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भारत सरकार  
सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय  
राष्ट्रीय सूक्ष्म, लघु एवं मध्यम उद्यम बोर्ड की आठवीं बैठक

Government of India  
Ministry of Micro, Small and Medium Enterprises

**Eighth Meeting of  
National Board for Micro, Small and Medium Enterprises**

22 दिसम्बर 2010, नई दिल्ली

22 December 2010, New Delhi



## *Guidelines*

**Setting up of New Mini Tool Rooms (MTRs)  
Under Public Private Partnership (PPP) Mode**



*Shri Uday Kumar Varma, Secretary (MSME) Govt. of India delivering his concluding remarks on the occasion of Eighth Meeting of the National Board for Micro, Small & Medium Enterprises.*



*A view of the participants on the occasion of Eighth Meeting of the National Board for Micro, Small & Medium Enterprises on 22nd December, 2010 in New Delhi.*



सूक्ष्म, लघु एवं मध्यम उद्यमों का मासिक जर्नल

# लघु उद्योग समाचार LAGHU UDYOG SAMACHAR

A Monthly Journal for Micro, Small & Medium Enterprises

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प्रकाशन के लिए सामग्री डबल स्पेस में स्वच्छ टाइप की हुई तीन प्रतियों में होनी चाहिए। समारोह, घटना आदि के सम्पन्न होने के पश्चात रिपोर्ट तुरन्त ही भेज देनी चाहिए। आलेख/रिपोर्ट के साथ यथासंभव फोटोग्राफ भी भेजे जाने चाहिए, जिनमें चित्र को पत्र के साथ जैमक्लिप लगाकर भेजना चाहिए। फोटोग्राफ में अधिक ध्यान घटना या उत्पाद विशेष आदि पर दिया जाना चाहिए न कि व्यक्ति विशेष पर।

सूचनाओं के सही और विश्वसनीय प्रकाशन में यथासंभव सावधानी बरती गई है। फिर भी किसी भूल, गलती, त्रुटि या विलोपन के लिए लघु उद्योग समाचार पत्रिका का कोई उत्तरदायित्व नहीं है। लघु उद्योग समाचार जर्नल में प्रकाशित समाचारों, तस्वीरों तथा दृष्टिकोणों से सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय तथा सरकार की सहमति होना आवश्यक नहीं है।

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The material for publication should be sent, in triplicate, neatly typed in double space. The reports on functions or events should be sent immediately after its conclusion. Articles/Reports should be accompanied by photographs with captions pasted upon reverse. The photographs should be placed in between the thick paper, gem clipped and attached to the forwarding letter. Photographs should be focussed more on the events or products than personalities.

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**नव वर्ष 2011 की शुभकामनाएं****लघु उद्योग समाचार**

मासिक पत्रिका 'लघु उद्योग समाचार' के सामान्य अंक की एक प्रति का मूल्य 15 रुपए और विशेषांक का मूल्य 20 रुपए है, जबकि वार्षिक मूल्य 200 रुपए है। वार्षिक शुल्क बैंक ड्राफ्ट के रूप में सीधे **प्रकाशन नियंत्रक, भारत सरकार, प्रकाशन विभाग, सिविल लाइंस, नई दिल्ली-110054** को भेजा जा सकता है। पत्रिका नकद भुगतान पर प्रकाशन नियंत्रक कार्यालय के विभिन्न बिक्री केंद्रों से भी खरीदी जा सकती है।

पाठकों-लेखकों से अनुरोध है कि इस मासिक को सफल बनाने में सक्रिय रूप से भागीदारी निभाएं और इसे लक्षित समूह के लिए अधिक से अधिक उपयोगी बनाने के लिए अपने बहुमूल्य सुझाव इस पते पर भेजें :-

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## **Eighth Meeting of the National Board for Micro, Small & Medium Enterprises held**



*Shri Dinsha Patel, Minister of State (Independent Charge), MSME giving his opening remarks on the occasion of Eighth Meeting of the National Board for MSME*

The 8th Meeting of the National Board for Micro, Small & Medium Enterprises (NBMSME) was held at New Delhi on 22-12-10 under the Chairmanship of Shri Dinsha Patel, Minister of State (Independent Charge), Micro, Small & Medium Enterprises.

The meeting discussed various issues of the Micro, Small and Medium Enterprises (MSME) Sector with particular focus on “Micro and Small Enterprises-Cluster Development Programme (MSE-CDP): Achievements and Prospects”.

Shri Dinsha Patel, in his opening remarks, reassured the commitment of Ministry of Micro, Small & Medium Enterprises in addressing various issues concerning the sector. He expressed his satisfaction over the progress achieved on various schemes operated by the Ministry. He also elaborated the significance of Micro and Small Enterprises – Cluster Development Programme (MSME-CDP), which was the major agenda of the meeting.

The National Board for Micro, Small and Medium Enterprises was set up as per the provisions of Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, replacing the non-statutory body Small Scale Industries Board to advise the

Government on all policy matters relating to the development of MSME sector, by giving representation to various Associations of manufacturing and service enterprises, women enterprises, trade unions, States representing different regions of the country, Central Ministries and Financial Institutions, keeping in view of the national objective of inclusive and broad based growth. The discussion were on various issues like introduction of IT tools for the development of this sector, establishing multi-purpose clusters, availability of raw material, credit, etc.

Shri Uday Kumar Varma, Secretary (MSME), during his concluding remarks, exuded optimism about the future of the sector. He also assured time-bound action on the issues raised during the meeting.

Shri Manavendra Mukherjee, Minister for Micro, Small Scale Enterprises, Textile and Tourism, Govt. of West Bengal, Shri. Hansraj Ahir, Hon’ble Member of Parliament, representatives from various MSME Associations, Trade Unions, Financial Institutions, various State Governments, Academics, Ministries/Departments of Govt. of India also participated in the meeting.

# New Age Financing Options for MSMEs

India is fortunate to have a very large and thriving base of MSMEs in diverse sectors and geographies. A unique feature of MSMEs in India, like other developing nations, is that they use capital much more efficiently. Having grown with constraints on capital availability, they have learnt to be innovative and efficient in the use of capital. They also display a high degree of perseverance and resilience. They are good at adapting to adverse economic conditions. When we started economic liberalization in the nineties, there was widespread fear that it would lead to marginalization of the MSMEs. However, the MSMEs have grown in importance and continue to contribute significantly to industrial manufacturing, exports and employment generation, besides promoting balanced and



**N K Maini**  
Deputy Managing Director  
SIDBI

sustainable growth of the Indian economy. The sector contributes more than 45% of industrial manufacturing, 35% of total exports and even more importantly, has emerged as the second largest source of employment generation of more than 60 million people. Outpacing other segments of the economy, the MSMEs production grew at a CAGR of 19.2% during the period 2003-04 to 2008-09 at constant prices. Thus, it is very important that we create the right policy environment for the further success of MSMEs in this country.

A recent report prepared by Deloitte Touche Tomatsu and the US Council on Competitiveness (2010) ranked India second in manufacturing competence after China, ahead of South Korea, the United States, Brazil and Japan. It talked of India's large talent pool—scientists, engineers and skilled workmen—and commended its quality management practices. In the next five years, it concluded, India will have narrowed the gap with China and it is the MSMEs which will obviously lead the race in narrowing the gap. Thus, the “Made in India” brand is now an asset.

Notwithstanding the critical importance, the MSME sector continues to face certain hurdles. For example:

- ❖ Borrowers with credit limit of less than Rs. 1 million constitute 98 per cent of all loan accounts, but they constitute only 26 per cent of total outstanding credit, average amount per account being mere Rs. 0.07 million.
- ❖ Just 2 percent borrowers with credit limits of Rs. 1 million or more account for 74 percent of total credit with average amount of 10.42 million.

India has a robust institutional infrastructure for debt requirements of MSMEs, but there is a definite need for strengthening the ecosystem for equity and risk capital requirements of MSMEs. Some of the untapped or lesser used sources of finance, as given below, need to be boosted and mainstreamed through various measures and conducive environment.

### Factoring in MSME Sector

Factoring has started gaining ground in the Indian system in the recent years. As per the data available for the year 2008, factoring turnover reached Rs. 485 billion which constituted about 2% of total bank credit. Indian factoring companies have specialized products catering to the needs of clients offering a host of choices including with recourse/without recourse factoring, domestic/international factoring and disclosed/undisclosed factoring.

Domestic transactions constitute more than 90% of the factoring done in India. Textiles, Iron & Steel, Chemicals, Pharmaceuticals and Electrical Engineering are amongst the key industries that are active in factoring business in India. Factoring organizations not only provide MSMEs with finance, but also offer other services, among other, like Sales Ledger Administration, Debt collection and Credit insurance.



SIDBI has released a policy paper "A Study on Factoring" in 2010 documenting international best factoring practices as well as guideposts and recommendations for effectively upscaling factoring done in India. Textile, Iron & Steel, Chemicals, Pharmaceuticals and Electrical Engineering are amongst the key industries that are active in factoring business in India. Factoring organizations not only provide MSMEs with finance, but also offer other services among other, like Sales Ledger Administration, Debt collection and Credit insurance.

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### Securitization

Securitization of debt by MSMEs makes the debt instruments more liquid and brings down the cost of lending. As per the data available, total securitization market through asset backed, residential mortgage backed and collateralized loan obligations structured financial market stood at Rs. 425.9 billion as on March 31, 2010, out of which Rs. 209.7 billion securitization done through Asset Backed Securitization, which also has the 4% volume for MSMEs i.e. approx Rs. 5 billion.

### SME Exchange

A well performing SME capital market is a critical need for the Indian SMEs, not only for meeting the equity requirements of deserving and growing SMEs, but also for providing efficient exit to private venture capital investment in early stage companies. This would encourage more venture capital investments into early and innovation based enterprises.

Securities and Exchange Board of India (SEBI) has recently carried out important modifications in provisions of the ICDR (Issue of Capital and Disclosure Regulations), in addition to releasing guidelines for market makers. The guidelines are expected to mark a roll-out of the SME platforms in near future.

### **SIDBI's role in providing new financing options for MSMEs through its Associate Institutions**

In its endeavour towards holistic development of the MSME sector, SIDBI adopts a 'Credit Plus' approach wherein, besides credits, the Bank also provides grant and soft loan support for the promotion and development of the sector to make it strong, vibrant and competitive in the international markets. Moreover, varied credit and non-credit needs of MSME sector like credit guarantee, credit rating, venture capital, technology transfer, etc. are also catered to by SIDBI through its subsidiaries and associates.

### **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE):**

CGTMSE was set up on July 27, 2000 by the Government of India and SIDBI to provide collateral free/third-party guarantee free credit facility extended by Banks/FIs, to new as well as existing Micro and Small Enterprise (MSMEs), with a maximum credit cap of 10 million under its Credit Guarantee Scheme (CGS).

The extent of credit guarantee depends on borrower category and quantum of credit facility. For credit facilities upto Rs. 0.5 million for micro enterprises, guarantee cover is at 85%, for MSMEs operated and or owned by women entrepreneurs and for all credit facilities in the North East Region



upto Rs. 0.5 million, the guarantee cover is at 80%. For all other categories, guarantee cover is at 75% upto 5 million and at 50% of the incremental amount over Rs. 5 million.

CGTMSE has accorded guarantee approvals of more than 0.4 million guarantees for more than Rs. 162 billion as at end August, 2010. The setting up of CGTMSE has brought out a revolution in the banking world as more and more Banks/FIs have started providing credit to MSEs. Many of these small enterprises would not have seen the light of the day but for the proactive attitude of banks/ FIs in providing capital with guarantee support of CGTMSE.

The venture capital industry in India has been witnessing buoyant growth in the recent years. Private equity firms invested about US \$2364 million across 67 deals during the quarter ended June 2010, according to a study by Venture Intelligence (<http://>

www.ventureintelligence.in). The latest numbers take the total PE investments in 2010 to US \$ 4571 million (across 138 deals, excluding those in real estate), more than three times the US\$ 1508 million invested (across 111 deals) during the same period in 2009.

The amount invested in Q2, '10 was 2.6 times that of during the same period last year (which witnessed US \$890 million being invested across 51 deals). With this, the amount invested by PE firms in India has climbed for the fifth successive quarter.

The Information Technology (IT) & IT Enabled Services (ITES) industry registered 11 deals worth US \$99 million during Q2 '10, followed by BSFI (9 deals worth \$ 508 million) and Healthcare & Life Sciences (8 deals worth US \$195 million). Venture Capital and Late Stage investments accounted for 22 deals each during Q2 '10. Late Stage deals accounted for 43% of the investments in value terms.

SIDBI's own subsidiary, SVCL manages two SEBI registered venture capital funds, viz. National Venture Fund for Software and Information Technology (NFSIT) of Rs. 1 billion for IT/ITES sector in collaboration with Ministry of Communications and Information Technology (MCIT), Govt. of India and the other fund 'SME Growth Fund (SGF)' of Rs. 5 billion with contribution from major Public Sector Banks. SGF is for growth sectors like biotechnology, pharmaceuticals, light engineering, IT, etc. NFSIT has completed ten years of operations.

The cumulative sanctions and disbursements (net of cancellation) as on March 31, 2010 aggregated Rs. 0.84 billion (31 companies). After the investment phase, NFSIT is now nurturing the investment phase, NFSIT is now nurturing the investments made and has, so far, made exits from 25 companies including 20 full and 5 partial exits. These exits, on the whole, were profitable for the Fund. The total commitments under the SGF amounted to about Rs. 4.7 billion.

SVCL is presently raising the third fund named India Opportunities Fund (IOF). The target corpus of the fund is Rs. 10 billion with initial closing at Rs. 4 billion.

### **Risk Capital Fund (RCF)**

A Risk Capital Fund of Rs. 20 billion has been set up in SIDBI for providing risk capital/equity support to deserving MSMEs. SIDBI has come out with a number of variants of risk capital like Equity, Preference Capital, Optionally Convertible Debenture, Optionally Convertible Debt, etc. During FY 2009-10, the Bank expanded the product range by introducing a new financial instrument, viz. Subordinated Debt (SD) which could be used across wider spectrum of MSMEs. Sub-debt is a quasi-equity type debt-based product, which is subordinated in repayment and security to senior loans.

The introduction of this quasi-equity type product is helping the MSMEs to leverage the same to raise additional debt to meet their growth requirements. The Bank has also started operations under its Start-up Assistance initiative on pilot basis, where early stage ventures operating in innovative/technology space, including those being incubated at technology incubators are offered financial assistance on flexible terms. Operations under the MSME Risk Capital Fund, which commenced in FY 2009-10. As at end June, 2010, SIDBI has provided risk capital of more than Rs. 13.5 billion to various National and State-level VC funds and MSMEs directly including Rs. 8 billion under Risk Capital Fund.

### **Green Financing**

Green Financing is another new area, which is gaining momentum. Various international institutions are raising funds for green development, viz. the total investment in the World Bank Green Bonds has surpassed US \$ 1 billion. Similarly, developing countries are promoting green mutual funds, which invest in companies whose activities,

projects and invest in companies whose activities, projects and investments are beneficial or at least supportive of the environment. These new concepts are yet to gain momentum in India. However, some beginning has been made with the IFCI's "Green India Venture Fund" and CII-Godrej "Green Business Centre" (CII-GBC) to support green entrepreneurs.

Realizing the need for taking the first step to foster investment by MSMEs in the energy efficiency technologies and cleaner production measures, SIDBI has raised funds earmarked for environment, Energy Efficiency and cleaner production from its international partners, viz. US \$520 million from World Bank, JPY 30 billion from JICA, Euro 135 million from KfW and Euro 50 million from AFD, France. Even recently, it has procured funds from ADB (for unorganized enterprises aiming to move up and join stream of organized enterprises) which imbibe the environment and social risk framework. Under the Energy Efficiency Scheme, SIDBI provides concessional direct credit to MSMEs at interest rates ranging from 9.5-10%, which is 100-150 bps below the PLR of SIDBI.

Under the World Bank Line of Credit, clauses relating to adoption of international best practices of Environmental & Social Standards (E&S) have been incorporated in the loans agreements being executed with MSMEs (covering more than 2,200 MSMEs), thus minimizing the adverse impact on environment. To integrate this in the Indian banking system, SIDBI has initiated action to disseminate information of E&S among other financial institutions/banks through a national workshop.

### Green Rating

As part of its commitment to sustainable development, the Bank supported SME Rating Agency of India Ltd. (SMERA) to develop Green Rating model for MSMEs. Green rating assesses the

compatibility of an industrial unit to adhere to manufacturing process, along with efficient use of resources with minimum environmental damage. It also takes into account compliance of environmental regulatory norms by MSMEs. To encourage MSMEs to go for green rating, SIDBI gives concession in interest rate upto 50 bps in its loan assistance to MSME, obtaining green rating of 'SMERA Green 3' and above.

### Launching of Trade Receivables Engine for E-discounting

In order to provide quicker and timely financial assistance to MSMEs, SIDBI, along with National Stock Exchange (NSE), took the initiative in setting up an electronic platform for discounting of MSME receivables, named as NTREES (NSE Trade Receivables Engine for E-Discounting in coordination with SIDBI) for discounting of trade receivables on RTGS basis.

### Conclusion

It can be stated that Indian MSMEs offer an attractive opportunity to investors. We have witnessed how some MSMEs in India have grown into large corporates in the last two decades or so with the support of equity and risk capital, thereby contributing significantly to the economic development, besides giving rich returns to their investors. A large number of MSMEs in India have exciting value propositions and scalable business models.

We need to create the required eco system to provide all kind of credit and non-credit support to MSMEs to enable them to take advantage of the opportunities and contribute to the growth of the country.

SIDBI would continue to develop new financing options for MSMEs to enable them access to the Gennext banking.

## GUIDELINES

# SETTING UP OF NEW MINI TOOL ROOMS (MTRs) UNDER PUBLIC PRIVATE PARTNERSHIP (PPP) MODE

### 1. OVERVIEW

- (a) Manufacturing has been recognized as the main engine for growth of the economy. In order to achieve a GDP growth of 9%, the manufacturing sector has to grow at a rate of 12%. The Micro, Small & Medium Enterprises (MSME) sector, comprising of 114 lakh units has been a significant contributor to the manufacturing sector by accounting for nearly 40% of total industrial production.
- (b) To achieve a sustained rate of growth, the manufacturing sector needs to build and maintain competitiveness needed to face the challenges posed by globalisation.
- (c) Tooling has been recognized as the backbone of the manufacturing sector and enhancement of tooling facilities will give a fillip to the sector especially the MSME sector which lacks the capacity to set up these in-house facilities.
- (d) With this view, Government of India has established 10 state-of-the-art Tool Room & Training Centres. The Government also assisted State Governments to set up Mini Tool Rooms on a cost-sharing basis. These Tool Rooms are highly proficient in tool & die making technologies and promote precision as well as quality in the development and manufacture of sophisticated tools, moulds and the like.
- (e) However the facilities are not enough to cope up with the ever increasing demand for tooling as well as skilled manpower; hence National Manufacturing Competitiveness Programme (NMCP), suggested by National Manufacturing Competitiveness Council (NMCC) aims to extend support to the private sector to set up New Mini Tool Rooms, which is expected to result in improved competitiveness of the sector.
- (f) It is in this context that this Scheme is being launched.

### 2. THE SCHEME

- (a) The Scheme termed as "Setting up of New Mini Tool Rooms (MTRs) under Public Private Partnership (PPP) Mode", is a Central Sector Scheme and would be implemented during 11<sup>th</sup> Five Year Plan.
- (b) Ministry of MSME will allocate Rs. 135 crore during the 11<sup>th</sup> Five-Year Plan to provide partial grant assistance to several identified Projects under the Scheme.
- (c) The Scheme will be implemented on a Public Private Partnership mode and would provide funds to meet a part of the Project cost, the extent of which would be determined through a competitive bidding process. Towards this purpose, the Government will invite proposals for specific Projects, based on needs and identified through a survey in that regard.

### 3. OBJECTIVES

- (a) To improve the competitiveness of the MSMEs engaged in manufacturing activity by creating capacities in the private sector for designing and manufacturing quality tools.
- (b) To bridge the gap between the demand and the supply of trained manpower in the industry.
- (c) To encourage Research & Development, and optimization of cost and quality of delivery, leading to enhanced competitiveness of the manufacturing sector.

### 4. IMPLEMENTATION

The scheme will be implemented in the following three models in order of preference:

**(i) Model-I (Centre PPP Model):**

Projects to be set up and operated by Private Partner (individual, company, association, NGO/society). The financial assistance will be given to meet the viability gap on a case-to-case basis and it will be restricted to 40% of the project cost (not exceeding Rs. 9 crore). The remaining resources will be required to be arranged by the Project Sponsor through equity, borrowings from Banks / Financial Institutions and other sources.

**(ii) Model-II (State PPP Model):**

Projects to be set up by State Governments in cooperation with NGOs (SPVs) who will run the projects on mutually agreed terms. The financial assistance will be equal to 90% of the cost of machinery, restricted to Rs. 9.00 crore. However, in order to retain a say in the management, atleast 26% of the share should be with State Government. The remaining cost of machinery, land & building, recurring cost, any other cost, etc. will be borne by the SPV. **This Model would be resorted to only when it is not viable to establish a New Mini Tool Room under Model-I.**

**(iii) Model-III (Centre State Model):**

Projects to be set up and managed by State Government/State Government Agencies. The financial assistance will be equal to 90% of the cost of machinery, restricted to Rs. 9.00 crore for setting up new Mini Tool Rooms. The financial assistance equal to 75% of the cost of the machinery, restricted to Rs. 7.50 crore, can also be sanctioned for upgradation of an existing State Tool Room. The remaining cost of machinery, land & building, recurring cost, any other cost, etc. will be borne by the State Government/State Government Agency. **This model would be resorted to only where both the Model-I and Model-II fail.**

In view of decision of Government of India to prefer Model I vis-à-vis Model II & III, the present guidelines have been framed for Model I. For Model II & III the procedure/guidelines followed for earlier Mini Tool Room scheme will be followed.

**5. COVERAGE AND ELIGIBILITY**

- (a) The Scheme is intended to maximise the availability of tooling services and training facilities to enhance competitiveness of MSMEs. Accordingly the Government will encourage a group of MSMEs to come together to set up MTR. Individual service providers can also qualify for assistance.
- (b) Setting up of Mini Tool Room or training centre for captive consumption will not be eligible for funding assistance.
- (c) Assistance under the Scheme will be available to a Special Purpose Vehicle termed as 'Project Company' for the purpose of the Scheme, established for the purpose of setting up a Mini Tool Room and constituted as a distinct legal entity by private sector sponsors. The Project Company may be a distinct legal entity formed by any of the following:
  - (i) Individual enterprises
  - (ii) Consortium of enterprises
  - (iii) Industry Association
  - (iv) Enterprise(s)/Industry Association jointly with the State Government.
- (d) At the time of bidding, the applicant may be a person/ group of persons as described under this clause. However, upon selection as a successful bidder, the applicant must form a Project Company as described under (e) below.
- (e) The Project Company will ordinarily be a privately sponsored and controlled Company registered under Companies Act 1956, with at least 51% of the subscribed and paid up equity

brought in by entities from the private sector. Any other structure will be subject to the approval by Project Monitoring Committee (PMC) (Annexure-I).

- (f) The Project Sponsors constituting the Project Company should preferably be from the manufacturing value chain and should be able to demonstrate experience in the tool room and related industry.
- (g) The assistance under the Scheme will be available for a Project, to be established for development of MSMEs in general, covering the following two sets of interventions:
  - (i) Tool Room facilities
  - (ii) Tool Room related training facilities
- (h) Subject to the approval of PMC, the tool room may meet any of the other felt needs of the cluster enterprises it wishes to cater to, that will enable the cluster enterprises in improving their competitiveness such as designing, Research & Development, consultancy services etc.

The Projects proposed to be taken up under the Scheme will benefit a significant number of enterprises, primarily MSMEs in the cluster.

## 6. FINANCIAL ASSISTANCE

- (a) Each of the Projects to be considered for assistance under the Scheme will be eligible for grant funding upto a maximum of 40% of the Project cost not exceeding Rs.9.00 crore.
- (b) The actual extent of assistance within the overall limits will be determined based on lowest grant support (in absolute terms) requested by the private entity/s sponsoring the Project, in response to Request for Proposal (RFP) to be invited by the Government in this regard.
- (c) Project cost for the purpose of the Scheme will mean the cost of land; civil works; plant & machinery; and preliminary and pre-operative

expenses. However the aggregate cost of land and civil works shall not exceed 25% of the Project cost.

- (d) In determining the Project cost, the following guidelines will be applied:
  - (i) If the land is provided by the State Government or its agencies, corporate or otherwise, the value of land to be considered for arriving at the cost of the Project for determining grant assistance will be the circle rate as per Government records.
  - (ii) If the land is brought in by the Project Company (whether acquired in the past, or currently), the actual transaction value or Government circle rate, whichever is less, will be considered in the Project cost.
  - (iii) If the building is provided by the State Government free of cost or at subsidised value, in arriving at the Project cost, valuation by Government authorised/approved/recognised valuer will be considered.
  - (iv) If the Project avails of any capital grant/subsidy of the GoI under any other Scheme, the same will be added to the amount of grant, in evaluation of bids.
- (e) The Project Company shall meet escalations, if any in the Project cost from its own sources. No additional grant from Government of India would be made available.

## 7. SOURCES OF FUNDS

- (a) Project Sponsor's contribution should be at least 15% of the overall Project cost.
- (b) The Project Company may raise financial resources for the Project cost from various commercial sources. These may be equity, subordinated debt, preference capital, term loans etc.

## 8. IMPLEMENTATION & APPROVAL PROCESS

(a) Tool Room industry is expected to cater to diverse needs of a range of user groups. Hence the capital investment needs could vary significantly from a level as low as Rs. 1.00 crore to about Rs. 50-100 crore for large scale high technology facility.

Therefore, an intensive market scan will be undertaken by DC (MSME) by utilizing the expertise available in the existing MSME Tool Rooms to identify the potential locations for setting up the New Mini Tool Rooms. A Project Report defining detailed contours of the identified Mini Tool Rooms will also be prepared by the concerned MSME Tool Rooms.

(b) The Government will follow a transparent and competitive bidding process to select the Project Sponsor/ Project Company who will set up the identified New Mini Tool Room.

(c) A Request for Proposal (RFP) will be floated based on the predefined contours of the Project Report for the project/identified Mini Tool Room, inviting technical and financial proposals, pursuant to which interested entities from the private sector will submit their proposals for setting up of New Mini Tool Room. The proposals will be evaluated on technical and financial parameters. The criteria for technical evaluation will be determined by the Government with assistance from the Transaction Adviser (TA), MSME Tool Room concerned and the same shall be clearly spelt out in the RFP.

(d) Financial proposals of only those bidders who qualify technically will be evaluated for selection of successful Project Company.

(e) The technically qualified bidder, who asks for lowest grant assistance (in absolute terms) will be selected for assistance under the Scheme.

(f) After evaluating the financial offers of technically qualified bidders, TA will submit its recommendations to the PMC.

(g) The PMC constituted by the Government will have the authority to decide on the proposals received, which are not in conformity with the framework of the Scheme or the RFP document.

(h) PMC will, after evaluation, present its recommendations before the EFC/SFC. Approval for a Project will be accorded by the EFC / SFC based on the recommendations of PMC and due diligence by Transaction Advisor (TA). Such approval will be valid for a period of 6 months from the date of approval, and it is expected that the Project will be ready for release of first tranche of grant within 6 months, failing which, the approval will automatically lapse, unless it is specifically extended by the PMC.

(i) A Letter of Acceptance (LoA) will be issued to the successful bidder stating his selection and invitation to sign an Agreement with Gol, clearly specifying the responsibilities of each of the parties, to implement the Project subject to demonstration of technical and financial capability as stated in the response to RFP.

## 9. TIME FRAME

The time frame for implementation of the Project is 2 years from the date of issue of LoA.

## 10. RELEASE OF FUNDS

1. The following schedule will be adopted for release of Government of India share to the Project Company:

### (i) 20% as 1<sup>st</sup> Instalment

20% of the Grant will be released on possession of Project Site by the Project Company, achievement of Financial Close and infusion of at least matching contribution of the Project Company's share. The expenditure incurred by the Project Company for acquisition of Project Site will be considered as part of the matching contribution.

**(ii) 35% as 2<sup>nd</sup> Instalment**

35% of the Grant will be released after the utilisation of at least 60% of the 1<sup>st</sup> instalment of Grant and the matching contribution brought in by the Project Company under Clause (i) as above and infusion of at least matching contribution of the Project Company's share.

**(iii) 35% as 3<sup>rd</sup> Instalment**

35% of the Grant will be released after the utilisation of the 1<sup>st</sup> instalment of Grant and the matching contribution brought in by the Project Company under Clause (i) and 60% of the 2<sup>nd</sup> instalment of Grant and matching contribution brought in by the Project Company under Clause (ii) as above and infusion of at least matching contribution of the Project Company's share.

**(iv) 10% as 4<sup>th</sup> Instalment**

Balance 10% of the Grant, being the final instalment of Grant will be paid (a) upon utilisation of 2<sup>nd</sup> and 3<sup>rd</sup> instalments of Grant and the matching contribution under Clauses (ii) and (iii) above, (b) infusion and utilisation of the balance 10% of the share of Project Company and (c) on commissioning of the Project and commencement of operations and furnishing of Completion Certificate.

- II. The Project Company will submit the Utilization Certificate (UC) for the amounts utilized as per the format in accordance with GFR 19A (**Annexure-II**). A separate no-lien account will be maintained by Project Company for the funds released by GoI and Accounts pertaining to the Project will be subject to audit by the Comptroller & Auditor General of India.

## **11. OPERATION & MAINTENANCE (O&M) OF ASSETS**

- (a) The Project Company will be responsible for O&M of assets created under the Scheme.

(b) There will be one nominee of the Development Commissioner (MSME) on the Board of Directors of the Project Company during Agreement period as approved by the Competent Authority for individual project.

(c) In case of dissolution of Project Company within Agreement period, the asset created within the Project Company will be vested with the Government.

(d) The Project Company will not abandon the operations of the Project, nor transfer any or all of the Project assets including assets acquired for the Project out of resources other than GoI grant.

(e) In case the Project Sponsor desires to withdraw from the Project through transfer/sale of the Project assets, an application to this effect will be made to PMC. PMC will consider the merits of such a request and take necessary steps for transfer of Project assets through transparent bidding process, or take over the assets, or undertake such other steps to meet the objectives of the Scheme.

(f) In situation as described under (e) above, the consideration, if any, payable to Project Company / Project Sponsors will be determined following fair and transparent procedures.

## **12. IMPLEMENTATION FRAMEWORK**

**(a) Project Monitoring Committee (PMC)**

- (i) The Office of Development Commissioner (MSME), GoI will be the coordinating Department providing overall policy, coordination and management support to the Scheme. A Project Monitoring Committee (PMC) will be constituted under the Chairmanship of Additional Secretary and Development Commissioner (MSME). The constitution of the committee is detailed in **Annexure-I**.

(ii) The PMC may induct representatives of Industry Associations, Research & Development/Technical Institutions and other private/public sector expert organisations as members or special invitees.

(iii) In carrying out its roles and responsibilities, the PMC, will take account of synergies of this Scheme with other Schemes of the Department in general.

(iv) Upon recommendations of PMC based on the evaluation of bids, the EFC/SFC will accord approvals to the Projects.

(v) PMC will ensure smooth implementation of the Scheme by undertaking monitoring and periodic reviews of the approved Projects including compliance with the conditions mentioned under the Agreement.

**(b) Transaction Adviser (TA)**

(i) Recognising the need to undertake extensive pre Project activities, GoI will engage the services of a professional agency that has experience in execution of projects based on competitive bidding; implementation of similar PPP based Schemes. TA will assist the Government in speedy implementation of the Projects in a transparent manner.

(ii) The TA will report directly to PMC and will assist the Office of DC (MSME) in the discharge of the following responsibilities:

1. Formulation of a suitable strategy for implementation of the Scheme.
2. Sensitisation of the potential stakeholders about the Scheme at pre identified major industry concentrations/ locations.
3. Preparation of RFP (Request for Proposal) documents for bidding out projects based on broad contours of the Project

Reports of the Projects (prepared by MSME Tool Rooms) and customized Agreement (prepared by TA) to be signed between the GoI and Project Sponsor.

4. Formulating criteria for selection of bidders.

5. Drafting advertisements for RFP for inviting proposals/bids from private parties.

6. Responding to requests for clarification and providing required information to bidders.

7. Evaluation of Project proposals and bids and its submission with recommendations to PMC for further action.

8. Devise various formats for monitoring of projects during implementation and also during operation.

9. Periodical monitoring of the progress of the Projects, and disbursement of funds to the Project Company and their utilization.

(iii) TA will be paid a fee by the Government; commensurate with the envisaged responsibilities and such fee will be separate from the grant-in-aid being given to the Project Company.

**(c) Project Company**

(i) The Scheme will be implemented on a PPP format through Project Company, specially established for the purpose.

(ii) The private sector member enterprise/s having the majority stake in the Project Company will all be legally independent entities without any related party relationship with each other, as described under Accounting Standard (AS) 18 the Companies (Accounting Standard) Rules, 2006.

(iii) The Project Company will undertake the following responsibilities:

1. Prepare the Detailed Project Report (DPR) covering the technical, financial, institutional and O&M aspects of the projects based on the Project contours provided in the RFP.
2. Tie up all financial resources to meet the Project cost (balance of Government of India assistance) through debt/equity, other forms of Non-Government funds.
3. Enter into an Agreement with Gol as provided in the Scheme.
4. Obtain any statutory approvals/clearances required for the Project including release of funds.
5. Recruit suitable functional professionals including technical staff in order to ensure that the Project is executed smoothly and operated efficiently to provide state-of-art tooling and training services based on global benchmarks.
6. Implement various interventions as outlined and in the DPR submitted to the Government.
7. O&M of assets created under the Project.
8. Furnish periodic progress reports regularly to DC (MSME) in the prescribed formats.
9. Perform all the obligations undertaken pursuant to the Agreement with the Gol.
10. Submit the Utilisation Certificate (UC) for the amounts utilized as per the format in accordance to GFR 19A (**Annexure-II**).
11. Maintain a separate no-lien account for the funds released by Gol and accounts

pertaining to the Project which will be subject to audit by the Comptroller & Auditor General of India.

12. Meet escalations, if any in the Project cost from its own sources.
13. Ensure at its own cost and expense, that the Grant is utilized only for the purposes approved in the DPR.
14. Obtain completion certificate from an independent engineering consultant approved by the PMC confirming that the setting up of the Project is completed in accordance with Project Requirements (Completion Certificate) and furnish a copy of the same to Gol.

(d) **Promotional Role of State Governments**

Pro-active involvement of the State Governments in the Project implementation is envisaged, which would give an impetus to the Project, however the same is not mandatory. The State Government may extend support to the Project in the following areas :

- (i) Providing requisite land to the project, wherever needed; in appropriate mode, to the Project; however this is not a pre-requisite under the Scheme.
- (ii) Providing necessary external infrastructure to the Project such as power, water supply, roads, etc., wherever needed.
- (iii) Providing necessary Project related clearances expeditiously.
- (iv) Dovetailing assistance available under related State Government schemes for overall effectiveness and viability of the Projects.
- (v) Extending incentives available under related industrial promotional policies. ■

## Constitution of Project Monitoring Committee (PMC)

1.	AS & DC (MSME)	Chairperson
2.	Addl. Secretary & F.A.	Member
3.	Divisional Head, Tool Rooms, Office of DC (MSME)	Member
4.	Transaction Advisor	Member
5.	CEO of MSME Tool Room Involved in Project Report	Member
6.	Secretary (Industry) of the State	By Invitation

Note: Chairperson may co-opt any other member or invitee as may be felt necessary.

## FORM GFR 19-A

[See Rule 212(1)]

## Form of Utilization Certificate

Sl. No.	Letter No. and date	Amount
	Total	

Certified that out of Rs..... of grants-in-aid sanctioned during the year.....in favour of..... vide DC(MSME) Letter No. given in the margin and Rs.....on account of unspent balance of the previous year, a sum of Rs.....has been utilised for the purpose of.....for which it was sanctioned and that the balance of Rs..... remaining unutilised at the end of the year has been surrendered to Government (vide No....., dated.....)/will be adjusted towards the grants-in-aid/equity payable during the next year.....

Certified that I have satisfied myself that the conditions on which the grants-in-aid/equity was sanctioned have been duly fulfilled/are being fulfilled and that I have exercised the following checks to see that the money was actually utilised for the purpose for which it was sanctioned.

Kinds of checks exercised

- 1.
- 2.
- 3.

Signature.....

Date.....

Designation.....

## Interest Subsidy Eligibility Certificate Scheme

Khadi and Village Industries Commission (KVIC) has been implementing the Interest Subsidy Eligibility Certificate (ISEC) Scheme since 1977-78 to mobilize funds from banks at subsidized cost to meet the working capital requirement of the registered khadi and village industries institutions. Under the ISEC scheme, loan at the concessional rate of interest of 4 per cent per annum is made available by banks to such registered institutions and the difference between the actual interest rate charged by the bank and 4 per cent is paid to the lending bank by the Central Government through KVIC. Initially, the entire khadi and village industries sector was covered under the ISEC Scheme, but with the introduction of a separate scheme named Rural Employment Generation Programme (REGP) for village industries sector with effect from 1 April, 1995, the ISEC scheme supports mainly the khadi and the polyvastra producing institutions and the existing village industry institutions were also allowed to avail the credit facilities under ISEC scheme restricted to the level as on 31 March, 1995 or actuals, whichever is less. New village industries units are provided benefits under another credit-linked subsidy schemes, namely, REGP which got subsumed in the new Prime Minister's Employment Generation

Programme (PMEGP) with effect from 2008-09 with enhanced quantum of subsidy.

The ISEC Scheme has been continued with approval of competent authority for implementation during XI Five Year Plan.

The implementation of the schemes of KVIC, including ISEC, is monitored at KVIC level and also during review meetings and Core Group meetings held in the Ministry. Also, KVIC has directed its State / Divisional Directors to pursue with the senior officers of the banks through personal initiative and ensure that banks sanction adequate finance to khadi institutions. Instructions have also been issued by KVIC to all its field offices to impress upon State Level Bankers Committee (SLBC) for incorporating ISEC as a regular agenda item in the meetings of SLBC. Chairpersons / Managing Directors of banks have also been requested to issue suitable directions to the officials of their banks for adhering to these instructions.

This information was given by the Minister of State (Independent Charge) for Micro, Small & Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Lok Sabha on 23rd November, 2010. ■

## Lean Manufacturing Scheme

The objective of the pilot scheme is to increase the competitiveness of the MSME sector through the adoption of Lean Manufacturing Techniques with the objective of reducing waste, increasing productivity, introducing innovative practices for improving overall competitiveness, inculcating good management systems and imbibing a culture of continuous improvement.

The scheme provides for building awareness of lean manufacturing practices in MSME clusters as well as cost sharing of consultant's fee with MSME units who opt for such interventions. For effective implementation and monitoring of the scheme, the National Productivity Council (NPC) has been designated as the Nodal Agency.

This information was given by the Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Lok Sabha on 9th November, 2010. ■

## Discount on Khadi Clothes

The Ministry of Micro, Small & Medium Enterprises had a policy of announcing reimbursement of rebate on sale of khadi and polyvastra on a year-to-year basis upto 20% on value of sales that was passed on to customers by the khadi institutions (10% normal rebate throughout the year on most of the khadi and polyvastra items and an additional 10% special rebate for 108 days coinciding with Gandhi Jayanti/local festivals). The system of rebate on sales of khadi and polyvastra under which khadi institutions as well as other authorized sales outlets were reimbursed the rebate passed on to customers has been replaced with effect from 1 April 2010 with the approval of the Cabinet Committee on Economic Affairs with a more focused, flexible, growth stimulating and artisan-centric scheme of Market Development Assistance (MDA) at 20% of the value of production of khadi and polyvastra for implementation by the Khadi and Village Industries Commission (KVIC) during 2010-11 and 2011-12. This initiative was necessitated for ensuring that spinners and weavers also get a part of the assistance while providing flexibility to the institutions to offer discount to customers. Under the new system of MDA, institutions can now utilize the amount of assistance on activities needed to enhance productivity and sales of khadi and polyvastra including providing discount to customers. KVIC has reported that most institutions have, to start with, declared a 15% discount at the institutional level, utilizing the benefits under MDA as well as other sources. There is no bar on State Governments declaring additional discount/rebate for promotion of sales of khadi and polyvastra.

This information was given by the Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Rajya Sabha on 19th November, 2010. ■

## Promotion of Agriculture Based Industries

According to the Population Census-2001, 23.6 per cent of the total population of the country including Himachal Pradesh were earning livelihood from agriculture and allied activities.

In so far as the Ministry of Micro, Small and Medium Enterprises is concerned, the share of Micro, Small and Cottage Industries in total manufacturing output and Gross Domestic Product was 45.42% and 6.09% respectively in 2007-08, according to the latest available figures.

In order to promote micro enterprises in non-farm sector, including units of agro based industries, the Ministry had been implementing the Rural Employment Generation Programme (REGP) in the country through Khadi and Village Industries Commission (KVIC) till 2007-08. During 2008-09, the Ministry of Micro, Small and Medium Enterprises launched the Prime Minister's Employment Generation Programme (PMEGP), a credit-linked subsidy programme, with Khadi and Village Industries Commission (KVIC) as the nodal agency, to provide employment opportunities by assisting individual entrepreneurs in the country including hilly States like Himachal Pradesh through the District Industries Centres and State Khadi and Village Industries Boards. Beneficiaries from hilly areas are entitled to a higher level of margin money assistance at the rate of 35 per cent in rural areas and 25 per cent in urban areas, with lower beneficiary's contribution (5% of project cost) as compared to beneficiaries belonging to general category.

For popularizing PMEGP and other schemes in the agro and rural industries sector in the country including hilly areas, KVIC undertakes publicity and awareness through various interventions like workshops, exhibitions, awareness camps, pamphlets and use of print and electronic media so that more and more persons from such areas could take the advantage of the schemes of the Ministry. In addition, more than 100 clusters of traditional industries (including 29 khadi, 50 village industries

and 26 coir clusters) have been taken up for development through capacity building measures including setting up of common facilities, providing employment to about 1.78 lakh artisans.

This information was given by the Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Rajya Sabha on 19th November, 2010 ■

## Schemes for Women under KVIC

To provide employment opportunities by assisting individual entrepreneurs/self help groups, including women, in both rural and urban areas, the Ministry of Micro, Small and Medium Enterprises has been implementing the Prime Minister's Employment Generation Programme (PMEGP), a credit-linked subsidy programme, with Khadi and Village Industries Commission (KVIC) as nodal agency, Under PMEGP, women entrepreneurs are entitled to a higher rate of margin money assistance at the rate of 35 per cent in rural areas and 25 per cent in urban areas. Convergence has been established by KVIC with Ministry of Women and Child Development (MWCD). Financial assistance is also provided under PMEGP for various backward forward linkages such as Entrepreneurship Development Programme, exhibitions to promote markets, organising awareness camps, etc. KVIC has also entered into a Memorandum of Understanding (MoU) with the MWCD, for the benefit of women entrepreneurs under erstwhile REGP. As per MoU, KVIC and MWCD have agreed to work together for generating employment opportunities for rural women, and also marketing their products. In addition, KVIC has also established convergence with various other organisations such as Army Wives Welfare Association, Nehru Yuva Kendra Sangathana and Confederation of Indian Industries, for the benefit of women entrepreneurs, particularly in the creation of market avenues.

In order to generate awareness among the rural women entrepreneurs, about the scheme and their opportunities, KVIC in association with MWCD has organised workshops at some places.

The details of village industry units set up by women entrepreneurs under the REGP / PMEGP during 2007-08, 2008-09 and 2009-10 are as under:

Year	Total number of units set up	Number of units set up by women entrepreneurs	Percentage of units set up by women entrepreneurs
2007-08	44285	12485	28.20
2008-09	25507	6410	25.13
2009-10	39335	8640	21.97

This information was given by the Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Lok Sabha on 16th November, 2010. ■

## Skill Development in MSMEs

The Ministry of Micro, Small and Medium Enterprises is implementing a number of schemes/programmes for entrepreneurship & skill development through its various organizations. These include long term and short term training programmes in vocational skills, Entrepreneurship Skill Development Programmes (ESDP), Entrepreneurship Development Programmes (EDP), Management Development Programmes (MDP) etc. In addition, Khadi and Village Industries Commission (KVIC) and Coir Board provide grass root training to the artisans and rural entrepreneurs in Basic Skills.

The allocation of funds for entrepreneurship & skill development is made Scheme-wise & not State-wise. The major schemes "Training in EDP, ESDP, MDP etc." and "Assistance to Training Institutions" have been allocated Rs.23.75 Cr. & Rs.20.52 Cr. respectively for 2010-11.

This information was given by the Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Lok Sabha on 9th November, 2010. ■

## Interest Subsidy Eligibility Certificate Scheme

Khadi and Village Industries Commission (KVIC) has been implementing the Interest Subsidy Eligibility Certificate (ISEC) Scheme since 1977-78 to mobilize funds from banks at subsidized cost to meet the working capital requirement of the registered khadi and village industries institutions producing khadi and polyvastra items. Under the ISEC scheme loans at the concessional rate of interest of 4 per cent per annum on the working capital assessed are made available by banks to registered institutions producing khadi and polyvastra items. The difference between the actual interest rate of the bank and 4 per cent is paid by the Central Government through KVIC to the lending bank. Initially, the entire khadi and village industries sector was covered under the ISEC Scheme, but with effect from 01.04.1995, the ISEC scheme generally supports only the khadi and the polyvastra sector with the exception that the village industry institutions / units (VI) which were availing the credit facilities under the ISEC scheme as on 31 March 1995, have been allowed to avail of this facility for the amount of bank finance availed as on that date or actuals, whichever is less. New VI units are provided benefits under other credit-linked subsidy schemes, namely, Rural Employment Generation Programme (implemented during 1995-96 to 2007-08) / Prime Minister's Employment Generation Programme (PMEGP) (2008-09 onwards).

During 2007-08, loans estimated at Rs.227.62 crore have been provided by the Banks under the ISEC Scheme. The flow of credit under ISEC has been more or less steady although the quantum of eligibility of working capital as assessed by the banks is lower than KVIC assessment.

An independent evaluation of ISEC Scheme was carried out by KVIC in 2008. The main findings of evaluation study of the scheme include:-

- (i) KVIC should take up the issue of adequate institutional finance with the Reserve Bank of

India (RBI) and National Bank for Agriculture and Rural Development (NABARD) on a priority basis and ensure that the Khadi and Village Industries (KVI) sector get the credit as per requirement.

- (ii) Banks should be impressed upon to follow the guidelines of RBI in letter and spirit for the calculation of the credit requirement of the khadi institutions.
- (iii) KVIC should start a special campaign and encourage its implementing agencies to obtain credit rating from the renowned agencies
- (iv) Banks and financial institutions should interact with Khadi units and study their activities so as to clear their doubt towards the cycle of utilization as well as productivity and performance of khadi and polyvastra units.

The ISEC Scheme has been continued for implementation till the end of XI Five Year Plan, with approval of competent authority after taking into consideration the recommendations to the extent possible.

KVIC has undertaken awareness programmes from time to time and during the annual exhibitions at various levels so that appropriate awareness is built up and khadi and village industries institutions are in a better position to avail benefits under the KVI schemes, including ISEC. The credit linked subsidy programme of the PMEGP also provides attractive subsidy on setting up of new micro enterprises which includes subsidy on capital expenditure as well as working capital. Also recent guideline of the Reserve Bank of India provide for collateral-free credit upto Rs.10 lakh which is expected to further contribute to steady credit flow to the sector.

This information was given by the Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Lok Sabha 9th November, 2010. ■

## Hub for SSI Sector

The targets set for the Eleventh Plan for the Micro & Small Enterprises (MSE) sector provide for increasing the production (at current price) and employment from Rs.6,82,613 crore and 322.28 lakh persons in 2007-08 to Rs.13,98,803 crore and 391.73 lakh persons in the terminal year (2011-12) of the Plan period, respectively. As per the provisional estimates of production and employment in MSE sector for the year 2008-09 (latest available), the targets for 2008-09 have been achieved.

The Industrial Infrastructure Upgradation Scheme (IIUS) targets creation of quality infrastructure in existing industrial clusters/locations with high growth potential. Under the IIUS, central assistance is provided by way of one-time grant-in-aid to the Special Purpose Vehicle (SPV) formed by the cluster association for development of the infrastructure. However, funds are not provided to set up hubs for small enterprises sector under the scheme.

This information was given by the Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Lok Sabha on 9th November, 2010. ■

## Development of Rural and Agro Based Industries

Proposals for the development of rural and agro based rural industries under the various schemes implemented through the Khadi and Village Industries Commission (KVIC) are not received in the Ministry of Micro, Small and Medium Enterprises. However, the proposals for setting up of units under the Prime Minister's Employment Generation Programme (PMEGP) implemented since 2008-09 for generating employment through setting up of 'micro enterprises', including rural and agro based rural industrial units in both rural and urban areas through the country, are received by the Agencies implementing PMEGP such as field offices of KVIC, State/Union Territory Khadi and Village Industries Boards and District Industries Centres. These applications are screened by a Task Force headed by the District Magistrate/Collector concerned and recommended to banks. Requests are occasionally received from the State Governments for enhancing/reducing the annual targets under this scheme. The proposals for enhancing the Targets are then considered keeping in view the past performance, the extent of rural population, backwardness and urban unemployment and potential.

Though PMEGP is being implemented in both rural and urban areas throughout the country for setting up of 'micro enterprises', it is expected to contribute to rural industrialization in a big way. The scheme has an attractive subsidy pattern and lower beneficiary contribution for projects proposed in rural areas. Besides, the Mahatma Gandhi Institute for Rural Industrialization at Wardha, Maharashtra has been mandated to accelerate rural industrialization process in the country through appropriate pilot projects and demonstration of innovative technology to increase efficiency and productivity of rural industrial units.

KVIC has taken the following steps to improve the level of technology in the khadi and village industries sector; such as in-house testing facilities through establishment of laboratories in various khadi institutions. Khadi institutions are also being motivated to achieve Total Quality Management (TQM) by getting ISO 9001-2000 certification. 12 khadi institutions have so far secured ISO certificates and another 13 institutions are in the process for getting the certification.

The State/Union Territory-wise details of funds released under the Prime Minister's Employment Generation Programme (PMEGP) during 2008-09, 2009-10 and the allocations for 2010-11 are :

Statement of funds released under PMEGP to the States through KVIC

(Rs lakh)

State/ Union Territory	Released during 2008-09	Released during 2009-10	Allocation for 2010-11
Andhra Pradesh	5319.86	6159.93	4898.94
Bihar	5152.18	900.00	8760.64
Chhattisgarh	1736.78	1952.54	2983.58
Goa	86.59	136.59	435.71
Gujarat	3474.30	234.52	2542.54
Haryana	1431.16	1066.22	1387.82
Himachal Pradesh	452.14	567.79	971.78
Jammu & Kashmir	1300.00	1820.00	1367.82
Jharkhand	2366.52	300.00	3907.36
Karnataka	3571.24	1979.34	2896.02
Kerala	2123.80	1245.20	2686.19
Madhya Pradesh	3695.85	709.91	5440.13
Maharashtra	6642.23	3150.15	4793.82
Orissa	2946.68	3422.13	4449.26
Punjab	1800.00	1290.13	1317.28
Rajasthan	3313.19	1625.77	3807.83
Tamil Nadu	4220.23	3930.61	3389.80
Uttarakhand	1162.25	332.94	1120.18
Uttar Pradesh	11768.96	9739.75	11648.08
West Bengal	6500.00	7200.00	5343.17
Andaman & Nicobar Islands	46.25	33.76	171.83
Chandigarh	59.94	0.00	159.96
Delhi	285.51	-150.00	433.65
Lakshadweep	6.66	0.00	155.38
Puducherry	59.94	6.57	171.27
Arunachal Pradesh	205.72	51.43	431.09
Assam	2050.54	3735.00	4469.66

Manipur	188.25	0.00	604.59
Meghalaya	483.96	156.01	856.94
Mizoram	238.28	27.40	451.52
Nagaland	430.68	0.00	714.16
Sikkim	125.80	120.00	295.54
Tripura	472.12	100.00	536.50
<b>Grand Total</b>	<b>73717.61</b>	<b>51843.69</b>	<b>83600.04</b>

**Note :** The figures in respect of Dadra and Nagar Haveli are included in Maharashtra and those in respect of Daman and Diu are included in Gujarat.

This information was given by the Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Lok Sabha on 9th November, 2010. ■

## Registered and Unregistered MSMEs

Information on the number of registered and unregistered Micro, Small and Medium Enterprises in the country is at present assessed through periodic conduct of All India Census for the sector. The latest All India Census of Micro, Small & Medium Enterprises (MSMEs) was conducted with reference year 2006-2007. As per the 'Quick Results: Fourth All India Census of Micro, Small & Medium Enterprises 2006-2007', the number of registered and unregistered Micro, Small and Medium Enterprises in the country, State-wise, is

Name of the State/UT	No. of Enterprises: 2006-07		
	Registered Sector	Unregistered Sector	Total
Jammu & Kashmir	14534	246803	261337
Himachal Pradesh	11937	172914	184851
Punjab	50113	753872	803985
Chandigarh	1001	30746	31747
Uttarakhand	23767	202746	226513
Haryana	33783	570312	604095
Delhi	728	616479	617207

Rajasthan	55108	1216355	1271463
Uttar Pradesh	187522	2925794	3113316
Bihar	52188	950071	1002259
Sikkim	123	11716	11839
Arunachal Pradesh	452	19971	20423
Nagaland	1331	25807	27138
Manipur	4507	60295	64802
Mizoram	3714	18665	22379
Tripura	1253	108412	109665
Meghalaya	3063	45627	48690
Assam	18671	584870	603541
West Bengal	42635	2470668	2513303
Jharkhand	18200	357433	375633
Orissa	19587	1042099	1061686
Chhattisgarh	26235	338316	364551
Madhya Pradesh	108804	1181732	1290536
Gujarat	229830	867271	1097101
Daman & Diu	595	6612	7207
Dadra & Nagar Haveli	1715	4412	6127
Maharashtra	86635	2496235	2582870
Andhra Pradesh	24892	1980152	2005044
Karnataka	139640	1472015	1611655
Goa	3137	48354	51491
Lakshadweep	89	1097	1186
Kerala	149847	1318257	1468104
Tamil Nadu	233996	2361131	2595127
Puducherry	2109	32300	34409
Andman & Nicobar Islands	750	8767	9517
<b>ALL INDIA</b>	<b>1552491</b>	<b>24548306</b>	<b>26100797</b>

This information was given by the Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Lok Sabha on 9th November, 2010. ■

## Employment in Small Scale Industries

As per 4<sup>th</sup> All India Census of micro, small and medium enterprises (MSMEs), around 594.61 lakh persons are employed in the MSME sector, including agro, rural, cottage and small scale industries. The State-wise details of employment created in rural non-farm sector under erstwhile Rural Employment Generation Programme (REGP) implemented by the Government from 01.04.1995 to 31.03.2008 through the Khadi and Village Industries Commission (KVIC) and the present Prime Minister's Employment Generation Programme (PMEGP) during 2008-09 and 2009-10, are given at Annex.

There has been overall increase in employment under the khadi and village industries. Department of Agriculture and Cooperation, Ministry of Agriculture has reported that employment in agro-industries is growing with increase in agricultural production, processing, etc. With mechanization of agriculture and seed processing / treatment, the agro sector is providing enhanced employment opportunities as reported by Department of Agriculture and Cooperation.

The Government imparts training to persons employed or desirous of setting up of micro-enterprises through KVIC, a statutory organisation under this Ministry, through 39 departmental and non-departmental training centres. Under PMEGP, a credit-linked subsidy scheme of the Government, implemented from 2008-09 through KVIC for generation of additional employment opportunities by establishing micro enterprises, 690 Training Centres have been accredited by KVIC for providing Entrepreneurship Development Programme (EDP) training besides tie-up with national level entrepreneurship development institutions such as National Institute for Entrepreneurship and Small Business Development (NIESBUD), Noida; National Institute for Micro, Small and Medium Enterprises (NIMSME), Hyderabad; Indian Institute of Entrepreneurship (IIE), Guwahati, etc..

Under PMEGP, financial assistance in the form of margin money subsidy ranging from 15% to 35% of the project cost is provided to first generation entrepreneurs for setting up new micro-enterprises.

State/Union Territory (UT) – wise cumulative details of estimated employment opportunities generated under the khadi and village industries sector :

States/UTs	Estimated employment Generated under REGP during 1994-95 to 2007-08 (No. of persons)	Estimated employment Generated under PMEGP during 2008-09 and 2009-10 (No. of persons)
Chandigarh	1580	660
Delhi	5275	860
Haryana	239097	9153
Himachal Pradesh	113482	5053
Jammu and Kashmir	144985	24620
Punjab	237323	12390
Rajasthan	511727	21266
Andaman & Nicobar Islands	7809	1030
Bihar	59601	68419
Jharkhand	41674	8110
Orissa	93636	35620
West Bengal	370292	97596
Arunachal Pradesh	12081	2720
Assam	185197	36560
Manipur	19157	1166
Meghalaya	36450	1091
Mizoram	70710	1560
Nagaland	109532	289
Tripura	40812	2597
Sikkim	11730	269
Andhra Pradesh	493070	82067
Karnataka	304434	26080

Kerala	260332	19620
Lakshadweep	501	120
Pondicherry	15261	876
Tamil Nadu	186344	57479
Dadra and Nagar Haveli	111	0
Goa	25183	1418
Gujarat	67386	11090
Maharashtra	302302	38881
Chhattishgarh	111335	9564
Madhya Pradesh	298681	16454
Uttarakhand	80954	12185
Uttar Pradesh	485968	68392
<b>Total</b>	<b>4944012</b>	<b>675255</b>

This information was given by the Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Lok Sabha on 9th November, 2010. ■

## Sick MSMEs

As per the data compiled by the Reserve Bank of India (RBI) from the scheduled commercial banks, there were 77,723 sick micro and small enterprises (MSEs) in the country as at the end of March 2010. Information in respect of medium enterprises is not being collated by the RBI. As per the quick results of Fourth All India Census of Micro, Small and Medium Enterprises (MSMEs) for the reference year 2006-07, of the total MSMEs registered/entrepreneurs memorandum filed up to 31st March 2007, 4,80,946 enterprises were found closed. The State-wise position of sick MSEs and closed MSMEs is given at Annexure. The main reasons for sickness/closure are inadequate and delayed credit, obsolete technology, marketing problems, infrastructural constraints, managerial deficiencies, etc.

Financial assistance, by way of debt restructuring, including fresh loans, for the rehabilitation of sick MSE is provided by the primary lending institutions (PLIs), including commercial banks, which provide

credit to the MSEs. For this purpose, the RBI has issued detailed guidelines to banks in January 2002 on detection of sickness in MSE at an early stage and taking remedial measures and for rehabilitation of sick MSEs identified as potentially viable. RBI has also issued guidelines on 8th September 2005 on debt restructuring mechanism for small and medium enterprises (SMEs) which relate, inter alia, to viability criteria, prudential norms for restructured accounts, provision of additional finance and time frame for working out the restructuring package and its implementation. Further, the RBI has advised all scheduled commercial banks on May 4, 2009 to apply the RBI's guidelines on debt restructuring optimally and in letter and spirit and put in place their own non-discretionary one-time settlement (OTS) policy for the MSE sector. The Ministry of Micro, Small and Medium Enterprises (MSME) is implementing various schemes/programmes across the country for the promotion and development of MSMEs, including generation of employment opportunities for people including those affected by closure of units. The major schemes, inter alia, include Prime Minister's Employment Generation Programme, National Manufacturing Competitiveness Programme, Cluster Development Programme, Credit Guarantee Scheme, Credit Linked Capital Subsidy Scheme, Performance and Credit Rating Scheme and Market Development Assistance Scheme.

State/Union Territory-wise number of sick MSEs as at the end of March 2010 and closed MSMEs as per the quick results of Fourth All India Census of MSMEs for the reference year 2006-07.

Name of State/UT	Number of sick MSEs (as at the end of March, 2010)	No. of MSMEs found closed
Jammu & Kashmir	2409	2313
Himachal Pradesh	341	3883
Punjab	2236	22072
Chandigarh	50	513
Uttarakhand	756	7485
Haryana	1060	10655

Delhi	1370	408
Rajasthan	3684	15950
Uttar Pradesh	7217	75659
Bihar	2205	15136
Sikkim	61	86
Arunachal Pradesh	-	167
Nagaland	12	2256
Manipur	31	929
Mizoram	3	657
Tripura	288	412
Meghalaya	13	665
Assam	1027	5919
West Bengal	16853	8881
Jharkhand	1816	4577
Orissa	3063	5310
Chhattisgarh	1253	15088
Madhya Pradesh	2760	35082
Gujarat	4366	33228
Daman & Diu	45	789
Dadra & Nagar Haveli	2	1309
Maharashtra	6348	37525
Andhra Pradesh	3028	13370
Karnataka	5331	42315
Goa	81	3224
Lakshadweep	-	25
Kerala	5078	34418
Tamil Nadu	4827	79778
Puducherry	71	621
Andaman & Nicobar	38	241
<b>All-India</b>	<b>77723</b>	<b>480946</b>

This information was given by the Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Lok Sabha on 16th November, 2010. ■

## **Modification of Central Capital Investment Subsidy Schemes for Micro, Small and Medium Enterprises (MSMEs) of Jammu & Kashmir and the North Eastern Region**

The Cabinet has approved modifications in the Central Capital Investment Subsidy Schemes under the industrial packages available to J&K and the North Eastern Region (NER) in so far as they apply to MSME sector. Under the modified scheme, the Capital Investment subsidy for the MSME units in J&K will be enhanced to 30% of the investment on Plant & Machinery against 15% available at present, at par with the units in the NER. In addition, the MSME units in both J&K and NER will now be eligible to claim subsidy each time they undertake expansion so long as the total investment on Plant & Machinery does not exceed the ceilings prescribed for MSME units i.e. Rs.10 crore in case of the units in the manufacturing sector and Rs. 5 crore for the units in the Services sector. These modifications have been made as per the recommendations of a Task Force, set up under the chairmanship of the Principal Secretary to PM, to

consider various issues raised by the associations representing the Micro, Small and Medium Enterprises (MSMEs). The Central Capital Investment Subsidy Scheme is one of the components of the Industrial Packages announced for J&K in June 2002 and for NER in April 2007 for boosting industrialisation in these States. The other components of the industrial incentives are 100% excise duty exemption, income tax exemption, interest subsidy of 3% on working capital loan and reimbursement of comprehensive insurance premium on capital. These incentives are available to all new units for ten years from the date of commencement of commercial production and also to the existing units on undertaking substantial expansion as defined. The measures have yielded appreciable results and there has been consistent progress in investment in these areas.

## **Khadi Research Centre in Gujarat**

Based on a preliminary study carried out by Khadi and village Industries Commission (KVIC) through its State Office at Ahmedabad and consultations held with Mahatma Gandhi Institute of Rural Industrialisation (MGIRI), Wardha, Maharashtra and other stakeholders, setting up of a Khadi Research & Development Centre for Khadi technology in Gujarat as an extension centre of MGIRI with Gujarat Khadi Gramodyog Mandal, Ahmedabad as regional partner is under consideration of KVIC. The Centre is expected to provide services for design development of khadi, quality testing and technological guidance to khadi institutions in Gujarat as well as nearby states. The details of project cost are under consideration of KVIC. KVIC has finalised Rate Contract (RC) with Directorate General for Supplies and Disposals (DGS&D) for supply of KVI items to the Government departments. Presently 26 items under Khadi are

under RC. Different Government departments including Defence, Railways, etc. have been requested to use khadi items in order to support the khadi sector. Ministry of Commerce (Department of Supply), Ministry of Industry, Ministry of Defence, Ministry of Railways have issued internal notifications/circulars from time to time for the use and purchase of Khadi & VI products. Many State Governments have also issued notifications to purchase Khadi/Handloom items. The Ministry of Rural Development has been requested to consider the inclusion of khadi activities in the Mahatma Gandhi National Rural Employment Guarantee Act to give a boost to production and providing gainful employment. This information was given by the Minister of State (Independent Charge) for Micro, Small and Medium Enterprises, Shri Dinsha Patel in a written reply to a question in the Rajya Sabha.

## Industrial Motivation Campaign

Branch Tezpur (Assam) organized one day Industrial Motivation Campaign (Awareness Programme) for self employment opportunities on 11.11.10 at Barsola.

Shri Keshab Das, Secretary, Sati Radhika Puthi Bharal, Bihaguri was the Chief Guest of the programme and he expressed his concern over the backwardness of the area and urged the participants to grab the opportunities offered by various agencies. While giving best wishes to the participants he told that the knowledge of marketing, mental readiness and determination, with scientific approach to the problem will help you to create a business/industry environment in this area. He appreciated the effort of Br. MSME-DI, Tezpur in this regard and hope that the assistance provided by Br. MSME-DI Tezpur will help the participants in broad was to understand the self employment opportunities.

Shri Kundan Lal, Asstt. Director, Br. MSME-DI, Tezpur addressed to the participants and briefed



Shri K. Lal, Asstt. Director, Addressing to the participants and sitting on the dias L-R Shri P. Das, Shri D. Das, Smt. M.A. Choudhury, Shri P.D. Sonowal, Shri K. Borah.

about the programme its motive to encourage the unemployed youth to take the opportunities for self employment by the various schemes of Govt. of India. He asked the youths to grab this opportunity, not only to solve the unemployment problem but also to explore the available resources in the area and to uplift the society by engaging the people through their upliftment. He also explained various activities of Br. MSME-Development Institute, Tezpur & scope of micro, small & medium enterprises in the state of Assam.

## Industrial Motivation Campaign

Shri G.S. Bhatia, Dy. Director (Mech./E.I./Co-ord.) explained in brief about the objective of the programme. He also told in brief, the need of self-employment & role of MSME-DI in the promotion of self employment. Shri S. Augusthi, Principal of ITI emphasized the need of self employment and appreciated the efforts of MSME-DI, New Delhi for organizing the campaign for the benefit of the students.

In the Keynote address Shri Suresh Yadavendra, Director, MSME-Development Institute, Okhla, New Delhi-explained in detail about the role and need

of the self-employment in the present scenario. He motivated the students to become the successful entrepreneurs . He assured them to provide full possible support regarding setting up their ventures.

Smt. Saroj Sachdeva, CED for Women, Canara Bank has also briefed the Financing Schemes of banks for MSME sector. Smt. Madhu Malti, Dy. Manager, NSIC, Okhla, New Delhi has explained the Financing Schemes and other schemes of NSIC for the development and promotion of MSME sector.

## Seminar and Expo

The Seminar and Expo on Technology Opportunities for Emerging Enterprises enabling performance and growth by latest and cost effective ICT Technologies was organized by MSME-DI, Ahmedabad in association with Manufacturers' Association for Information Technology on 29.10.2010 at Ahmedabad. This programme was organized to impact the information about the "Scheme for promotion of Information and Communication Technology (ICT) in MSME sector" Introduced by office of DC, MSME, New Delhi under NMCP along with throwing light on latest and cost effective ICT technology.

Shri P.N. Solanki, Asstt. Director (Met), MSME-DI Ahmedabad made detailed presentation on "Schemes for promotion of Information and Communication Technology in MSME sector during the seminar."

Shri R.N. Rawal, Jt. Commissioner of Industries, Govt. of Gujarat inaugurated the programme. Shri Kakkad, Co-Chairman, Western Region, MAIT delivered welcome address. Shri Kulin Vyas, Former Co-Chairman, Finance Banking Committee, GCCI, Shri Shailesh Patel, President, Gujarat State Plastic Mfrs. Association, Shri Pranit Banthia, Vice spoke on the occasion. Vote of thanks was expressed by Shri Ashwini Aggarwal, Executive Director, MAIT.



Shri P.N.Solanki, Asstt. Director (Met.), MSME-DI, Ahmedabad giving Powerpoint presentation on Sceme for promotion of Information & Communication Technology (ICT) in MSME Sector during the event.

During the technical presentations, IT Fast Track for SMBs was given by Regional Manager, West, Cisco. Presentation on Essential Solutions for growing business was given by representative of Dell India. Presentation on Telecom Solutions to fuel Business Growth was given by Shri Cledwyn menezes, Product Sales Head, Global Data Business, West, Airtel.

Presentations were followed by panel discussion comprising the panelist Shri Sunit Gupta, Vice President, IT, Hester Bioscience Ltd., Mr. Rohan Menon, Regional Manager, West Cisco, representative of Dell India and Smt. Cledwyn Menezes. The moderator of the panel discussion was Shri Savan Godiwala, Director, Deloittee.

### EDP on how to set up an Enterprise

Branch-MSME, Silvassa, organized Entrepreneurship Development Programme on How to set up an Enterprise from 18/10/2010 to 29/10/2010 at Navsari.

During the program, lectures from expert on General Information for Setting Up an Enterprise, namely, PMEGP Guideline, Enterprise Creation of Project Report, Characteristic of an Entrepreneur, Goal Setting & Risk Taking, Communication, Production Planning, Marketing Research, Selling & Salesmanship, Business Plan, Brand and Logo Design, Finance requirement, Leadership, Communication & Confidence Building, Role of DIC, Financial Institutions, Industrial Laws, & Taxes etc. were delivered and participants were made aware of various advanced features required for setting up an enterprise.

## Office Automation & Networking at Jhajjar

MSME-DI, Karnal, organized 6 weeks Entrepreneurship Skill Development Programme for SC candidates on 'Office Automation & Networking' at Jhajjar from 15.9.10 to 27.10.10. The main objective of this Programme was to provide them Technical as well as managerial skill to take up small ventures for their livelihood & create employment opportunities for other also.

Shri Jitender Yadav, Prop. of M/s Bright Computer Institute, Jhajjar welcome the dignitaries sitting on the dias.

Dr. O.P. Mehta, Director, MSME-DI Karnal expressed his views regarding the necessity of such types programmes. He added his views on the applicability of such a unique training programme for the SC's Youth of Jhajjar district for organizing such a special programme, which is very relevant & useful to the society in the present electronic based industrial scenario. He hoped that such programmes would be helpful in disseminating the knowledge



Dr. O.P. Mehta, Director, MSME-DI Karnal addressing the Participants on Valedictory function of 6 Weeks ESDP on "Office Automation & Networking" at Jhajjar.

of office automation for efficient functioning of any organisation. He also briefed PMEGP scheme & activities of the Institute and motivated the participants to take the advantage of the different scheme and assistance for setting up of own venture.

## ESDP on Office Automation

Branch-MSME-DI Institute, Silvassa, organized Entrepreneurship & Skill Development Programme (Stipendiary-Women & PH (SC/ST/OBC/Minority) on Office Automation from 17.09.2010 to 28.10.2010, at Pardi Dist: Valsad. Shri R.K. Parmar, Assistant Director I/c, Branch-MSME Development Institute, Silvassa inaugurated the programme.

During the programme, lectures from expert on General Information for Establishing an Enterprise such as Goal Setting, Managements by objective, Choosing Product & Market, Preparation of Project Profile, Accounting Practices, Inventory Control, Time Management, Characteristics of an Entrepreneur etc, and MS-Office Software applications on MS-Word, MS-Excel, MS-Power Point and Internet for Communication, Downloads & Web Surfing computer were delivered and participants were made aware of various advanced features for management of their small venture in computerized environment. This was followed by



Shri R. K. Parmar, Assistant Director I/c, Branch-MSME-DI Silvassa addressing the participants during the Inaugural function. Left to him Shri Jayesh A Patel, Faculty, Valsad.

individual module as well as final written exam covering all the topics for boosting their confidence. The participants were also given the directions for making the best use of the knowledge gained during the programm for either employment, Data entry job work service to big, small or large industries or Managing their own small set up independently.

## सॉफ्ट टॉयज मेकिंग पर कार्यक्रम



एमएसएमई-विकास संस्थान, सोलन में सॉफ्ट टॉयज मेकिंग पर उद्यमिता कौशल विकास कार्यक्रम के समापन समारोह के अवसर पर प्रशिक्षणार्थियों को सम्बोधित करते हुये संस्थान के निदेशक, श्री आर.पी. वैश्य।

एमएसएमई विकास संस्थान, सोलन द्वारा दिनांक 7.9.2010 से 18.10.2010 तक सॉफ्ट टॉयज मेकिंग पर उद्यमिता कौशल विकास कार्यक्रम महिलाओं के लिए आयोजित किया गया। कार्यक्रम का उद्देश्य महिलाओं को स्वरोजगार हेतु प्रशिक्षित करना था।

श्री आर.पी. वैश्य, निदेशक, सोलन ने सम्बोधन में प्रशिक्षणार्थियों को सही ढंग से प्रशिक्षण सीखने का आह्वान किया तथा कहा कि वे इस प्रशिक्षण कार्यक्रम का भरपूर फायदा उठाकर स्वरोजगार स्थापित कर आत्मनिर्भर बनें, इस प्रशिक्षण कार्यक्रम में महिला प्रशिक्षणार्थियों को गणेश, खरगोश, बन्दर, पेंग्विन, हाथी तथा डॉल आदि बनाने की विस्तृत जानकारी दी गई।

कार्यक्रम के दौरान प्रशिक्षणार्थियों को स्वरोजगार स्थापित करने के विभिन्न चरण, बैंकों तथा अन्य वित्तीय संस्थानों से ऋण के प्रावधान, विभिन्न सरकारी एजेन्सियों की स्वरोजगार स्थापित करने के लिए मिलने वाली विभिन्न प्रोत्साहन योजनाओं, परियोजना रिपोर्ट का बनाना पर भी विस्तृत जानकारी प्रदान की गई। सॉफ्ट टॉयज की सही पैकिंग, मार्किटिंग तथा उत्पादन लागत निर्धारित करना तथा मैनेजमेंट के पहलुओं की भी जानकारी प्रदान की गई।

मुख्य अतिथि श्री सुनील अग्रवाल, प्लॉट हेड, मैसर्स हैंकल लिमिटेड, परवाणु ने अपने सम्बोधन में प्रशिक्षणार्थियों से इस प्रशिक्षण कार्यक्रम का फायदा उठाते हुए स्वरोजगार स्थापित करने के लिए प्रेरित किया। उन्होंने कहा कि ऐसे उत्पादों के लिए बाजार की कमी नहीं है तथा जो भी कार्य शुरू करेगा उसे मार्किटिंग की संभावनाएं अधिक हैं। मुख्य अतिथि ने महिला प्रशिक्षणार्थियों को प्रमाण पत्र भी वितरित किए।

## कड़ी-19 : कैसे लगायें अपना उद्योग?

युवा पीढ़ी रोजगार के अवसर तलाशने के स्थान पर यदि अपना उद्योग लगाने के लिए अपने समय का निवेश करें तो वह औरों को भी रोजगार मुहैया करा सकती है।

भावी उद्यमी के लिए सूचना एक शक्ति का काम करती है जिसके पीछे सफलता छुपी हुई होती है। लघु उद्योग समाचार पत्रिका के 'अपना हाथ जगन्नाथ' कॉलम के ज़रिए हम भावी उद्यमियों के लिए 'कैसे लगायें अपना उद्योग'—जैसे ज्वलंत विषय पर इस धारावाहिक शृंखला का शुभारंभ इस आशय के साथ कर चुके हैं कि उद्यमी इन सूचनाओं का लाभ उठाते हुए अपना उद्योग स्थापित करने का उद्यम स्वयं करेंगे। हमारी कोशिश है कि उद्योग स्थापित करने के बारे में आपके प्रश्नों का समाधान यथासंभव इस कॉलम में नियमित रूप से किया जाए। अतः इस कॉलम पर अपनी प्रतिक्रिया तथा संबंधित प्रश्न हमें अवश्य भेजें। साथ ही, आगे पढ़ें .....

## आर.ओ.टी.आई. (निवेशित समय का प्रतिफल) — समय प्रबंधन का एक और औजार

यह प्रतिस्पर्धा के कोर के रूप में उभर रहा है। पहले कभी भी ऐसा नहीं था। अवसरों का मूल्यांकन समय निवेश के प्रतिफल के आधार पर होता है। इसका अर्थ समय के बेहतर प्रयोग से भी है जो प्रतिस्पर्धी माहौल बनाने के लिए महत्वपूर्ण है।

### निवेशित समय के प्रतिफल के प्रति निवेश पर प्रतिफल

**परिदृश्य एक :** अब पहले की अपेक्षा अधिक तेजी से बाजार में नए उत्पाद आ रहे हैं। इसी प्रकार मौजूदा उत्पादों की नई डिजाइनें भी आ रही हैं। जैसे जैसे प्रतिस्पर्धा बढ़ती है और नए उत्पाद और बाजार से लाभ उठाती हैं और शीघ्र ही विजेता बन कर उभरती हैं। पी.सी., प्रसाधन साबुन, दोपहिया और फैशनयुक्त कपड़ों के बारे में ऐसा हो रहा है। हम लोग गति के समय में जी रहे हैं, हमारा प्रयास व्यापार में गति से बेहतर से बेहतर प्राप्त करना है।

प्रस्तुति  
हरीश आनंद  
वरिष्ठ संपादक  
हरेन्द्र प्रताप  
संपादक

**परिदृश्य दो :** काम का ढेर लगता जा रहा है। सहायता के लिए कोई नहीं है। एक आम कथन है 'मुझसे जिम्मेदारी लेने वाले सही व्यक्ति नहीं मिल पा रहे हैं'। यह आंशिक रूप से सत्य है। प्रायः

प्रबंधक स्वयं दोषी हैं क्योंकि वे लोगों में पर्याप्त विश्वास व्यक्त कर उन्हें जिम्मेदारियां सौंपने से बचते हैं। उनका विश्वास है कि सभी काम केवल तभी ढंग से होंगे जब वे स्वयं प्रत्येक काम करें। परिणाम-पत्र समय पर तैयार नहीं होते, समय पर खरीदारियां नहीं की जाती, समय पर संग्रह नहीं किया जाता। संक्षेप में, समय पर कुछ भी नहीं होता। हम समय के दुःचक्र में खतरनाक ढंग से फंस जाते हैं।

दोनों परिदृश्यों के सम्मिलित प्रभाव, जहां व्यापार को अस्तित्व बनाए रखने और वृद्धि के लिए तेजी से आगे बढ़ना चाहिए, परंतु प्रबंधकों द्वारा गति मंद कर दी जाती है, घातक है। अनिवार्य रूप से ऐसा होने का कारण यह है कि हम अब तक नहीं समझ पाए हैं कि समय महत्वपूर्ण संसाधन है। अतीत में भी निधियां महत्वपूर्ण संसाधन थीं जिनमें निवेश पर प्रतिफल (आर.ओ.आई.) को महत्वपूर्ण निवेश मानक माना जाता था। स्टॉक मार्केट, वेंचर कैपिटल फर्म और म्युचुअल फंडों के विकास के साथ अधिकांश उद्यमियों और प्रबंधकों को निधियों की कमी नहीं रह गई है। समय महत्वपूर्ण और अपर्याप्त है।

इसका स्पष्ट अर्थ यह हुआ कि हमें अपने निर्णय, निवेशित समय के प्रतिफल (आर.ओ.टी.आई.) पर भी आधारित रखना चाहिए। परियोजनाओं के चयन और प्रचालन बिंदु न केवल आर.ओ.आई. पर बल्कि आर.ओ.टी. पर आधारित होने चाहिए।

इसको स्पष्ट करने के लिए एक उदाहरण : एक उद्यमी ने दो अति महत्वपूर्ण अवसरों की पहचान की। एक, बाजार के ऊपरी खरीदारों के लिए एयर कूलर था, तथा दूसरा मशरूम (कुकरमुत्ते) की खेती थी। दोनों ही बाजार मांग, वृद्धि संभावना, प्रतिस्पर्धा, प्रौद्योगिकी, आमेलन की दृष्टि से काफी अच्छे पाए गए। एयर कूलर के लिए डार्ड की जरूरत थी जिसकी कीमत 2 मिलियन रुपए थी तथा कुल निवेश 4 मिलियन का होता। दूसरी ओर मशरूम के लिए कुल निवेश की आवश्यकता 0.10 मिलियन रुपए थी। परंपरागत परियोजना विश्लेषण में निवेश के लिए मशरूम को चुना गया होता क्योंकि उसमें समय का निवेश अन्य किसी व्यापार में निवेश किए गए समय से काफी कम होता।

बाजार में उचित स्थान का चयन भी आ.ओ.टी.आई. से प्रभावित होना चाहिए। उदाहरण के लिए, उस गुणवत्ता को देखते हुए समय से सुपुर्दगी तथा अन्य बातें मौजूद रहती हैं। साधारण और फैशन परिधानों में विकल्प आर.ओ.टी.आई. पर निर्भर करता है। इस मामले में फैशनयुक्त परिधानों के लिए आर.ओ.टी.आई. आमतौर पर साधारण परिधानों के आर.ओ.टी.आई. से बहुत अधिक है। परामर्शदायी संगठन आर.ओ.टी.आई. के आधार पर अपनी सेवा का मूल्य लगाते हैं। अनिवार्य रूप से संगठन आर.ओ.टी.आई. को अधिक से अधिक करने का प्रयास करते हैं परंतु इसके व्यापार के हर क्षेत्र में आवश्यक क्षमता बनानी होगी।

### समय : इसकी विशेषताएं

किसी गतिविधि में इस्तेमाल हुई अवधि को समय कहते हैं। जैसा कि हम जानते हैं, प्रतिफल को बढ़ाकर और समय में कमी लाकर आर.ओ.टी.आई. में वृद्धि की जा सकती है। हमारी वर्तमान चर्चा के संदर्भ में प्रत्येक गतिविधि के लिए समय में कमी का प्रयास किया जाना चाहिए ताकि समय को कम करने का संचयी प्रभाव पूरे व्यापार पर पड़ सके।

किसी गतिविधि की अवधि अनियंत्रित कारकों पर निर्भर करती है।

1. अनियंत्रणीय कारक : हम अक्सर मान कर चलते हैं कि व्यापार को प्रभावित करने वाले अनेक कारक हमारे वश में नहीं हैं। यह पूरी तरह सत्य नहीं है। उन कारकों को शामिल करने वाले नियमों और पूर्वानुमानों के संबंध में संदेह कर हम काफी हद तक अनिश्चितता या अनियंत्रण को कम कर सकते हैं। उदाहरण के लिए कच्चे माल की आपूर्ति अनियंत्रित कारक समझा जाता है। तथापि प्रतीक्षा समय को कम करने के अनेक रास्ते हैं जैसे आपूर्तिकर्ता के साथ अनौपचारिक संबंध और दीर्घकालिक अनुबंध विकसित करना, पिछला समेकन और एक से अधिक स्रोतों से आपूर्ति सुनिश्चित करना। महत्वपूर्ण सामग्रियों के संबंध में यह किया जा सकता है कि यदि लागत भिन्नता नगण्य हो और प्रतिस्पर्धा लागत पर आधारित न हो तो उसे शिकमी अनुबंध के माध्यम से तैयार करने के बजाए खुद को तैयार कराया जाए। वैकल्पिक कच्चे माल और बाजार की खोज के लिए भी प्रयास किए जाने चाहिए। इससे भी समय में कमी आएगी।

2. नियंत्रणाधीन कारक : प्रायः हम विश्वास कर लेते हैं कि व्यापार प्रचालन से संबंधित नियम स्थापित हैं और व्यक्ति के रूप में हम उनके बारे में कुछ नहीं कर सकते। इसके उदाहरण हैं : शॉपफ्लोर लेआउट, इनवेंटरी लेवन, कार्यशील पूंजी का न्यूनतम स्तर, उधार संबंधी मानदंड, और प्रबंधकीय कार्य। हमें समझना चाहिए कि उद्योग संबंधी कोई भी मानक इतना पवित्र नहीं है कि उसमें परिवर्तन न किया जा सके। हमेशा सुधार करते रहना चाहिए।

इस संबंध में तथा अन्य संदर्भों में पालन किया जाने वाला एक नियम यह है कि इन अनुमानों पर प्रश्न चिन्ह लगाया जाए। विद्यमान पर चिन्ह लगाने से अभिनव बातें सामने आती हैं। पूछो क्यों? किसी भी वस्तु के बारे में हमें क्यों पूछना सीखना चाहिए। विशेषकर, नई फर्मों के परंपरागत नियमों के बुनियादी अनुमानों के मूल पर प्रश्न चिन्ह लगाकर उन्हें तोड़ना सीखना चाहिए और नए नियम बनाने चाहिए। इतना ही नहीं और बेहतर नियम बनाने

अनुमान से हताशा पैदा होती है।

के लिए उन्हें इन नियमों को भी तोड़ देना चाहिए। तेजी से बदलते माहौल पर अत्यंत संगत बात है। अभिनवशीलता, मस्तिष्क का दृष्टिकोण है और सुधार लगातार होते रहने चाहिए। हाल के वर्षों में जापान की सफलता के मूल में उनका उत्पादन के बुनियादी दर्शन पर प्रश्न-चिन्ह लगाना है। उदाहरण के लिए वे कारखाने जिन्हें कुछ उत्पादों में विशेषज्ञता प्राप्त है तथा जो बड़े पैमाने पर उत्पादन करते हैं, ने उत्पादन की प्रति इकाई के लिए समय और लागत में कमी की है। लचीला रख अपनाने वाले कारखाने, कीमतें कम रखते हुए ग्राहकों को अनेक प्रकार के विकल्प उपलब्ध कराते हैं। उदाहरण के लिए लघु और मध्यम आकार के अनेक उद्योग विविध प्रकार की सामग्री का बड़े पैमाने पर उत्पादन कर सकते हैं। इस प्रकार अनेक अंतर्राष्ट्रीय प्रतिस्पर्धी फर्मों में समय में कमी लाती हैं ताकि समय से अधिकतम संख्या में संभव प्रतिफल प्राप्त किया जा सके।

संक्षेप में हमें किसी भी प्रचालन के लिए समय में कमी लानी चाहिए तथा आर.ओ.टी.आई. को अधिकतम स्तर तक बढ़ाना चाहिए।

### समय का प्रबंधन

न केवल प्रचालनों की अवधि बल्कि प्रचालनों से ही स्वाभाविक रूप से समय में कमी आती है। वितरण व्यवस्था, उत्पादन ढांचा या प्रकार्यों के प्रत्यायोजन के स्वरूप में परिवर्तन

लाकर प्रचालनों के समय में कमी लाई जा सकती है।

दो मूल नियम हैं :

1. हमेशा उचित काम कीजिए
2. हमेशा उचित ढंग से काम कीजिए

पहला नियम, व्यक्तिगत क्षमताओं और व्यापार की आवश्यकताओं के संदर्भ में देखा जाना है। हमें इस बात की जानकारी होनी चाहिए कि व्यापार के लिए क्या अच्छा है और प्रत्येक प्रकार्य के लिए किस प्रकार की क्षमताओं की आवश्यकता है। हमें कुछ ऐसे प्रकार्यों को करने से बचना चाहिए जो व्यापार के लिए बहुत महत्वपूर्ण न हों, भले ही उन्हें करने में हमें आनंद आता हो। उदाहरण के लिए पेंसिल की नोक नुकीली करने और मशीनों में तेल डालने का काम प्रबंध निदेशक द्वारा स्वयं करने की आवश्यकता नहीं है।

हम प्रकार्यों का विश्लेषण किस प्रकार करते हैं और किस प्रकार यह निर्णय लेते हैं कि हमें क्या करना है और दूसरों को क्या करना है। सर्वोत्तम तरीका यह है कि हम एक डायरी रखें और उसमें दिनभर की गतिविधियों तथा प्रत्येक गतिविधि में लगे समय को नोट करें। इस प्रकार की डायरी एक माह या एक सप्ताह रखने पर ही यह पहचान करने में मदद मिलेगी कि कौन सी गतिविधियां कम महत्वपूर्ण और दूसरों को सौंपी जा सकती हैं।

### प्रदर्शन

समय का प्रबंधन			
	पसंद	मैं करना चाहता हूँ	मैं करना नापसंद करता हूँ
कार्य की संगतता	क्षमता		
अधिक	सक्षम		
	अक्षम		
कम संगत	सक्षम		
	अक्षम		

साधारण बातों को करने के लिए भी आपको बहुत चतुर होना पड़ता है।

इस डायरी के सारांश को प्रदर्श के पैटर्न पर चार्ट पर रखा जा सकता है ताकि उन क्षेत्रों की पहचान की जा सके जिनके लिए हमें और समय देना चाहिए और जहां हम अनावश्यक रूप से समय गंवाते हैं।

किसी प्रदर्शन चार्ट में प्रबंधक की दृष्टि से अधिक या कम दोनों प्रकार के संगत कार्य होते हैं। यह बिल्कुल अलग बात है कि वह उन्हें व्यक्तिगत रूप से न संभाल सके। दूसरे कोण से गतिविधियों पर दृष्टिपात करने पर प्रबंधक द्वारा कुछ गतिविधियां की जा सकती हैं और कुछ नापसंद की जा सकती हैं। उदाहरण के लिए यदि महत्वहीन टेलीफोन करने का काम किसी सहायक को सौंपा जा सकता हो तो वह कार्य व्यस्त प्रबंधक निदेशक द्वारा करने की आवश्यकता नहीं है। हमें केवल महत्वपूर्ण गतिविधियां ही संपन्न करनी चाहिए भले ही हम उन्हें पसंद करें या नापसंद। मजबूत तकनीकी पृष्ठभूमि वाले प्रबंधक प्रायः वित्तीय और विपणन क्षेत्रों की उपेक्षा कर देते हैं हालांकि वे व्यापार के लिए महत्वपूर्ण होते हैं। वे तकनीकी प्रकृति के छोटे-मोटे ब्यौरों पर बहुत अधिक समय बर्बाद कर देते हैं क्योंकि ऐसा करने में उन्हें आनंद आता है। हम महत्वपूर्ण क्षेत्रों को नापसंद करते हैं, केवल इसलिए उनकी उपेक्षा करना घातक सिद्ध हो सकता है। हमें उन क्षेत्रों में कुछ जानकारी रखना महत्वपूर्ण है।

दूसरा नियम प्रक्रिया नवीनता के संदर्भ में देखा जाना चाहिए। आवश्यक रूप से हम प्रचालनों की प्रक्रिया में भलीभांति सुधार करना चाहते हैं। इसमें जे.आई.टी. के रूप में बदलाव लाना भी शामिल है जैसा कि अध्याय 'मैनेजिंग आपरेशन' में चर्चा की गई है।

प्रकार्यों को सूचीबद्ध करना, उन्हें प्राथमिकता प्रदान करना, उचित विनियोजन के केन्द्र बिन्दु हैं। जैसे-जैसे व्यापार का विस्तार होता है बहुत से प्रकार्य जो इस समय अधिक संगत हैं कम महत्वपूर्ण हो सकते हैं और उनका स्थान नए प्रकार्य ले सकते हैं। उदाहरण के लिए एक तकनीशियन इंजीनियरिंग कार्य की दुकान की शुरुआत में मशीनों में तेल डालने से लेकर फर्म की सफाई करने तक का काम करता था। परंतु अब वह ऐसा नहीं कर

सकता है। फर्म, एक प्रतिष्ठित विनिर्माता फर्म में परिवर्तित हो चुकी है, जिसमें 50 व्यक्ति काम कर रहे हैं और जिसका कारोबार कुछ मिलियन का हो चुका है ऐसी स्थिति में मशीन में तेल डालना प्रबंधक के लिए महत्वपूर्ण काम हो सकता है। समय के साथ पसंद और नापसंद बदलते रहते हैं और परिवर्तित हो सकते हैं। काफी हद तक यह रुख या दृष्टिकोण का प्रश्न है। यदि कोई अपने रुख में लचीलापन लाने को तैयार है तो किसी गतिविधि के लिए पूर्व में नापसंदगी बाद में पसंदगी बन सकती है। इसका अर्थ यह हुआ कि प्रदर्श 12.1 गतिशील है और समय-समय पर हमें अपनी गतिविधियों की समीक्षा करते रहना चाहिए।

### ध्यान देने योग्य बिन्दु

- प्रतिस्पर्धा में समय एक महत्वपूर्ण संसाधन के रूप में उभर रहा है।
- समय में कमी लाइए और बाजार की जरूरतों के अनुसार शीघ्रतापूर्वक काम कीजिए।
- आर.ओ.टी.आई. महत्वपूर्ण है भले ही आर.ओ.आई. से अधिक महत्वपूर्ण न हो।
- निवेशित समय पर सर्वोत्तम प्रतिफल प्राप्त करने के लिए व्यक्तिगत समय आयोजना महत्वपूर्ण है।

### कार्य बिन्दु

- समय दुर्लभ संसाधन है, इसका उपयोग विवेक से कीजिए।
- किसी भीमामले में समय का निवेश करते समय आर.ओ.टी.आई. पर विचार कीजिए।
- अपने पूर्वानुमानों पर प्रश्न कीजिए। आप सेवा गतिविधियों के लिए आवश्यक समय को नियंत्रित कर सकते हैं।

### अभ्यास

अपनी हरेक गतिविधि का रिकार्ड एक सप्ताह तक एक डायरी में रखिए और उनका विश्लेषण कीजिए। जहां संभव हो परिवर्तन कीजिए और समय-समय पर अभ्यास जारी रखिए ताकि समय का बेहतर प्रबंधन किया जा सके।

कोई जीनियस (प्रतिभा संपन्न) पैदा नहीं होता बल्कि वह स्वयं को जीनियस (प्रतिभा संपन्न) बनाता है।

## लघु व्यापार के लिए समय प्रबंधन

### आयोजना कौशल

वास्तव में आयोजना अति सरल है फिर भी यह संभवतः किसी व्यापार में असफलता का सबसे बड़ा कारण है, विशेषकर तब जब आप किसी समस्या के उत्पन्न होने पर की जाने वाली कार्रवाई के संबंध में योजना बनाने में असफल रहते हैं।

1. क्या प्राप्त किया जाना है?
2. यह कहां प्राप्त होगा?
3. इसे कब तक प्राप्त किया जाना है?
4. इसे प्राप्त करने के लिए किसकी आवश्यकता है?
5. यह कैसे प्राप्त किया जाएगा?
6. इसे क्यों प्राप्त किया जाएगा?

### लक्ष्य निर्धारण

लक्ष्य निर्धारण वह योग्यता है जिसके अनुसार लक्ष्यों की स्पष्ट पहचान की जाती है, उन पर ध्यान केंद्रित किया जाता है और सुव्यस्थित रूप से प्राप्त किया जाता है।

सभी सफल व्यापारी स्पष्ट और विशिष्ट लक्ष्य निर्धारित करते हैं। अनुसंधानों से पता चलता है कि लक्ष्य निर्धारित करने वालों से 30-40 प्रतिशत अधिक निष्पादन स्तर प्राप्त करते हैं।

तीन प्रकार के समयबद्ध लक्ष्य हैं:

### अल्पकालिक अवधि

यह तत्काल प्राप्त किए जाने वाले लक्ष्यों का प्रथम चरण है। यही वह चरण है जिसे तुरंत प्रारंभ कर 90 दिनों के भीतर

लक्ष्य प्राप्त कर लेना चाहिए।

### मध्यकालिक अवधि

मध्यवर्ती लक्ष्यों को प्राप्त करने का दूसरा चरण है। उन्हें 12 (बारह) माह के भीतर प्राप्त कर लेना चाहिए।

### व्यापक अवधि

यह आपका व्यापक मिशन लक्ष्य है और अल्पकालिक तथा मध्यकालिक दोनों अवधियों के लक्ष्यों को सफलतापूर्वक प्राप्त कर ही इन्हें हासिल किया जा सकता है।

### लक्ष्य निर्धारण

यह एक रहस्य है कि अपने व्यापक अवधि के लक्ष्यों के संबंध में निर्णय लीजिए तभी पीछे कार्य कीजिए तथा अपने मध्यकालिक अवधि के लक्ष्यों के लिए और तत्पश्चात अल्पकालिक अवधि के लक्ष्यों के लिए कार्यनीति तैयार कीजिए।

### याद रखिए

1. व्यापक लक्ष्यों पर पहले निर्णय लीजिए।
2. इस दृष्टिकोण से काम कीजिए तथा यह निर्णय लीजिए कि अपने व्यापक लक्ष्यों को प्राप्त करने के लिए आपको किन मध्यकालिक लक्ष्यों को प्राप्त करने की आवश्यकता होगी।
3. इस दृष्टिकोण से काम कीजिए तथा यह निर्णय लीजिए कि अपने मध्यकालिक लक्ष्यों को प्राप्त करने के लिए आपको किन अल्पकालिक लक्ष्यों को प्राप्त करने की आवश्यकता होगी।

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## मासिक आयोजक

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## मीटिंग आयोजक

उद्देश्य

अपेक्षित व्यक्ति

एजेंडा/वितरित किए जाने वाले दस्तावेज

दिनांक समय

स्थान

विचार-विमर्श

कार्रवाई पर सहमति

अनुवर्ती

प्रसारित नोट

अगर बोलना नहीं आता तो आपको चुप रहने की कला सीख लेनी चाहिए।

## प्रोजेक्ट/कार्य सूची

कार्य	निर्धारित तिथि व समय		समयबद्धता
कौन-कौन से काम शामिल हैं		ए.बी.सी.	

पड़ोस अच्छा होने से मकान की कीमत दोगुनी हो जाती है।



# **Udyami Helpline**

## **1800-180-6763 (Toll Free)**

( M S M E )

**Information about**

**MARKETING ASSISTANCE**

**CREDIT SUPPORT**

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**SETTING UP ENTERPRISE**

**SCHEMES OF MINISTRY OF MSME**

**Udyami Helpline to provide assistance and guidance to prospective as well as existing entrepreneurs about opportunities and facilities available under various schemes of the Government.**

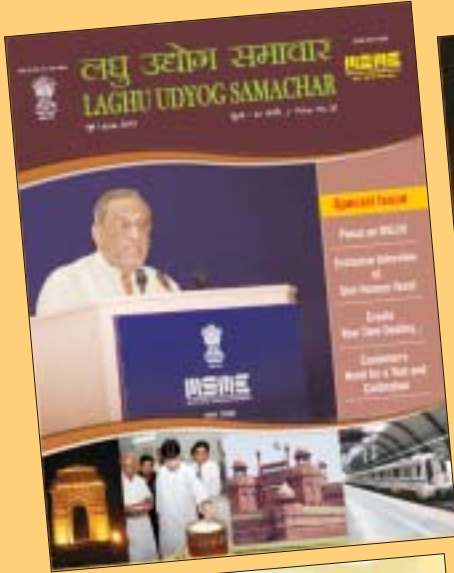
**Udyami Helpline 1800-180-6763 (Toll Free)**

**Timings: 6.00 to 10.00 p.m. in Hindi / English**

*We welcome all entrepreneurs to avail this facility.*



**MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES**  
GOVERNMENT OF INDIA



## मासिक लघु उद्योग समाचार द्विभाषी देश के सभी सूक्ष्म, लघु एवं मध्यम उद्यम - विकास संस्थानों में भी उपलब्ध

सम्पादकीय सूचना के लिए सम्पर्क करें  
विज्ञापन व प्रचार प्रभाग  
विकास आयुक्त (एमएसएमई)  
निर्माण भवन, नई दिल्ली-110108

वार्षिक सदस्यता के लिए सम्पर्क करें  
प्रकाशन नियंत्रक  
प्रकाशन विभाग  
सिविल लाइंस, दिल्ली-110054