

Industrial **View**

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Sad tale of a **Textile Park**

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

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

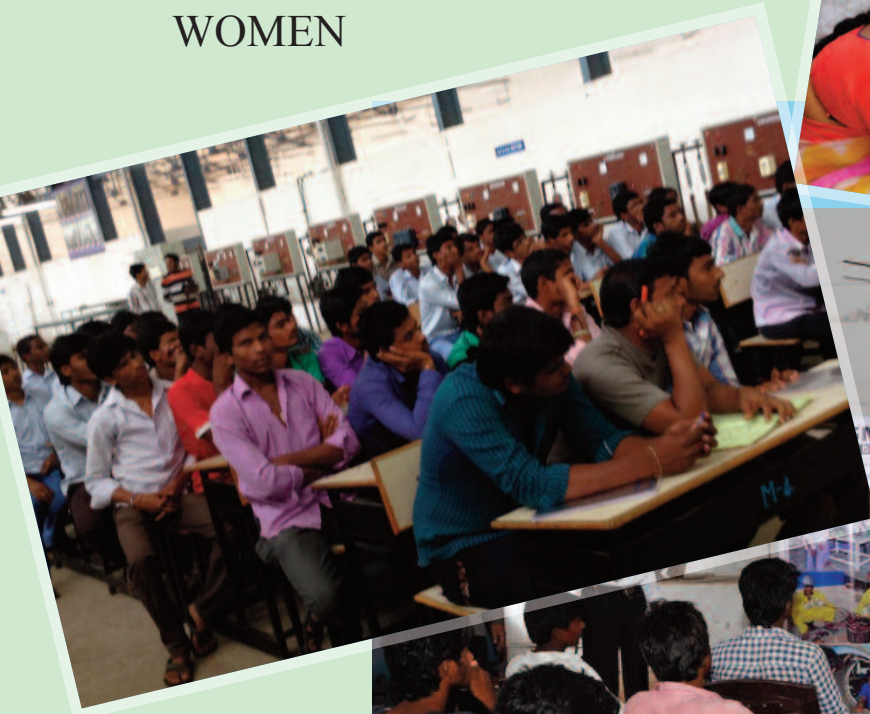
E-mail: infofsme@gmail.com, president@fsmeap.com Website: www.fsmeap.c

NOT JUST SKILL IT IS SKILL WITH A VISION

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





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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

RAGHURAMA RAJU KALIDINDI
MEDIA CONSULTANT
9849350555

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EDITOR : ARANI PRASANTH KUMAR REDDY



APK Reddy

(Arani Prasanth Kumar Reddy)

Market, investments & development

Expecting increase in the Growth Rate, not much economic distress compared to many countries in the world, Prime Minister representing the country in all global platforms along with world leaders—all these satisfying our pride is only one side of the coin. The unpleasant scenario on the other side is represented by the continuing deaths of farmers and distressed MSME sector with NPAs and unfulfilled promises.

The perception about the population of India was as a hurdle in the path of the growth, which is changed drastically and dramatically. Is it because of viewing this country of 132 plus crore population as a huge market for the global players or as a country of producers? Tragically, viewing it as a market is a reason for the change in perception. Instead this should be seen and perceived as a country of

producers would make the difference and transform it into global economic power.

Majority of the populace who are dependent on agriculture are not the favoured ones when it comes to schemes and allocations. Likewise micro, small and medium enterprises are also the 'children of lesser god' compared to the big and foreign investments. We speak of the Chinese growth model, but do not emulate their policy of focusing on the healthy growth of the twin sectors of agriculture and industry. Here healthy growth of the industry means a holistic approach for industrial development which includes a vibrant MSME sector providing employment to lakhs of people and also contributing a significant share to the growth story of the country.

As the representatives of MSME sector we time and again

raised various issues like administrative, financial, skill-oriented etc., bothering this sector. But now let us try to examine this at a macro-level. As the historic phase in which we are passing through is a critical one, it will shape-up the coming decades and the whole of 21st century.

Firstly, the governments whether the Central or state should first recognise the fact that the issues faced by MSMEs are to be addressed as early as possible. The Ministry of MSMEs at the Centre and the industry departments of state governments are declaring many schemes and programmes for the benefit of small and medium entrepreneurs. But unfortunately, they are not bearing the fruits as it should have. The reason for this failure can be attributed to two reasons, one is the gap between the declared policies and promises and their im-

plementation which we discussed many times. The second one is the crucial one as it is related to perception or philosophy of the governments on development.

In the past, governments used to go on foreign trips in search of technological collaborations and knowledge sharing. Now, in the post-globalisation era, tours are meant for inviting investors and industries and make this country their destination. After sixty eight years of independence is it the country of the poor which do not have finances to invest? Is it a mere country of consumers who are called as 'Huge market'? Are the investments from foreign shores are pumped to save the country from doom or coming to exploit the cheap labour and capture the huge market?

The answer is obvious. We are perceived as consumers and cheap labour and our country can be tied to the global chain of factory system to capture global markets of multinationals. Then what should be the real and sustainable growth model for our country?

First and foremost is instead of scouting for investments the governments should promote the native investors and entrepreneurs to bring out their fullest potential. Administrative systems and financial institutions should be amended to promote the native investment. This investment and entrepreneurship should be focussed to develop priority sectors and local markets. Our industry and investment should be linked to develop the lives of the people so that they will not be treated as mere consumers or markets.

Nobel laureate Amartya Sen in one of his recent interviews says what should be the development model for India. He says "... the Asian

model of economic development has been to combine the power of the market economy with human beings having the capability to lead a good life. There is some idea that you first become rich, and then raise the level of human development. But every country that has been successful, whether we look at Europe and America, Japan, South Korea, Taiwan, Singapore, Hong Kong, China or Thailand, has concentrated on raising human capability along with the power of market economy. We pay no attention to that, as if the quality of human beings is not central to human development."

Another important aspect is linking up agriculture with MSME sector, making the whole of the society, whether it is rural or urban enter into symbiotic and supportive relation. This will help to reduce the gulf between rural and urban India.

No country in the world emerged as an industrialised nation with the borrowed technology and investments. India, which has a huge human resource potential and natural wealth, should also chalk out an indigenous route. Promoting native investments and entrepreneurship; skilling the youth to suit the requirements of modern industrial world; making agriculture and industry as the twin pillars for the growth should be the basics. Becoming a financial or industrial appendage of any developed country may give us the statistics to boast the size of the economy but Indian people will not be included in this growth story.

*-Ph.9642088889
apk.reddy988@gmail.com*



FUNDS *to* IMPLEMENT

Industrial Policy is priority

Vision, determination and leadership- are the three essential elements for the able administrators who make a difference. Translating the understanding and policies of the governments into actions can be done only through them. In this course some administrators leave their prints on the people whom they are dealing with.

***B.P. Acharya, I.A.S.**, presently Principal Secretary, Planning in the Government of Telangana is one such exemplary administrator with a vision and acumen. His contribution to the industrial development of the combined Andhra Pradesh and in particular Telangana has been quite significant.*

He believed in knowledge-based MSMEs and encouraged setting up institutions like APSSI Centre. He was instrumental in setting up SSI Rehabilitation Fund to serve as seed money for rehabilitation to those who qualify for rehabilitation.

Even while in APIIC his abiding interest in MSMEs made him insist that the SEZs should have significant space for the MSMEs during their growth process.

Sectoral policies starting with biotech, pharma and auto have seen hey days during his time.

*B P Acharya, a name synonym for providing active leadership for the growth of the industry in the erstwhile Andhra Pradesh is now leading the planning department which can give impetus to multi-faceted development of Telangana. He shared his views on various aspects of industry and MSME sector in an exclusive interview with **Industrial View**.*

You have vast experience and a dynamic vision on the industrial sector as you served during the Chief Ministership of Chandra Babu Naidu and YS Rajasekhara Reddy. What were the major achievements in industrial sector in undivided Andhra Pradesh during your tenure as Secretary of Industries and Managing Director AP Industrial Infrastructure Corporation?

During my tenure as Secretary Industries from 2000-2004, concerted efforts were made to develop a Life Science cluster at Genome Valley in the outskirts of Hyderabad, which has emerged as the biotech hub of India. During this period efforts were also made to create Apparel and Leather Industrial parks and also to address the needs of SME sector, particularly with reference to incipient sickness. During my tenure as MD, APIIC between 2005-2009, the resource base of APIIC recorded significant increase and grew from Rs.125 crores to Rs.5000 crores (approx), which in turn, helped in all round upgradation of infrastructure in the industrial parks in the combined state of AP.

AP Industrial Infrastructure Corporation played an important role in developing the industrial sector under your leadership. The district offices of APIIC were designed to attract entrepreneurs. Can you share the idea and vision behind developing district offices of APIIC? During your tenure of



The priority of the department is to ensure smooth flow of funds to implement the new industrial policy of the state.

”

the MD of APIIC, how much of land allocations were made by APIIC and what were the figures? What are the statistics in terms of development, employment and revenue generation?

By improving the infrastructure in over 200 industrial parks in the state and setting up new clusters in around 100 SEZs, (the highest number in the country), it was possible to attract large scale investments in various sectors, thereby

generating employment in large numbers. A case in point is the Aerospace SEZ at Adibhatla, which has emerged as the global hub for high-end manufacturing in this sector. Another example is the Financial District at Gachibowli and the Knowledge city project at Raidurg which have attracted investments from many global players.

What is to be done in the two new states of Telangana and Andhra Pradesh for the growth of industrial sector?

There is a need to consolidate the efforts of the past and to give a new boost to the industrial sector, particularly in manufacturing area, by capitalizing on the “Make in India” campaign of Govt. of India.

District Industries Centres (DICs) are supposed to play a vital role for the growth of industry at district level. Today, they are in an absolute pathetic condition without infrastructure and other necessary conditions. Where do you locate the problem? What are the steps to be taken by the government to rejuvenate DICs?

There is an urgent need to convert DICs into proactive facilitation centres for industrial growth for effective implementation of new industrial policies in both the states. Change in mind set is the need of the hour, for the personnel posted at DICs. Suitable incentive schemes for good work need to be devised too.

Entrepreneurs, particularly from MSMEs do not feel secure in the present atmosphere? What are the major aspects which are acting as deterrent?

Challenge of global competition and lack of timely credit for working capital needs are major hurdles for the MSMEs sector today. Till recently, availability of power was another problem which was successfully redressed in Telangana now.

In the present scenario of globalised economy how can be the MSME sector linked to corporates and multi nationals? What are the common points and contradictions?

We had taken up a study through ISB to connect MSMEs sector to the large manufacturing units in SEZs and MNCs under “SME connect” programme that made some interesting recommendations to achieve a continuum in the industrial value chain. Particularly in the context of the downturn in China, there is a huge opportunity to be tapped by India and our MSMEs sector should take full advantage of this.

NPAs are the major issue of concern for the entrepreneur. Incentives declared are going to banks under recovery. In this scenario, how MSMEs can be rescued?

Special credit line for MSME sector needs to be worked out by the banks and there is a need for re-vamping the existing policy in this regard.

Planning is the crucial department which envisages future requirements to suggest allocations. As you are heading Planning of Telangana state, what are your priorities regarding MSME sector?

The priority of the department is to ensure smooth flow of funds to implement the new industrial policy of the state.

Telangana districts have different natural sources which can be tapped for the growth of local MSMEs. For example forest products and granite in Khammam district. What should be the plan for tapping these resources for the benefit of MSME sector?

Mineral based industries particularly in MSME sector need to be promoted in these areas.

For the revival of sick units in Telangana Corpus Fund is needed. What are the plans from the government side on this crucial issue?

I am sure industries department is examining the matter and will come up with appropriate policy initiative.

Institutions like State Institutional Promotion Committee (SIPC), State Institutional Promotion Board (SIPB) and Small Scale Industries Development Board (SSIDB) became defunct. Entrepreneurs and MSME bodies feel that this has affected the performance of the industry. Is this opinion justified or a baseless apprehension?

A special chasing cell has been created in the CMO of TS Government which can monitor the redressal of problems faced by industries. New institutional mechanism has to be evolved under the industrial policy to create an effective system to proactively promote industries.

What are the major issues of concern in the industrial sector to achieve ‘Bangaru Telangana’ call of the Chief Minister of Telangana K Chandrasekhar Rao and the government?

The biggest challenge is to ensure that the recently launched TS-iPass and the industrial policy recently are implemented effectively and suitable infrastructure is created in the large tracts of land identified without much delay.

What are the steps to be taken in industrial sector and particularly MSMEs, to make ‘Make in India’ a possible dream?

The objectives of ‘Make in India’ can be achieved by giving a boost to the manufacturing sector and ensuring ease of doing business. Suitable labour reforms are also needed to ensure this.

MSME sector is in dire crisis for the past two decades. What is to be done for this sector by the governments of two Telugu states and the Central government?

Needs of the MSME sector which provides large scale employment require to be addressed and a revamp package may be worked out to give an impetus to the sector.

How to revive S



Kartikeya Mishra

What do entrepreneurs want from the officials, nothing but a patient hearing of their grievances and follow-up action to address them. In the last one year, the AP Chapter of FSME India is very much happy to see this happening in the state of Andhra Pradesh. There were meetings, consultations, and brain-storming sessions to bring the ailing industry in the state on to the tracks.

The Directorate of Industries led by Kartikeya Mishra has been in touch with the industry bodies and taking the inputs. In one such meeting held on October 8 FSME has provided inputs to help the ailing units in the state. For the revival of the sick, incipient sick, or impending sick, the unit has to be hand holding and nursed. Along with the infusion of the capital, the units have to be given some incentives for survival. The Banks and the Governments have to come forward to help the ailing units.

To achieve this some measures are to be taken. They are -

1. The Viability of the unit has to be decided by a study by a third party agency approved by the Government who will give an impartial view of the viability of the unit. At times, though the unit is technically viable, but may not be financial viable due to the burden of borrowed funds and interests and other over heads like power charges, fixed power charges, Payment of taxes or tax liability etc. By giving some sops to the units in financial terms like waiver of interest by the Banks, deferment of taxes by the Government, waiver of fixed charges by the DISCOMS etc.

2. The government may appoint a committee of experts consisting of Government, Banks and indus-

Sick Units in AP

try associations to decide the viability of the unit at District and State levels.

3. The banks should restructure the loans outstanding on softer terms and convert the outstanding into term payment dues.

4. The Government shall waive all the power fixed charges irrespective of the amount due, as the unit would not be utilizing the power for the operation of the unit, but for the night lights here and there in the premises.

5. The Sales tax dues if any shall be deferred for a further period 10 years. The taxes become payable on the new business done shall be further deferred for a period of 5 years. All the Tax credits due to the unit if any, shall be refunded forthwith.

6. The Government shall provide funds in the form of equity for to meet the immediate requirements of unit to make it operational. The equity may be in the form of preferential shareholding repayable in a certain period with a coupon rate, say 3% p.a.

7. The equity so provided shall be utilized for the specific purposes as suggested by the TEV Study, like up gradation of the

equipment, provision of additional facilities if any, etc.

8. The Government shall implement the Procurement Act in letter and spirit, so that the units under MSME category will be benefitted.

9. Some States are contemplating to promote state specific credit guarantee funds on the lines of CGTMSE of Government of India. A fund on those lines may be promoted and the revived units may be brought under the scheme.

10. The rescheduled loans shall be made eligible for "PAVALA VADDI SCHEME" and all other incentives otherwise eligible for new units, for the revived units also. This should be outside per view of the equity support.

11. While analyzing the reasons for the failure, the deficit areas of performance of the unit will come to light. The entrepreneur shall be trained properly in the weak areas and shall be strengthened.

12. The GO No. 203/2006 shall be revised to suit the present needs and shall be enterprise biased.

13. The DIC or a separate

monitoring authority shall be established to review the performance of the unit and take corrective steps depending on the need. This authority will also recover the equity with the coupon thereon.

Immediately after forming the Government, the Chief Minister N Chandra Babu Naidu has released Rs.2200 cr. towards the pending incentives to the enterprises. The funds so released were appropriated by the Banks towards the over dues. The entrepreneur was not benefitted in any fashion.

It can be observed through the data given by SLBC that, under overdue accounts and NPAs have a total amount of Rs. 11,197/- cr. outstanding. Taking that the Banks restructure the outstanding amounts, the entrepreneurs may require good amount of funds to restart the units. On a rough estimate the amount so required would be Rs.1700/- cr. (about 15% of the balance outstanding). In this scenario enhancing the corpus fund up to Rs.1700 cr. and ensuring that all the units will be revived with immediate effect will save the sick units in the state.

Vision & implementation

NELLORE COLLECTOR SHOWS THE WAY



M Janaki

Main hurdle in the way of success of the government policies is the problem of implementation. Follow-up and determination is the difference between the government machinery and private sector. Wishes and policies of the governments depend upon the effectiveness of the officials who are the executors of the decisions.

Many a times the decisions and resolutions of district level meetings of various platforms for the industrial development remain on paper without proper follow-up. Even in the following meetings the reviews also made in a nominal way. This makes the policies ineffective.

Here is a shining example of determination for implementing the policies for industrial growth. The District Collector of Nellore M Janaki is an administrator whose leadership is making a change in the industrial scenario of the district. Firstly, her vision of Industry is creating a confidence and encouragement in the industry circles. Entrepreneurs, especially from micro, small and medium sectors are gaining confidence as the administration is standing behind them with a solid support.

Major step Janaki took in the direction of industrialising Nellore is, the decision to have a review meeting of the District Industries Promotion Council (DIPC) meetings. Review and follow-up is the missing aspect which could not be done without having meeting on a regular basis with short intervals. Now with these regular meetings the process of implementation is speeding-up the implementation.

Janaki's leadership is making the things to happen and turning the bureaucracy effective machinery shredding its callous and non-serious attitude. Industrial View and FSME wishes the Nellore District Collector a success in all her administrative measures and stand by her in making her vision a boon for the district.



- **Established Help Desk in the district to share the information on policies and land**
- **Organised a Brainstorming session in association with APIIC on June 12**
- **Took a decision to hold a meeting with the bankers after 15 days of every DIPC meeting to assess and implement the finances. Earlier the DIPC meetings were confined to incentives and land allotments.**
- **A Chasing cell is formed to track and speedup the application**

US & India joint portal for SMEs

Emphasising the focus on innovation and entrepreneurship as an area for cooperation, US and India have agreed to facilitate an innovation forum in 2016, a platform for entrepreneurs of both countries to share best practices in promoting a culture of innovation and the creation of sister innovation hubs.

This was stated in a joint statement issued at the first US-India strategic and commercial dialogue held on Tuesday at Washington DC, according to an official release. The joint statement covered a host of issues such as strategic cooperation on global issues, economic growth, defence and security cooperation, energy and environment.

Those present at the meeting included United States Secretary of State, John Kerry and Secretary of Commerce, Penny Pritzker, India's External Affairs Minister, Sushma Swaraj and Minister of State for Commerce and Industry, Nirmala Sitharaman.

The sides also announced a private sector-led collaboration



between the Confederation of Indian Industry (CII) and the American National Standards Institute (ANSI) to maintain and update a portal containing standards information for the use of industry, including small and medium-sized enterprises.

They underlined the importance of building commercial

ties to drive their partnership forward, even as they reviewed the outcomes of the first meeting of the reconstituted and expanded US-India CEO Forum held on September-21.

In addition, the two countries launched a joint work stream on Ease of Doing Business. They agreed to continue exchanges of information and best practices on cross-border trade, and to continue commercial law-related initiatives on issues like insolvency and contract enforcement, and transparency. Further, they will expand cooperation through quarterly discussions on these and other related issues, as may be mutually decided, taking note of the US-India Commercial Dialogue on investment promotion initiatives held in August 2015.

Efforts toward the removal of barriers that impact their participation in global supply chains and sustained implementation of trade facilitation measures were welcomed by the two sides. They endorsed continued discussions on Standards, in consultation with industry in both countries that will identify priority sectors where cooperation could lead to positive outcomes for bilateral trade.

Both the countries will facilitate exchanges on Technical Textiles between centres of excellence in India and US universities. They will encourage industry to participate in trade exhibitions focused on Technical

Textiles in their respective countries. They are likely to collaborate on standards in this area, and to address concerns regarding barriers to technical textile exports in the relevant work stream.

India and US committed to accelerating progress in infrastructure collaboration. Both sides welcomed the start of Smart City master planning activities in Vizag led by a US private sector consortium. Building on this momentum, the US looked forward to working with the Indian Ministry of Urban Development on a Smart Solutions for Smart Cities Reverse Trade Mission visit to the United States coordinated by the US Trade and Development Agency. India welcomed a Smart Cities Infrastructure Business Development Mission in February 2016 led by the Deputy Secretary of Commerce.

In addition, they agreed to discuss a mutually agreed action plan and joint initiatives, including capacity building, to carry forward cooperation on women's economic empowerment, among other women's issues. The US is ready to assist in India's ambitious goal of providing skills training to 400 million people over the next decade. In anticipation of the next Higher Education Dialogue, the US intends to create new programs to build capacity for curriculum and teacher development.





Textiles to get boost in defence & railways

If Make in India has to be made effective, domestic consumption of domestic produce must rise. Keeping this as the principle the government is likely to make the uses of geo and technical textiles mandatory in sectors such as construction of roads, ports, airports, canals, dams as also in defence and railways in the required belts of the country to propagate their applications as also restrict

such imports in order to enhance domestic production. This aspect came from none other than the Textile Commissioner, Ministry of Textiles, Kiran Soni Gupta.

The Ministry is also toying with an idea of encouraging start-ups to enlist their participation in geo and textile makings by way of supporting them through the government's textile technology mission scheme to promote its Make

in India drive as well considering enhancement of capital subsidies to procure textiles machineries which are largely imported, added Gupta.

Delivering her inaugural address at a Seminar on 'Geo Textiles' under aegis of PHD Chamber of Commerce and Industry in September in New Delhi, she observed, "the government is already seized with the issue of



mandate as the Ministry of Textiles and other similar organs have been raising this issue repeatedly with it at different and multiple fora. It is only a matter of time when the government could come out with it as India heavily needs imports substitution relating to geo and technical textiles from countries like China, Italy, Europe and the like as also promote and diversify its Make in India programme including their domestic production”.

Sector such as construction of road, ports, airports, railways, canals, dams, defence and the like need to be upgraded with technical and geo textiles wherever required for safety purpose also and it becomes all the more important to make the applications and uses of such textiles mandatory to broad base and widen it, indicated the

Textile Commissioner also pointed out that the Centre could promote and support technical and geo textiles start-ups through its technology mission which is going to be enlarged and broad based.

The capital subsidies for obtaining textiles machineries could also be increased as there was serious thinking going on with the government on this issue and the interest subsidy could also be expanded since states like Rajasthan, Maharashtra and Tamil Nadu also make their significant contribution on this front with the Centre to wider and expand the geo and technical textile manufacturing in India.

In his address, Secretary, Central Board of Irrigation & Power V K Kanjilia also emphasized the need of technical and geo textiles asking all stakeholders in it to make their contribution in a fair

and equitable manner.

Chairman, Industry Affairs Committee, PHD Chamber Anil Khaitan announced that the PHD Chamber would shortly open up a Start-ups Cell in the Chamber to support, fund and guide the young entrepreneurs in the field of their choice and technical and geo textiles would certainly be a part of it.

Secretary General, PHD Chamber, Saurabh Sanyal in his remarks observed that since geo and technical textiles have begun to come into wider existence, the government needs to evolve standards for its regulation. The Textile Commissioner while responding to the issue raised by Sanyal said that 247 standards have already been put in place and many more of this nature could come in future so that the standards of geo and technical textiles are not compromised.

Sad tale of a Textile Park

Do not cancel the allotment, create infrastructure and rejuvenate the industrial park, demand the entrepreneurs of Nalgonda



A drop of poison can spoil the pot of milk. A wrong precedence or a bureaucratic order can damage the good work initiated by the government of Telangana. Here is an example of such kind, which demotivates the entrepreneurs who invested their finances and energies in a textile park. This is a case of Textile Parkat Malkapur village, Choutuppal Mandal, Nalgonda District, where the entrepreneurs are in despair with the cancellation of plots allocated to them.

This industrial park was established about 9 years back with a great hope and aspiration that many textile units will come and the entrepreneurs will prosper generating employment to locals.



Unfortunately, since the inception the department authorities have not bestowed their interest in the development of the Estate. Only proactive measure taken by the administration is issuing the cancellation letter to the allottees.

A story of neglect

This industrial estate was developed about 9 years ago. The Industrial estate was proposed way back in 2006 and agreement of sale was entered into with the entrepreneurs of the industrial plots. As per the terms of the agreement of sale, the TSIIC (then APIIC) has to provide basic amenities like water, roads, power etc. to start construction of the units. Till date the department of textiles has failed to create any infrastructure, except the allocation of land.

Many of the entrepreneurs, who purchased industrial plots, requested the Department of Handlooms and Textiles to approve their plans to start construction work, and not even the demand notice for the payment of the approval fee against the demands of the allottees since 2008. But the Officials of the department have never responded till date. There are still 53 plots lying vacant in the park.

The department without complying their obligations, it is being heard that there is a proposal to cancel the plots, which is against natural law and justice. The department has failed in

its obligations and duties towards the Industrial park and Entrepreneurs. By misleading the district administration and the government, the department is trying to

- *No approvals for the building plans submitted to the Department of Handlooms and Textiles.*
- *Still 53 plots lying vacant in the park.*
- *About 10 units which started with a great difficulty but all were either closed or sold by Banks as they could not survive.*
- *Some entrepreneurs let their units for Godowns.*

keep a carpet on the misdeeds.

It is regretful that the department had no primary idea of the state of amenities to be created in the industrial estate. About 10 units were started with a great difficulty but all were either closed or sold by Banks as they could not survive. Others have let their units for Godowns.

It was with the active involvement of FSME- India, the then minister of Textiles in the UPA government at the centre, Kavuri Sambasiva Rao sanctioned Rs.5 cr. for the infrastructure and development of the park. Unfortunately, the funds were not availed and the funds have gone back. It happened twice. This Textile has



**FSME President APK Reddy representing the case of
Malkapur Textile Park, with the then Union minister for
Handloom and Textiles, K Sambasiva Rao, and Minister for
Handlooms and Textiles
Govt of Andhra Pradesh G Prasad Kumar**

a potential to provide employment to about 2500 and the units can achieve a business turnover of about Rs. 250 cr.

There are many reasons for not setting up of the units. They are-

- There is no compound wall even for the industrial park, making the park unsafe as the animals from the nearby forest

roam around the park freely. Thefts also took place in those units which came up in spite of hardship.

- 90% of the allottees are women entrepreneurs, who need extra support from the department.
- No infrastructure at the park
- Non-cooperation of the

department to the entrepreneur

- Non availability of skilled workers and absence of training facilities
- Lack of marketing support
- Banks unwillingness to provide loans on the basis of agreement of sale.

Further, FSME was instrumental in organising many meetings

of stake holders with the then minister of Textiles of the previous government and recommended many actions. Once again the department did not implement any one of them. This sad state of affairs will deter the new entrants into the industry and the very purpose of creating an exclusive industrial park gets defeated.

Pleas and representations

In this background the FSME met Jupally Krishna Rao, Minister of Industries, Government of Telangana on 13 August this year and requested convening of a joint meeting of all the stake holders with the department. Immediately after representing the case with the minister FSME delegation met K Manicka Raj, Commissioner of Industries, Telangana and made few suggestions for the success of the Industrial Park. They are

- Establishing a training institute for the skill development of the workers
 - Creation of infrastructure like quality and continuous power supply, water, roads etc. on war footing
1. Opening of Banks' branches and financial tie up with the units for the projects to be grounded
 2. Promotion of marketing arrangements by way of exhibitions etc.
 3. As banks are not financing on the agreement basis, steps

may be taken for the registration of the plot in the name of the entrepreneur by following necessary formalities

4. Development of residential colonies near the park for the stay of workers
5. All telecommunication facilities to be created to access the world of market easily
6. Ensuring procurement of goods under Public Procurement Act
7. To save time and regain the years lost, an exclusive in charge at a higher level of responsibility may be entrusted with the execution of the park

FSME delegation met the District Collector, Nalgonda on 10 September and discussed the matter with him. After all these attempts, the entrepreneurs and FSME were expecting a positive outcome from the authorities.

How to save the Textile Park?

The entrepreneurs have invested huge amounts of money to pay for the plots and only agreements were entered. The Banks have declined to sanction any loans on the basis of sale agreements. This matter has been brought to the knowledge of the Textile Park in-charge by our members but to no avail. Some of our members have represented to the Park in-charge to arrange for approval of plans and that was also could not be

done by the park in-charge. Even they have not informed about the building approval fee despite of many letters. The funds invested till could not earn any return and due to cancellation the members may have to forgo part of the amount paid for.

Instead of attending to the genuine problems of the enterprises, it is unfair to cancel the land allotments. Giving entrepreneurs a time of at least 6 months will do justice. This time can be utilised for the creation of infrastructure by the government, to make the Textile Park a reality.

FSME as a federation dedicated for the cause of industry and workers, is ready to impart training the workers. It is also ready use our good offices with the Government for the early start of the industry in the park and help the administration to improve image of the government, department. It is in the interests of the industry, the department of Hand looms should rethink and take back the notices of cancellation, if any.

The development of the Park should be monitored closely and be an agenda item of the DIPC till the Park becomes fully completed in the aspect of infrastructure and operational. The development of the Park should be monitored closely and be an agenda item of the DIPC till the Park becomes fully operational.



PROMISING FUTURE

Enthusiasm and hope coupled with many questions- is the state of industry in Telangana today. After more than one and half year of coming into existence, the new state of Telangana has introduced many new policies regarding to industry. Entrepreneurs particularly from MSME sector are keen to know how they are they placed in the scheme of the things and the route map for the growth of industry in Telangana.

These concerns were attended by Dr Arvind Kumar, IAS, Secretary to Govt, Department of industries, Govt of Telangana in an interactive session “ Vision and the Initiatives of the Government” with the representatives of industry associations on 5th Oct 2015 at Federation of Telangana and Andhra Pradesh Chambers of Commerce and Industry (FTAPCCI). We are reproducing the excerpts of the interaction on various issues.



Focus on new industries and neglect of the existing ones

There is a general impression after TS-iPass policy new industries are getting priority but what about existing industries? So there should be parallel movement for the existing industries'

norms. This is the concern of many. I assure you all that getting new industries or investment is certainly not at the expense of the existing industries. It appears as if focus is on the new industry, but as Telangana being the new state we need to aggressively project that ours is the ideal destination for investment. That is the reason why lot of emphasis is given on getting new industries and investments. But certainly it is not at the cost of existing ones.

Power tariff

Our rates are not high. Tariff structure in some states like Karnataka, Tamilnadu and Gujarat are high. After today's interaction I came to know that there are many pending issues regarding power. Apart from this we will discuss on some sort of ra-

It appears as if focus is on the new industry, but as Telangana being the new state we need to aggressively project that ours is the ideal destination for investment. But certainly it is not at the cost of existing ones.



tionalisation wherever we can.

Problems of AILAs

I am proposing to have a meeting of all AILAs with TSIIC's team including CEE and engineers. We shall take up AILA-wise review to sort out the issues faced. There many industrial parks which do not have AILAs and there are demands for their establishment. This issue is tangled with urban development, Panchayat Raj and AILA, because AILAs have the power of local authorities. We are trying to sort it out as there are 28 cases where AILAs are yet to be formed. I am hopeful that with in short time we will come out with a solution.

Renewal of licences

It should be certainly be the part of industrial policy. I will ensure that it will be incorporated either on the basis of self-certification or other means. Once this is done renewal will be done automatically.

On the concern of industry on proposed hike in Minimum Wages

This issue was raised by the industry bodies many times. Technically speaking this issue is in the domain of the Department of Labour. We had a meeting with them, but one thing is that we will not make the industry suffer by raising minimum wages to exorbitant rates and at the same time, there should be a balance increase in the wages so

We will not make the industry suffer by raising minimum wages to exorbitant rates and at the same time, there should be a balance increase in the wages so that labour also does not suffer.

that labour also does not suffer. The balance should be, between how much can be raised, and how much the industry can take. Though it is not under my department I can say that we will take up your concern with the labour department. Like the kind of increase in wages which is being talked about. They have to do inter-state comparison, cost of living, whole-sale price index of wages and many other things before hiking the wages.

Issues with HMDA

We had four or five meetings with HMDA Special Officer to discuss the issues of industry. Regarding the time taken for Land Conversion we are bringing down it to one month from the previous practice of five to six months, except in the prohibited zones. I request the AILAs to be ready with their specific issues so that we can request concerned HMDA officials to have a meeting to resolve them.

Strengthening the DICs

The suggestion by some industry body to activate Help centres in DICs to help MSMEs in preparing project reports is welcome. We will certainly look into it.

State specific CGTSME,

About state specific CGTSME, from the state government side in principle approval has been given for the creation of Telangana State Credit Guarantee Fund for MSMEs.

There are some issues to be clarified with the nodal body SIDBI, to proceed further. Till now, Kerala is the only state which has already initiated state specific CGTSME, but it is also has to resolve the same issue which we are facing. We are trying to resolve them and personally I am keen on having a state specific CGTSME. This enables banks becoming liberal in giving loans to MSMEs as they are assured of return in case of NPAs.

MSMEs will get Online: Google CEO



20 million small businesses are expected to get online says Sundar Pichai

In the next few years, about 50 million women and 20 million small businesses are expected to get online for the first time, said Google CEO Sundar Pichai while welcoming Prime Minister Narendra Modi to the Silicon Valley through a YouTube video.

Pichai said India has long been an exporter of talent to technology companies, but is now undergoing its own revolution that will have great benefits for the 1.2 billion people in the country. “The bond between India and the Silicon Valley is strong. India has long been an exporter of talent to tech com-

panies. The products built by Indian graduates from IIT and other institutions have helped revolutionise the world. But it is India that’s now undergoing its own revolution,” he said in the video.

“Many people will come online for the first time, especially those in rural areas and Indic language speakers”, Pichai said. It will also help girls learn new skills and have successful careers, power education of the next generation and help businesses of all sizes to find new customers, he added.

“Prime Minister Modi’s Dig-

ital India vision is central to this revolution. It focuses on connecting the 1.2 billion people in India. It has received tremendous support in India and in Silicon Valley,” Pichai said.

Highlighting the role played by Google, Pichai said “Some of our initiatives include making our products work on low bandwidth and even offline, making the Web accessible in Indic language, providing low-cost Chromebooks in Indian schools, investing in core infrastructure and affordable smartphone with Android One”



Bangles get sheen with Gas price cut

The government's move to slash the natural gas price by 16 per cent will bring some relief to the micro and small glass bangles units in UP's Firozabad, who are on the verge of closure. The small entrepreneurs have been urging the government to revert to the older system of providing gas at subsidised rates. As of now, the bangle making units, belonging to the Taj Trapezium Zone (TTZ) are paying for natural gas a certain amount, irrespective of their actual usage.

What this means is that both small units and large units are paying the same amount as the total amount is divided equally among all units. Under the circumstances, the glass bangle units have been asking the government to revert to the older system of providing natural gas at subsidized rates, also known as the administered price mechanism (APM). According to Supreme Court's order in 1980's "no one can use charcoal under the Taj Trapezium zone, instead a gas will be used there which will be available at a subsidised rate".

The situation further worsened for them after the rise in the price of natural gas last year, which made it difficult for them to survive. Today, the government cut down the natural gas prices by 16 per cent to USD 4.24 per unit for the six month period, beginning October 1. The price would be valid for the next six months. The price of domestic natural gas is decided based on a formula approved by Modi-government in October last year, which is linked to global indices.

"We have no help in the form of low cost fuel from the government which makes it very difficult for us to operate with high cost of production," Sanjay Prakash Mittal, owner of Farukhi Glass Industries, and a member of Uttar Pradesh Glass Manufacturer Syndicate (UPGMS). "The Glass Industry employing thousands of people is on the verge of dying" he says.

Hindustan Glass & Industries (HNGIL), which is one of the largest

container glass package solution provider in India and also the only industry operating outside the TTZ has already occupied 55 per cent market share. Being bigger in size, it is able to manufacture at an optimum cost using Petro Coke in their production which the small scale industries coming under TTZ are not allowed to use. This makes SME glass manufacturer very difficult to compete with these big competitors.

The industry has been pinning hope on the Government to come out with a mid-way solution that has the power to serve the dual purpose of pollution control and provide low cost fuel to the small bangle units. TTZ is home to 350 industrial units of which 80 per cent are small scale, using less than 5000 standard cubic metres per day. Over 10 lakh people in Firozabad have been traditionally manufacturing glass bangles for several decades.



Bank lending to MSMEs shrink by 3%

Proponents of MSME sector were complaining to the government time and again about the dwindling share of credit by banks to this sector. This has been proven to be correct. The latest RBI data on bank credits to the micro, small and medium enterprises (MSMEs), available up to July 2015, shows that total outstanding credit to the MSME has shrunk by 3 per cent over the outstanding amount in March, 2015. The biggest drop in credit off take was for the Medium sector, of almost - 5 per cent, while the micro and small enterprises suffered a credit drop of - 2.1 per cent.

It may be interesting to note that during the year 2014, there was an increase, albeit very small, in the total outstanding credit to the MSME sector, during the comparable period – between March, 2014 and July, 2014. This clearly shows that Banks are apathetic to flow of credit to the ‘vital’ MSME sector. On the contrary, the large sector has not faced

much credit squeeze. The credit flow to the large sector decreased during March – July 2015 by only 0.9 per cent.

FISME, the leading federation of MSMEs has been repeatedly taking up the issue of apathetic attitudes of the banks towards

the MSME sector with the Government. “However, Government preferred to maintain a stoic silence,” the industry body said. Recently, it has written to the Banking Secretary urging for additional collateral from the banks to the MSMEs even for the existing credit limits.

Even for the period of one year, between July 2014 and July 2015, the medium sector suffered a gross reduction in credit by -5 per cent, whereas the situation for the small and the large sector was better with an increase in the credit flow by 5 per cent.

The crucial issue here is that while the MSME sector as a whole is the largest employment provider, it is the medium sector which provides the technical cutting edge in all sectors – starting from auto components to electronics. So if this sector continues to suffer a credit squeeze, there arises a big question on success of ‘Make in India’.



Gadkari launches Green Highways Policy



Balancing between the development and ecology is a major point of discussion in the times of growing awareness on ecology and environment. Nitin Gadkari, Union Minister of Road Transport & Highways and Shipping launched the Green Highways (Plantation, Transplantation, Beautification & Maintenance) Policy, 2015 on . The aim of the policy is to promote greening of Highway corridors with participation of the community, farmers, private sector, NGOs, and government institutions.

Speaking on the occasion, the Minister said that 1 per cent of the total project cost of all highways projects will be kept aside for the highway plantation and its maintenance. He said that about Rs 1000 crore per year will be available for plantation purpose, according to an official release. He also said that this policy will generate employment opportunities for

about five lakh people from rural areas. He added that there will be strong monitoring mechanism in place by using ISRO's Bhuvan and GAGAN satellite systems.

Every planted tree will be counted and auditing will be done. The agencies performing well will be awarded. Gadkari called for suggestions from people for smooth implementation of the policy. He also asked the state governments to start programmes on similar lines. Gadkari said that 1200 road side amenities will also be established. The Green Highway Policy will help in making India pollution free, the minister added.

It will also help in curtailing the number of road accidents in India. The minister said that the vision of the policy is to provide dignified employment to local people and communities. Over 1500 delegates from all over India participated in the conference.

Trade fairs promote SME business



Showcasing the product is crucial for any producer to get noticed. Expos and trade fairs are important platforms where producers and buyers meet each other. analytica Anacon India and India Lab Expo 2015, was one such trade fair held in Hyderabad between 8-10 October at HITEX grounds, organised by MMI India Pvt. Ltd.

Industrial View interviewed Bhupinder Singh, CMO & Member of the Management Board, MMI India Pvt. Ltd, on various aspects of trade fairs, business models and how best MSME sector can utilise these platforms.

What has led global players visiting India for trade?

Businesses have already realised the importance of exhibitions and are actively participating in shows pertaining to their domain. Companies are now looking beyond their own countries, they want to sell products where there is a readiness for consumption, our trade fairs have participation from various international companies and we also have country pavilions. However, it has to be noted that companies do not just participate for a short-term selling, exhibitions is a platform where you meet like minded people from the industry and network with new clients. Exhibitions help you to stay connected to the industry and create your brand in the long-term.



Bhupinder Singh

How successful is your B2B concept in expanding the business of the clients?

When it comes to business, exhibitions are the only platform that provides companies to witness multiple products and solutions under one roof. They can discuss, network and talk to their suppliers to face-to-face and close business deals or generate leads. As MMI India, we just do not provide the platform, but we go miles to make

their presence a success. For instance, at this year's analytical Anacon India and India Lab Expo, we had special buyer-seller forum where we invited and setup meetings of buyers with our exhibitors of the trade fair. This way as participants, our Exhibitors are sure of spending fruitful three business days at the trade fair. We had setup more than 300 meetings in three days. Thus we are ensuring that our exhibitors are busy not

only during the trade fair, but even after that.

Do you have any new innovative platforms apart from B2B, to deal with the governments, which are pro-active in business than before?

Government departments today are helping many businesses drive and come up with policies for their trade. Most of our trade fairs receive support from the Government and we also have their presence at the trade fair in terms of Business to Government. This year, as you witnessed we had the pleasure of welcoming Dr. Akun Sabharwal, Controller of Drugs, Telangana State as our chief guest. Next year, we plan to engage participation from the Government departments, which will benefit both, exhibitors and the industry.

About analytica Anacon India and India Lab Expo analytica Anacon India with the analytica Anacon India conference addresses the rapidly growing Indian market with exhibition sectors for analysis, laboratory technology, biotechnology and diagnostics. Starting in 2015, it is being held in conjunction with India Lab Expo, one of India's leading trade fairs for analysis, laboratory technology and biotechnology. Together they are the largest industry platform for the Indian subcontinent.

Small and medium entrepreneurs are the people who badly need marketing support. How does the MMI India accommodate them?

Small business is big business in India. There are numerous SME companies in India than large

companies. Irrespective of the size of the company, we ensure that the participation of both exhibitors and visitors are fruitful. To start with, for small companies that want to participate at our trade fairs get support from the Ministry of Micro Small and Medium En-

Highlights of analytica Anacon India and India Lab Expo 2015

- Hyderabad expo witnessed India's largest trade fairs for the laboratory and analytical industry
- Showcased high-end technology and innovations that are used in the field of analysis, chemical, pharmaceutical and biotechnology sectors.
- An outstanding increase of 80% in visitors compared to Mumbai edition
- Covered extensive value chain for industrial and research laboratories.
- Policy and decision makers as key participants
- More than 225 exhibitors and 7,003 visitors found their way to the Hitex Exhibition Centre in Hyderabad.
- Over 300 buyer-seller meetings opened new business opportunities
- Workshop on "How to setup a Laboratory" and "Lab Safety" that informed about the needs to start one's own laboratory business in India.
- This trade fairs will come back next year at HitexExhibiton Centre, Hyderabad from October 20 to 22, 2016

terprises (MSME). Taking advantage of this they can participate in the trade fairs and a part of their participation fee is sponsored by the MSME. Besides this, we also provide them with marketing collaterals support and promote them online and offline in our advertisements and other promotional materials. We also connect them with interested buyers looking out for specific products that they are dealing in.

In the present condition prevailing worldwide what suggestions you make for the SMEs to showcase and market their products?

Trade fairs provide an immense opportunity for SMEs who cannot meet global players and visitors by visiting different countries. By participating in the trade fair, they do not incur any travel expense to meet different companies; rather they meet the entire industry at a one common platform wherein everyone is in the business mode. This makes it easy to crack a deal and also network and gain insights from industry leaders. They can also use trade fairs as a launch platform to display their unique product or solution.

With the widespread use of Internet and online marketing do you feel the concept of trade fairs can cater as it used to before?

There is no doubt that Internet

and online marketing are important aspects for everyone to promote themselves. However, these technologies can be used to the advantage of trade fairs. The biggest advantage of a trade fair is that it allows people to meet people face-to-face, feel the product, witness demonstrations and network. Unlike online, where one can just see the product and not use or feel them. Besides this, a meeting also lends a trust factor to both the buyer and the seller making it long lasting relation.

What are your plans for Telan-

gana and Andhra Pradesh?

MMI India organized their first trade fairs at Hyderabad. We thank the support extended by Dr. Sabharwal and his office. Hyderabad being a Pharmaceutical hub is one of the perfect location to host analytica Anacon India and India Lab Expo trade fairs. We also thank you, our supporters and exhibitors for having faith in us. We plan to engage the state and central government departments to drive policies for this industry and help companies participate and network at our trade fairs.

More about MMI India

Founded in 2007 in India, MMI India Pvt. Ltd is one of the leading organizers of trade fairs in India. A wholly-owned subsidiary of Messe München, Germany, MMI India organizes B2B trade fairs across various industrial verticals.

Messe München is one of the world's leading trade-show companies. It organizes some 40 trade shows for capital and consumer goods and key high-tech industries in Munich alone. 14 of those events are number 1 in the world in their respective industries. Messe München organizes trade shows in China, India, Turkey and South Africa. It has a global business presence with affiliates in Europe, Asia and Africa and more than 60 foreign representatives serving more than 100 countries.

The events organized by MMI India are electronica India, productronica India, drink technology India, LASER World of PHOTONICS India, Intersolar India, India Lab Expo, analytica Anacon India, IFAT India and Indian Ceramics. In the coming years MMI India Pvt. Ltd. will include more verticals keeping in mind its international expansion strategy.

Fifty lakh jobs lost during years of high growth

Overemphasis on service sector, neglect of the manufacturing sector responsible

Growth has many dimensions. Numbers and statistics don't show the people, it merely represent growth in abstract. The manufacturing sector and many renowned economists cried foul about the way the country is planning its industry and trade. Now, a study proves that the neglect of manufacturing cost the country heavily in terms of employment.

As many as five million jobs were lost between 2004-05 and 2009-10, paradoxically during the time when India's economy grew at a fast clip, according to a study conducted by the Associated Chambers of Commerce of India (Assocham). This has put a question mark on whether economic expansion should be linked to job creation, the study says.

Moreover, it has observed that overemphasis on services and neglect of the manufacturing sector is mainly responsible for this "jobless growth" phenomenon. Even as about 13 million youth are entering the labour force every year, the gap between employment and growth widened during the period, the study notes.

"The Indian economy went through a period of jobless growth when five million jobs were lost between 2004-05 and 2009-10 while the economy was growing at an impressive rate," Assocham says. Quoting Census data, it says the number of people seeking jobs grew annually at 2.23 per cent between 2001 and 2011, but growth



The number of people seeking jobs grew annually at 2.23 per cent between 2001 and 2011, but growth in actual employment during the same period was only 1.4 per cent.

in actual employment during the same period was only 1.4 per cent.

"This large workforce needs to be productively engaged to avoid socio-economic conflicts," says D.S. Rawat, secretary general, Assocham. The changing demographic patterns, he says, suggest that today's youth is better-educated, probably more skilled than the previous generation and highly aspirational.

"In a service-driven economy, which contributed 67.3 per cent (at constant price) to GDP but employed only 27 per cent of the total workforce in 2013-14, enough jobs will not be created to absorb the burgeoning workforce," Assocham adds. Experts argue that the growth of manufacturing will be key for growth in income and employment for multiple reasons.

For every job created in the manufacturing sector, three additional jobs are created in related activities. In 2013-14, manufacturing contributed 15 per cent to GDP and employed about the same percentage of total workforce, a sign that the sector has a better labour absorption compared with services.

Kudos to TSPSC



What does anyone expect from a newly formed state? Projects, budgets, new schemes etc. are always on the wish list. But sensitising the officials and bureaucracy on major issues concerning to people is not so common. Newly formed Telangana State Public Service Commission (TSPSC) did a wonderful job by including the issues of MSMEs in the syllabus prescribed for the aspirants of Group I posts.

Paper IV for main exam deals with the economy, which includes, Telangana economy. Under Telan-

gana economy one of the topics is an on Industry and Service sectors. The topics under this are-

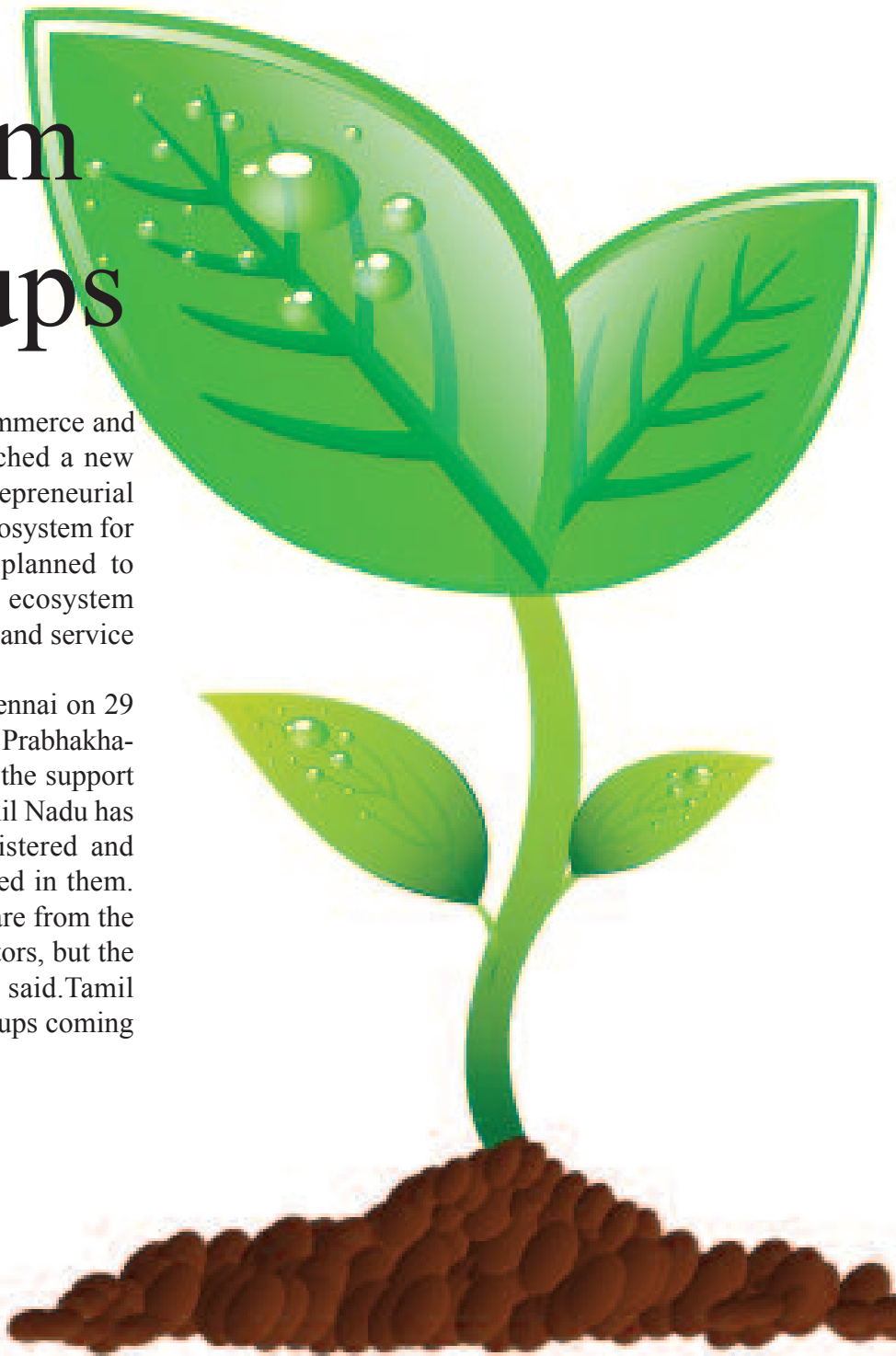
“Industry and Service sectors: Industrial development; Structure and growth of industrial sector, Micro Small and Medium Enterprises (MSME) sector, Revival of sick industries; Industrial infrastructure- Power; Industrial Policy of Telangana; Structure and growth of service sector; employment trends in Industry and Service sectors; Information and Communication Technology (ICT) Policy of Telangana.”

FSME and Industrial View congratulate the spirit of the Expert Committee who devised the syllabus. Studying the problems of MSMEs shall be a first step to sensitise the future officials. Hats off to the Telangana State Public Service Commission for acknowledging the issues of MSMEs and preparing the would be state government officials. In times, where only the talk of major projects are in air, understanding and preparing the officials with a clear perspective on industry is an effort which is laudable.

MCCI launches ecosystem for startups

The Madras Chamber of Commerce and Industry (MCCI) has launched a new platform 'Start-up Entrepreneurial Ecosystem (SEE)' to provide an ecosystem for startup companies. The chamber planned to support non-IT start-ups and the ecosystem will focus more on manufacturing and service sectors.

At the launch of the SEE in Chennai on 29 September, President of MCCI, SG Prabhakaran said the chamber will provide the support and guidance for these sectors. Tamil Nadu has over 8.44 lakh MSME units registered and nearly 6.4 million people employed in them. More than 80 per cent of startups are from the manufacturing and the service sectors, but the focus is more on IT startups, he said. Tamil Nadu has around to 600 new start-ups coming out each year in Chennai alone.





New Policy for MSMEs

The Rajasthan Government has given its nod to the new MSME Policy 2015, along with the new policies for biotechnology, last month. The Vasundhara Raje Cabinet also gave approval to set up 50 incubation centers for promotion of startups in the state. The MSME Policy 2015 is a revision of the MSME 2008, which was introduced by the Vasundhara Raje government during its first tenure.

The cabinet held on 29 September also approved a scheme for the

revival of sick micro and small units. Distressed units will be given benefits for their revival and rehabilitation, Social Justice Minister Arun Chaturvedi said.

"The policy would also focus on revival of sick units, promoting new ones, quality improvement, environment conservation along with providing low-interest loans and development of khadi, handloom and handicrafts sectors," said Arun Chaturvedi, Minister for Social Justice.

The new Rajasthan Startup Pol-

icy 2015, is prepared to promote students and institutional incubation centres, which have innovative ideas. "A target has been set to establish 50 incubator organisations in the next five years, to incubate 500 new startups, raising fund of Rs 500 crore through angel and venture capital. The government plans on development of one lakh square feet incubation space and to develop innovation based culture in the state," the minister said.

Banks always charge higher interest rates from MSMEs

Charging of high interest rates by the Banks from the MSMEs is not sporadic but systematic. Analysis of the RBI data on the interest charged by the Banks on borrower groups of different credit limits, bring out very interesting facts. During the period April – December, 2014, 53% of the borrowers within the credit limit of Rs. 10 to 25 Cr. In which most of the small manufacturer may fall, paid interest at rates varying between 9&13%, considered to be a reasonable rate, while 39% of the borrowers in the same group paid higher interest rates upto 17%.

When we compare the above figures with the interest paid by big borrowers with credit limit of more than Rs 100 crore, 76% of the borrowers in the group were charged interest between 9-13% and only 20% paid higher interest upto 17%.

The situation is no different for the borrowers in the 'Medium' category. While 63% of the borrowers within the credit limit of Rs. 25 to 100 Cr. Paid interest at rates between 9-13% to the Banks during the period, 31 % of the group paid interest upto 17%. Comparison with the respective figures of 76% and 20% for the large borrowers shows, how the scale tilts and in whose favour.

*-Debashis Bandopadhyay,
Posted in KNN*



(Industrial View invites opinions, letters from readers, entrepreneurs and researchers. Please send your mail along with your photo, designation and address to indviewinput@gmail.com Editor)



Skilling beggars and prisoners get recognition

Woman MSME entrepreneur from Belgaum gets an international honor for skilling underprivileged in an innovative way. US based Woodbury Chamber of Commerce honoured Priya Puranik, an MSME entrepreneur from Belgaum in Karnataka for skilling beggars and prisoners in Belgaum. The trade body also expressed keenness in building business ties with India. Puranik, owner of Kuteera Herbal Products, was honoured for her contribution towards the skill development trainings to the under privileged, beggars and the prisoners.

“I am feeling very honoured as the chamber appreciated my NGOs work and my contribution

towards the social causes,” Priya Puranik said. “The women entrepreneurs here are doing excellent work in their businesses as well as in the community services,” said Puranik, who is currently in Minnesota for exploring more options to collaborate with the entrepreneurs. The US entrepreneurs want to invest in the sectors like artificial jewellery, handicraft and more.

“The Woodbury Chamber of Commerce invited me know more about the business environment in India and also about the women entrepreneurs in our country,” she said. There are lots of small business houses in the state which are mainly dependent on the two big businesses here. The 3M Compa-

ny is an American multinational conglomerate, with USD 30 billion in sales, employing 88,000 people worldwide, produces more than 55,000 products.

Priya Puranik has also been given a life time membership by the Chamber President Barbara Tuccitto. “The chamber is also planning to invite young people from India to train them on life skill development. Karnataka based Visvesvaraya Technological University (VTU) will help me conduct the programme,” she said. Puranik informed that her NGO has already signed a Memorandum of Understanding with VTU to provide skill development training to the young students.

Tourism sector gets 'Industry' status

New tourism policy for 2015-2020 for Gujarat was announced with an objective to make the state one amongst the top five tourist states of India in terms of local, national and international tourist footfalls by 2025. On the occasion of World Tourism Day, state tourism minister Saurabh Patel announced the government's decision to grant 'industry' status to the tourism sector for the first time.

In order to boost entrepreneurship in tourism sector and make it attractive for investments, a series of tax relaxations were also announced. These include 100 per cent reimbursement on stamp duty, and exemption for luxury tax, entertainment tax and electricity duty, including several capital subsidies for new infrastructure and expansion of built up tourism units in the policy. An investment of over Rs 50 crores for tourism units will get a subsidy of 15 per cent with an upper limit of Rs 10 crores.

According to the Economic Impact, 2015 data of the World Travel and Tourism Council, the total estimated investment that will flow into the state by 2025 will be USD 4 billion USD (Rs 26,000 crores), with an employment generation of 3 million people and 5 per cent contribution to GDP.

The government also aimed to attract the MICE segment, by creating convention/exhibition facility and support infrastructure and leverage innovative forms of tourism such as adventure, cruise, event-based, inland waterways, medical and others.



Trading licence done away for beach sand minerals



To promote ease of doing business at the ground level, the Odisha Government has done away with the trading licence for the purchase, trade and transportation of five beach sand minerals up to the quantity of 16 tonnes per month. The process of trade licence was also encouraging corrupt practices. The Odisha based

entrepreneurs have hailed the decision.

In a notification issued earlier this month, the Steel & Mines Department of the state said, "... no trading licence shall be required for purchase, trading and transportation by any person for his use or consumption of Garnet, Ilmenite, Sillimanite, Rutile and Zircon up to the quantity of 16

tonnes per month."

Industry body FISME has been taking up the issue with the concerned departments to do away with the process of trade licence which gives encouragement to the corrupt practices as well. The MSME entrepreneurs, through the social media sites, have also been raising their concerns with the government.



Bhogavalli Mallikarjuna Gupta,
Associate member of Institute of
Cost Accountants of India

Taxation in India

Penalty is levied for doing wrong but tax is imposed for doing right”, is a popular saying. Taxation is a tough subject for all- whether an entrepreneur, trader or a salaried person. To make the readers acquaint with the system of Taxation, we are presenting a two-part series ‘Taxation in India’ written by Bhogavalli Mallikarjuna Gupta, an associate member of Institute of Cost Accountants of India.

Gupta has a Master’s Degree in Financial Management, and worked in the areas of Central Excise, Service Tax, Value Added Tax, Import Duties, and Tax Col-

lected at Source & Tax Deducted at Source using multiple ERP’s.

Tax is a Latin word and derived from the word “Taxo” means rate. Tax is a financial charge levied by the government (central / state / local body) for meeting the public expenditure like road, dams, army for safe guarding the borders etc. the dictionary meaning of tax “A compulsory contribution to state revenue, levied by the government on workers’ income and business profits, or added to the cost of some goods, services, and transactions: higher taxes will dampen consumer spending”.

In day to day life every individual or business man / woman pays

various types of taxes. These taxes are direct tax in nature like Tax Deducted at Source i.e levied when income we earn and we receive the net amount like salaries where in the employer deducts the tax and the pays / deposits the net amount. In case of business when an individual or body of persons or company earns money on supply of services, the service receiver deducts tax and pays the net amount. In direct tax, the individual pays the tax directly to the tax authorities. Indirect taxes are taxes which are paid indirectly by the individual like when one goes to super market and buys groceries or any electronic goods

Value Added Tax (VAT) is charged. Tax is collected by the super market or store keeper from us and deposits the tax on behalf us to the tax authorities, which is an indirect tax.

Taxation is not a new to the modern society. In India, taxes were collected even in ancient and medieval periods. In olden days the taxes were collected by the kings or their representatives for upkeep of army, palaces, for construction of water bodies etc. The taxes collected during the ancient period are direct taxes in nature and computed directly on the total income. There we no exemptions or exceptions and these taxes were paid in money or in kind, like agricultural produce / cattle or any other form.

Taxation during the ancient period

In the scriptures and ancient history of India there is lot of discussion on the subject of taxation, treasury, and reasons for collection of taxes. There was also reference related to method of taxation and the rate of taxation. The first reference to Indirect Taxes in India is found in 'Arthashastra' written by Kautilya. The buyers were aware of the age of goods as the date of manufacturing was mentioned on the goods. Kautilyabelieved that lower tax rates would not prompt tax evasion and taxes were levied on manufacturing. The book also talks about the 'Kosha Moolodanda' which is today's term for treasury. To quote from the 'Arthashastra', "Ideally, govern-

ment should collect taxes like honeybee, which sucks just the right amount of honey from the flower so that both can survive."1 Another important observation is that, Kautilya preferred goods to be manufactured locally rather than being imported.

Ancient sage and law-giver Manu laid down that traders and artisans should pay one-fifth of their profits in silver and gold, while agriculturists, depending upon their circumstances, were to pay one-sixth, one-eighth or one-tenth of their produce. Kalidasa in the 'Raghuvansha' says thus of King Dileepa: "It was only for the good of his subjects that he collected taxes from them, just as the Sun draws moisture from the Earth to give it back a thousand fold." From these words it is clear



that service tax is not something introduced recently, but it is has been there for ages. Even agriculture income was taxed in olden days but now-a-days the income from agriculture is totally exempt.

Historian K. B. Sarkar in his book 'Public Finance in Ancient India', comments about the taxation system in ancient India and says, "Most of the taxes of Ancient India were highly productive. The admixture of direct taxes with indirect taxes secured elasticity in the tax system, direct tax was more emphasized. The tax structure was a broad-based one and covered most people within its fold. The taxes were varied and the large variety of taxes reflected the life of a composite population."

Taxation during the medieval period

During the medieval period or the Delhi Sultanate period, from 1300-1526 AD, the taxation system underwent lot of changes and became structured. The number of taxes increased due to the huge armies raised by the rulers, for the upkeep of their palaces, etc.

The taxes were collected directly by the rulers but through the mansabdars. The Mansabdars were supposed to supply soldiers for the Mughal emperors initially and then latter they were also entrusted to collect taxes. A separate department was created by the Mughal ruler, Ala-ud-din Khalji for collection of taxes. Tax exemptions were a phenomenon

during this period; for instance, Muslims were exempted from certain taxes. There were five types of major taxes during this period and they were:

1. Ushr: It was a tax on land which was collected from Muslim peasants. It is taxed 10% of the produce on the land watered by natural resources and 5% on the land which enjoyed facilities provided by irrigation works.
2. Kharaj: This was a land tax charged from non-Muslims and ranged from one third to half of the produce.
3. Khams: It was one-fifth of the booty captured during war. Four-fifth of it went to the army which fought war.
4. Jizya: It was a religious tax on non-Muslims. According to Islam, a Zimmi (non-Muslim) had no right to live in the kingdom of a Muslim Sultan. But this concession was permitted after payment of the tax called Jizya. Women, children, beggars, priests, Brahmins, etc. and all those who had no source of income were exempted from this tax. However, Firoz Tughlaq levied this tax on Brahmins as well.
5. Zakat: This was a religious tax which was imposed only on rich Muslims and it was 2 ½ per cent of their income.

Apart from these taxes, there were taxes on sale of horses, house tax, mining tax, grazing tax, inheritance tax, property tax or legal heir tax and buried tax,



i.e. tax imposed on the buried treasure found.

Taxation during pre-independence

In the Battle of Baxur, the East India Company won against Mughal Emperor Shah Alam II along with allies Mir Qasim, the Nawab of Bengal and the Nawab of Awadh which resulted in 'Allahabad Treaty'. This gave rise to many changes in taxation system. The Mughal Emperor Shah Alam II granted the East India Company Diwani rights, or the right to collect taxes on behalf of the Emperor from the eastern province for collection of revenues of almost 100,000,000 acres (400,000 km²) of real estate, which forms parts of the modern States of West Bengal, Odisha, Bihar, Jharkhand, and Uttar Pradesh. Thus the East India Company was appointed as the imperial tax collector for the



Eastern province (Bengal-Bihar-Odisha).

The British started collecting taxes under their areas and were the first to implement Central Excise and Customs in India, based on similar laws in England. In all the colonies of British, tax rules, regulations and collection were introduced which were called excise and customs taxes. Because of this, we hear the term 'excise tax' not only in India but also in British occupied countries like Malaysia, Philippines, Canada, Germany, etc.

During the latter half of the nineteenth century, public administration in India saw large shifts and overhauls in its structures and processes. In July 1860, James Wilson, the first Finance Member of the Governor-General-in-Council, quoted thus from the authority of Manu while introducing the act

for levying income tax in the country, "As the leech, the calf and the bee take their food little by little, even so must the King draw from his realm, moderate annual taxes."

As we proceeded through this century, the financial obligations of the Raj increased, and the need to revamp the tax system was felt. In 1919, with the introduction of the federal structure through 'Diarchy', taxes on income and some other taxes were made a Central subject. In 1922, a paradigm shift occurred with the enactment of a new Income Tax Act that led to the setting up of a comprehensive taxation system with its own administrative machinery. In 1924, a Central Board of Revenue was created to administer Central taxes.

Under the British, commodity taxation and its administration grew on a piecemeal basis. During the period 1930-40, the consolidation of various acts and laws took place. Around 10 separate acts on excise and five acts on salt were merged and formed into a single act. Salt is one of the oldest commodity that was taxed. The Central Excises and Salt Act was enacted on 24th February, 1944 consolidating and amending the laws relating to Central duties of Excise and Salt, having special provisions relating to salt. This involved repealing all Acts relating to the production/transport of salt namely Bombay Salt Act, 1890, Madras Salt Act, 1884 and Indian

Salt Act, 1882, Indian Salt Duties Act, 1908 and transport of Salt Act 1879, besides other Acts relating to other essential commodities. The Salt Department was a part of the Central Board of Revenue under the Ministry of Finance.

Central Excise: This is an indirect and inland tax on the sale, or production for sale of specific goods, or a tax on a good produced for sale, or sold, within a country or licenses for specific activities. The two basic principles for tax to be levied:

- 1 The article should be good
- 2 It should have come into existence on account of manufacturing.

The definition for 'goods' is: an article that can be brought into the market for being sold or to be purchased.

The actual sale of the article is not important but it must be capable of being bought and sold. Various articles at the intermediate stage in the course of manufacture of final products, which are elementary or unfinished or which are crude, impure or unrefined or which have a very short shelf life are not acceptable to the customer or being incapable of coming to the market to be bought and sold are not 'goods'. Immovable property or articles embedded to earth, structures, erections and installations are also not 'goods' because they cannot ordinarily come to the market to be bought and sold.

(To be continued...concluding part in the November 2015 issue)

MSMEs can file for Udyog Aadhaar now

With the view to promote ease of doing business, the Ministry of MSME has come out with a one page Udyog Aadhaar Memorandum, which can be filled now on by the micro, small and medium enterprises online. However, in exceptional cases, where online filing is not possible due to any reason, a hard copy of the form can be submitted to the District Industry Centre which shall file the Memorandum online on behalf of them.

In a notification, the MSME Ministry said, "...after obtaining recommendations of the Advisory Committee in this behalf, specifies that MSMEs shall file Udyog Aadhaar Memorandum..."

There will be no fee for filling the Udyog Aadhaar Memorandum and there will also be no restriction in filling more than one Memorandum using the same Aadhaar Number. According to the notification, it shall be filed online at <http://udyogaadhaar.gov.in>.

The Udyog Aadhaar Acknowledged will be generated and mailed at the email address provided in the Memorandum



which will contain a unique Udyog Aadhaar Number.

Meanwhile, the existing enterprises, which have filed Entrepreneurship Memorandum – I (EM-I) or EM –II or both, or the holders of the Small Scale Industry Registration, prior to the coming into force of MSMED Act 2006 shall not be required to file Udyog Aadhaar Memorandum, but if they so desire, they may file the Memorandum.

The notification said, "In the Udyog Aadhaar Memorandum, the Aadhaar Number shall be of the managing partner, in case of

propriety enterprise, of the authorized partner, in case of partnership enterprise, and of the authorised person, in case of other forms of enterprises."

The Memorandum shall be filed on self-declaration basis and no supporting document will be required to be submitted the Memorandum. However, the Central Government or the State Government or such person as may be authorized in this behalf may seek documentary proof of information provided in the Memorandum, wherever necessary.

BIS to develop standards for 43 products

Bureau of Indian Standards (BIS) has taken up development of standards for 43 products identified by Department of Industrial Policy and Promotion (DIPP) for manufacturing quality products in the country under 'Make in India' programme. This was informed during the meeting of governing body of BIS chaired by Minister of Consumer Affairs, Food and Public Distribution, Ram Vilas Paswan, on 22 September.

It will also develop or upgrade standards for basic consumer services like potable water and waste collection and disposal besides revising National Building Code to promote safe and environment friendly construction in the country.

Reviewing the performance of BIS, Paswan directed that labs of the bureau in each state should be upgraded on priority basis and facilities for testing of more products should be arranged. He asked the BIS to develop or revise standards regarding street food and



products of daily consumption.

He also stressed that mass awareness campaign should also be launched to make people quality conscious. Underlining the importance of transparency in licensing of standards, the minister asked BIS to encourage industry to adopt self-declaration scheme for adopting standards.

The meeting which was attended by Members of Parliament,

representatives of various central ministries and technical experts from different sectors made some suggestions. Important among those are, BIS's role in promotion of ISI marked consumer products with the help of state governments, standardisation of Ayurvedic products, exploring standards for biodegradable packaging of drinking water and other consumer products.

Small Zinc manufacturers meet Agri MoS

A delegation of Zinc nutrients manufacturers led by Federation of Indian Micro and Small & Medium Enterprises (FISME), met Sanjeev Kumar Balyan, Minister of State in Ministry of Agriculture to apprise him about the difficulties being faced by the small Zinc fertilizer manufacturers due to the faulty implementation of Fertilisers Control Order by the State Governments.

The delegation led by Neeraj Kedia past President of FISME met the minister on 22 September at his office. The delegation also requested the Minister to provide level playing field to the small manufacturers of fertilizers vis-a-vis the large players.

The Minister agreed that the requirement of repeated filing of 'Memorandum of Intimation' by the fertiliser manufacturers at each state and each district, where they market their products, goes against the spirit of Easing of Doing Business. He also felt that ideally the manufacturers should be allowed to operate at all India level with a single centralised documentation and with validity of the permission for a reasonable period of ten years.

FISME, the leading federation of MSME Associations is taking up the plight of the small Zinc fer-



tilizers in the hands of state level agencies and laboratories due to systemic deficiencies in the fertiliser quality control mechanism. When the delegation brought the issue of lack of transparency in the testing and quality control methodology before the minister, he asked for an immediate corrective action.

The delegation also requested the Minister to provide subsidy to the small manufacturers of Zinc fertilizers at par with the subsidy

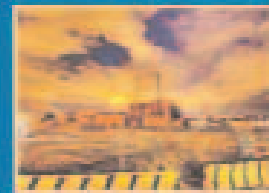
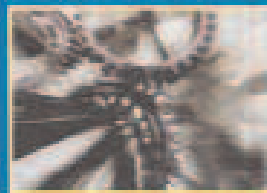
given to the large manufacturers compounding Zinc with other fertilizers. The delegation informed him about the adverse effects of the release of fertiliser subsidies through the states under NBS and NFSM programmes of Central Government.

They also asked the Minister to simplify the provisions of the Fertiliser Control Order, both in the interest of the industry and farmers.

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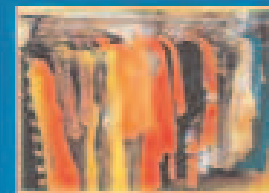
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Corrective R&R plan for sick units on anvil

The government has taken several steps like rehabilitation and revival of sick units, said Union MSME Minister Kalraj Mishra. “The ministry is making the corrective action plan for the revival and rehabilitation for the sick units”, he said. Easy loans through CGTFMSE scheme and Udyog Aadhaar Card are also introduced for the benefit of the micro, small and medium enterprises (MSMEs) the minister said.

Mishra was addressing the SME awards organized by Business Today and Reliance Commercial Finance on 24 September said that the social security schemes introduced by Narendra Modi has increased the level of confidence amongst the poor people. Initially, more than 78 per cent Jan Dhan accounts had zero balance in them, but now it has come down to less than 50 per cent, the minister said.



The minister also mentioned about the employment exchange for the industry to help them get skilled manpower.

Through CGTFMSE scheme, MSMEs will get access to easy loan, he said adding that MSME Ministry is also coming up with

the Udyog Aadhaar Card which would also help them access the loans and get benefits of schemes easily. Products from the enterprises set up by the entrepreneurs trained by the tool room has been used in developing Mangalayan, he highlighted.

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