

Industrial **View**

First and only platform for MSMEs

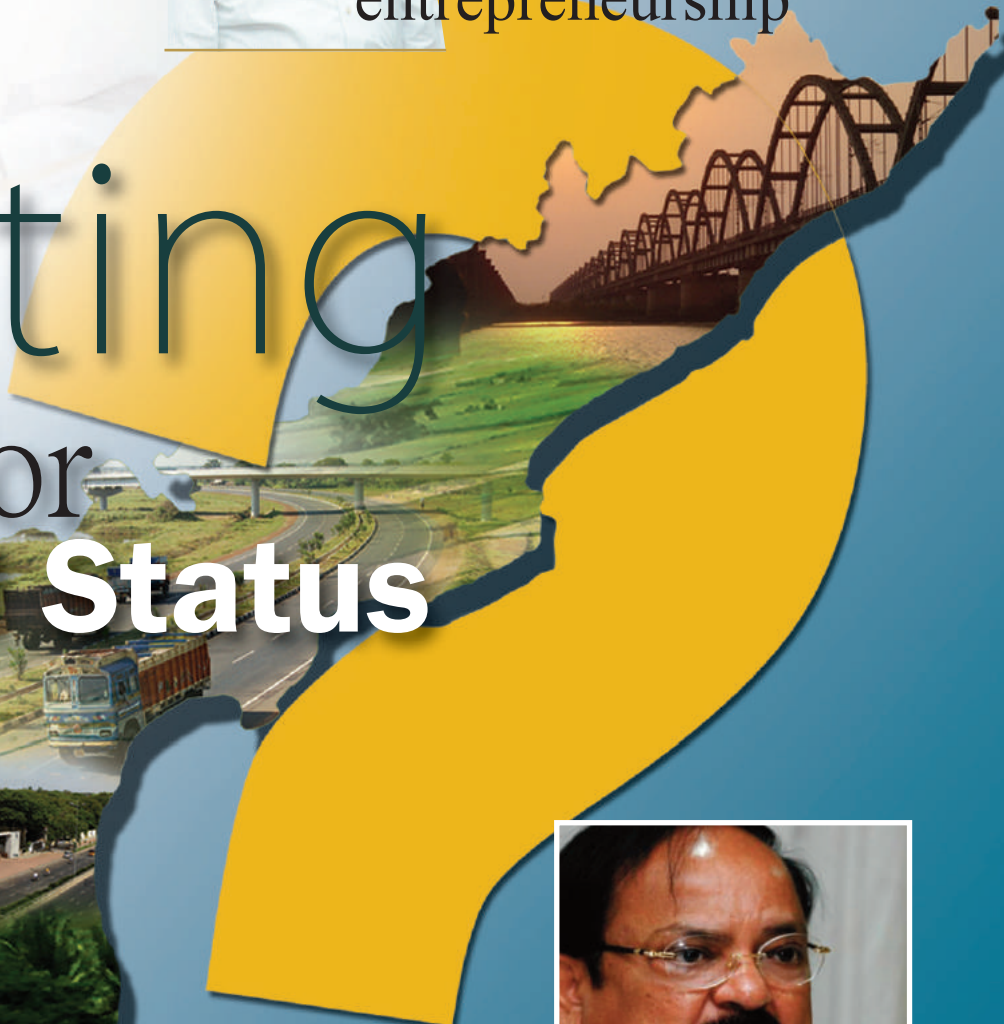


Women get loans



Skilling
&
entrepreneurship

Waiting For Special Status



Not just Special Status, Bring PSUs



Not a panacea



Happy New Year



FSME
I N D I A

Federation of Small & Medium Enterprises of India

Regd off: G1 – Dwarakamai, Hindi Nagar, Dwarakapuri, Panjagutta Hyderabad - 500032
(M) -91-9642088889,9963777915 , 040-40023808 Fax : 040 –23359951
E-mail: infofsme@gmail.com, president@fsmeap.com Website: www.fsmeap.com

NOT JUST SKILL IT IS SKILL WITH A VISION

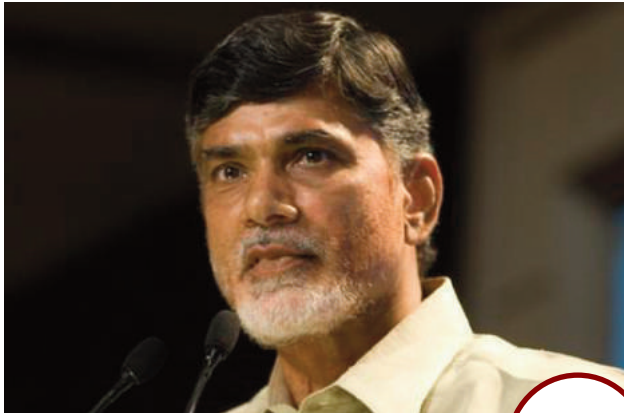
FSME
INDIA



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



AP qualifies for Special Status



08

Special Status, a must for progress



09



Not a panacea

10

Create wealth to *develop India*



34

T-Hub A Start-up heaven

Promising future for innovators, start-ups



24



Skilling & entrepreneurship

40



46

Women get loans *after* Skill training

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

RAGHURAMA RAJU KALIDINDI
MEDIA CONSULTANT
9849350555

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, DWARAKAMA APART, HINDI NAGAR, DWARAKAPURI COLONY, PANJAGUTTA, HYDERABAD, A.P.
EDITOR : ARANI PRASANTH KUMAR REDDY

**APK Reddy****(Arani Prasanth Kumar Reddy)**

Waiting For Special Status

Andhra Pradesh is going through turmoil again. The people of a state which is passing through a phase of relocating itself in terms of new Capital city and a state which has to redefine a new route map of development are demanding Special Status. It is neither a new demand which came out of the blue nor are asking for a moon. It was the promise made in the parliament at the time of bifurcation of the state and made umpteen number of times by the political parties especially TDP and BJP during elections.

This is the time to analyse the demand for Special Status in two ways, one is in terms of economy and real development of the state and the second is the political nature of it. Is this demand a panacea to all the problems or a pathway for development?

First of let us examine what is Special Status? The decision to grant special category status lies with the National development Council, which includes the Prime Minister, Union ministers, Chief Ministers and the members of Planning Commission (presently it is NITI Aayog). For getting special status there are some prerequisites like- hilly and difficult terrain; low population density or sizable tribal population; strategic location like borders with neighbouring countries; economic or infrastructural backwardness and non-viable financial condition of the state. AP cannot qualify for the first three but the condition after bifurcation made it a revenue deficit and backward in infrastructure.

Then what are the benefits the states get if special category status is granted? The funds or

grants flow are under three components- Normal Central Assistance (NCA), Advanced Central Assistance (ACA) and the Special Central Assistance (SCA). Under NCA all special category states get 30% of the central funds and the remaining get the 70%. The central assistance under NCA is in the form of 90% grants and 10% loans. SPA is another category for which there is no fixed formula and it depends on the state's plan size and previous plan expenditure. But more lucrative concessions under SPA are, the state shall enjoy concessions in excise and customs duties, income tax and corporate tax rates. Lastly ACA is aimed at funding specific projects or externally aided projects.

In the present scenario we have to understand that the demand in Andhra Pradesh is for

SPA which includes grants and concessions from the centre. The rationale behind this demand is the revenue deficit and the mammoth task of rebuilding the entire infrastructure and growth model.

Federation of Small and Medium Enterprises (FSME), as always stood by the side of the justified demands, now also opines that AP qualifies for the special category status. First and the foremost is that, these grants or assistance is not a charity but a wise and dutiful investment by the centre for the growth of both the state of Andhra Pradesh and the country. Let us delve into the logic behind this argument.

Andhra Pradesh is a state with rich natural resources, very long coast line, and immense opportunities for the growth of agriculture, horticulture, aquaculture and various agrarian activities. Rayalaseema region with rich mineral wealth like gold deposits, diamonds and precious stones especially in Anantapur, barytes in Kadapa, granite in Chittoor, mica in Nellore, Bauxite in north-coastal districts. The artisans of the state are proven masters of the craft time and again. People in all fields are known for their hard work and entrepreneurship skills. Twenty two lakh technocrats are being produced every year in engineering and technical institutions of various levels. What else does any investor need as pre-conditions when they grant funds?

The centre should understand this reality and declare special status or SPA along with a package to address all the concerns for the development. A ten-year grant and concessions can promise not only a double-digit growth rate in GDP of the state but also would contribute to the wealth of the country. The funds granted will not go into drain as it always has been for some of the populist measures.

There are different arguments about the

special status. Many understand the demand as mere allocation of grants to supplement the budget deficit. It is not the case. Concessions in excise and customs duties, income tax and corporate tax rates should accompany the SPA for attracting the investors from other states and foreign countries. This will generate employment which in turn raises the GDP and the living standards of the people.

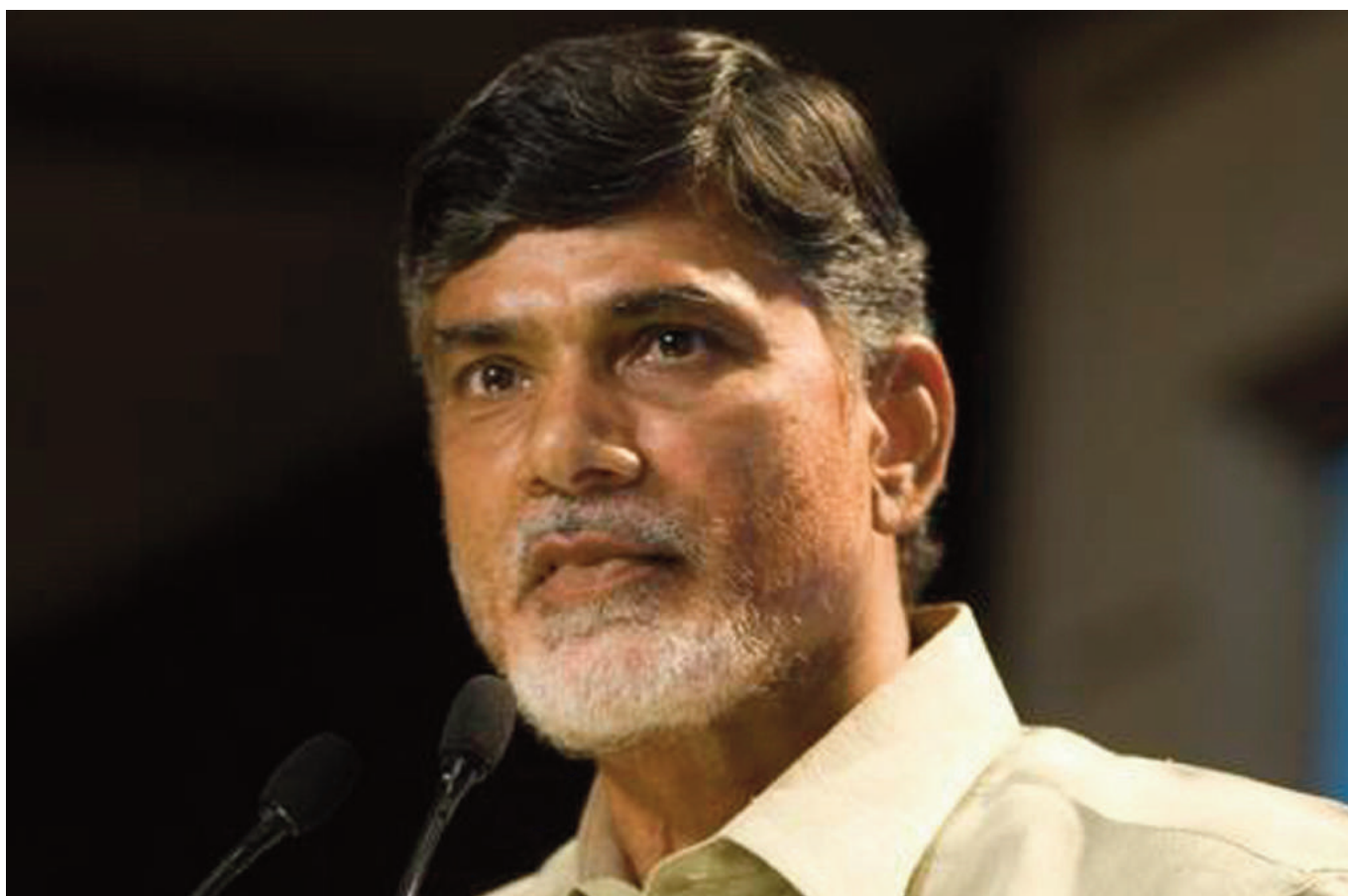
Now some thought on the 'politics of special status'. The promise of special status was made in the highest body of democracy, i.e., Parliament and gong back on that will not send good signs. Modi declaring a hefty package of Rs 1,25,000 lakh crores for Bihar to attract Bihari voters in the on-going Assembly elections also does not answer why AP should still wait for some relief to be declared. The recent statement by Arun Jaitley saying, 'days of special status are over' is creating a nervous atmosphere in Andhra Pradesh.

Suicides, which are fall-out of broken promise is a worrisome aspect. Good polity shall never kill their own people. A few incidents of suicide which resulted after a prolonged period of silence by the centre on granting special status should be taken as an eye-opener.

By whatever name the centre call it, whether it is grants in the name of special status or package, Andhra Pradesh should get grants combined with concessions on taxes. Centre should declare the much-awaited relief for the people of the state who internalised the special status as their 'right'. No more politics please!

Arani Prashanth Kumar Reddy
(APK Reddy),
Ph.9642088889
National President
(FSME- India)

AP qualifies for Special Status



Andhra Pradesh eminently qualified for Special Category Status by virtue of non-viable nature of the State finances and the economic and infrastructure backwardness, said Nara Chandrababu Naidu, the Chief Minister of Andhra Pradesh. Making a statement on the issue

in the Assembly on 1st September, he said that A.P. being a newly created State without capital and infrastructure has several reasons for being qualified as Special Category state. Although the 14th Finance Commission did not make an explicit distinction between special category and general category

States while determining norms and recommendations, it did take into account the cost disability and fiscal capacity of the States.

Observing that Central Government had not abolished the distinction between special category and general category states, he said that it was evident from the 14th Fi-

nance Commission report that A.P. would be the only State, other than the Special Category states, that would have subsisting revenue gap even in 2019-20 and potentially afterwards.

Mr. Naidu said that even States that had been traditionally fragile from the fiscal stability angle such as Odisha, Bihar and Rajasthan, would have a revenue surplus after 42 per cent devolution starting 2015-16 financial year. "Consequently, Andhra Pradesh is and will continue to be the most fiscally disadvantaged state in the country" he added.

He said that the case of Andhra Pradesh, to include in the Special Category states became stronger following Central Government's decision to recast the centrally-sponsored schemes.

Just before the foundation stone laying ceremony of Amaravati, the capital of Andhra Pradesh, he said, "This is not the first time that I have been making this demand but this is an occasion. A lot of injustice has been done to AP and the state requires a helping hand. Special packages alone will not suffice and we want special category status which could meet much of our expenses,"

"Special category status is the Telugu people's desire and the Centre should respect their sentiment. Till a level playing field is achieved, till such time that AP is on par with all other states, the Centre should help us and it is possible only through special category status," he said.

Special Status, a must for progress



Andhra Pradesh can get 90 per cent of funds allocated by the Centre as grant under Special Status which will benefit the state more than any other scheme. Special status is a must for the state to make progress and urged the central government to fulfil the commitment given in the Parliament at the time of bifurcation of undivided Andhra Pradesh.

TDP had promised during the General elections campaigns that it would fight for 10-year special status instead of five as accorded in the AP Re-organisation Act. Now, both the Bharatiya Janata Party-led central government at the Centre and the Telugu Desam Party-led state government are guilty for going back on their promise. TDP failed to pressurise the central government on the issue despite being a coalition partner.



Not a panacea

Some political leaders played an important role in the debates during and after bifurcation of Andhra Pradesh. BJP leader and Union Minister for Urban Development M Venkaiah Naidu is one such towering personality who raised many points as a prominent leader in the then opposition and a cabinet minister in the present BJP led NDA government in the interest of Andhra Pradesh. Industrial View is presenting excerpts on the issues of Special Status and new capital for Andhra Pradesh, from his exclusive interview with ETV.

On the criticism on Central government for delay in granting special status to AP and the relation between Special Status and development

Undivided Andhra Pradesh did not have Special Status. Did development get hampered because of that? I was the person who demanded Special Status to AP after bifurcation as it will help development, because the revenue generating Hyderabad went to Telangana. Those who are demanding Special Status today did not even know about it then.

There are four conditions for granting Special Status to any state. Firstly, it should be a forest area, second is hilly terrain, third is border area and fourth is it should have revenue deficit. Gadgil formula clearly states that Special Status can be given only if all these four conditions are fulfilled. Assam, Nagaland, Uttarakhand, Himachal etc., fit into this criterion. Except the fourth one, first three conditions are not applicable to Andhra Pradesh. First I raised the demand keeping the aspect of revenue deficit in mind.

Fourteenth Finance Commission said that it would meet the revenue deficit of AP for five years. After this, the discussion started in finance ministry. As the question of revenue deficit is answered and in the background of already pending demand for Special Status by seven other states, reaching to a unanimous decision on Special Status for AP is not an easy task.

That is why the Prime Minister Narendra Modi asked the NITI Aayog to study this issue. It would



ఆంధ్ర

తెలంగాణ

వెంకయ్యతో ముఖాముఖీ

Some are has to be demarcated for small industries. Capital should not have big industries. Or else you will have cases filed in courts and tribunals on environmental issues. There can be a centre to give permissions for industries but there should be no industries. But there can be smaller centres for skill development.

have been binding on all of us, if Manmohan Singh's ministry had incorporated granting of Special Status in the bifurcation act itself. They should have pursued this promise with Planning Commission from the next day after passing the bill, which they didn't do. UPA government sent this issue before the Planning Commission

just before relinquishing office.

Now Narendra Modi referred to NITI Aayog, which came in the place of Planning Commission. We are hoping that they will submit their report very soon. Definitely, the Central Government will have special focus on Andhra Pradesh because injustice was done to it.

Newly formed states cannot progress without centre's help. States should work with the centre. I am going to submit the report on the financial condition of the thirteen states which has Special Status, very shortly. All the problems will not vanish by granting Special Status, it is not a panacea to all the ills. Special Status can be

an additional helping factor in the growth.

Some political parties are spreading wrong opinion in the people. Mere granting of Special Status will not be sufficient for development. Centre has already granted about Rs 700 crore for the package to the backward districts of north-coastal Andhra Pradesh and Rayalaseema. Our government granted Rs 350 crores for Polavaram which was neglected since 1970s. That is why I say that the state government should work in unison with the centre in building the capital and in the development of the state.

On building new capital for AP and will there be any funding from Centre apart from the already granted Rs 1850 crore

Building capital is state's issue. Centre will do what all it has to do. Centre will help in building administrative building, Chief Minister and ministers' residence, secretariat, underground sewerage, water supply, transport etc. Building Central government offices and constructing quarters for central employees shall be our task. I am trying to rectify things as injustice was done to Andhra Pradesh in bifurcation act.

We can't tell now itself how much can be allocated from Centre, because the state government is still preparing a comprehensive report. Now, it is only the foundation stone is being laid. Specific proposals and detailed



The Andhra Pradesh capital should be 'Nature culture for future through our architecture' as I call it.

project report is yet to be sent to the Central government. How many proposals are in accordance with the central government's rules and fits the bill has to be seen. Then the proposals will go to finance ministry for approval and only after that, the centre will decide on allocations.

Helping state and construction of capital is a continuous process. Like centre's help for metro rail project in the proposed capital, electric train to Guntur from Vijayawada, 186 km ring road to link roads connecting major cities of the state and other neighbour-

ing states with capital and any helping to establish any institution which cover under central schemes- all are declared or initiated. Centre will help in all issues, like establishing Income Tax headquarters, High Court etc., after getting proper proposals.

I am not a representative of Andhra Pradesh, but as a minister hailing from Andhra and a well-wisher of this state I am doing whatever I can, even without asking. Take the example of sanctioning IIT, IIIT, AIIMS, Customs and Central excise Academy, unit of Bharat Electronics Ltd in Rayalaseema, major defence factory at Kurnool, underground drainage in Guntur-Vijayawada, storm water drain project- in all these, I tried my level best to help the state and will continue to do so. I even took initiative to rectify even small things like renaming of AP Express to Telangana Express and extending AP Express to Visakhapatnam. In future also, regarding building the capital of Andhra Pradesh, our cooperation will always be there.

Plans for capital should be made keeping our financial constraints and limitations in mind. First priority is to build a working administrative capital as early as possible and shift secretariat, residences of ministers and officials from Hyderabad to Vijayawada.

(Courtesy: Etv)

Not just Special Status Bring PSUs

Y Harish Chandra Prasad, Chairman Malaxmi group

Basically there is lot of confusion between special status and special package. Special status is more for the projects of government of India and Andhra Pradesh. In the case of Special Status the Central govern-

ment will provide 90% funding on grant basis. In the previous Kiran Kumar Reddy's government also we were getting 70 % funding due to various reasons. Now with the demand of special status we will not be getting more financial ben-

efits. One of the estimates says that the grant will be Rs 2000 crore per year on the maximum side.

Now, on tax benefits, as per the bifurcation act, the tax benefits should go to both the states. Imagine the situation, where both the states get benefits, which industry will move from Telangana to Andhra. Benefits are basically on excise duty so it will not benefit only Andhra Pradesh but also Telangana. Apart from this, with the introduction of GST which is expected soon, taxation will become uniform throughout the country and then these benefits are gone. Even places like Baddhi and Haridwar which are having tax benefits now, will lose them.

The tax benefits are given to the specific areas will survey numbers, and will not be given to the whole state or district. For example in Baddhi in Himachal and Haridwar in Uttarakhand were given tax benefits. Another condition for tax benefit is that there should be lot of government land. All these aspects call for critical analysis for which neither the people are ready to analyse nor are our leaders capable to lead them.



They are spreading rumours that the special status is going to change the whole thing. Special status has nothing to do with tax benefits. Even tax benefits will not help us.

Andhra Pradesh is the state with deficit budget and without Hyderabad which have all the revenues and infrastructure. The bifurcation act is also very biased. That is why what we need is special package. In addition to special package some more measures are required. These measures need not be from the Central government directly but from central government supported Public Sector Units (PSUs), especially Navaratnas. Once these mother units of PSUs are established in Andhra Pradesh, industries will come as ancillaries and employment is generated. For example near Kakinada or in Machilipatnam one unit of HPCL which was planned is still yet to take off. At Kadapa they should have a steel plant, which is viable and was even mentioned in the bifurcation act. NTPC-BHEL plant at Chittoor, Central government owned Duggirajapatnam port etc. will bring in lot of investment and create employment. Many ancillaries will come up depending on them.

Apart from this there will be an equal distribution of industry unlike before where in United Andhra Pradesh the industrial growth was concentrated in Hyderabad and surrounding areas. Now we can have a distributed growth in Kadapa, Chittoor,

Prakasam and coastal Andhra Pradesh. In addition to this there are corridors like Coastal Corridor funded by Asian Development Bank, Chennai-Bengaluru corridor supported by Union Budget which is passing through Chittoor, Anantapur and Nellore. Besides these two we can have two more corridors, one is Rayala Telangana Corridor of Hyderabad and the second one Capital Corridor between Vijayawada and Hyderabad linking even Machilipatnam, so that Machilipatnam Port can be made capital port to Telangana. Present four-lane road be converted into six-lane and the area between Nalgonda and Jaggayyapeta can be developed into industrial belt from both sides. There is a huge potential.

Andhra Pradesh does not have power and water deficit. My estimate is that about 2 lakh hectares are already available with the government whether it is forest or non-forest land. As per the bifurcation act some of the forest land can be converted for other purposes. In addition to all these Polavaram is there. Prime Minister during his poll campaign promised to make Hindupur as electronics capital. Above all the 'Look East Policy' of the Government of India to do business with Taiwan, Japan, Singapore, Malaysia, China, Hong Kong, Philippines and Korea will help Andhra Pradesh to the maximum. Presently active Industrial Parks and SEZs like Vizag, Sricity can be activated more.

Using the active ports, entrepreneurship and resources the GDP of Andhra Pradesh can be at least 50% more than the country's average. In 11th Plan in the undivided state we could achieve 10% GDP, though the industrial concentration was in and around Hyderabad. Now as there will be equal distribution of industries growth can be seen in all districts. This will create more blue collar jobs instead of only white collar jobs as it was before.

In the current situation more than getting special package, the above mentioned steps to engineer industrial growth will work for Andhra Pradesh. For example, steel plant changed the face of Vizag and similarly tractor unit in Kakinada or Machilipatnam will change the face of 2 or 3 districts. Same thing happen with NTPC & BHEL at Chittoor, steel plant at Kadapa and the Hindupur electronic city to Anantapur.

Our MPs should fight for more PSU units in AP as it does not cost any extra budgetary support or anything. PSUs and Navaratnas have money to expand and banks will be ready to fund also. Remember many ancillaries were started when BHEL was established at Ramchandrapuram in Medak district. Many pharma companies owe their existence to one company, i.e, IDPL.

I think these are the main things for which we have to fight than the special status. Those who are demanding special status are confusing it with taxes.

Status or package

Tax incentives are crucial

Call by whatever name, Andhra Pradesh needs tax incentives for ten years for industrialisation, development of backward districts and for the generation of employment, says Dr Jayaparakash Narayan, National President Loksatta Party. He criticised the attitude of the state government in his special interview to Sakshi, daily



What is the significance of Special Status mentioned by the then Prime Minister in the Parliament?

Andhra Pradesh has two major problems. First one is the revenue deficit. As per the data of 2012-13, the deficit is upto Rs 7,000 crores. It is bound to increase every passing year. This financial year the deficit will increase and the government has not yet declared how much would be the deficit this year. Second is the issue of development in the backward areas. In undivided Andhra Pradesh industrialisation was Hyderabad-centric. Thirteen districts of present AP are lacking employment opportunities as there was no industrialisation. Industries will come if incentives are given and in turn

youth will get employment. That is why I was the first one to demand Special Status.

CM Chandra Babu Naidu and Venkaiah Naidu say that Special Status is not the panacea. AP does not have the prerequisites for granting Special Status, they say.

Then they should say what should be done for the development of the state and getting employment for the youth here. If Odisha demands Special Status let them give, we don't have any objection. If granting Special Status is not possible technically, the centre has the responsibility of giving all the benefits through some other means. The 14th Finance Commission estimates that AP shall have revenue deficit Rs 23,500 crores, in the next five years. But the State government could not assess the deficit scientifically and make a statement till today.

Chandra Babu and Venkaiah are of the opinion that special package will be sufficient. Can it do justice?

IIT, IIM, grants to build the capital- all are in the bifurcation act. Recently Rs 1 lakh crore package was declared for Bihar. Package is nothing but adding a few more things to the promises made in the act. But we should not get deceived if the centre grants even Rs 1 lakh crores also. Rulers will spend that money on lavish activities. Establishing industries and inflow

of investments is the only thing which generates employment. And, industries would come only if they are provided with tax incentives.

Can we view package as the alternative for Special Status?

'Give a man a fish, and you feed him for a day; show him how to catch fish, and you feed him for a lifetime', is the old Chinese proverb. Package is like giving fish and tax incentives are like fishing hooks. We shouldn't demand for one day feed but ask for a longer benefit.

What is to be done to get tax incentives?

Chandrababu asked the centre for incentives to build capital city. He didn't demand incentives for the whole state and not even for the backward districts. The state government did not specifically ask incentives to facilitate employment generation.

Will there be any burden on centre if it grants Special Status (tax incentives) for employment generation?

A: What ever be the name we are asking for tax incentives. There would not be any financial burden on the Centre by declaring tax incentives. Only thing is, new industries will not be taxed till ten years. But through employment generation the purchasing power of people will increase and which directly and indirectly provide income to the governments.

If centre delays granting of Special Status showing technical reasons, there will there be more damage?

AP was divided in spite of not having the State Assembly's approval with injustice to one region. The Centre also agreed that all the industries are concentrated in Hyderabad and declared that it would grant incentives to the industries in AP. But now it is retreating from that promise. Many states were granted Special Status basing on the backwardness. One may not see backwardness if AP state is seen as a whole, but you can see backwardness in four Rayalaseema districts and three north Andhra districts. Special incentives have to be declared immediately for these districts. The state will develop if investments flow in to these districts.

Will the development continue even after the lapse of tax incentive period?

It is not sufficient to give Rs 20 lakh subsidy on investment or subsidy on transport. A 100% exemption on corporate tax and central excise duty should be granted. Then, the production costs would decrease by at least 30%. Lower production costs will attract the industries to AP. If industrialisation is done owing to tax incentives, development will continue after ten years.

(Courtesy: Sakshi, Telugu daily)

AP needs Special Status with incentives



It was not like any other padayatra. About 2,000 people walking under scorching sun demanding Special Status to Andhra Pradesh, covering all the districts from Srikakulam to Anantapur was not much covered by media as it was not sponsored by any major political party. AP Pratyeka Hodaa Sadhana Samithi, a joint platform of many organisations is demanding Special Status to AP. Industrial View interviewed Chalasani Srinivas, President, of the Samithi, to know their demands.

How do you view the demand for granting Special Status to Andhra Pradesh?

Central government should grant Special Status to AP along with incentives as given to North-eastern states. We are also demanding special packages to Rayalaseema, north-coastal Andhra, full funding of Polavaram and construction of new capital. Apart from this all the promises made in the bifurcation act also should be fulfilled immediately.

We are demanding Special Status along with incentives. Special Status will not bring everything automatically. Our demand is to grant Special Status along with incentives for 10 years. Without Special Status incentives will not be given that is why we are demanding Special Status with incentives.

Can you elaborate on incentives?

Like the incentives granted for North-Eastern states, incentives are like 60% subsidy in transport, insurance subsidy, electricity subsidy for 15 years. These incentives should provide employment opportunities for locals. Or else it is as same as the industries shifting their bases for tax incentives to Himachal from other places and run the unit with as less as 8 workers or closes them after reaping all the benefits.

Special Status is granted to the backward and hilly states. How do you justify your demand as Andhra Pradesh is far ahead of those states

in many aspects?

Former Prime Minister Manmohan Singh he himself stated that by giving Special Status the backwardness in AP can be eradicated. Out of 5 criteria for granting Special Status, we have three. Financial deficit; have diverse lands like hilly areas in north coastal Andhra and recurring draught prone areas in Rayalaseema and , cyclone and natural calamity prone areas.

Special packages for Rayalaseema and north-coastal Andhra, is another demand. Please elaborate?

Packages to North Coastal Andhra and Rayalaseema were also part of the bifurcation act. Unfortunately Venkaiah Naidu is asking which one we want, Special Status or package. We want both because it was in the act itself. AP government wrote to the centre asking to release the promised amounts for packages to Rayalaseema and North Coastal Andhra which amounts to about Rs 23,500 cr. In return the centre has released Rs 360 cr

and Rs 350 cr in two instalments which is not even enough to pay back the interest.

Central government already made announcement establishing central educational institutions like IIT. Don't you see it as a step in implementing bifurcation act?

Karnataka which has less population than AP has two IITs, and above all IIT was granted during UPA regime in 2012 itself to be started functioning from 2015-16. Except in NITs, other national institutions like IITs and IIMs do not have any reservation for the local AP students. So that way, this will not be a big thing for the people of the state.

What is your stand on capital building?

Our demand is to fulfil all the promises made at the time of bifurcation. Building Capital is Centre's responsibility, Andhras should build their capital with own pride, not at the mercy of foreign countries. Capital area will be at the most 4 or 5 crore Sq. ft which may cost Rs 10,000 crores for capital. Take the schemes of Telanganalike Mission Kakatiya with proposed allocations of Rs 24,000 cr and Jala Haram with about 40,000 cr. Already the Centre has sanctioned about Rs 6,000 cr. to Andhra Pradesh. Can't the state government get the remaining from Centre and construct a magnificent capital? Why do they need foreign money to build the capital?

How do you see the debate and

points made by others on Special Status?

We are clear that only Special Status without incentives is not going to get all the goodies as being propagated by some parties. Second aspect is as Chandrababu Naidu is telling that Special Status is not going to deliver showing the failure of Himachal Pradesh. It is also not true. Some industrialists are stressing on getting PSUs in AP as the major aspect for the growth. What I feel is it is not wise to ask for units of PSUs and relegate the other aspects. Main problem in AP is every party has their own political agenda. No political party came forward when we started movement 14 months back from Delhi but now slowly some are joining. Main parties Congress and YSRCP have their own agendas. If all join together we can demand with more strength.

Do you expect any positive outcome from NITI Aayog?

The irony is that the demand of granting special status was considered after 13 months of bifurcation and that too to be studied by NITI Aayog. This successor of Planning Commission, NITI Aayog is not superior to the Parliament. We hope it recommends for speedy implementation of promises made in the bifurcation act. The Aayog may submit the report on 18th and by 20th it may reach the PM for consideration. Definitely we expect some announcement by Modi on 22 when he comes for the foundation stone laying ceremony for building our new capital Amaravati. What the centre is saying is they are not considering granting Special Status but shall declare many incentives which are more than Special Status. What we feel is by whatever name you call, give us all those which cover incentives along with Special Status.





How best Krishnapatna **serve local**



am Port ms?

Linking major industry or infrastructural facility with MSME sector is always a pre-condition for all-round development of an area. In the past two decades thrust of the governments was on major industry and it was the reason for a lopsided growth of industry and economy. Keeping this in view the Federation of Small and Medium Enterprises-India (FSME-India) has always advocated linking up local MSME units with major industry.

Krishnapatnam Port, a major port on east coast in Nellore district has been making strides in progress. With the aim of bringing the fruits of this success to the local populace FSME-India wrote a letter to Anil Yendluri, Chief Executive Officer, and Director, Krishnapatnam Post Trust Ltd, putting some proposals before the port management.

Local MSME units and people will directly get benefitted with the help of Krishnapatnam port.

FSME is expecting cooperation from the Port management in two aspects, namely, Conducting skill development programmes and Utilisation of infrastructure at Auto Nagar, Nellore.

Skill development programmes:

FSME-India has successfully completed Skill Development Programmes at Nellore, Ongole and Gudur in Motor winding and pump set repairs, two-wheeler Mechanism, fashion designing and mobile repairing, with the

help of NI-MSME.

Now, to widen the skill base in the district it is planning to conduct more Skill Development programmes in the above areas and also computer hardware, web designing, networking, tally for accounts, training, CNC lathe wire cut-milling, Foot wear designing, A.C., Refrigerator and water cooler repair, cosmetology and beautician, bakery products. Students from different colleges and from different disciplines of Nellore district would be the benefi-



ciaries of this programme.

Krishnapatnam Port, which is one of the largest employment generator in the district could become the partner with FSME in these efforts in creating a Skill India and absorb the people in suitable positions. This can help many unemployed youth to secure jobs, and enhance the credibility of the Port.

Utilisation of infrastructure

There are about 3,000 units at Auto Nagar, Nellore spanning into different activities. At present

there are lathe, machine works, automobile works, and other related activities. Port management should take initiative to utilise the unused potential, both, machinery and skilled human resources. This would be cost effective for Krishnapatnam Port and at the same time the local unutilized infrastructure can also be brought into use.

This creates a sense of belonging to both the locals and Krishnapatnam Port. FSME believes that any major project should lead to the spread of small and medium

units around it and act like a mother ship. Creating employment and service opportunities for local people will help a major project to root itself in that area. After all any major venture can be called a successful one if it includes the local populace in their growth story.

Krishnapatnam Port being located at a strategic point on the Eastern Coast should lead the way in the entire coastal corridor by being the pioneer with activities as mentioned above.



T-Hub A Start-up heaven

Promising future for innovators, start-ups





T-Hub is the ‘first look of the new India of tomorrow,’ opined Ratan Tata, chairman emeritus of Tata Sons, while inaugurating T-Hub project initiated by Telangana Government. In a country where intellect lacks supporting eco- system, youngest state of the country, Telangana facilitating start-ups is very poetic. November 6, engraved an important mile stone in the history of innovation in the country, with T-Hub coming into existence.

“Walk in with an idea, walk out with a product”, is the slogan of this project, with an aim to make Hyderabad ‘The Technology

Vision of T-Hub

Under the leadership of K Chandrasekhar Rao, propelled by Minister of Panchayat Raj & IT KT Rama Rao and Minister of Industries Jupally Krishna Rao, T-Hub is conceptualised and transformed into reality. It aims to

- Make Hyderabad ‘The Technology Start-up Capital’ of the country
- Accelerate the growth of technology start-ups
- Create a unique, futuristic & transformative brand for Telangana
- Young, bright, innovators to begin start-ups and become successful innovators and entrepreneurs
- Encourage the growth of local economies providing a mechanism for technology transfer
- Provide viable ecosystem of quality infrastructure, mentors, funders and network.



Start-up Capital' of the country. TS-iPASS which has initiated a new administrative culture towards industry is followed by the activities like T Hub.

Tata Sons Chairman Emeritus Ratan Tata and Governor ESL Narasimhan on Thursday inaugurated the first phase of T-Hub, the start-up incubator of Telangana. The incubator, the largest in the country for start-ups, is located at the International Institute for Information Technology (IIIT) at Gachibowli, and offers 70,000 sq feet area with infrastructure to start-ups willing to pay a fee to use the facil-

Features of T-Hub

- Phase I at IIT Hyderabad spread over 65,000 sq. ft area with a state of art infrastructure which can accommodate 170 start-ups and 800 individuals
- Phase II will be the one of the largest incubation centres spread about 3,00,000 sq.ft area accommodating 850 start-ups and 4,000 individuals
- Incubators and industry players under the same roof
- Quality infrastructure, monthly networking events, customer connect
- Building designed for Energy conservation with green building strategies
- Brakes away from the standard operating office with a newly creative atmosphere
- Ultimate innovative design strategies



ity. This ‘Catalyst’ building of T-Hub is a public-private enterprise initiated by the State government.

Ratan Tata in his inaugural address, speaking after inaugurating the Catalyst as well as the T-Hub ecosystem said, “Enterprises are built on innovations. I grew up in an environment where the boss would tell you to first gain some experience before you talk. It is not the case today. If there are good ideas, you need to find a way to implement them,” he said, adding that those with passion and innovation would certainly succeed. He predicted that the next big break-

through would be in the field of life sciences. Asked about his views on the raging debate on alleged intolerance in the country, he refused to be drawn into the controversy but pointed out, “People in this country have lived together for centuries in communal harmony and would continue to do so.”

Governor ESL Narasimhan speaking at the inaugural, suggested that the State pay equal attention to rural talent and said, “Apart from IT, we need to look at innovations in societal requirements.”

“This is not a building. It is an

ecosystem, an incubator of incubators. Representatives from giants like Google, Microsoft, Nasscom and various incubators of universities will co-exist here. It is the first-of-its-kind government initiative and it is not for profit,” said KT Rama Rao, Telangana IT Minister. He said that a board comprising industrialists and entrepreneurs would guide the T-Hub. “The Government won’t interfere in the functioning of the T-hub and will function independently. It will be a model incubator when the second phase is also completed,” Rao said. The second

phase will be set up with another Rs 150 crores and the facility will offer over 3 lakh sq feet space. Admitting that the failure rate of start-up companies was quite high, he claimed that materialization of a few ideas or concepts would generate employment for several thousands of youth. He hoped the next big breakthrough in technology would come from India, possibly from Hyderabad.

The T-Hub is a unique public-private partnership between the government of Telangana, three academic institutes-IIIT-H, ISB and National Law University, Nal-sar- and key private sector leaders. These entities have come together with a clear vision to create an innovation ecosystem centered around Hyderabad, leveraging the City's traditional strengths in technology, education and entrepreneurship, as well as its position as a preferred destination for multiple national and international businesses across sectors.

The first phase is known as Catalyst. At least 140 start-ups are expected to start at the Catalyst facility and will get a minimum of six months times to establish themselves after which they will move out to allow freshers to come in. T-Hub is designed to support technology-related start-ups, and its mission is to catalyse the creation of one of the tightest and most vibrant entrepreneur communities in the world in order to encourage and fuel more start-up success stories in India.

T-Hub hopes to attract the best start-ups and entrepreneur organi-

zations from across the world to Hyderabad; Work with an extensive network of partners to help entrepreneurs launch and scale innovative companies; Equip innovators and organizations alike with the entrepreneurship skills required to succeed, using methodologies that transcend traditional learning; and Link, educate and promote all entrepreneurship-related stakeholders in Hyderabad and Telangana, including start-ups, investors, incubators and accelerators, research centres, start-up resources etc. in order to facilitate faster connections between talent, ideas and capital.

The sprawling world-class



building will bring the Hyderabad start-up community together by providing a platform for entrepreneurs, mentors, investors and academia to interact and collaborate. By connecting start-ups to top mentors, investors, organizations and academia, T-Hub will help every entrepreneur realize their dream. T-Hub's vision and execution capabilities, coupled with industry and academia support will drive economic and social prosperity through entrepreneurship, and

make T-Hub a vital node in the network of global innovation hubs.

"This is the biggest start-up incubator in the country. We, at Nasscom, would work with it to bring in the benchmark ecosystem," Nasscom Chairman BVR Mohan Reddy, who is also on the Board of Directors of T-Hub, said. The hub has signed MoUs with Nasscom and the Internet and Mobile Association of India (IAMAI) that would bring in 10X accelerator to Hyderabad.

Chief Secretary Sri Rajeev Sharma, ITE & C Department Secretary Sri Jayesh Ranjan, senior officials of Telangana government, members of T-Hub Board of Di-

rectors, industry leaders, start-up community constituents also graced the occasion.

When the idea is big and determination is evident, the slogan of the T-Hub, 'Come, make your future here' will not be an empty promise but a declaration for the bright future for the innovators, entrepreneurs and the technology sector. Where young minds think and interact freely in a creative atmosphere, the winds of change are not too far.

Parliament gets note of sick units



Amidst many pending bills, walk outs and heated political atmosphere between the Modi government and the opposition, the issues of MSMEs could find a place in the business of parliament. The law makers were informed of the number of sick units and the remedial measures for rehabilitation of those units.

As many as 5.37 lakh units in the micro, small and medium enterprises (MSMEs) were sick as of March this year, Parliament was informed on Monday. As per provisional data compiled by the Reserve Bank of India (RBI), the number of sick MSMEs in March was 5,37,286, Minister of State for MSME Giriraj Singh said. The ministry has already notified a

'Framework for revival and Rehabilitation of MSMEs' for the purpose of facilitating the promotion and development of MSMEs, he added.

Under this, any enterprise can seek revival and rehabilitation benefit through a committee constituted by the banks with representatives from state government, experts, regional or zonal head of the bank.

As on March this year, the maximum number of sick units were in Uttar Pradesh (84,063) followed by Gujarat (49,383), Maharashtra (49,293) and Karnataka (38,277). Further, he said that to overcome the problem of delayed payments, the ministry has established Micro and Small Enterprise Facilitation

Councils. In a separate reply, he said that as many as 3,42,090 persons have registered on the employment exchange portal as on November 23.

In a separate reply, Singh said the ministry has received representation from Indian Small Scale Paint Association regarding mandatory registration of paint industry using biocides. "Ministry of Agriculture and Farmers Welfare has constituted a sub-committee for revisiting the guidelines for registration of paint industry," said Singh. "An interim arrangement has been made for giving interim permission for use of biocides in paints, import of quantity based biocide and indigenous manufacture of biocides," he added.



TS-iPASS

Attracting investments
in a big way



45 days approximately. He said no industrial/ Entrepreneur is suffering on account of waiting for permissions in the state.

He requested the industrialist that at least 70-80% jobs should be given to locals. He also promised that if the industries can provide the information of the requirement of skilled, technical, non-Technical, semi-skilled, the



A unique industrial policy, as claimed by the Telangana government has started yielding results. Continuous and consistent applications for investing in the state have boosted the morale of the administration. In the fifth phase, Juppally Krishna Rao, Minister for Industries, Handlooms, Handicrafts and Sugar, issued approvals to 14 industries consisting mainly of Solar, Pharmaceuticals and Aerospace, Food and other Industries on December 22.

This is the fifth phase of the TS-iPASS approvals since the launch of the Policy by the Chief

Minister of Telangana K Chandrashekar Rao in Hyderabad. The total investment coming through this phase is 1118.62 crores and will create 7079 jobs in Medak, Mahbubnagar, Nalgonda, Nizamabad and Ranga Reddy districts.

So far under TS-iPASS, 1013 units have been given permission, with the investments received are about 25972.28 crores, and the employment to be generated is around 76314.

The Minister while speaking to the industrialists congratulated them for establishing their units in Telangana. He explained that even in developed western countries they take not less than 30-

department shall train the youth to be employed in the upcoming industries.

Representatives from the aerospace company, Shapurji Palonji, Mahi Granites, Vintage coffee Pvt Ltd, appreciated the efforts of the state government in creating conducive atmosphere for the industry.

Now, it is for the other departments and financial institutions to promote micro, small and medium enterprises in Telangana, creating a huge network of smaller units which can depend upon these major enterprises for marketing support as ancillary units.

Conference of Textile Ministers Telangana Weavers get a good deal



The Annual Conference of Textile Ministers has seen a series of proposals before the Centre which in the final run will develop the weavers' condition in Telangana. Jupally Krishna Rao, Minister for Industries, Handlooms & Textiles, Telangana has put up many proposals before the Minister of State for Textiles Santosh Kumar Gang-

war. The Annual Conference of State Textile Ministers was held on 4th November held at New Delhi.

Jupally spoke about the textile policy of Telangana and also the how frequent reviews were helping in formulation of policies and programs, events with the active participation of the department, societies and locals talents Telangana was making a big dif-

ference. Among the demands presented by the Minister Jupally Krishna Rao, majority were agreed upon and approved in the conference. On some demands the MoS for Textiles asked for sending proposals. They are-

- A Mega cluster in Mahboobnagar district has been agreed
- Regarding the development of Sircilla Textile Cluster Park about Rs 18 crores was agreed and was asked to send proposals for the same.
- Regarding the setting up of Indian Institute of Handloom Technology (IIHT) in Gadwal it was informed that a Handloom ITI is agreed and approved as of now and the proposals may be sent for quick implementation.
- Warangal Mega Textile Parks-proposals were invited
- Sanction of four clusters under Comprehensive Handloom Cluster Development Scheme (CHCDS) was also agreed to support the same.
- Proposal to set up Yarn depots, Dyes and chemical depots in every district has been approved
- Proposal to purchase cloth for all Central Government organizations, Schools and also Defence Organisations for which proposals were asked to be forwarded
- It was agreed to set up a Design Studio in Hyderabad, Looms modernization, skill Development trainings will be supported financially by the government.



Schemes for weavers in Telangana

- Under MGBBY scheme (Insurance Scheme to Handloom Weavers) 21,800 weavers are enrolled during the current financial year. The scheme envisages risk coverage (life) as well as provides scholarships @ Rs. 1200/- per year to two children of a Weaver Family studying in 9th to 12th standard.
 - Under the Scheme for Training and Infrastructure Support to Handloom Sector in Cooperative Fold necessary financial assistance is provided for construction of common work sheds by the State Government.
 - The Thrift Fund Scheme is being implemented for the welfare of Handloom Weavers in Cooperative Fold
 - Pavala Vaddi Scheme is under implementation for the Weavers.
 - 20% Yarn Subsidy Scheme on purchase of Hank Yarn, Dyes and Chemicals from APCO and NHDC is provided to Weavers Cooperative Societies
 - Asaara Old Age Pensions sanctioned to Weavers 55,335 persons, Rs. 1000/- per month on attaining the age of 50 years.
 - Four Netha Bazaars constructed in the State by the State Government for promotion of sales of Handloom Products.
 - Modernisation of Handlooms scheme is being implemented in the State duly providing modern looms with accessories to the Handloom Weavers.

Create wealth to *develop India*



“Industrialise or perish is the new mantra now” says M Venkaiah Naidu, Union Minister of Urban Development, Housing and Urban Poverty Alleviation and Parliamentary Affairs, addressed the leaders of the industry and trade at Hyderabad on 14 November, on the occasion of Presentation of FTAPCII Excellency Awards ceremony organised by the Federation of Telangana and Andhra Pradesh Chamber of Commerce and Industry (FTAPCII).

I am extremely happy that, I am meeting an important segment of the society which is contributing to the wealth of the country. There are some people in politics who condemn businessmen in the morning and do business with them in the evening. I and my party do not believe in that. In parliament also they try to project Narendra

wants to transform India, if you see the acronym for NITI in NITI Aayog, it is National Institute for Transforming India. Niti of this government is transformation.

Our government believes in reform, perform and transform. We want to see that India reaches its potential. Narendra Modi wants to unleash the forces of growth, which was done by Atal

dustry and commerce play a role of catalyst by providing a platform for interaction within the business community and with the government.

Now you have two states of Telangana and Andhra Pradesh. We have divided the state for administrative convenience and speedy development and not for anything else. It is better to pros-



In US out of 10 doctors half of them will be Indians and half among the Indians will be Telugus. In Silicon Valley, in IT sector we find many Telugu youngsters. Many people of Indian origin are occupying important posts in international institutions because we have talent, knowledge and inherent strength.

Modi Ji as pro-business and pro-industry. If one is pro-Pakistan or pro-China one can understand but if one is pro-business what is wrong in that? Without business you cannot create wealth. Without wealth you cannot survive.

It is the duty of the government to encourage business in the larger interests of the country. Industry and agriculture are two eyes of a human being. None can be ignored. For a country to travel in the trajectory of growth manufacturing sector is very important. Industrialise or perish is the new mantra now. Federations of Commerce and industry play an important role in transforming India into a manufacturing hub. Because the Prime Minister

Bihari Vajpayee when he was the Prime Minister, by bringing air, rail, highway, rural, television, port and political connectivity. He has taken up the most innovative programme of rural connectivity through road. If there is no road to the village there is no development. IT revolution has brought in employment and strengthened the country's economy. And after that there was a gap.

Now again under Modi we are trying to unleash the intellect, capabilities, skill them, encourage their talent and unveil the fullest strength of the country, so that all sections of the people in India leave together in peace and happiness. In this federations of in-

per by dividing into two than to fight being in one state. We wish that you work together and prosper and the federation has shown the way. Telangana and Andhra Pradesh are the two leading states driving India's economy by contributing 8.17% of India's GDP. Many important PSUs are here.

Now Hyderabad is a brand name in the entire world. Andhra Pradesh is also getting investments because it's chief minister is also a brand. Both the state governments are taking their states forward. Because, the people in these states are forward looking and have entrepreneurship. You go to any part of the country all the road works are

done by Telugu people. They excel everywhere. Both the states are propelling growth, crafting careers, creating wealth by skill, technology oriented, and knowledge based services. These are the most tech-savvy states in India. These two Telugu states have a supportive eco-system that has transformed them into a

among the Indians will be Telugu. In Silicon Valley, in IT sector we find many Telugu youngsters. Many people of Indian origin are occupying important posts in international institutions because we have talent, knowledge and inherent strength. We have to give them a helping hand to shine.

ness will bring in jobs. Employment empowers the people and ends the poverty.

The government intends to tap the potential. We want the two states to prosper in business in the larger interest of the country. And our ultimate aim is to eliminate poverty, inequalities by providing equal opportunities. We have started many programs like Make in India, Skill India, and Digital India which are aimed at empowering the country and people, particularly our youngsters. We have skilled human resource which can be supplied to entire world.

In US, Britain and Canada Indians are being elected to political posts and hence can influence the global politics. India is being recognised everywhere in the world because of the leadership of Narendra Modi. The entire world is looking towards India.

Indian economy is fairly resilient to the global financial crisis of 2008. Though momentum of growth was impacted but the recovery was significant and rapid in comparison to trends witnessed elsewhere in the world. We came into power when there is fiscal deficit, trade deficit, current account deficit and above all trust deficit. These were taken care in a short span of period because of the visionary leadership of the Prime Minister. Today the current account deficit has been narrowed to 1.7% of the GDP from 2.3% in corresponding period of last year. About 350 billion USD foreign ex-



World Bank has improved India's ranking by 12 places for ease of doing business. Many global institutions projected India as the leading destination of FDIs in the world. All this put India's growth rate at 7.5%.

prominent hub in the global industrial landscape. The entrepreneurs' innovation is recognised world over. Resources, pro-active policies, talented work force and strong economy has propelled states to become preferred destination for the investments in diverse sectors like automobiles, IT, food processing, health care and pharmaceutical sectors which have a bright future.

In US out of 10 doctors half of them will be Indians and half

Today, if we have to develop into a developed economy, we have to work hard and secondly work hard for poverty elimination. Ultimately we have to eradicate poverty. Otherwise, we cannot call ours a developed nation. We have to commit ourselves for the goal of poverty elimination. This is the priority of our government. I think the lasting solution for the poverty is to solve unequal generation of employment. Industries and busi-

change reserves we have today to meet the next set of challenges from global economic developments. Experts are expecting another slowdown in the global economy. China may also go negative. The only hope is that Indian economy may go higher in the coming days. We can grab that opportunity and we should move towards 8+ growth rate of GDP.

For that we need to remove obstacles, we need to accelerate the reforms that are what our government is going to do. The government is keen to bring reforms in every sector. We are relentlessly working to put on the economy on track, with fast track approvals and clearances for industry and infrastructure. New technology and renewable energy is our new mantra. Results of our hard work are now visible. The cost of solar power has come down to 4.65 paise per unit. We have great advantage of nature in India which we did not use it properly. Now the time has come to harness the power, and the government is very clear and made solar as the priority. Renewable energy, rain water harvesting, water recycling, LED bulb are priorities. Opening of new bank accounts is the priority. Within 5 months we could open 18 crore accounts. When there is a will there is a way. Now we have social security schemes also. We can't ask the people to wait till the wealth is created.

We have taken up social security measures like Pradhan

Mantri SurakshaBheema Yojana which covers Rs 2 lakh as accident insurance, JanasreeBheema Yojana, Adult Pension Yojana etc., to take care of vulnerable sections. Banks which gives loans to big business is being mandated to lend to small business also with 60% allocated to the MSMEs. MUDRA Bank has been established to help small business and petty workers.



MSME accounts for 37% of the GDP and 42% of the total exports. They need a push to grow. Our government has marked 3,300 crore in this fiscal which is the highest allocation in the last financial years to address the concerns of this sector.

These are some of the examples of the view of the government towards the underprivileged.

India is moving forward because the atmosphere is in our favour and the second is our hard work which resulted in improvement of ranking in attracting investments from 15 to 9. IMF chief has said that India is one of the bright spots in the global

economy today. World Bank has improved India's ranking by 12 places for ease of doing business. Many global institutions projected India as the leading destination of FDIs in the world. All this put India's growth rate at 7.5%.

The Prime Minister declared, I quote- "that we are committed to take these corrections at the state and district and city levels too.

States are moving hand in hand with the federal government in this task with a spirit of cooperative competitive federalism. States should also grow for the progress of the country. That is why 42% of the central government's revenue is transferred to states, 5% to municipalities, 2% to natural calamities. This is the sort of financial reform taken by

the prime minister by the devolution of more funds to the states.

NDA government wants to approach states with a team India spirit. In spite of having different parties in states we all shall work together. Modi government is committed to eliminate poverty and make the country a manufacturing hub. The centre has announced big reforms in FDIs in 15 sectors, including defence, broadcasting, civil aviation and banking. The crux of these reforms is to ease and further rationalise and simplify the process of foreign investments in the country to boost investment environment by routing the FDIs into an automatic route than the government route to save the time and energies. With this we have demonstrated that India is unstoppable on the path of economic development and also clear that we are ready to integrate with the global economy.

Refining for the foreign investment norms in construction is to facilitate the construction of 15 million houses for the poor, because constructing houses for all by 2022 is not so easy. Relaxing FDI norms will attract people to invest more in housing sector. Interest rate has to be brought down and it's happening.

The government is ready to discuss with any one on any issue when there is a conflict of interest. Our aim is to reach more than 8% GDP rate from the present 7.15%. IMF in its latest report said that India's growth will benefit from recent policy re-



Centre has announced big reforms in FDIs in 15 sectors, including defence, broadcasting, civil aviation and banking. The crux of these reforms is to ease and further rationalise and simplify the process of foreign investments in the country to boost investment environment.

forms, a consequent pickup in investments, lower commodity prices and a strong domestic demand will be the positive factors in 2016.

MSME accounts for 37% of the GDP and 42% of the total exports. They need a push to grow. Our government has marked 3,300 crore in this fiscal which is the highest allocation in the last financial years to address the concerns of this sector. Of course I know that some sectors are restive. But we should know that there is no Aladdin's magic lamp to solve everything with in this short period.

India is in the path of progress. We have to take advantage. Nobody should try to detract it. Our government's agenda is development, good governance, elimination of poverty, empowerment of youth and women. Opposition should also cooperate with the government allow the parliament to function. All of us together should take the country forward. We have mind set, morals, mechanism for it. Lastly business is not only meant to earn profits for their shareholders but also to add value to the society at large. You all need to be part of activities like Swachh Bharat.

The governments also should understand that we have to be more and more productive oriented and realistic and of course pro-poor undoubtedly regarding populist measures. The industrial policies of the governments of Telangana and Andhra Pradesh are encouraging. This is the only way to create wealth, and only if wealth is created then we can distribute it. Industry and governments working together is the need of the hour.



Corporation Bank helps small business



Corporation Bank is making headway in empowering the people financially through focusing on MSME sector, in Nellore. They invited FSME to be partners with the bank in this endeavour. Not Employment, self-employment is the theme of the meeting.

Distribution of Rs 2 cr to those who are empowering themselves through self-employment was welcomed by FSME-India. National President of FSME, APK Reddy expressed gratitude to the bank on

behalf of the poor and downtrodden sections of Nellore district who are in need of a helping hand for earning a better livelihood. P Ajitnayak, the Deputy General Manager of Corporation Bank promised to give loans to all of them through MUDRA Bank and CGTSME scheme.

Tailors in the town participated in a good strength, under their banner of Tailors' Association. There are 10,000 tailors in the district, catering to the needs of the people.



Skilling & entrepreneurship *are* crucial

Talking to **Dr Chukka Kondai**, a man with a rich history of entrepreneurship in the state, who has dedicated 25 years of life to the economic development and entrepreneurship of the state through various uphill tasks and securing the state to be able to lead and the country in the global arena. He shared his philosophy of entrepreneurship in detail with **M A Vasu**, Executive Director, MSME. Presently, serving the Government of Andhra Pradesh in the capacity of OSD for MSME, he has formulated plans for the growth of micro, small and medium enterprises, in the new state of



ah is like talking to the
n the country. A person
for the cause of skill
ership passing through
ng a place for institutions
e global map, is no small
losophy and experiences
e Editor of Industrial View.
ent of Andhra Pradesh in
s, Dr Kondaiah has many
small and medium entre-
of Andhar Pradesh.

Prior to 1960, entrepreneurship was not known in India. It was just a philosophical teaching in the universities very rarely. It had only theoretical base with out any practical apploication. In 1962 under Ford Foundation Prof Mc Cleaveleand of Harvard University and faculty of NISIET namely, Prof Uday Parekh, Somanath Chattopadhyaya and Manohar Nadkarni initiated an experiment to ascertain whether entrepreneurship can create entrepreneurs, whether entrepreneurship has any link to economic development? The hypothesisi was, entrepreneurship can convert active persons into succesful entrepreneurs and in turn those

can create wealth for the society. This was known as Kakinada experiment.

The experiment took the sample of some people in Kakinada, those are already in business. They were formed in a group and was trained, and see that wether the business increases and becoming successful entrepreneur or not after the training. This was known as Kakinada experiment, which became very popular, resulting in writing of 3 or 4 books on this. One is 'Achieving Society', the another one 'Motivating Economic Development', were written by Prof Prof Mc Cleaveleand, David Winter and our faculty who supported this project.



developing entrepreneurship and since then i did not look back. We conducted so many programmes in tribal and rural areas so that they also develop. Anybody can become an entrepreneur irrespective of caste, creed, region, religion and gender. For example a tribal boy of class IV working as a labour in a non-tribal's tea shop learns how to make tea and refreshments can start a shop in another area. Is he not an entrepreneur? A boy with a hunting, food gathering, primitive agriculture or a forest labour background starts his own business of tea stall and in due course have a roaring business. He is equal to Dirubhai Ambani. If a tribal boy starts own enterprise, if not he, his next generations can become powerful who dictate terms to polity like Ambanis.

From 1985 onwards i shifted my focus to shifted from tribals to rural, MSMEs. In the first decade i travelled in the tribal areas of North-east, Rajasthan and Andhra Pradesh. In this process i understood the tribal society and structure; rural society and structure. With this experiences I wrote a dozen books on entrepreneurship and MSMEs.

When I took the charge of Director General it was task to develop the organisation. NISIET (later became ni-msme). The challenges are, one is getting salaries, getting big building constructed for training and getting business competing with non government organisations like

This project of 'Kakinada Experiment' was huge and experimented at Coimbatore, Mumbai, Lucknow and across all the cities of the country to prove that entrepreneurs are not necessarily born but can be made, can be groomed and can be nurtured. They can be developed through training in a laboratory like situation. By that time entrepreneurship was already in the academic courses in

USA, UK and other parts of Europe. Entrepreneurship was in undergraduation courses in the countries where capitalism is developed. My point is people of rural and tribal societies are also should be encouraged to generate income for their well being and improving their quality of life where entrepreneurship becomes the strategy.

In 1980s I committed myself to

ILFS, GIZ. It was of utmost satisfaction to me as I could take up the challenge and i was considers as a brand ambassador for MSMEs. Before me there were only seven international programmes. I raised it to 25 during my tenure which gave us Rs 6 crores.

Till 2006, MSMEs were called as small scale industry. We at the ministry after a continuous discussion, changed name of the industry to enterprise. All over the word enterprise means micro, smll and medium enterprises; is called under the name of SMEs,

in our country we have added micro unit also under this. Here the micro, small and medium are defined by the size of the investment, where as in other countries it is the number of emoloyees.

With the liberalisation we opened up our economy in 1991, small and medium units have to compete with multi nationals. That is why in 2006 the central government enacted MSME Act. This act is intended to create competitiveness for a small entrepreneur. In countries like China, Korea and Japan SMEs are the backbone of the economy. In

OECD countries 95% of the industries are SMEs. In Japan 99.3% are SMEs. Even in terms of employment SMEs are crucial. Take Planning Commisssion's statistics, to create one job large industry requires Rs 5,75,000, where as in a small enterprise you need just Rs 70,000. For example, even a small food joint can create ten jobs.

In country like Indiawith vast population, MSMEs have that type of synergy. In India, MSME sector is the second largest employer accounting to more than 10 crore jobs with roughly 5



The Historic Kakinada Experiment (1964)

unfolds, led by

Dr. David C. McClelland of Harvard University, emanating from Siet Institute, which sowed the seeds of entrepreneurship development (ED) in India.

The team of Siet faculty included

Dr. Udai Pareek and **Manohar S. Nadkarni**, among others.



A synonym for Entrepreneur



Dr. Chukka Kondaiah's service to entrepreneurship and MSME sector spanned over 25 years. He merits recognition for the outstanding efforts in the service of entrepreneurship, skill development and promotion of SMEs. Here is the glimpse of his contribution.

- As Director General, The National Institute for Micro, Small and Medium Enterprises (ni-msme) (formerly nisiet), nurtured and supported, by diversifying its activities and widening its academic base. Through this, ni-msme significantly contributed to the promotion of Entrepreneurship and MSME development in the country and abroad.
- The entire challenge of the Institute's recurring expenditure was met entirely through its earnings. Through its wide range of services, he guided ni-msme to

crore units, after agriculture. About 40% of foreign exchange is coming through MSMEs. More of the units are in service sector. As a person who studied behavioural entrepreneurship I feel the government should support and promote MSMEs to take up manufacturing as it is a little riskier than the service sector.

Another important aspect with MSMEs is most of the units are owned by the people from underprivileged sections and from backward areas. Another lacunae about this sector is 93% of the units are unregistered, fearing the

administrative measures. Unregistered units are deprived of the bank loans and depending on private money lenders. Access to credit is still a big problem for MSMEs. A better credit system is yet to be developed. One bright news is the number of women entrepreneurs but more encouragement is required to increase this share. This is what Prof Mc Cleaveland mentions as 'achieved societies of rural areas. This has started but yet to pick momentum.

India opened gates for globalisation in 1991, had it been a

decade earlier the scenario would have been different, with more progress by now. Only pro-active countries can go forward now. We have physical resources in the country but what we need is a conducive climate in terms of finance, infrastructure, technology, rules, skilling and marketing. Our country has 62 % of population between 15 to 59 age group, which gives you more human resources. What is required is proper education system, financial system.

Entrepreneurship is a subject which gives an overview of the

Entrepreneurship & Skill Development

- accomplish the task of brand-building for the MSME sector, with continued encouragement and support of the Ministry of MSME, GoI.
- More than Rs.1.12 lakh participants attended the Institute's programmes and total revenue of over Rs.75.00 crore (\$750 million) generated, and strengthened the self-sustenance of the Institute (2003-11)
 - Executed large number of consultancy projects (84) in India and abroad
 - Extended services to other institutions to accelerate entrepreneurial culture in India and abroad, by sharing the Institute's proven strategies
 - Expanded the institutes' services to 19 central ministries in the implementation of MSME related schemes
 - Organized series of programmes for the Apex Bank of Ghana (2005-07)
 - Organized series of programmes for the Commonwealth Secretariat with collaboration of Administrative college of India, Hyderabad (2005-08)
 - Ensured awarding of highest number of international programmes under ITEC in India from MEA, Colombo Plan, CFTC and self-financing
 - Revived organizing training programmes for the in-services IAS Officers sponsored by DOPT, GoI (2009)
 - Conducted a survey and submitted report on Entrepreneurship for Competitive SMEs to Asian Productivity Organization (APO), Japan as National Expert from India.
 - Visited nine countries in Asia, Africa, Europe and USA, invited as a resource person, expert panel member for discussions, speaker and chairperson of theme sessions, and presented papers. (OECD, AARDO, ISBC, CIRDAP & APO)
 - Professional membership: He is served over a dozen professional organisations, national institutes and universities – as Governing Body Member, Member of Board of Studies and Board Member.

business, MSME sector and globalisation. Entrepreneurship is a subject which has to be developed for the benefit of youth. I strongly suggest to the state governments to introduce entrepreneurship as a subject at least from the intermediate level. when I was the Director General, I helped to start entrepreneur as a subject. Entrepreneurial talent is there in all of us but the teaching and training will develop the person as an entrepreneurs.

Nation needs to develop entrepreneurs. AP and Telangana are

producing 2.5 lakh engineers every year. Where do they go? Can we create employment for all of them? Had we introduced entrepreneurship course some of them could have started enterprises. Even 5 % of the youth become entrepreneurs the country become a super power.

Cluster Development is another important strategy. We in india have largest number of clusters, about 6,400 like handicrafts, handlooms, manufacturing industry etc. In our ni-msme we have selected 20 clusters to study.

Cluster development plays an important role in the growth of MSMEs.

Regarding the issue of skills, in India we have only 2.3% , whereas in UK it is 68%, it is In Germany 60% whereas South Korea 96%, Japan 80%. That is why Skillng India occupies important phase. There are more than 40,000 crores under various ministries under different projects which should be utilised properly for skill development, development of entrepreneurship and establishing clusters.



Women get loans *after* Skill training

Syndicate Bank, NI-MSME & FSME join hands



Getting financial assistance to get their dream of becoming an entrepreneur after taking skill training is a rare opportunity. Thirty women from SC, BC and minority sections were imparted skills in fashion designing by NI-MSME with the initiative of FSME, recently. Among them twenty eight got financial help from Syndicate Bank in making their dream come true. Syndicate Bank and FSME organised Certificate Distribution for the trainees of Skill Development Programme and distribution of Sanction Letters at Zilla Parishad Conference Hall, Nellore on 17th December.

The Chief Guest on the Occasion, M Janaki, Collector Nellore District, said, “there are 50,000 units in the districts providing employment which engages more people next to agriculture sector. Two industrial Corridors, one Chennai- Bengaluru and the other one Visakhapatnam-Chennai would bring more opportunities for MSMEs and unemployed in the district”. Sricity SEZ, Naidupeta SEZ and upcoming industrial area near Krishnapatnam in association with Japan, would create ample of opportunities for the entrepreneurs and youth in establishing micro, small and medium units and shall create

jobs in a very big way, she added.

“Lot of opportunities are awaiting for the aspiring entrepreneurs in Andhra Pradesh. Lack of skills is the main handicap for not getting employment in industrial and service sector. The district administration should take up awareness programmes for the youth”, said Chukka Kondaiah, Officer on Special Duty to MSMEs of Andhra Pradesh, who graced the occasion. The state government is providing subsidies and incentives for the aspiring entrepreneurs, he added. “By identifying the locally available resources we can develop the industrial sector in Nellore”, he advised. The fact that many well-



known industrialists in the state and the country are from this district, explains the potential of Nellore, Kondaiah said.

APK Reddy, National President of FSME-India said that, “Self-employment is the way to empower youth. Our slogan should be self-employment is the employment. That is why we are organising skill development courses to make the youth of the

district employable and also can become entrepreneurs by starting their own units. Hundreds of youth were given training in different trades to upgrade their skills, so that they can be employable in different units.” Our focus is the underprivileged sections of the society like women, SC, ST, BC and minorities, he added.

MSME industrial cluster with an investment of Rs 300

crores at Amancherla is on unveil, APK Reddy informed. He explained the efforts of FSME to empower the youth of the district with skills through skill development programmes and finances with the help of financial institutions like Syndicate Bank and others.

The District Collector M Janaki distributed sanction letters to 30 women who were trained in fash-





ion designing as part of the Skill Development Programme of FSME, recently. The beneficiaries were given loan of Rs 50,000 through cheques by Syndicate Bank.

National Institute of Micro, Small and Medium Enterprises (NI-MSME), a premier institution of international reputation headed by an able administrator Chandrasekhar Reddy, Director Gen-

eral is always supporting the activities of FSME. This made the training of skills possible in Nellore.

The determination of T Krishna, Syndicate Bank Deputy General Manager, to serve the needy by financially helping them proves the commitment of Syndicate Bank in serving the people. The orientation of the officials, Nageshwar Rao, Zonal Manager

of APIIC, Sudhakar, General Manager, District Industries Centre, is in tune with the vision of the Andhra Pradesh Government led by Chandrababu Naidu in making the 'Sunrise State' into an industrial hub.

The programme was also attended by the FSME Vice-President Y Vidya Sagar and FSME Nellore Convenor M Pratap Reddy.



INAUGURATION OF

Skill Development Programme(2015-16)
Loan Distribution For Trained Youth(2014-15)

Sponsored by



Organised by

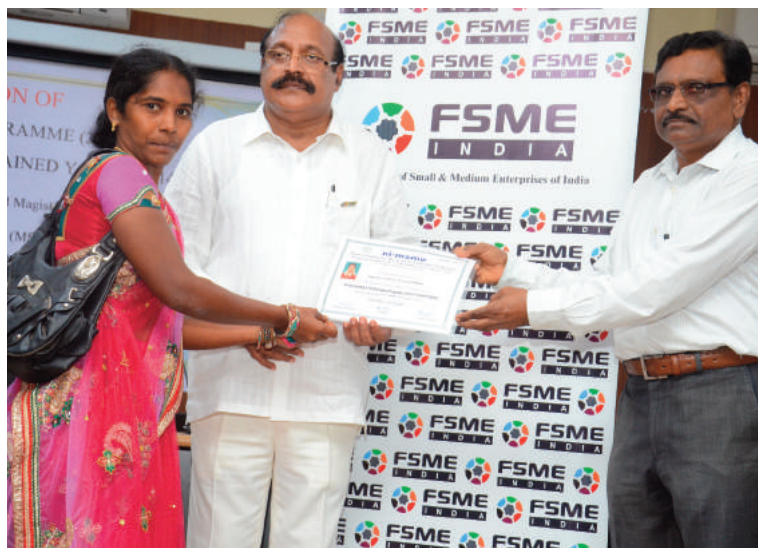


Supported by













Better days for Auto Nagar



Small entrepreneurs of Nellore are gaining confidence these days. The pro-active governance headed by the District Collector M Janaki, is generating hope among them. When the issue of the pathetic condition of Auto Nagar, Nellore was raised before her, she immediately took steps to improve the situation. Janaki, personally visited and initiated steps and ordered APIIC to get the status report, sanctioned Rs 20 crore to redress the issues of Auto Nagar.

She also visited the FSME-Skill Development Institute and encouraged them, promised support from the government in skilling the youth and educated of the district.



Target 2020

5000 persons in the state to get loans



Long term planning is always needed to uplift the down-trodden. Syndicate Bank which is always in the forefront in empowering the people financially joined hands with another leading organisation of MSME sector FSME-India in this endeavour. The Industrial Policy 2015-2020 is the time frame in which the down-trodden and weaker sections will be getting help from the bank.

In a policy planning, both have decided to enable 5000 persons in Andhra Pradesh to get loans and financial help from the bank during this period. APK Reddy, National President FSME-India reiterated the commitment of the organisation and thanked the Syndicate Bank officials and district officials for the positive response in this attempt.

Mudra scheme not for the rich: Venkaiah



Mudra was the topic of discussion in Parliament on 27th November. Participating in the discussion, Venkaiah Naidu, the Minister for Parliamentary Affairs said, “Mudra Yojana is not for the rich people, while trying to create wealth, while trying to invite investment, at the same time, you have to take care of the vulnerable sections”.

“What is Mudra Yojana? Mudra Yojana is not for the rich people. Banks were giving money earlier to the rich people. It is not wrong because money has to come back also. But poor people are more sincere in repaying the loan,” he said. Citing example from his experience, he said, “In Andhra Pradesh and Telangana, ninety nine percent is the repayment capacity of the self-help groups”.

“It is not exaggeration to say that some of our friends, if they forget political differences, will endorse it that in certain markets people give the loan for one thousand in the morning but they will give only nine hundred as cash. The loan is for one thousand rupees. By evening, after you sell your products, you have to pay one thousand rupees. That means the seller has to pay one hundred rupees as interest for one day. That is the situation,” Naidu told the Parliament. “That is the exploitation going on. It is not because of any party but it is because of the system. So, keeping that in mind, the Prime Minister came with this novel idea of Mudra Bank Yojana,” Naidu said adding that “we should see to it that all of us participate in that and see to it that the Mudra Bank Yojana reaches the people.”

Mudra problems

Devising a policy and creating an institution cannot guarantee the success if there is no proper implementation. Micro Units Development and Refinance Agency Bank (MUDRA Bank) which was started with an objective of providing loans at low rates to micro finance institutions and non-banking financial institutions which then provide credit to MSME's, is facing the similar crisis.

When MUDRA was launched by Prime Minister Narendra Modi on 8 April 2015 and entrepreneurs of micro and small sectors had many hopes on it. But unfortunately, with the problems in the implementation and confusions at policy level are defeating the very purpose of the institution. Entrepreneurs, when approach banks for loan under MUDRA Yojana, are not getting positive response.

Main problems identified by the MSME representatives are –

1. Bankers are not clear about the nature of the loan. They are not able to understanding that it is akin to CGTMSME scheme, where the government itself is the guarantee. Because of this the beneficiaries are being checked whether they are defaulters on the other banks, making process of getting loan a cumbersome job.

2. Bankers are apprehensive of the repayment as they fear for their job security. MUDRA and its regulator SIDBI should come out with a clear instruction relieving bankers from liability of non-payment by the beneficiaries. This will help the bankers to issue loans liberally, as they do not have any risk.

3. Last but not the least, the philosophy and objective behind establishing MUDRA is not clear with the bankers and financial institutions. This should be resolved by the central government.

If the above mentioned issues are not addressed, the existence of MUDRA Yojana will be at stake. In that case, purpose for launching MUDRA bank will not be served.



(भारत सरकार)
सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
Ministry of Micro, Small & Medium Enterprises
(AN ISO 9001:2008 CERTIFIED ORGANIZATION)



Ministry of Micro, Small & Medium Enterprises

Micro, Small and Medium Enterprises (MSME) contributes nearly 8 percent of the country's GDP, 45 percent of the manufacturing ...

[Read more](#)

Acts, Rules & Reports on MSME

An act to provide for facilitating the promotion and development and enhancing the competitiveness of micro, small and medium enterprises and for matters connected therewith or incidental thereto ...

[Read more](#)

Plan & Budget on MSME

A budget is a quantified financial plan for a forthcoming accounting period....

[Read more](#)

What's New

- Khadi and Village Industries Commission (KVIC) reconstituted. (English / Hindi)
- Initiatives of MSME
- सूक्ष्म, लघु और मध्यम उद्यम (एमएसएमई) संस्थान की पृष्ठे

[Read more](#)

MSME - Schemes

MSME offers several services and support programs under different schemes. This section provides you detailed information related to schemes and their respective support programs....

[Read more](#)

MSME - Entrepreneurship Skill Development Programme

The Ministry of MSME is committed to training of youth to be employable. The training is imparted through the modality of apex organizations namely NIESBUD, NIMSME, IIE, NSIC....

[Read more](#)

News & Events

Provides latest news & events from India about MSME sectors

[Read more](#)

PMEGP - Prime Minister's Employment Generation Programme

Prime Minister's Employment Generation Programme (PMEGP) as been announced on 15th August 2008 and launched in place of REEP Scheme. PMEGP is a credit-linked subsidy programme....

[Read more](#)

Office of Development Commissioner

Imparting greater vitality and growth impetus to the Micros, Small and Medium Enterprises (MSME) in terms of output, employment and exports....

[Read more](#)

KVIC - Khadi and Village Industries Commission

The Khadi and Village Industries Commission (KVIC) is a statutory body established by an Act of Parliament (No. 61 of 1956, as amended by....

[Read more](#)

Coir

Coir (noun) came from the Malayalam word kayar or kayaru, which mean cord, to be twisted....

[Read more](#)

NSIC - National Small Industries Corporation

National Small Industries Corporation Ltd. (NSIC), is an ISO 9001:2008 certified Government of India Enterprise under Ministry of Micro, Small and Medium Enterprises (MSME)....

[Read more](#)

NIESBUD

NIESBUD is an apex body under the Ministry of Micro, Small & Medium Enterprises, Government of India for coordinating and overseeing the activities of various institutions/agencies....

[Read more](#)

ni-msme

ni-msme, since its inception in 1960 by the Government of India, has taken gigantic strides to become the premier institution for the promotion, development and modernization of the SME sector. An autonomous arm of the Ministry of Micro, Small and Medium Enterprises (MSME)....

[Read more](#)

IIE - Indian Institute of Entrepreneurship

Indian Institute of Entrepreneurship (IIE) was established in the year 1993 in Guwahati by....

[Read more](#)

Skilling Telangana



Telangana Academy for Skill and Knowledge (TASK) has taken up the Finishing School initiative for unemployed Engineering Graduates in the state with an objective of enhancing their Employability Quotient. These students underwent training at TASK Finishing School Pilot held in Adilabad, Warangal and Ranga Reddy Districts.

This Pilot involved 8-12 weeks focused skilling sessions on technical, organizational and personal skill modules based on industry specifications.

In the first batch, 43 youngsters have secured employment in various IT companies. The skilling sessions were delivered through

Instructor Led Training, eLearning, self-study labs in technologies that included Java Programming, .Net Programming. Microsoft technologies and Android Apps development.

Addressing the gathering IT Minister KT Rama Rao expressed his happiness that these pilots were done at remote districts in Telangana and congratulated the students who received the offer letters. He also mentioned the need for creation of TASK alumni to enable the junior students benefit from the learning of those who got placed.

Sujiv Nair, CEO TASK shared that the finishing school pilot was one of the key objectives envisaged by our Chief Minister and

these youth who have secured offers from companies had put in considerable efforts in practicing and enhancing their skills. He also shared that this humble beginning was a reflection of commitment and synergistic efforts of several stakeholders in Government, Academia and Industry and thanked them. Going forward similar pilots are being planned in a couple of other districts over the next few months and based on these learnings.

TASK plans to scale up to ensure that more students are skilled and made employment ready. In addition to the finishing school TASK has also enabled over 700 placements with several companies since January this year.

Subscribe to 'Update on Industrial View'

1 year : Rs. 1000

2 years : Rs.2000

3 Years : Rs.3000

Yes, I would like to subscribe to Industrial View

Name: Mr/Mrs/Ms. _____ Address: _____

Tel/Fax: _____ Mobile _____ E-mail: _____

Occupation _____ please start my subscription from the month of _____

Payment Details _____ Online/ cheque/demand draft No. _____

for Rs. _____ Dated _____ drawn on _____ branch _____

in favor of FSME-AP, Hyderabad.

Note: Online Banking current A/c no.053411100002342, Andhra bank, somajiguda, HYD.

IFS CODE:ANDB 000 0534

Please add Rs.30/- for outstation cheques

Signature

Subscription,Advertising to be sent to . Federation of Small and Medium Enterprises of India ,G1,Dwarakamai,Dwarakapuri,Panjagutta,Hyderaad-500034. A.P.

PUBLISHED BY

FEDERATION OF SMALL AND MEDIUM ENTERPRISES OF INDIA

Regd off: G1 – Dwarakamai, Hindi Nagar, Dwarakapuri, Panjagutta Hyderabad - 500032

(M) -91-9642088889,9963777915 , 040-40023808 Fax : 040 – 23359951

E-mail: infosme@gmail.com, president@fsmeap.com Website: www.fsmeap.com

Advertise in Industrial View

Reach out to the target audience

Back Cover	Rs 90,000
Front inside	Rs 50,000
Back Inside	Rs 45,000
First page	Rs 30,000
Full page	Rs 25,000
Half page	Rs 15,000

To Subscribe:

Contact

9963777915

9642088889

PLOT.No. G1, DWARAKAMAI APART,
HINDI NAGAR, DWARAKAPURI COLONY,
PANJAGUTTA, HYDERABAD, A.P.

E-Mail: president@fsmeap.com



FEDERATION OF SMALL AND MEDIUM ENTERPRISES OF INDIA

Regd off: G1 – Dwarakamai, Hindi Nagar, Dwarakapuri, Panjagutta Hyderabad - 500032

(M) -91-9642088889, 9963777915 , 040-40023808 Fax : 040 –23359951

E-mail: infofsme@gmail.com, president@fsmeap.com Website: www.fsmeap.c

APPLICATION FOR MEMBERSHIP

1.Name

2.Name of Director/Partner/Proprietor of the Enterprise (or) Office Bearer of the Association:

3. Address For Correspondence:

4. Telephone No :
Email :
Website :
Mobile :

5. Registration No: :

6. Company Details:
Products Manufactured/Activities :

**7. Payment Details: Online/Cash/Cheque/Demand Draft NoDated.....for Rs.....
Cheque/Demand Draft may Please be drawn in favour of “Federation of Small and Medium
Enterprises of AP” payable at “Hyderabad”. OR to be deposited in our current account number
053411100002342 IFSCODE ANDB 0000534 with the Andhra Bank, Somagi guda Branch,
Hyderabad.**

I/We hereby apply for Micro / Small / Institutional / Association / Corporate Membership of FSME. I/We declare that I/We read the Memorandum and Articles of Association of the FSME and Agree to Abide by the same

Place:

Date:

Signature of the applicant

Encl: (1) Copy of Registration Certificate

(2) Cheque / DD No.....Dt:.....For Rs.....

Type Of Membership	Admission Fee	Annual Subscription	Life Membership
1) Micro	Rs. 500/-	Rs. 500/-	Rs. 5000/-
2) Small	Rs. 500/-	Rs. 1,500/-	Rs. 15,000/-
3) Institutional	Rs. 500/-	Rs. 3,000/-	Rs. 30,000/-
4) Association	Rs. 500/-	Rs. 2,500/-	Rs. 25,000/-
5) Corporate	Rs. 500/-	Rs. 10,000/-	Rs. 1,00,000/-

Nourishing your Business Dreams

SyndMSE

Now Loans for Micro & Small Enterprises



Made Quick, Easy & Attractive

Collateral
Free Credit
upto
₹100 lacs

- Low interest rate
- Low service charges
- On line facilities available
- Quick Sanction

For details, contact our nearest Branch
or Regional MSME Care Centre or
visit our website www.syndicatebank.in



सिंडिकेटबैंक
SyndicateBank

भारत सरकार का उपक्रम A Govt. of India Undertaking

Tailor made New schemes:

Synd Doctors - Doctors
Synd Cashew - Cashew industries
Synd Transport - Transport operators

Synd Marble - Marble & Granite industry
Synd Textile - Textile & Ready made garments



Andhra Bank's Priority

Micro Small & Medium Enterprises (MSME)

Working Capital Finance

Credit Linked Capital Subsidy Scheme

Weavers Credit Card

CGTMSE Loans

Term Finance

PMEGP Loans

Laghu Udyami Credit Card

Artisan Credit Card

TUF Scheme for Textile Industries

Composite Loans

KVIC Scheme

Short Term Loans



Online Application

Hassle Free Process

Priority Attention

Competitive Interest Rates

- Application can be filed online through our website www.andhrabank.in. Application format can also be downloaded and duly delivered at branch or zonal office.
- For any further clarification, please contact Chief Manager, Credit at the nearest zonal office. The contact numbers are available in our website.



Where India Banks



www.andhrabank.in