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Exporters with good track record to get easy loans: RBI

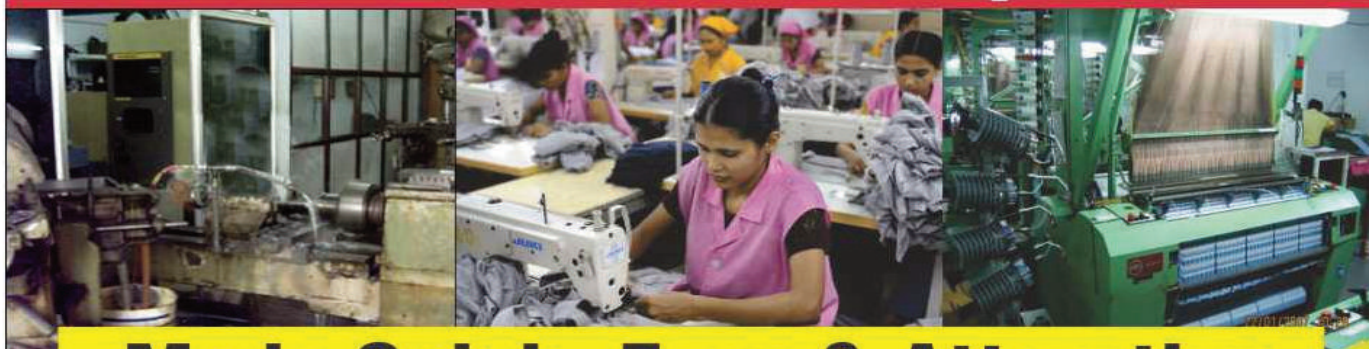


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The jurisdiction of court cases pertaining to the items published in Industrial View will only be Hyderabad (the place of its publication). Cases of other jurisdictions will not be entertained.

- Editor

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APK Reddy

Wishes & Aspirations

World's largest Parliamentary democracy has been put to test again. Citizens aka voters franchised their power to choose the rulers for the next five years. Both, at the Centre and the two new Telugu states got their law makers elected who will decide their next five year course of economy and polity. Industrial Review first of congratulates Narendra Modi led BJP govt at the Centre; Telangana Rashtra Samithi government led by K Chandrashekar Rao and Telugu Desham government of Nara Chandrababu Naidu, in Telangana and Andhra Pradesh respectively.

People, ultimately people are the winners in democracy as it is evident in the recent elections. They wished to see the change of guard and saw to it through their power to vote. Economy and polity went topsy-turvy during the ten-year rule of UPA government. The state of affairs in Industry, particularly MSME sector went from bad to worse. In Andhra Pradesh, Congress in spite of being at the helm of affairs for two terms could not fulfil the aspirations of the people, more particularly in the second term. This got re-

flected in routing of the party in AP and dismal performance in Telangana.

Negligence of MSME sector, which provides employment on a large scale certainly impacts on the society. Crisis in this sector reflects in the society on a wider scale as the majority of the rural populace depend on the jobs and allied opportunities provided in this sector. Entrepreneurs and employees, both are victims of the distorted policies in the name of development. Even a quarter of the focus on multinationals and big business would have saved MSME sector from further decay.

Now it's the time for the new governments to renew the policies to help MSMEs, provide financial support structures through banks and resolve the crisis of power supply. Our country may boast to be one of the biggest economies in the world and aspire to be an important player globally, but without including the MSME sector and a vast majority of the populace dependent on this sector we will remain as a hypocritical state with wrong parameters for development.



BJP govt should revive manufacturing Industry

Reeling under a devastating slowdown, the Indian industry particularly the MSME sector today expressed high expectations from the forthcoming BJP led NDA government. “Indian SMEs look forward to BJP’s ascension to power with a great sense of expectation,” Secretary General of FISME, Anil Bhardwaj said. The expectations are significant in the backdrop of the BJP making promises to revive the manufacturing sector which has been languishing for quite some time. He noted that BJP had emphasized giving priority to MSME manufacturing and hoped that the big projects that are on hold because of “policy paralysis” would get going now.

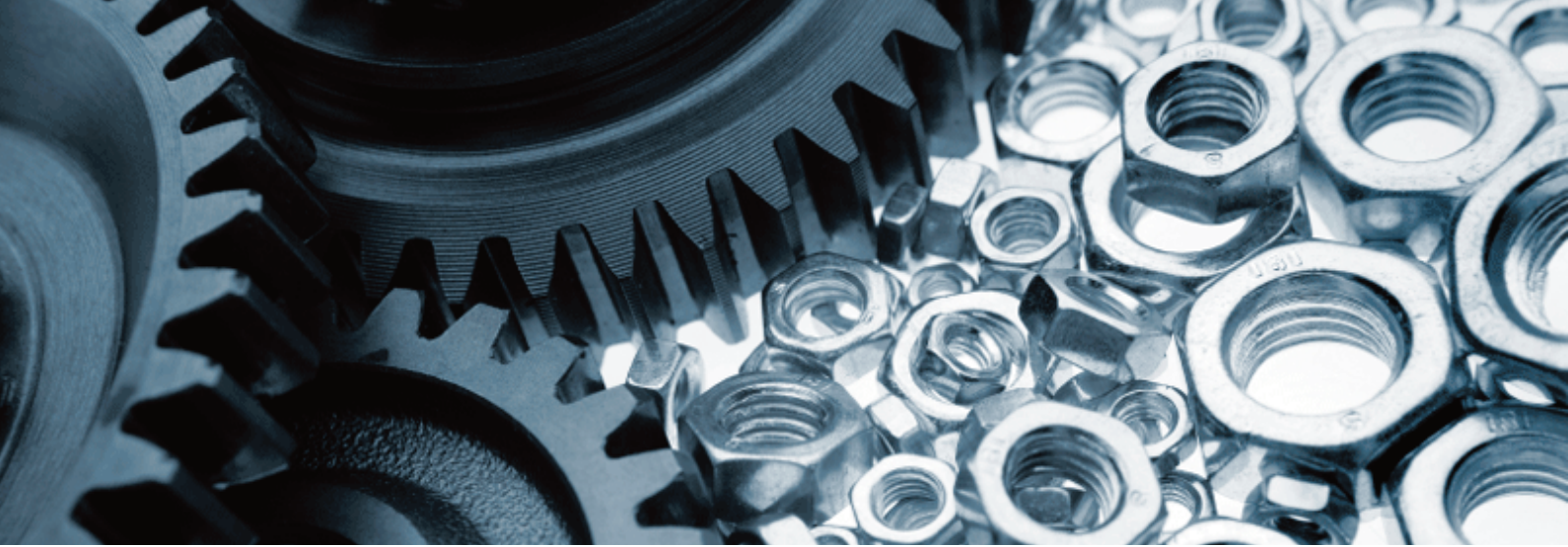
Echoing similar sentiments, President of FISME, D Gandhikumar said that the new government should address all the concerns of the sector, and implement the recommendations of the Inter-Ministerial Committee. Above all, he hopes that interest rates would be brought down for the MSME sector to promote growth and generate employment. Also, the issue of delayed payments which has caused immense distress to the sector has to be looked into urgently. Meanwhile, President of Gujarat State Small Industry Federation, Atul Kapse attributed Gujarat’s growth story to the MSME policy in the state.

“The contribution of 3, 20,000 MSMEs in the state is huge and that has led to our de-

velopment.” In Gujarat, people have favourably voted for the Bharatiya Janata Party as the party is leading in all 26 seats in the state, while Modi won the Vadodara seat by a record margin of 5,70,128 votes against his nearest Congress rival Madhusudan Mistry. Kapse said the 5 per cent interest subsidy to the MSMEs, cheaper land for industries, infrastructure, uninterrupted power, cable network across state, and other facilities for the MSMEs were provided to the industry. “We expect that whatever Narendra Modi did for Gujarat, will be done for the entire country; he will improve the policies and financial inclusion to the sector.”

Noida entrepreneurs from India’s most populous and polit-





ically vital state have welcomed BJP victory and are expecting a positive response from the new government towards the industries problems. “Everybody is looking towards Modi,” said Secretary General of Noida Entrepreneurs Association, V K Seth. “Modi brings all the departments, industries, policy makers, stakeholders for a meeting to discuss about new policies. We now expect that industry across India will be involved while formulating the policies,” he said adding that the Noida industries are reeling under three major problems of law and order; taxation structure; and development.

Manesar Industries Welfare Association (MIWA) said, “It is a great blessing to have a person who is pro-industry with a clear mandate.” Secretary General of MIWA, Manmohan Gaind said that the industry is expecting a key change with growth. “We are going through the lowest point now. We are confident that Modi will work for the industry and address issues like finance, infrastructure, and technology.” Gaind said that he is hopeful that it will be easier for the industry to run business. “Jobs will come only if

the industries grow,” he said adding that the industry should be involved in policy making. Congratulating the BJP leadership, ASSOCHAM President Rana Kapoor today said the biggest takeaway from these elections is that a single party is able to get there at the crucial half mark that will enable the BJP-led NDA to take decisive and bold decisions that will put the Indian economy back on the growth path.

“The Indian industry and the global investors have hopes on Narendra Modi who has a solid track record of governance in Gujarat,” he said. Industry body FICCI said that it hopes that this mandate will help the leadership restore the much needed investor confidence, attract higher investments and generate employment, especially in the manufacturing sector.” “The nation awaits an era of minimum government and maximum governance. Industry must be seen as a key factor in the nation’s advancement by enabling efficient provision of goods and services and creation of jobs”, said President, FICCI, Sidharth Birla. Hailing the victory of NDA led by Modi, President, Federation of Indian Export Organisations (FIEO)

said that the landslide victory and mandate given to Modi should result in a proactive and stable policy environment. “The new Government will have to bring back manufacturing on track to sustain export and economy,” Ahmed said.

Engineering Export Promotion Council (EEPC) India Chairman Anupam Shah said that Narendra Modi led BJP- NDA government will be a big boost to India’s manufacturing sector that is crucial for exports. “We expect the Modi Government to take some bold decisions regarding labour reforms which will ultimately benefit the Indian workforce and create new employment,” he said congratulating the BJP leadership. The chairman of the apex body of engineering exports said Indian exports, with 45 per cent contributions from the MSME sector, have been languishing for the last few years and they expect some key decisions from the new government in the coming foreign trade policy. “We also expect a significant improvement in the quality of governance, that will in turn reduce transaction cost of Indian exporters and make them competitive in the world,” he added.



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BEE seeks to promote energy efficiency in SMEs



The Bureau of Energy Efficiency (BEE) is going ahead with the GEF-UNIDO funded project for improving energy efficiency of the SME sector. BEE is appointing project coordinator and engineer for the project. United Nations Industrial Development Organisation (UNIDO) with support from the Global Environment Facility (GEF) has initiated a project in September 2011 titled 'Promoting energy efficiency and renewable energy in selected MSME clusters in India' in collaboration with BEE, Ministry of MSME (MoMSME) and Ministry of New and Renewable Energy (MNRE).

Focus of the project has been on development and promotion of a market environment for introducing energy efficiency (EE) and enhanced use of renewable energy (RE) technologies for process applications in 12 selected MSME clusters under five energy intensive MSME sub-sectors. These clusters have been chosen based on the total energy consumption as well as the energy intensity levels.

The total energy consumption of these 12 clusters based on data collated by TERI is estimated at about 1.44 million tonnes of oil equivalent (mtoe). The project will address a few important barriers such as lack of technological solutions and capacities at cluster levels and the paucity of reliable data at policy levels. The broad goals of the 5-year project (September 2011 to August 2016) of USD 33 million include - increased capacity of suppliers of EE/RE products/ service providers/financing institutions; increasing the levels of end-use demand and implementation of EE and RE technologies and practices by MSMEs; scaling up of the project to national level; and strengthening policy, institutional and decision making frameworks.

Efficient measures reduces energy consumption in MSME sector: TERI



The Energy and Resources Institute (TERI) has come up with an advisory which said that energy efficient measures can reduce energy consumption by 20-30 per cent in MSME sector. “Within the industrial sector, the Micro, Small and Medium Enterprise (MSME) segment is associated with low efficiencies due to several barriers such as use of obsolete technologies, non-availability of readymade technological solutions, low level of awareness/information availability, non-availability of technology providers at local/cluster level, relatively high cost of technologies and poor access to finance,” TERI said.

“It is estimated that there is a possibility to reduce energy consumption by up to 25-30 per cent by introducing energy efficiency measures in these sectors,” it added. The advisory released on May-13, while setting an agenda for the new government addresses not only the way forward but also deals with

the critical aspect of the cost of developmental inaction. It has addressed key aspects pertaining to water, air pollution, waste, green infrastructure, transport, energy security, renewables and solar energy that need to be addressed by the new government. TERI has proposed a few quick solutions which are basic and easily implementable.

The measures will not only bring down the costs of inaction, but improve the lives of millions in a sustainable manner, it said. Commenting on the advisory, Director-General, TERI, R K Pachauri said, “Environmental issues are often presented within the framework of conflict between environment and development. What is attempted here is a refreshing departure which provides a price tag on the damage that poor environmental quality and degradation is imposing on human society and how substantially lower-cost action can avoid this burden.

“To achieve tangible results in the first 100 days, the new Government will have to perform beyond expectations in the field of sustainable development, which broadly covers fundamental issues such as water, energy and food security,” the TERI press release said. The new Government should focus on specific policies and institutional frameworks which will help achieve quick results and reverse the current trend, it said.

Among other recommendations are setting up of a cabinet of secretaries (CoS) to define policy and address issues in an integrated manner for energy security, launching of a wind mission and making renewable power the focus of the new power policy. The report highlights the need to make manufacturing in the solar sector competitive in the global market and to consider special incentives. TERI has called for the new Union government to focus on bio-energy development and launch of an 'Indian Bio-Mission'. According to Pachauri, a similar analysis and presentation is essential for rural environmental degradation as well.



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Exporters with good track record to get easy loans: RBI



With the view to easing earlier rules that only allowed loans of up to one year to the exporters, RBI said exporters with a "satisfactory" track record of three years can now get long-term loans from banks for up to 10 years to service export contracts. The Reserve Bank has decided to allow Authorised Dealer (AD) category- I banks to allow exporters having a minimum of three years' satisfactory track record to receive long term export advance up to a maximum tenor of 10 years to be utilized for execution of long term supply contracts for export of goods subject to certain conditions, according to an RBI notification.

According to the RBI, in order to receive the long term export advance, firm irrevocable supply orders should be in place. "The contract with the overseas party /buyer should be vetted and clearly specify the nature, amount and delivery timelines of products over the years and penalty in case of non- performance or contract cancellation. Product pricing should be in consonance with prevailing international prices," it said.

The RBI also said banks cannot charge interest rates exceeding 200 basis points above LIBOR. The exporters who receive loans of USD 100 million or above need to report the transaction immediately to the RBI. Further, RBI said that the company should have capacity, systems and processes in place to ensure that the orders over the duration of the said tenure can actually be executed. The facility will be provided only to those entities, which have not come under the adverse notice of Enforcement Directorate or any such regulatory agency or have not been caution

listed, RBI said.

"Such advances should be adjusted through future exports," said RBI adding that the rate of interest payable, if any, should not exceed LIBOR plus 200 basis points. The apex bank also said that the documents should be routed through one AD bank only; AD bank should ensure compliance with AML / KYC guidelines and also undertake due diligence for the overseas buyer so as to ensure it has good standing / sound track record; such export advances shall not be permitted to be used to liquidate Rupee loans, which are classified as NPA as per the Reserve Bank of India asset classification norms; and double financing for working capital for execution of export orders should be avoided.

In case Authorized Dealer banks are required to issue bank guarantee (BG) / Stand by Letter of Credit (SBLC) for export performance and follow certain guidelines like - BG / SBLC should cover only the advance on reducing balance basis; Issuance of BG / SBLC, being a non-funded exposure, should be rigorously evaluated as any other credit proposal keeping in view, among others, prudential requirements based on board approved policy. Such facility will be extended only for guaranteeing export performance. Meanwhile, AD bank should duly evaluate and monitor the progress made by the exporter on utilisation of the advance and submit an Annual Progress Report to the Trade Division, Foreign Exchange Department, RBI within a month from the close of each financial year, the RBI notification said.



Private sector
playing role
Indo-Africa
economic t

The Indian government and its industry will strengthen their economic relations with Africa through the private sector in areas of agriculture, food processing, core infrastructure, manufacturing and services. "I believe that increased coordination and commitment of the Indian private sector, the Government of India and the economic potential of Africa will strengthen economic ties to yield rich all round dividends," said the Federation of Indian Chambers of Commerce and Industry (FICCI) Past President RV Kanoria in a meeting on 'Africa-India Partnership Day' held at Kigali, Rwanda.

The 49th Annual Meeting of African Development Bank (AfDB) was organised by FICCI and EXIM bank with the support from the Indian government and the African Development Bank Group. On the occasion, Kanoria said that the discussions unfolded the multidimensional scope of the PPP model and unfurled opportunities for cooperation between India and Africa.

He said the economic ties between India and Africa have strengthened over the years and both sides have increased their trade from about USD 5.0 billion a decade ago to over USD 70 billion last year. This is expected to further increase to USD 100 billion next year. Similarly, Indian investments in Africa have also increased from under USD 10 billion in 2000 to the currently estimated USD 50 billion. The theme for this year's event was 'Sharing India's Experiences with Africa'. It focused on sectors such as renewable energy, road transportation, healthcare and pharmaceuticals. The broad framework of 'Sharing India's Experiences with Africa' also gels with the joint proposal of floating a Project Development Company, by African Development Bank and Export-Import Bank of India, along with other partners such as State Bank of India, and IL&FS. The sessions helped in synergizing the priority areas in the identified sectors for successful engagement between the African Development Bank, the government of India and the Exim Bank of India.

NSIC

NSIC offers
subsidy for
minority
entrepreneurs



National Small Industries Corporation (NSIC) is offering subsidies to entrepreneurs of micro, small and medium enterprises belonging to SC/ST or North Eastern states to participate in a food and technology expo and an international agriculture and horticulture expo to be held here. The 10th edition of the Food and Technology Expo and 10th International Agriculture and Horti Expo will be held from July-25 to 27. The NSIC subsidy scheme is meant for entrepreneurs of scheduled castes/scheduled tribes and North East region states.

Under the scheme micro units will get a 95 per cent subsidy for which they would have to pay Rs 7,080 which is inclusive of taxes and other facilities; small units an 85 per cent subsidy at Rs 21,250; and medium get 50 per cent subsidy at Rs 70,790, official data said. The 10th Food and Technology Expo is being organized by media group NNS.

Like its earlier editions, the event will provide an excellent platform for food grains processing technologies providers, agro based industries, food processing sector, hospitality sector, health and Fitness sector, related technologies and service providers and government departments to display and discuss their latest innovations.

The event will also provide vast opportunities for international and local players in the food processing sector, hospitality sector and fitness sector. The Food Processing Industry sector in India is one of the largest in terms of production, consumption, export and growth prospects.

The government has accorded it a high priority, with a number of fiscal relief and incentives, to encourage commercialization and value addition to agricultural produce; for minimizing pre/post harvest wastage, generating employment and export growth. The International Agriculture and Horti Expo-2014 is a 3 day exhibition with focus on Agricultural and Horticultural Advancements and International Trade; Protected Cultivation (Greenhouse), Irrigation and Farming Technologies; Organic Farming and Fresh Fruits, Vegetables, Cereals etc.; International Seeds, Fertilizers and Pesticides; Processed Foods and Post Harvest Technologies; Agri Finance, Insurance and Research Institutes; Cold Storage and Technologies.

This event too will provide a platform for State Horticulture Missions; Horticulture Mission for North East and Himalayan States; National Bamboo Mission, Agriculture Departments of Various States; Nodal Agencies; Tractors / Harvesters / Agricultural equipment Manufacturers, International Seeds, Fertilizers, Pesticides Manufacturers; Cultivation, Irrigation and Farming Technologies providers; Fresh and organic Fruits and Vegetable Suppliers; Agribusiness Consultants, Progressive Farmers, Consumers and other government departments to display and discuss their latest innovations in Agriculture and Horticulture sector.

India is the second largest producer of fruits and vegetables in the world and the billion people market has vast opportunities for international and local players in the agriculture and horticulture sector, a high priority sector with a number of fiscal relief and incentives, to encourage commercialization and value addition to agricultural produce; for minimizing wastage, generating employment and export growth. Farmers Workshops are also proposed to be held for active interaction between experts and the farmers.



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Govt to set mining tec



up

Technical

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The government will be setting up an autonomous centre in the national capital to provide techno-economic advice to the Ministry of Mines on issues relating to the mines and the mineral sector. The mining sector has been witnessing one of the worst times during the last year showing significant degrowth. While the index of industrial production for mining stood at 145.8 compared to 146.4 in the corresponding month of the previous year; the cumulative figures in the same sector for April-March 2013-14 were 124.5 compared to 125.5 during the previous year (2012-13), official data said. As a result, the entire industrial value chain relating to manufacturing of steel, coal, energy has been affected.

The new Centre for techno-economic advice will be a registered society, independent of the government and within the arm's length principle, for rendering techno-economic advice to address various issues concerning the minerals and mining sectors. The proposed Centre will function as a "think tank" of domain experts from the core sectors and would undertake technical studies for strategic planning and for evolving innovative policy options for the consideration of the government and stakeholders, with the objective of sustainable development of the Indian mineral and mining sectors, a notice from the Ministry of Mines said.

In this context, the Ministry is planning to appoint a consulting firm to prepare a detailed project report with clearly defined scope, aim and objectives, vision and mission statement, work plan, road map for future growth, budgeting, outcomes and justification.

Marine products export crosses USD 5 bn



Breaking all previous records in terms of quantity, rupee value and USD terms, export of marine products has touched an all-time high of USD 5007.70 million during the financial year 2013-14. "Exports aggregated to 9,83,756 MT valued at Rs 30,213.26 crore and USD 5,007.70 million. Compared to the previous year, seafood exports recorded a growth of 5.98 per cent in quantity, 60.23 per cent in rupee and 42.6 per cent growth in USD earnings respectively," said an official notification.

"The unit value realization also reached to record high from USD/Kg 3.78 during 2012-13 to USD/Kg 5.09 during 2013-14 and recorded growth of 34.55 per cent. The increased production of L Vannamei shrimp has helped to achieve higher exports," it said. Frozen shrimp continued to be the major export value item accounting for a share of 64.12 per cent of the total USD earnings. Shrimp exports during the period increased by 31.85 per cent, 99.54 per cent and 78.06 per cent in quantity, rupee value and USD value respectively.

There was all time high growth in unit value realization of frozen shrimp at 35.05 per cent. The overall export of shrimp during 2013-14 was to the tune of 3,01,435 MT worth USD

3210.94 million. As far as markets are concerned, USA is the largest market (95,927MT) for frozen shrimps exports in quantity terms followed by European Union (73,487 MT), South East Asia (52,533MT) and Japan (28,719 MT). The contribution of cultured shrimp to the total shrimp export is 73.31 per cent in terms of USD. The export of cultured shrimp has shown tremendous growth of 36.71 per cent in quantity and 92.29 per cent in dollar terms.

The export of Vannamei has shown tremendous growth. The export of Vannamei recorded a growth of 92.03 per cent in quantity and 172.81 per cent in dollar terms. Export of Black Tiger shrimp reduced from USD 521.33 million to 435.79 million and 61,177 MT to 34,133 MT compared to last year.

Fish, has retained its position as the principal export item in quantity terms and the second largest export item in value terms, accounting for a share of about 32.97 per cent in quantity and 14.15 per cent in USD earnings. Dried items have shown a positive growth in terms of rupee value by 21.72 per cent and in dollar terms by 9.86 per cent. Live items exports shown a growth by 16.17 per cent, 42.43 per cent and 26.81 per cent in quantity, rupee value and USD

realization respectively compared to the previous year. South East Asia continued to be the largest buyer of Indian marine products with a share of 26.38 per cent in terms of USD value realization.

USA is the second largest market followed by European Union (EU), Japan (8.21 per cent), other countries (8.20 per cent), China (5.85 per cent) and Middle East (5.45 per cent). Exports to US had registered a tremendous growth of 19.94 per cent in quantity and 72.06 per cent in USD realization and is mainly attributed to the export of Fr. Shrimp which showed a growth of about 34.81 per cent in volume and 92.40 per cent in USD terms.

Marine products were exported through 26 sea/air/land ports. Exports improved from Visakhapatnam, Chennai, Krishnapatnam, Tuticorin and Mangalore compared to the corresponding period during the last year. Pipavav is the major port in terms of quantity (25.27 per cent) and Visakhapatnam is the major port in terms of dollar value (22.59 per cent). As far as the outlook for 2014-15 is concerned, MPEDA (Marine Products Export Development Authority) envisages target of USD 6.0 Billion for the year 2014-15.



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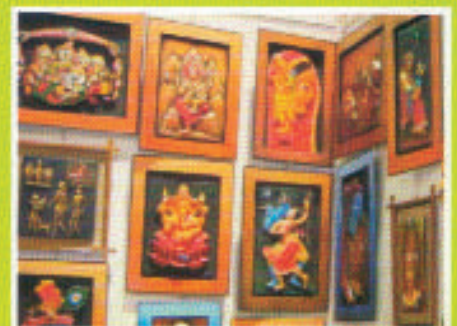
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- ఎ) మాంసం (ప్రాసెసింగ్), క్యూరింగ్ మలయం లేదా సకసగా) మలయం ముక్కు కలిగించు పదార్థములు లేదీ, పాన్, సిగరట్ ఉత్పత్తి / తయారీ / పంపిణీ, మద్యం సంస్కారం చేసే సోలీట్ లేదా దాదా, సారాయి అమ్మకం, ఎగలకు ఉత్పత్తి లేదా ముడిసగుసగా ఉత్పత్తి చేయు యూనిట్లు
- బి) పంటలు/దేవు సంసగం, సకుదోషం, చేపలు, రోయ్యల పరిశ్రమలు, మయల పంసగం, గోస్య సారాలు మొదలైనవి, భాదీ, పాల వస్త్రాలు, సోలీసెట్టింగ్ మిసిన్, పరిశ్రమలలో సహా

సి) 20 ప్రాజెక్టుల దుర్తి తయ్యవ మందం ఉన్న ఎలెక్ట్రీక్ కనెక్ట్ కరగానీ క్లిస్టిల్డ్ మిల్క్ కంట్రీలర్లు మలయం పర్యవరణాలకి హాని కలిగించే గాణాప్యాలను విడుదల చేసే అర్హత లేకాల పరిశ్రమలు :

- డి) జాపీ, పాలీ వస్త్రాలు, పాప్టేనా వూల్, మలయం ఇతర పరిశ్రమలు ఏదైతే భాదీ కమీషన్ ద్వారా రిలేటు మొదలనుక్క గురగానిట్లు
- ఇ) మాలకీ క్షుప్తపాప్టేషన్ (అందమూన్ సిగరెట్ కిచ్చులలో అదోరిక్ల అమ్మకం కాపీలలో కులస్య బోటు, సోనీ గోగు మలయం తిలాలలను మిసవోయంబి)

నెగటివ్ పరిశ్రమల జాబితాలో లేని ఎలెక్ట్రీక్ ప్రాజెక్టులకు స్థానికీ చేపట్టుకు. ఈ ప్రాజెక్టులు ఫైనల్ సర్కిల్స్ గురగాను నింంధలను పాలించవలసి ఉంటుంది.

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MP to promote bamboo se



promote sector



Madhya Pradesh Government is working to develop the job-oriented bamboo sector by holding workshops and training sessions for the people engaged in it. An important forest product, bamboo is highly relevant as a livelihood option for forest-dependent people in India. It contributes towards poverty alleviation and generating subsistence income for the rural poor. Employment generation from bamboo is growing and their processing makes significant contributions to people's incomes, reports have said.

Out of the 4,43,445 sq km geographical area of Madhya Pradesh, 1,54,506 sq km comprises of forests. Forestry plays a very important role in economy of the state. Bamboo, which is an important forest produce, has high significance in socio economic life of rural MP. It is said to be poor man's timber and put to multifarious uses for various livelihood options. India holds the second place in the world with 125 species of bamboo belonging to 23 genera, next only to China. *Dendrocalamus strictus* is the most important species in India. Bamboo area of the country is estimated as 8.96 million hectare and annual production of bamboo is estimated as 32,30,000 tons in the country. While North Eastern states have 28 per cent of the area, Madhya Pradesh has 20.3 per cent. In Madhya Pradesh there are two main consumers of bamboo, namely, basod and nistari. Basods are the people belonging to community of bamboo craftsmen who are traditionally dependent on bamboo for their livelihood.

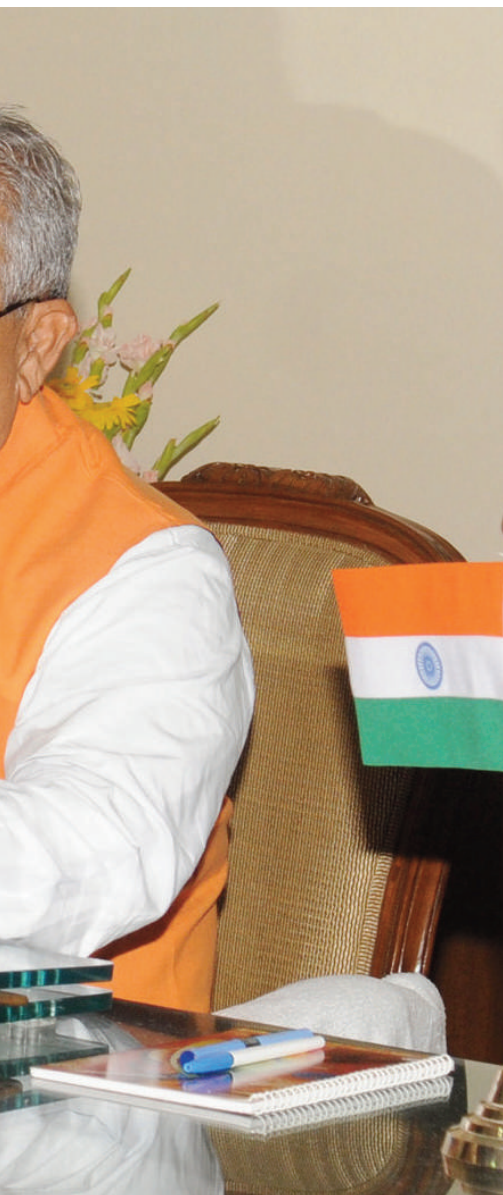
The nistaris use bamboo for house repair and crop harvesting and other domestic uses. The Government of Madhya Pradesh has a policy to meet their demand for bamboo. The roadmap of Madhya Pradesh State Bamboo Mission (MPSBM) highlights the need to take up intensive and regular capacity building programs through expert organizations and specialist resource persons for all the stakeholders, including bamboo craftsmen, staff, and private entrepreneurs. MPSBM has recognized 'Concerted capacity building for the Bamboo Artisans' as one of the key thrust areas of interventions for development and promotion of entrepreneurship in bamboo sector.

One of the key objectives of MPSBM is to develop a new line of bamboo products by bamboo artisans for national and international markets and to promote and facilitate traditional and non-traditional bamboo based artisans by developing their skills, increasing the supply of quality bamboo and availability of advanced tools and equipment. MPSBM is interested in conducting a wide range of trainings/workshops programs under major streams pertaining to bamboo sector such as handicrafts, furniture, jewellery, textiles, housing/bridges, prefabricated structures, food and beverage, bio-energy, toys, etc. For this purpose, it seeks to hire the services of consultants/trainers/ agencies having extensive experience of working in the bamboo sector. Experience of working with the local communities especially the traditional bamboo artisans and participatory approach in developing income generation projects will be an added advantage.

Kalraj Mishra takes as MSME M



charge Minister



NDA government will work towards creating jobs for youth and employment opportunities for the educated unemployed people through micro, small and medium enterprises, said new MSME Minister Kalraj Mishra. After taking charge of the Ministry he said, “The objective of the Ministry is to make the common man self-dependent. Optimum utilization of human resources and establishing a framework for this purpose is the need of the hour and this Ministry will work towards that goal.”

Born in 1941 in Ghazipur District of Uttar Pradesh, Kalraj Mishra is a veteran leader of BJP in Uttar Pradesh. He has served as the state chief of the party and was a Cabinet Minister in state government holding the portfolios of Public Works, Medical Education and Tourism during March 1997-August 2000. He has been an MLA for several terms and a member of the Rajya Sabha. He won the 2014 Lok Sabha elections from Deoria constituency. The MSME sector contributes about 8 per cent of the country’s GDP and 45 per cent of its manufactured output. It provides employment to around 60 million people.

Senior Ministry Officials including MSME Secretary Madhav Lal and Additional Secretary and Development Commissioner, AmarendraSinha briefed the Minister about the policy framework for the sector. Other officials who interacted with him included CEO of KVIC, UdaiPratap Singh, CMD of NSIC, H P Kumar, Director General of NIESBUD, Arun Kumar Jha.

Restructuring of MSME loans, RBI advises banks

The Reserve Bank of India (RBI) has asked banks that they should consider restructuring of loans whenever an MSME unit approaches them, and should also handhold them in difficult times. “We told the banks that whenever the entrepreneurs approach the bank on restructuring of the loans, wherever there is merit, the bank should consider.

In case, if any unit becomes NPA (non-performing assets) to avoid a situation, banks have to have a system on MSME rehabilitation scheme where they have to attend to the unit to do a hand-holding for a certain period of time and guide the

unit to come out of the temporary crisis,” General Manager, Rural Planning and Credit Department (RPCD), RBI, Sonali Sengupta has said. While addressing the town hall meeting here organised by RBI under the aegis of industry body FISME, Sengupta said that the banks are free to give collateral depending upon the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).

“So, as of now, all the banks are giving collateral free loan wherever CGTMSE coverage is there up to Rs one crore. We have also told the banks in order to provide the single window

approach; a composite loan comprising terms as well as working capital loan up to Rs one crore. So there is a single window approach,” she said.

RBI has told the banks that wherever CGTMSE coverage is available, they can consider giving differential rate of interest because rate of interest is also one of issue which all the MSME entrepreneurs complain is very high. RBI organized two meetings in the Delhi region this month. The main objective of the meeting was to discuss the grievances and feedback that the small entrepreneurs face with the public as well as private sector banks.



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MSME Ministry to support incubation centers in



Support DU



The Union MSME Ministry will give a grant for setting up incubation centres in Delhi University (DU) Colleges to promote innovative business start-ups. Each of the incubation centres will be given a grant of Rs 12 lakh, the Delhi University said after signing an agreement with the National Skills Development Corporation (NSDC). “Under this MOU each year, the approximately 60,000 students of each and every college of the University of Delhi being admitted each year for study under the Four Year UG Programme shall be given-in their second and third years-the opportunity of acquiring special skills for jobs and entrepreneurs related to the knowledge that they will obtain in their FYUP studies,” DU said in a press release.

The students will be given training in the sectors of - Banking, Financial Services and Insurance (BFSI); IT and IT Enabled Services (ITES); Health Care; Media and Entertainment; Tourism and Hospitality; Automotive Industry. As many as “70 per cent of all students under this programme shall be assured placement through NSDC for jobs or for becoming entrepreneurs in the above sectors,” the release added. These courses will be made available in each college under the Applied Courses of the FYUP. The colleges will charge a total fee of Rs 2500 per semester for the training for a total of 4 semesters.

“Those who wish, can avail of a bank loan (through the NSDC), repayable only after the student has been placed in a job,” DU said. The four-year programme has been designed to meet educational and social requirements, DU Vice Chancellor Dinesh Singh said, adding that the university’s emphasis is on both skills and knowledge. “We want students to be not just jobseekers but also job creators,” Singh said “It is mandatory for all colleges to set up incubation centres. The aim is to encourage entrepreneurship,” DU media coordinator Malay Neerav said.

He said with the introduction of new courses, students will get training in sectors like banking, financial services and insurance, IT and IT-enabled Services, health care, media and entertainment, tourism and hospitality, and automotive industry. “The courses will be run with the help of the skill development corporation trainers. These six new applied courses are based the industry needs,” Neerav added. Students will work closely with industry bodies Confederation of Indian Industry and Federation of Indian Chambers of Commerce and Industry.

Land availability an issue for small units

Seeking a better deal for the SMEs from the government, Exim Bank CMD, Yaduvendra Mathur has said that land availability remains a big issue for the small units. In an interview with Business Line yesterday, “It is unfortunate that we shifted more to services and neglected manufacturing. Typically, the input costs for manufacturing are big. For example, electricity for manufacturing is a big handicap, and land availability for SMEs is a challenge. So State Governments have to be enthused by the Centre,” Mathur said.

While admitting that the policy system for manufacturing, especially SMEs was not very good, he said, “Exim Bank is obviously one of the players that support the SME ecosystem. But other players such as the State and Central Governments should also see that SMEs get off the ground and get enough access to cheap credit.” Exim Bank CMD also recommended the study of the global value chain to see where Indian products fit in.

“For example, we should work on cotton and textile where India lost out in the last six-seven years and our neighbours took over. Exports should be an engine to create jobs in India,” he noted. Manufacturing that creates jobs, Mathur said, is the need of the hour. “And if the same can be exported, then it will be excellent. Textile fits the bill perfectly.”



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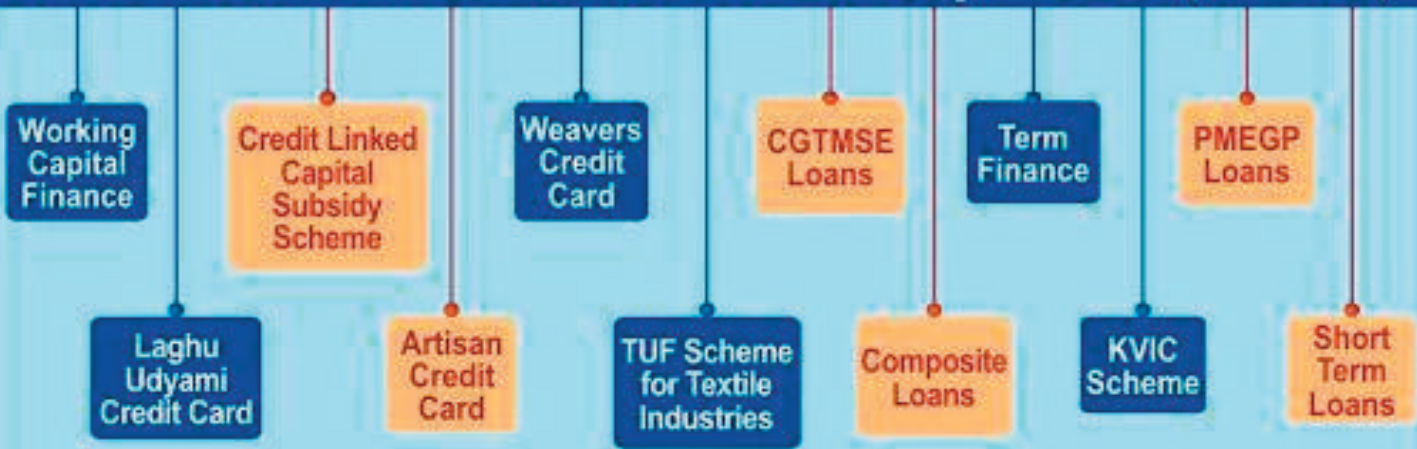
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