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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

Will the budget bring relief to MSME sector?

New government led by Narendra Modi at the Centre will begin its five-year rule with its first budget to be introduced in the Parliament this month. Pre-poll promises and election manifesto of BJP will be put to a litmus test in this exercise. Talk of black money, resurrecting confidence in industrial sector by making governance friendly etc., are to be reflected in the budget.

As the stake holders in the country's industrial sector and economy, MSMEs want a few things to be done prior to budget session of the parliament. First and foremost is making the MSME bodies and representatives part of the pre-budgetary consultations to know the real issues and remedies. Though every budget precede with meeting with industry bodies including that of MSMEs, not much has yielded neither in the budget preparation nor in the finalisation of the budget.

Kalraj Mishra, the Central Minister for MSMEs has a greater role in representing the concerns of this sector. All the issues related to banking, financial assistance from the government, critical issues like power supply etc., are crying for serious attention from his ministry. In the past two decades, more particularly in the past ten years MSME sector has become an adjunct of corporates and lost its due importance. This anomaly has to be rectified immediately.

Similarly, the governments of Andhra Pradesh and Telangana also have a responsibility of taking note of the concerns of MSMEs in their states. Though they are divided now, both the states have a common legacy pertaining to the industrial sector including MSMEs. By addressing the issues of MSMEs, they will not just favour the entrepreneurs and workers in this sector, but also design a master plan for the real growth in their respective states.

Industrial Review proposes for wider consultations between concerned ministers and industrial bodies including SMSEs to chalk out a future road map for the policies to govern in the next five years. This exercise should begin with the pre-budget consultations and continue as and when required.

A flourishing MSME sector is a symbol of a healthy manufacturing scenario in the country; a parameter for participative labour force and capital in the real economic growth of the country and finally a pre-condition for an independent self-reliant India.

Will the Finance Minister Arun Jaitley, an eminent lawyer, make justice to MSMEs in his budget? Will the new government in Andhra Pradesh and Telangana make a fresh beginning in resolving the issues of MSMEs, breaking old jinx? Let's hope for the best.



Energy Efficiency intervention for MSMEs, plans SIDBI



Energy efficiency is the major success mantra for any industry. Keeping this in mind, to help MSMEs adopt energy efficiency measures, Small Industries Development Bank of India (SIDBI) has plans to launch of a unique Energy Efficiency (EE) intervention, which is expected to benefit about 3000 units in the next three years. SIDBI, which is celebrating its 25th year of dedicated services to Micro, Small and Medium Enterprises (MSME) sector in India, made the announcement on the occasion of the “World Environment Day”.

The intervention has been named 4E (End to End Energy Efficiency) solution intervention. “The intervention is expected to help MSMEs adopt energy efficiency measures, provide support during implementation by way of assistance in identification of vendors for EE equipment/technologies and during installation and commissioning etc,” SIDBI said in a press release.

“It is estimated that about 48 per cent of the total energy consumed in the industrial sector is from MSMEs and by adopting energy efficiency measures, at least 25 per cent of it could be potentially saved. MSMEs, especially those for whom energy cost represents a large portion of total production costs, can reap benefits from improving efficiency of energy conversion and reduction of energy losses,” SIDBI said. SIDBI has proposed to follow-up this intervention with several other new initiatives during its Silver Jubilee Year of operations. Deputy Managing Director in-charge of SIDBI, N K Maini said that 4E Solution is expected to help 3000 MSMEs become more energy efficient in the next three years.

SIDBI has proposed to launch the intervention on a pilot scale in 5 of its branches covering Delhi NCR, Uttar Pradesh, Punjab and Haryana. India SME Technology Services Ltd (ISTSL), an associate institution of SIDBI, will initiate the intervention. “Many Indian MSMEs are energy-intensive, employing inefficient and outmoded technologies and operational modalities that inhibit their competitiveness and future growth. As per certain estimates, the industrial sector offers a good opportunity to save 49 billion kWh of energy per year.



NIESBUD to train export professionals



Good news to those who wants to enter export sector! In an effort to create export professionals, the National Institute for Entrepreneurship and Small Business Development (NIESBUD) is offering courses on Export-Import Procedure and Documentation; and web designing and web promotion for exporters. The course would cover Importer Exporter Code (IEC), Foreign Trade Policy, Payment, Bank Finance, Buyer Search, FEMA (Foreign Exchange Management Act),

ECGC (Export Credit Guarantee Corporation of India Ltd) and documentation, official data said.

NIESBUD is an apex Institute in the area of Entrepreneurship and Small Business Development under the Ministry of Micro, Small and Medium Enterprises, Government of India. The basic objectives of the institute are: promotion and development of micro, small and medium enterprises including enhancement of their competitiveness through various activities.



Until 31st March 2014, the Institute has conducted a total of 9,822 different Training Programmes covering 2,54,289 participants which includes 163 International training programmes with 2,586 partici-

pants from more than 125 countries. The growing complexities of international trade, globalization of the markets, internet and stiff competition require every entrepreneur to have a thorough knowledge of the theory and practice of international trade.

Either as a beginner or as a trainer, one needs to keep abreast of information with respect to locating foreign market, product sourcing, pricing, payment, financing procedures and documentation, buyer search, export promotion etc. The NIESBUD programme will equip an exporter on all such procedures. The course will not only help a beginner to enter exports but also impart in depth knowledge to trainers to handle various aspects of export-import trade.

The programme combines theory with practice in simple ways making the overall subject easy to understand. The course is specially designed for students, working executives, entrepreneurs and trainers.

Online application for environment clearance now operational



Coinciding with World Environment Day, the new system for online submission of applications for environmental clearances launched earlier has now been made fully operational. “The step was an indication of promoting transparency in governance and better functioning of the Ministry,” said Environment, Forests and Climate Change Minister Prakash Javadekar addressing the World Environment Day celebrations. No applications would be entertained for clearances through any route except for online method from 1st July, 2014.

Javadekar said that the collective partnership of all stakeholders was necessary to mainstream the essence of sustainable development and ensure the protection of environment. The new initiatives of the ministry needed to be linked with the vision and road map that addressed the concern of all stakeholders. The mobilization of people was necessary in order to ensure the promotion of more nature-friendly practices. India’s rich heritage and positive thinking within the domain of environment gave a new vocabulary to the understanding of environmental issues, he added.

Noted Scientist and the Guest of Honour of the event MS Swaminathan delivered the key note address on the theme of World Environment Day. He gave an overview of the problems pertaining to the coastline eco-system in the country and its implications on the environment and the people at large.

Elaborating further, Javadekar said that after 42 years of celebrating the World Environment Day on a continuous basis the need of the hour was to introspect and evaluate the efforts and steps taken in the direction of environment conservation. In the current environment it was also a challenge to address the issues related to solid waste management. In this context, he emphasized on the age-old philosophy of considering nature as “Mother Earth”, thus striving hard to maintain the balance between nature and community as a whole. The minister also threw light upon the vision of Prime Minister Narendra Modi for changing the nomenclature of the Ministry to “Ministry of Environment, Forest and Climate Change”. The change was a deep thought initiative taking into account the contemporary trends related to issues pertaining to climate change. He assured that India would have a proactive role in the International events related to environment in the days to come.

On the occasion, Javadekar released a special poster on the Islands and Coastal Areas of India with this year theme for World Environment Day “Small Island Developing States”. Various books and reference guides related to environment and wild-life which included books on animal and plant discoveries, Fifth National Report to the Convention on Biological Diversity, India’s First Biennial Update Report to the UN Framework Convention on Climate Change and a book on Indian Mammals were released. Awards were also presented on the occasion. The awards included “Young Environmentalist of the Year Award” to highlight and appreciate the efforts by individuals to come up with new-age technology in preserving environment. The minister gave away awards instituted to encourage identified categories and their contribution towards development and use of clean technologies, products and practices. The function was also attended by Secretary Environment, DG: Forests and other senior officials from the ministry and concerned stakeholders.

India-LAC investment conclave in October

The Department of Industrial Policy and Promotion (DIPP) has announced the launch of the 'India-LAC Investment Conclave' along with FICCI, to promote economic engagement between India and Latin America and Caribbean (LAC) region. The theme would be 'Lets Grow Together'. As part of the initiative, a two-day conclave will be held in the national capital on October 16-17, 2014, organized jointly by Federation of Indian Chambers of Commerce and Industry (FICCI) and the DIPP.

“The conclave aims to enhance the business relations between India and LAC mainly by way of investments, as conventional trade in goods has its challenges on account of distance, time zone difference and business culture,” a FICCI release said. While trade in commodities will continue due to their bulk nature and involvement of mega institutions, manufacturing and services can grow essentially by way of investments which will automatically lead to further trade growth too.

DIPP Secretary, Amitabh Kant had said earlier, "The objective of this conclave should be to lay down a roadmap and agenda for our engagement with Latin America. We need to consider appropriate initiatives aimed at meeting the development, energy and food security needs of our region, new infrastructural linkages with enhanced connectivity and trade and investment facilitation that builds on the complementarities in our economic strengths." Kant said that rich in natural resources and as potential market for India's products and services, LAC countries can prove to be valuable long-term allies.

“There is general agreement on both sides that there are extensive synergies in our economics. In this endeavour, governments can only play a coordi-



nating role and help create a conducive political and economic environment. It is for the businesspersons and entrepreneurs of the two countries to explore ways to fully exploit the real potential. The proposed conclave would provide a right platform for increased interaction between Indian and Latin American Business,” he said.

Secretary General, FICCI, Didar Singh highlighted that the conclave will be focused on presenting specific investment opportunities in India for Latin American investors. He said that few partner country sessions are also planned to enable LAC countries present investment opportunities on offer in their countries. He proposed enhanced cooperation in the areas of energy, agriculture, manufacturing, IT and infrastructure, in particular wherein India and LAC countries can benefit out of each other's globally known competencies and best practices.



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SIDBI is the apex financial institution for the Micro, Small and Medium Enterprises (MSME) in the country. It meets the credit needs of the MSME segment in various ways. A brief profile of the Bank is given below:

- Only financial institution dedicated exclusively for the MSME sector.
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- Automated processes for quick decisions.
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- Specialized products for clusters and new technology businesses.
- Equity support to growth oriented SME units.
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- Collateral free assistance upon Rs.50 Lakh under CGTMSE Scheme.
- Attractive interest rates.
- Incentive for MSME units rated by SMERA.
- SIDBI is leveraging technology to provide customer services through website like information about products & services, contact information, downloadable application forms, status of loan applications online information about accounts of customers, etc. Submission of online application is also available.

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India rises to second, in textile export ranking

It's an achievement for Indian textile Industry. Despite of many odds, India has emerged as the second largest exporter of textile after China but the cost effective Bangladesh is catching up fast joining the club of top five. According to data released by UN Comtrade, smaller countries such as Bangladesh and Vietnam have overtaken India in recent years as major suppliers to retail chains in Europe and the US. Bangladesh managed to push to 18 per cent growth in the garments export in 2013, compared to global growth of 6 per cent.

Currently, India's textiles export to the world is USD 40.2 billion. This growth is phenomenal as the global textiles growth rate is only 4.7 per cent compared to India as it has registered growth of 23 per cent beating China and Bangladesh which has registered 11.4 per cent and 15.4 per cent, respectively, official data said. Commenting on the impressive growth, the Apparel Export Promotion Council (AEPC) Chairman Virender Uppal said the government policy of diversification of market and product

base has helped the country venture into the newer markets, which has paid huge dividends.

"Despite having slow recovery in USA and EU, our biggest traditional markets as well as prevailing global slowdown coupled with sustained cost of inflationary inputs, we made the best possible efforts to reach here," he said. Referring to the constriction faced by the exporters, Uppal said the new government must boost the country's apparel exports.

"The availability of specialty fabric is a big bottleneck for which AEPC has been aggressively demanding 5 per cent duty scrip for the imports of fabrics. It must be considered favourably by the new Government to boost India's apparel exports," he said. He said rising interest rate is another issue which hampers growth for which the council once again has put in its request to the government for a separate chapter for pre and post shipment export credit at fixed rate of 7 per cent interest. He also requested the government to concede ready-made garment as utmost priority sector.

Govt help industry bodies to set up textile parks

Industry associations, groups of entrepreneurs or special purpose vehicles can set up Integrated Textile Parks (ITPs) under a scheme under the 12th Five Year Plan with the government promising funding up to Rs 40 crore. In order to implement the Scheme for Integrated Textile Parks (SITP), Ministry of Textiles has empanelled five Project Management Consultants (PMCs) - Grant Thornton Private Limited; C S Architects Private Limited; I-WIN Advisory Private Limited; Kushal Global Private Limited; and Technopak Advisors Private Limited. In this context, the Ministry has sought for Industry Associations or Groups of entrepreneurs for setting up an ITP under the scheme through the PMCs.

“Government funding is 40 per cent of the project cost with a ceiling of Rs 40 crores (90 per cent sub-

ject to ceiling of Rs 40 crores for special category states),” Ministry of Textiles said in a notification. SITP was launched in 2005 to provide the industry with State of the art world-class infrastructure facilities for setting up their textile units. The main objective behind the scheme was to create new parks of international standards at potential growth centres.

This scheme envisages engaging of a panel of professional agencies for project identification and execution. Each ITP under the scheme normally has 50 units. The number of entrepreneurs and the resultant investments in each ITP vary from project to project. However, aggregate investment in land, factory buildings and Plant and Machinery by the entrepreneurs in a Park is at least twice the cost of common infrastructure proposed for the Park.



WB to set up handloom global marketing hub for MSMEs



The West Bengal Small Industries Development Corporation (WBSIDC) intends to create an international standard marketing hub for micro and small enterprises in the handloom sector. Named as 'BiswaKhudra Bazar' (BKB), the hub will come up at historic Santiniketan and the focus will be on community-led handicraft and handloom presentation.

Santiniketan is a small town near Bolpur in the Birbhum district of West Bengal. The main aim of the project is to create an international marketing hub for Micro & Small Enterprises (called BiswaKhudra Bazar in Bengali).

"The idea is to turn the 100 acres of available land into a community destination with a variety of use and establish a network of 'public spaces' keeping the model of 'centre of excellence' in mind that can become catalyst for further economic opportunity in the region, complementing the nearby attractions in the

historic university town," WBSIDC said. In this context, the WBSIDC has invited bids from companies to develop an architectural model and master plan for BiswaKhudra Bazar.

The components that are to be incorporated into the Master plan are - Commercial and Leisure Resort; Education; and Heritage and Culture. "The department is also in possession of a secondary small site, about 15 Km away from the site allocated for BKB, and where one storey buildings are constructed called "Urban Haat".

"The project can set a good example globally of developing community-led models of rural art handicraft blended with culture and protection of local eco system. These should be dovetailed with tourism in a planned manner so that they do not eventually turn into commercial ventures destroying the local handicraft and the way of living," WBSIDC said.

Power crisis may force 25% MSMEs to shutdown in north



Over 25 per cent of micro, small and medium enterprises (MSMEs) in northern India are on the verge of closure owing to unprecedented power crisis in the region, said a release by the Associated Chambers of Commerce and Industry of India (ASSOCHAM).

"The worst affected states are Punjab, UP, Haryana, Rajasthan and Delhi, thereby threatening the livelihoods of thousands of workers," said ASSOCHAM Secretary General DS Rawat. In its survey released recently, the chamber had stated that the in-

dustrial production is likely to fall by 40 per cent due to frequent power outages in the regions that are also coping with severe heat wave. In states such as Uttar Pradesh, Madhya Pradesh, Maharashtra and Jammu and Kashmir, energy deficit which was around 20-25 per cent in April-May would go beyond 30-35 per cent in June-July, it said.

Uttar Pradesh, is facing one of the worst crises with energy deficit touching about 11.2 per cent, facing energy deficit of over 924 Million Units (MU).

The state is resorting to an average load shedding of 10-12 hours a day. Jammu and Kashmir suffered a power shortage of 20.3 per cent in April which will go around 25 per cent and the gap between power availability and supplies would be around 1000 MU. Power theft, leakages in transmission and commercial losses were the main reason for power deficit in these states, it said.

The industry body said with the use of non-conventional resources of energy, these regions can become power surplus regions in a few years. Since a few new capacities are emerging in power sector and transmission and distribution losses remain untamed to the extent of 50-55 per cent in most of leading states, the power situation is unlikely to be better in next few months even though mercury levels will fall significantly, added Rawat. He also said that lack of fresh investment and modernization coupled with huge transmission losses are responsible for the grave power situation in the country which will continue.



Keep 60% liquidity
coverage ratio from
Jan 2015: RBI



The Reserve Bank of India (RBI) has finalized the banks' liquidity coverage ratio plan and has said that the Basel III liquidity coverage ratio (LCR) will be introduced in a phased manner with a requirement of 60 per cent from January 2015. LCR is a concept to promote short term liquidity with the banks by ensuring that they have sufficient high quality liquid assets (HQLAs) to survive an acute stress scenario lasting for 30 days.

According to the LCR concept,

financial institutions should have 100 per cent assets back-up to ride out short-term liquidity disruptions. RBI yesterday released the final Basel III framework on liquidity standards, which includes guidelines on liquidity coverage ratio (LCR), liquidity risk monitoring tools and LCR disclosure standards. "The LCR requirement would be binding on banks from January 1, 2015. With a view to provide a transition time for banks, the requirement would be minimum 60 per cent for the calendar year 2015, with effect from January 1, 2015," the RBI said in a release.

In the first bi-monthly monetary policy announced in April this year, the RBI had proposed to issue guidelines relating to Basel III LCR and liquidity risk monitoring tools by end-May 2014. The RBI further said the LCR requirement would rise in equal steps to reach the minimum required level of 100 per cent on January 1, 2019. "Banks should, however, strive to achieve a higher

ratio than the minimum prescribed above as an effort towards better liquidity risk management," it added. RBI said that with effect from January 1, 2019, after the phase-in arrangements are complete, the LCR should be minimum 100 per cent on an ongoing basis because the stock of unencumbered high quality liquid assets (HQLA) is intended to serve as a defence against the potential onset of liquidity stress. "During a period of financial stress, however, banks may use their stock of HQLA, and thereby falling below 100 per cent," it said.

Banks would be required to immediately report to the RBI for any such use of stock of HQLA along with reasons for such usage and corrective steps initiated to rectify the situation, it said. The central bank also asked banks to disclose information on their LCR in their annual financial statements starting with the financial year ending March 31, 2015.



Loans for tribals should be given priority: Centre

In a move to improve financial inclusion at the grass root level, the Ministry of Tribal Affairs has said that loans of larger amount and in areas of high value return should be given priority and these should be disbursed through Gramin Banks, so that it reaches the tribal people.

While addressing a meeting of senior officials of the Ministry and National Scheduled Tribes Finance and Development Corporation (NSTFDC), Minister for Tribal Affairs JualOram emphasized that NSTFDC should focus more on and encourage individual entrepreneurial development among tribal people particularly tribal youth. "Loans of larger amount and in areas of high value return should be given priority and these should be disbursed through Regional Rural Banks (RRBs) commonly known as Gramin Banks so that it will reach tribal people at grass-root level," the Minister

added.

He further said, while extending loans, viable income generating schemes in agriculture and allied sectors, which are traditional means of livelihood for tribal people, such as dairy, poultry, piggery, aquaculture, goat rearing, horticulture, land development and minor irrigation projects, fishing vessels should be kept in mind. In the industrial sector, bamboo and cane furniture making, flour/rice mills, stone crushing units, tea processing, cattle and poultry feed units, tamarind and other minor forest produce packaging, broom and 'chatai' making should be encouraged, he suggested. In the Service and Transportation sector, loans be sanctioned liberally for automobile repair, grocery shop, dhaba and restaurant, readymade garments, electrical repair, auto-rickshaw and goods carrier etc, he said.





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SMEs to benefit from RBI norms on Basel III

In a move that may ease pressure of tougher Basel III banking norms on credit disbursal to SMEs, the RBI has said that the new rules will be implemented in a phased manner from January, 2015. RBI has finalized the banks' liquidity coverage ratio plan and has said that the Basel III liquidity coverage ratio (LCR) will be introduced in a phased manner with a requirement of 60 per cent from January, 2015.

LCR is a concept to promote short term liquidity with the banks by ensuring that they have sufficient high quality liquid assets (HQLAs) to survive an acute stress scenario lasting for 30 days. According to the LCR concept, financial institutions should have 100 per cent assets back-up to ride out short-term liquidity disruptions. RBI yesterday released the final Basel III framework on liquidity standards, which includes guidelines on liquidity coverage ratio (LCR), liquidity risk monitoring tools and LCR disclosure standards.

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Loans

Banks flouting
Rs 1 cr collateral-free
norms for
MSMEs



Banks continue to insist on collaterals from the MSMEs despite clear provisions for providing collateral-free loans to the micro, small and medium enterprises up to Rs one crore even as the demand for raising the limit to Rs five crore came up at the RBI-sponsored Town Hall meetings in New Delhi, with the industry associations. RBI officials met the industry body FISME and other officials from the public as well as private sector banks to discuss the agenda for the 27th meeting of the Empowered Committee on MSMEs for the national capital territory of Delhi.

The other officials present at the meeting were General Managers of the Rural Planning and Credit Department (RPCD), RBI, Sonali Sen-gupta and Rachna Dikshit; and AGM, RPCD, RBI Vanadana Maheshwari. Recently, RBI had organized two town hall meetings in the

industrial areas of the national capital to discuss the issues faced by the MSMEs with the banks and take their feedback. The meeting was organised under the aegis of FISME (Federation of Indian Micro and Small & Medium Enterprises). One of the major points that emerged out of the feedbacks received by RBI from Badli Industrial Estate Association and Naraina Industrial Area was the lack of awareness of the collateral free MSME loans and raising its limit.

“About 18 per cent of MSMEs are not aware of collateral free MSME loans,” Rural Planning and Credit Department, RBI said in its agenda. Based on the feedback, the RBI also said “The banks invariably insist on a collateral security in spite of clear provisions for collateral free loans up to an amount of Rs one crore.” The limit of Rs one crore for Collateral free loans is not in tune with the present day economics of scales and needs upgradation to at least Rs five crore. Making availability of finance easier for the MSMEs and lowering the rate of interest were also the key issues raised by the entrepreneurs in the town hall meetings.

“Banks are to be advised to shorten the process of sanctioning and disbursal of loans and documentation be made easier,” RBI said in its agenda. Other points that figured in the feedback were – charges like account management fees, submission of guarantee, SMS on account activity, cheque book facility, concessional rates, etc. About 40 per cent of MSMEs had no knowledge about the Government Schemes promoting the sector, the apex bank said emphasizing the need to open

MSME specific branches in all the industrial areas. Further, in order to increase credit towards the MSE sector, it is necessary to open more number of new micro accounts. According to RBI, in the 26th Meeting of the Empowered Committee on MSMEs for the National Capital Territory of Delhi, it was decided that every branch of the bank should open at least five micro accounts in a quarter.

The total number of micro accounts opened by the 20 banks in October-December 2013, was 17325, while in January-March 2014, it was 13402. “It is observed that some banks have very few new micro accounts despite having significant branch presence,” RBI said. On rehabilitation of sick MSE units, RBI said, “Banks are still putting very few units under nursing.”

The amount involved in the sick MSE units is 3.09 per cent of total MSE credit as against 2.49 per cent as on December 2013, according to the data for March 31, 2014. Industries department may brief the house regarding the latest policy changes made by the State, Central Government relating to development of MSME sector in the region, RBI stated in its 11-point agenda. Also, SIDBI representative may please appraise of the latest policy guidelines issued and schemes announced for MSME sector, it added. Further, RBI has stated in the agenda that the representatives from MSME-DI, New Delhi, should apprise the committee of the latest initiatives taken by them towards the development of various clusters in NCT of Delhi and training initiatives for entrepreneurs and skill development of micro and small entrepreneurs.



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మీ కలలను సాకారం చేసుకొండి

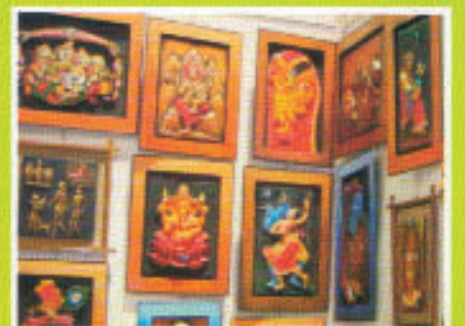
ఖాదీ మరియు గ్రామీణ పరిశ్రమల కమీషన్

(సూక్ష్మ, చిన్న మరియు మధ్యతరహా పరిశ్రమల మంత్రిత్వ శాఖ, భారత ప్రభుత్వం)

గాంధీభవన్, పోస్ట్ బాక్స్ నెం - 362, యు.ఎస్.ఐ. రోడ్డు,

నాంపల్లి, హైదరాబాద్ - 500 001 ఫోన్ : 040-2460 2717, 2460 8463

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12. మూర్ఖన్ మనీ (మిడిల్ ఎండెడ్ సబ్బడి)

పీ.యం.ఇ.జి.పీ లో వివిధ అభ్యుదయాల	అభ్యుదయాల పట్టుబడి (ప్రాతిష్ఠ ప్రయంతో)	పట్టుకీ శాతం (ప్రాతిష్ఠ ప్రయంతో)	
త్రైతయ (ప్రాతిష్ఠ / యూజిఎల్)		పట్టుక	గ్రామీణ
సాధారణపథావం	10%	15%	25%
పరిశీలం / పరిశీ / పరిశీ / పరిశీలన తరగతుల / ప్రాతిష్ఠ తరగతుల / పరిశీలన తరగతుల పాత్ర ప్రాతిష్ఠ పరిశీలన అభ్యుదయ	5%	25%	35%

- గమనిక : 1. ఉత్తర్వు పరిశ్రమ ప్రాతినిధ్యము గలవృత్తి వినియోగి వ్యవహారము / పరిష్కారము గూఁ జరిగినట్లయితే
2. ఉత్తర్వుతర పరిశ్రమ అంగణ వేళ్ళనీ ప్రాతినిధ్యము గలవృత్తి వినియోగి వ్యవహారము / పరిష్కారము గూఁ జరిగినట్లయితే
3. మిగిలిన ముంజుర్ల వృత్తి ప్రాతినిధ్యము గలవృత్తి ముంజుర్లను చేరి, రుజుం ముంజుర్ల వృత్తి ప్రాతినిధ్యము అంగణవేళ్ళనీ అందజేసినారు.

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ఎ) మాంసం (ప్రోటీన్), కార్బింగ్ మరియు లేదా నదనూ) మరియు మత్స్య కలిగించు పదార్థములు జీడి, పానీ, సిగరెట్ ఉత్పత్తి / శుభ్రాల్ / పంపిణీ, మద్యం సరఫరా చేసే షోరూట్ లేదా దాదా, సాంఘిక అవ్వకం, పూర్తిగా ఉత్పత్తి లేదా ముగిసినదానూ ఉత్పత్తి చేయు యుగంకు

(బి) పంటలు/పేట పంపనకు, సాగుచేసేటూ, చేపలూ, కొయ్యల పరిశ్రమలూ, పందుల పంపనకు, గోళ్ళు, ఘోరాలూ మొదలైనవి. ఇలాటి పాత వస్త్రాలు, షార్ట్స్‌వర్గ్ మెషీన్, హరిజనులలో నష్టం.

ಸಿ) 20 ಮುಕ್ತಾಯ ದಿನ ಅಕ್ಕುವೆ ಮುಂದೆ ಅದ್ವೈತವೆಂಬ ನೆನಪು ಸದಾ ಸ್ಮರಿಸಿ ದೇವತೆಗೆ ಸಮರ್ಪಿಸಿ ಸಮಗ್ರವಾಗಿ ಮುಂದುವರಿಸುವುದು.

డి) గానీ, చాలా వస్తువులు, ఎక్స్‌పీనా పూల్, మరలయం ఇతర పరిశ్రమలు
మనకు భారీ కమిషన్లు ద్వారా రిటేలు సొందరుకున్న గుణాగతులు

ఇది మూలక ప్రాప్తవ్యాప్తము (అందమూనీ సుగంధానీ కీర్తునలనీ అభిరీతి
జన్ము కాష్ఠీరలో పూర్వస్థు లోగిని, నోగిన్ లోగిని మునియు శివాలయము
విశిష్టవర్ణముగలి)

నదిటికి పరిశ్రమలు కాబట్టిలో రేణి ఎరువంగనీ ప్రాచీనమైనా
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NIESBUD to open coaching cell for entrepreneurs

In order to guide the prospective and existing entrepreneurs in establishing their businesses and removing roadblocks, the National Institute for Entrepreneurship and Small Business Development (NIESBUD), an autonomous organization under the Ministry of Micro Small and Medium Enterprises today announced the opening of a coaching, mentoring and consultancy cell for entrepreneurs. “The objective of the cell is to help and guide the

prospective and existing entrepreneurs in their roadblocks,” MSME Ministry said in a release.

The consultancy and guidance would be provided in the areas of idea generation, planning, formulation and implementation; financial challenges and solutions; marketing of a new / existing venture; human resource challenge (Hiring, recruitment, training, retrenchment, motivation); expansion of venture; and strategic planning and intervention. The re-

source panel in the cell comprises of experts from Business Management and Administration, Entrepreneurship, Banking, Economics, Human Resource Management, Finance and Strategy. The Institute has conducted a total of 9,822 different training programmes covering 2,54,289 participants which includes 163 international training programmes with 2,586 participants from more than 125 countries till March 31, 2014.

KVIC offers help in setting up micro units

The Khadi and Village Industries Commission (KVIC) has invited fresh applications for setting up of micro units both in rural and urban areas under the Prime Minister's Employment Generation Programme (PMEGP).

“KVIC is implementing PMEGP through state/divisional offices of KVIC, state/union territories Khadi and Village Industries Boards and District Industry Centres (DIC). The objective of the scheme is to provide employment opportunities by setting up of micro enterprises in rural and urban areas,” an official notice said.

Margin money subsidy ranging from 15 per cent to 35 per cent is available depending on category of beneficiary / area of beneficiary. Maximum cost of the project per unit admissible under manufacturing is up to Rs 25 lakhs and for business / services sector it is up to Rs 10 lakhs, it said.

KVIC now invites applications from unemployed above the age of 18 years; self-help groups, registered institutions, cooperative societies, trusts, etc to avail of the scheme. While KVIC and KVIB will be operating the scheme only in rural areas, DIC will be operating the scheme in both rural and urban areas.

Notably, existing units or applicants who have already availed of such subsidy or margin money are not eligible for such assistance.





NHAI makes PPP projects transparent



In an effort to bring transparency to private public partnerships (PPP), the National Highway Authority of India (NHAI) has proposed to assign all the information relating to projects taken up by them in the public domain to be available on a link. Now all the Information about NHAI projects will be available on www.nhai.org.in.

“Specific project details can be obtained by typing the name of the particular stretch/Project Implementation Unit (PIU) along with this link. Most Project Specific Websites have already been launched and the remaining will be launched by July 15, 2014,” said an official statement.

The project details will be given about all stages of the project development like construction, operation and maintenance. Each project implementation unit (PIU)

will have a separate link.

Information for the each project will include name of the concessionaire, independent engineer and safety consultant, project location details, location of toll plaza, availability of ambulance and emergency telephone numbers of nearest police station, trauma centre etc.

A complete database of the correspondence exchanged between the independent engineer (IE), the concessionaire and NHAI on all aspects of the project, along with details of court cases and arbitration awards etc. will be uploaded on the website. Report of IE on important parameters like quality of construction, quality of maintenance, road safety, tolling, correspondence between IE and the concessionaire of these projects will also be available.

Power cuts may lead 40% fall in industrial production in June-July: Survey



Continued power disruptions in northern, southern and western regions have forced industrial units to curtail their industrial production (IP) by about 30 per cent in April and May 2014, the loss of industrial production is likely to exceed by 35-40 per cent in June and July, according to an industry body. As per feedback received by ASSOCHAM from its various constituents in these three regions, “the power deficit that thousands of industrial units suffered in April-May was estimated between 20-25 per cent, the range of which would go beyond 35 per cent in June and July.”

“As such, the regions were reeling under tremendous power shortage in April and May and the rains added to it as defects in the transmission system”, said ASSOCHAM Secretary General, D S Rawat. As a result of this power deficit, industrial production in states of Uttar Pradesh, Andhra Pradesh, J&K, Haryana, Punjab, Rajasthan, Karnataka, Tamil Nadu, and Maharashtra would have to be curtailed to the extent of 30-35 per cent particularly in manufacturing units as these have no alternative means to produce power.

Uttar Pradesh and Andhra Pradesh are two states in which power cuts exceed 10-12 hours a day and face the worst energy crisis which will further deepen in the absence of corrective measures and therefore industrial locations in these two states would have to curtail their industrial production to the extent of 45 per cent, Rawat added.

The feedback is based on the latest power situation in leading states that have concentration of industrial presence at substantial level discloses that in states such as Uttar Pradesh Madhya Pradesh, Maharashtra, and J&K energy deficits which was around 20-25 per cent in April-May would go beyond 30-35 per cent in June –July, says AS-

SOCHAM.

In Andhra Pradesh the power deficit is approximately 12.1 per cent. The availability in the state is only 7,976 MU against the requirement of 9,070 MU. The Southern part of the country is likely to suffer energy shortage to the extent of 2,111 MU particularly in Andhra, Karnataka and Tamil Nadu. Jammu and Kashmir suffered a power shortage of 20.3 per cent in April which will go around 25 per cent and the gap between power availability and supplies would be around 1000 MU, adds the paper. Maharashtra has a potential to generate 5,000 MW of electricity through wind energy and another 1500 MW by way of bagasse cogeneration.

ASSOCHAM finds solution in the use of non-conventional resources of energy, to make these regions a power surplus in few years. Demand side management and also transfer of surplus power from the captive units to the state grids were few other suggestions cited to fight power shortages in short run. According to the report, power theft, leakages and transmission and commercial losses were the main reason for power deficit in these states. Use of non-conventional sources of energy especially for domestic usage and street lightning, is another short-term solution recommended by opinion leaders.

Rawat further said that since a few new capacities are emerging in power sector and T&D losses remain untamed to the extent of 50-55 per cent in most of leading states, the power situation is unlikely to be better in next few months. He also added that lack of fresh investment and modernization coupled with huge transmission losses are responsible for the grave power situation in the country which will continue.



ICRISAT to take technology to small farmers

Recognising the importance of pulses in enhancing food security and income of the small farmers, the government has assured support to the International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) for reaching technology to the door-steps of farmers. During his visit to the ICRISAT, Agriculture Minister, Radha Mohan Singh exhorted ICRISAT to work for taking technology to more and more farmers.

“Taking technologies that are ready to the doorstep of every smallholder farmer in the country is a priority for the Union Government. With support from ICRISAT and other agricultural institutions, we will reach out to more farmers in rural India,” he said. “We must improve the health of soil to the benefit of smallholder farmers. I urge ICRISAT to upscale plans to extend soil health cards to every farmer in the country,” he added.

Recognizing the importance of pulses in enhancing food security and incomes of smallholder farmers, the minister discussed the importance of upscaling cultivation of pulses and making it more competitive and attractive to farmers. He pledged additional support to the efforts of ICRISAT to enable a Pulses Revolution in India. On the other hand, ICRISAT Director General, William D Dar discussed the idea of an India Genome Centre for Agriculture which has the potential to transform India into a global leader in genomics.

The initiative focuses on areas critical to food security and aims to coordinate the work of all the genomics institutes across the country. Enhanced support to value chains of nutri-cereals like millets which have been traditional crops in most areas across the country is essential. With high nutritional composition and resilience to survive in dry areas, nutri-cereals will be critical to India's future helping overcome malnutrition and to cope with climate change. ICRISAT has been working closely with several organizations in the country on millets.



Dena Bank to strengthen SME processing centres



देना बैंक
DENA BANK

Bank will be strengthening its retail process hubs and SME processing centres and establish 200 E-lobbies across the country, its Chairman and Managing Director Ashwani Kumar, said. Addressing the shareholders of the bank, he said, "The Bank's strategy in maintaining its momentum of growth shall be multipronged. In order to expand its customer base and enhance customer service, bank will be opening new branches in various parts of the country, establish specialised NRI branch, strengthen retail process hubs and SME Processing centres, es-

tablish two hundred E-lobbies across the country, provide cash management service and issue RuPay Platinum Debit Card.

"Further, bank shall concentrate on thrust areas such as MSME, Retail and Agriculture and diversity its credit portfolio," he added. Also in line with the Government of India initiatives on financial inclusion, the bank, he said would embark upon its urban financial inclusion plan by providing banking services to migrant workers/labourers in select urban areas of Gujarat and Maharashtra. With regard to performance of the Dena Bank, he

said, it has been able to register all round growth in various parameters.

"During this year also, in line with national priorities, deployment has been strategically focused with emphasis on MSME and retail credit. While MSME loans stood at Rs 13,217 crore showing an increase of 23.84 per cent, retail credit stood at Rs 9,706 crore, showing an increase of 25.67 per cent. The loans to agriculture sector stood at Rs 8,016 crore registering a growth of 19.30 per cent as of March 2014," he said.

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