USD 300 billion marked by 2023 as factors like policy stabilisation, institutional support, awareness about safety norms, implementation of strict regulations and infrastructure development will catapult the country into a major player in global agricultural market.

It also pointed out that agricultural trade in India is currently challenged by a host of factors inefficient economics of scale, high level of intermediation, wastages, inadequate and inappropriate stor-

age, procurement and distribution infrastructure, poor food safety norms adherence as well as lack of consistency in supply and quality, cost competitiveness due to statutory changes and research for processable grades and trade barriers.

Secretary General of ASSOCHAM, DS Rawat said there is a need to have long term sustainable policy which attracts more investments in agriculture sector and increases private partnerships in rural and remote areas of the country.

The industry chamber also recommended some points for reviving AEZs and boosting agri-food export. Some of points are - bringing in private players for developing existing AEZs on a public private partnership (PPP) model by the government; creating awareness amid state governments field establishments that would generate public awareness about AEZs by organising awareness camps on a regular basis and adopting use of information and communications technology (ICT) and integration of government’s various schemes like Mega Food Parks and Cold Storage schemes with AEZs.

It also said that establishment of dedicated central monitoring authority with branches across states to overlook co-ordination to deal with issues regarding lack of monitoring system in AEZs.



# Food processing sector

AP govt targets Rs 5K cr investment, 50,000 jobs



**A**ndhra Pradesh a predominantly agricultural state with rich soil and water resources has always had the advantage in food processing sector. To make the state one of the most preferred destinations for food processing industries, the Andhra Pradesh government is targeting investments worth Rs 5,000 crore in the sector by 2020 which aims to create 50,000 additional employment opportunities in the sector.

The new Food Processing Policy 2015-20 has an objective to develop commodity-based clus-

ters to enable a focused and planned approach to develop the food processing industry through a coordinated approach between government departments.

The policy covers the sub-sectors namely - agriculture, horticulture, animal husbandry and dairy / poultry. It also covers aquaculture and marine production under the purview of Fisheries Policy 2015-20. The state government will set up Inland Container Depots at Chittoor and Kakinada port for the food processing sector to facilitate import/export of food products.

It will also establish a Banana Development Board with an allocation of Rs.10 crore initially and a Mango Development Board at Tirupati and on the lines of Spices Board and Coconut Board. The government will strive to setup three integrated food parks - Integrated Food Parks; Mega Food Parks and Ultra Mega Food Parks across all districts. Suo Motu proposals will also be considered, for which a Swiss Challenge process would be adopted as per the relevant provisions of the APIDE Act 2001.



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