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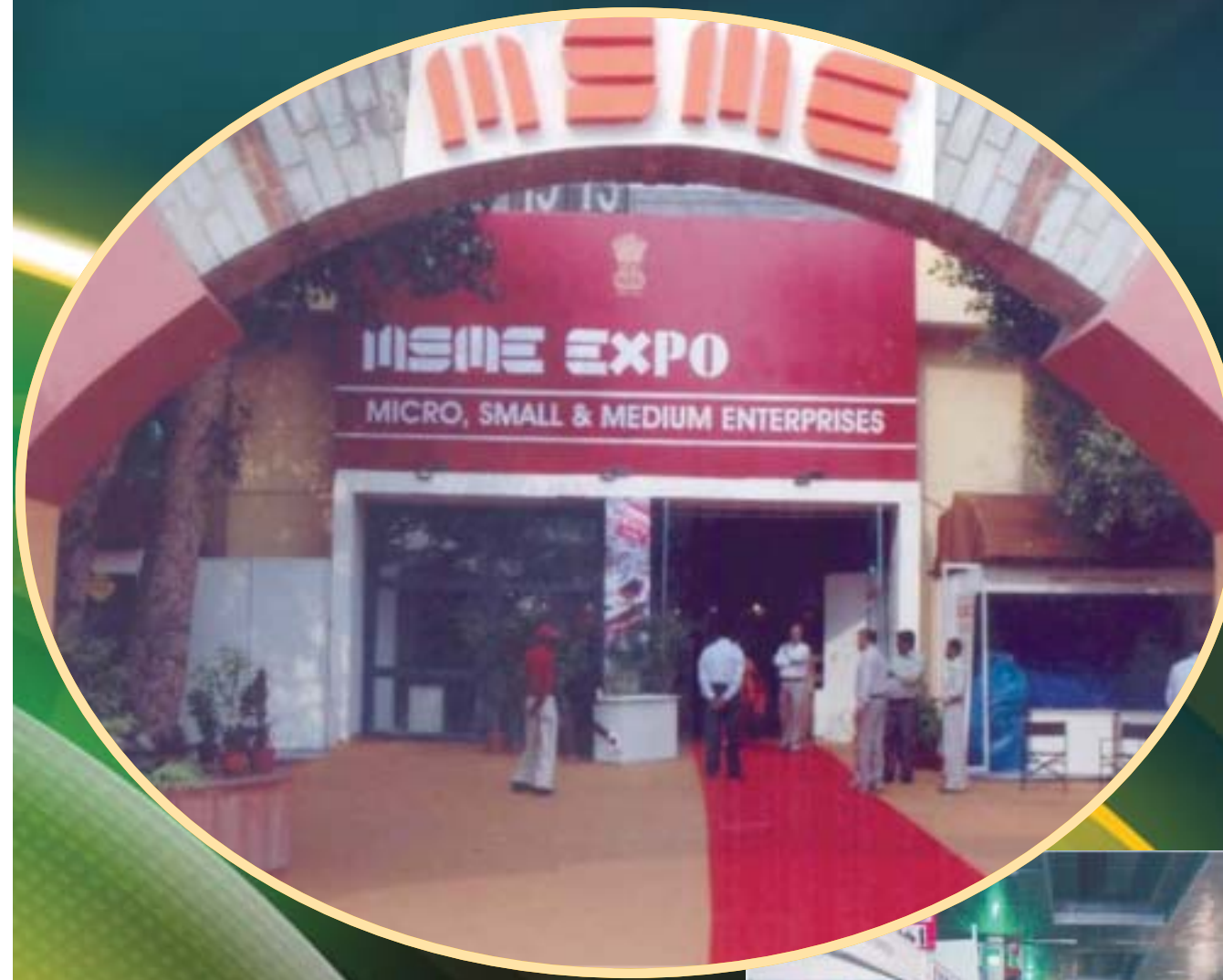
लघु उद्योग समाचार LAGHU UDYOG SAMACHAR

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MSME
Expo 2009





Shri Dinesh Rai, Secretary (MSME), Government of India addressing an Awareness Camp (above) and inaugurating Villayati Poultry Feed manufacturing unit (below) at Chattergaun, Badgaun on 04-09-2009





सूक्ष्म, लघु एवं मध्यम उद्यमों का मासिक जर्नल

लघु उद्योग

समाचार

LAGHU UDYOG

A Monthly Journal for Micro, Small & Medium Enterprises

SAMACHAR



विकास आयुक्त (एमएसएमई), सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय, भारत सरकार का प्रकाशन

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अनुदेश

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।

Instructions

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.

All efforts have been made to ensure that the information published is correct and reliable. However the **Laghu Udyog Samachar** journal holds no responsibility for any inadvertent error, commission or omission. Opinions, photographs and views published in **Laghu Udyog Samachar** journal do not necessarily reflect the views of **Ministry of Micro, Small & Medium Enterprises** or **Government**.

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Trade Fair			
• MSME EXPO-2009	3	• Management Development Programme on Exports	33
• Global Shoes Fair held at Dusseldorf, Germany	4	• Industrial Motivation Campaign	34
• Hon'ble President of India to Inaugurate IITF 2009	5	• Awareness Programme on Lean Manufacturing Scheme	35
Scheme		• IMC held at Muzaffarpur	36
• Lean Manufacturing Competitiveness Scheme	6	• IMC on Food Processing	36
Credit		• ESDP on Fashion Designing and Artificial Jewellery at Muzaffarpur	37
• Successful Interventions by MSME Credit Monitoring Cell	9	News	37
Cluster		Feature	
• Safety Match Cluster-Intervention and new initiation under MSE-CDP	10	• Natural Coir Fibre	39
Profile		Media : News & Views	41
• Industrial Profile of Vidarbha Region	14	कार्यक्रम	
Calendar of Events		• सिरसा में उद्यमिता विकास कार्यक्रम	43
• Industrial Motivation Campaigns (IMCs)	29	• एकदिवसीय औद्योगिक अभिप्रेरणा शिविर	43
• Entrepreneurship Skill Development Programmes-For Weaker Section (ESDPs)	29	• मोबाइल रिपेयरिंग पर आधारित उद्यमिता कौशल विकास प्रशिक्षण	44
• Other Programmes	30	• ब्यूटी कल्चर पर उद्यमिता विकास कार्यक्रम	45
• MSME-Development Institute, Muzaffarpur	31	• उद्यमिता विकास प्रशिक्षण कार्यक्रम	46
Events		• बेकरी उत्पादों पर कुशलता विकास कार्यक्रम	47
• Entrepreneurship Skill Development Programme	32	• सॉफ्ट टॉयज मेकिंग पर आधारित उद्यमिता कुशलता विकास कार्यक्रम	48
• Fabric Painting & Maggam Works	33	अपना हाथ जगन्नाथ	
		• कैसे लगायें अपना उद्योग ?	49

लघु उद्योग समाचार

मासिक पत्रिका 'लघु उद्योग समाचार' के सामान्य अंक की एक प्रति का मूल्य 15 रुपए और विशेषांक (नवम्बर, 2009) 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 :-

वरिष्ठ संपादक/संपादक,

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MSME EXPO-2009

The objective of the exhibition is the recognition of micro and small scale units by showcasing the technology adopted by them in manufacturing items. The objective of the MSME EXPO is to provide a suitable platform/place at reasonable cost to micro and small scale entrepreneurs to showcase their products and technology and according generate business including export orders.

Since 1983, Office of the DC (MSME) is organizing National Awards Function regularly. In this award function, Micro, Small and Medium Enterprises entrepreneurs are being felicitated by the Office of the DC (MSME) which is contributing in developing products through R&D, Quality Standards and Best Entrepreneurship.

In the year 2001, the Government decided to hold

National Awards Function and simultaneously organised a small exhibition (10-15) stalls by displaying the best products manufactured by micro and small units. In the year 2001, the Toys Association displayed different types of toys manufactured by the Toy industries. In the year 2002, alongwith National Award function an exhibition on products manufactured in North Eastern region was organized. Similarly, in 2003 alongwith National Awards function, an exhibition of machine tools was organized.

In fact, in the year 2005 and 2006 two grand exhibitions in front lawn of Ashok Hotel in association with KVIC, NSIC and Coir Board were organized. In these exhibitions around 160-180 stalls



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were put up and new and innovated products were displayed. Since the exhibition was of great success, in 2006, entrepreneurs and participating units requested department to organise this exhibition on large scale and preferably in Pragati Maidan. Keeping this in view, the venue of the Exhibition was shifted from Hotel Ashok to Pragati Maidan. Therefore, since 2007 it is continued to be organized in Pragati Maidan, New Delhi.

Since then, from the year 2007-08, the exhibition is being organized from 14-27 November of each year in Pragati Maidan. During this exhibition entrepreneurs from all parts of the country who have developed new products through their own R&D/ Innovation and by adopting best Quality System are being selected. As the objective is not to earn money

from the participating units, the office is charging a nominal fee from the participating units.

The objective of the exhibition is the recognition of micro and small scale units by showcasing the technology adopted by them in manufacturing items. The objective of the MSME EXPO is to provide a suitable platform/place at reasonable cost to micro and small scale entrepreneurs to showcase their products and technology and according generate business including export orders. The MSMEs display their innovated and qualitative products which are widely appreciated by the visitors and buyers. They get every year million of rupees business from local as well as from overseas business houses/units. This exhibition has been widely appreciated by associations, MSMEs, NGOs and other similar organisation. ■

Global Shoes Fair held at Dusseldorf, Germany

A Global Shoe Fair was held at Dusseldorf in Germany (Sept. 11-13, 2009), concurrently with GDS International Event for Shoes & Accessories. Office of Development Commissioner (MSME) has participated in the aforesaid fair through Council for Leather Exports, Chennai, Indian Fair Organizer in order to boost up the export from Micro & Small enterprises. This office has selected and recommended six MSEs for participation in this fair and to provide them financial assistance under MDA scheme. A number of visitors visited the exhibition at Dusseldorf, Germany and several meetings held with the representatives of participating MSEs and with the officer of Council of Leather Exports, Chennai. A common Stall in Hall No. 8a of exhibition ground termed as Office of

Development Commissioner (MSME), Government of India was installed for six MSEs. The name of each participating MSEs was demonstrated on its wall at equal distance providing separate table & chairs and rack for exhibits. It is stated that M/s V.K. Udyog, Jaipur had not reached there to participate in the fair and other five (05) MSEs reached in time and participated in the aforesaid fair displaying their exhibits in the style of attracting buyers. During the period of three days of exhibition, 94 visitors/buyers have visited the MSME stall. However, no VIP visited the stall. 50 visitors generated export enquiries for their business from said 05 MSEs. 16 export enquiries have been translated into business as per feedback reports given by participating MSEs. The details of each MSE are given below :

Sr. No.	Name of MSEs	No. of Visitors	No. of Export Enquiries Generated (Value in Euro)	No. of Export Enquiries Translated into Business (Value in Euro)
1.	M/s R. Karlos Exports, Mumbai	9	9 (75,000)	3 (35,000)
2.	M/s Mondri Exports, Mumbai	7	4 (40,000)	3 (25,000)
3.	M/s Legacy Footwear International, Mumbai	30	15 (-)	4 (20,000)
4.	M/s Justjive, Mumbai	10	3, (2,00,000)	3 (2,00,000)
5.	M/s Eesha Exports, Alwar	38	19 (50,000)	3 (8,000)

Hon'ble President of India to Inaugurate IITF 2009 Dinsha Patel to Inaugurate MSME EXPO-2009

The fortnight-long annual flagship event of India Trade Promotion Organisation (ITPO), 29th edition of India International Trade Fair will be inaugurated by Hon'ble President of India, Smt. Pratibha Devisingh Patil on November 14, 2009 at Hamsadhwani Theatre, Pragati Maidan, New Delhi.

Hon'ble Union Minister of Commerce and Industry, Shri Anand Sharma, will preside over the inaugural function, which will also be graced by Smt. Sheila Dikshit, Chief Minister of NCT, Delhi, Shri Ramesh Pokhriyal, Chief Minister of Uttarakhand and Shri Rahul Khullar, Commerce Secretary.

Giving the fair a pronounced business dimension the first five days viz. November 14-18, 2009, are open exclusively for business and trade visitors. The introduction of this measure will facilitate the transaction of business by trade visitors in comfort and convenience sans crowds. International Business Lounge at Gate No. 2 and Domestic Business Lounge at Hall No. 19 will be functional at the fair to provide professional facilitation services.

A number of seminars and conferences on subjects related to business opportunities, special displays and themes and other issues of topical relevance will be organized during the fair. Special Displays, including MSME EXPO-2009, Techmart, Good Living, etc., feature a wide range of products and services covering engineering, software & hardware, automobiles, electronics, leather, textiles, telecommunications, jute, rubber, handicrafts, jewellery, consumer goods and other sectors.

The theme of IITF2009 - Exports of Services- will figure prominently in the display scheme of the pavilions of the States and Union Territories as also in a stand-alone Pavilion. This year, Delhi and Uttarakhand are the Partner and Focus States respectively while Thailand and China have been accorded the status of Partner and Focus countries respectively. Nearly 7500 exhibitors from India and 28 overseas countries are taking part in the fair. International participation is from Afghanistan, Bangladesh, Belgium, Bhutan, China, China (Hong Kong), Cuba, Egypt, Germany, Iran, Iraq, Indonesia, Myanmar, The Netherlands, Nepal, Nigeria, Pakistan, Papua & New Guinea, Philippines, Sri Lanka, South Korea, Syria, Thailand, Turkey, U.K.



U.A.E., U.S.A. and Vietnam. Cuba, Iraq, Nigeria and Papua & New Guinea are participating for the first time. This year's IITF is positioned as a "Green Fair", with Pragati Maidan being declared a NO SMOKING ZONE which does not permit the use of plastic carry bags. One of the special features of the fair will be an exhibition titled "India - A Space Odyssey" at the Nehru Pavilion highlighting the milestones of India's entry into the Space Age.

The mega event has been offering rich and varied cultural programmes, representing different regions of India and its various performing art traditions being organized at Hamsadhwani, Shakuntalam, Falaknuma, Itihasik Chowk, Food Court, Shringar, Lal Chowk, Amphi and in the new open air arena Pragati Aangan. The fair will also provide a unique opportunity to savour a wide range of delicious ethnic Indian cuisine at 'Bharat Ka Khana' in the Indian Food Plaza. Partner State Delhi will offer local speciality at 'Dilli Ka Khana' – another Food Plaza. The fair will be dedicated to the General Public and School children from November 19 till its conclusion on November 27, 2009. School children in uniform will be allowed free entry with authorization from their respective principals from November 19 to 27, 2009 except on Saturdays and Sundays. The fair will be open from 9.30 a.m. to 7.30 p.m., daily. The MSME EXPO-2009 will be inaugurated by Shri Dinsha J. Patel, Hon'ble Union Minister of State (Independent Charge), Ministry of Micro, Small and Medium Enterprises at 3.30 p.m. on November 14, 2009 in Hall No. 7 (A, B, C) in IITF, Pragati Maidan, New Delhi. ■

Lean Manufacturing Competitiveness Scheme

Lean Manufacturing Competitiveness Scheme is one of the 10 components of National Manufacturing Competitiveness Programme (NMCP) taken up by Office of the DC (MSME) in the 11th Five Year Plan. The scheme is under implementation as a Pilot Project covering 100 mini clusters in one year. The Objective of the scheme is to enhance the productivity and competitiveness of MSMEs by reducing manufacturing waste through the application of various Lean Manufacturing (LM) Technique e.g., 5S System, Visual Control, Standard Operating Procedures (SOPs), Just in Time (JIT), KANBAN System Cellular Layout, Value Stream Mapping, Poka Yoke or Mistake Proofing, TPM, etc.

The approach involves engagement of Lean Manufacturing Consultants (LMCs) to assess the existing manufacturing system of member units of the Mini Cluster(s) and stipulate detailed step by step procedures and schedules for implementing and achieving of lean techniques.

A financial support by the Government of India up to a maximum of 80% of the Consultant fees

The names of the clusters are as under :

Zone	State	City	Sector/Sub-sector	
1	East	Nagaland	Dimapur	Cane and Bamboo
2	East	Jharkhand	Jamshedpur	Auto Components
3	East	West Bengal	Howrah	Foundry
4	East	West Bengal	Kolkata	Leather Goods
5	East	West Bengal	Kolkata	Food Processing
6	East	West Bengal	Kolkata	Ready Made Garments
7	East	West Bengal	Kolkata (Tangra, Topsia and Tiljala)	Rubber
8	East	West Bengal	Siliguri	Food Processing
9	East	West Bengal	Kolkata	Light Engineering
10	North	Uttar Pradesh	Noida	Electronic Goods
11	North	Uttar Pradesh	Agra	Foundry
12	North	Uttar Pradesh	Noida	Ready Made Garments
13	North	Uttar Pradesh	Agra	Leather
14	North	Uttar Pradesh	Saharanpur	Wooden Furniture
15	North	Uttar Pradesh	Meerut	Sports Goods

for each Mini Cluster will be provided. Remaining 20% is to be borne by the beneficiaries MSME units.

The Scheme is in operation w.e.f. 08.07.09. The scheme's first inaugural awareness programme was organized on 29th July 2009 in Vigyan Bhawan, New Delhi. The Programme was inaugurated by Hon'ble Minister (MSME).

National Productivity Council (NPC) has been engaged as National Monitoring & Implementing Unit (NMIU) and also to perform the role of implementing Agency (IA) at the local/field level. Every MSME-Development Institute has nominated a nodal officer for coordination with NPC at the local/field level.

The Screening and Steering Committee (SSC) under the Chairmanship of AS&DC (MSME) in its meeting held on 09.07.09 and 22.09.09 has identified 40 Nos. and 48 Nos. of Clusters respectively for implementation of the scheme out of the clusters suggested by MSME-Development Institutes, Quality Council of India (QCI), Industry Associations and National Productivity Council.

16	North	Uttar Pradesh	Kanpur	Leather/Readymade Garments
17	North	Uttar Pradesh	Khurja	Pottery
18	North	Uttar Pradesh	Mau (Azamgarh)	Power Loom
19	North	Uttar Pradesh	Mirzapur	Household Utensils
20	North	Uttar Pradesh	Firozabad	Glass Industry
21	North	Uttar Pradesh	Aligarh	Builders Hardware
22	North	Uttar Pradesh	Sultanpur	Leather/Footwear
23	North	Uttar Pradesh	Moradabad	Brass ware
24	North	Uttarakhand	Roorkee	Scientific and Surveying Instruments
25	North	Delhi	Okhla	Hosiery
26	North	Delhi	Naraina	Screen Printing & Packaging
27	North	J&K	Anantnag	Sports Goods
28	North	J&K	Srinagar	Furniture Industry
29	North	Haryana	Faridabad	Auto Components/Engg. Industries
30	North	Haryana	Ambala	Scientific Instruments
31	North	Haryana	Karnal	Agricultural Implements
32	North	Haryana	Gurgaon	Machine Tools
33	North	Haryana	Gurgaon	Auto Components
34	North	Haryana	Rohtak	Nuts & Bolts (High Tensile Fasteners)
35	North	Punjab	Ludhiana	Auto components
36	North	Punjab	Ludhiana	Hosiery
37	North	Punjab	Jalandhar	Sports Goods
38	North	Punjab	Moga	Agricultural Implements Industry
39	North	Punjab	Jalandhar	Hand Tools
40	West	Madhya Pradesh	Pittampur-Indore	Auto Components
41	West	Madhya Pradesh	Indore	Pharma
42	West	Madhya Pradesh	Bhopal	Engg. & Fabrication
43	West	Chattisgarh	Raipur	Steel Re-rolling
44	West	Rajasthan	Jaipur	Ball-Bearing
45	West	Rajasthan	Jaipur	Electricals/Electronics
46	West	Rajasthan	Chittorgarh	Dyeing & Painting Cluster
47	West	Rajasthan	Jaipur	Gems & Jewellery
48	West	Gujarat	Rajkot	Diesel Engines
49	West	Gujarat	Ahemadabad	Textile
50	West	Gujarat	Rajkot	Ball Bearing
51	West	Gujarat	Surat	Diamond Processing
52	West	Gujarat	Ahemadabad	Pumps and Motors
53	West	Gujarat	Vadodara	Food Processing

SCHEME

54	West	Gujarat	Vadodara	Electricals
55	West	Maharashtra	Pune	Auto-Components
56	West	Maharashtra	Mumbai	Chemicals
57	West	Maharashtra	Mumbai	Pharma
58	West	Maharashtra	Butibori (Nagpur)	Readymade Garments
59	West	Maharashtra	Ahmed Nagar	Auto Component
60	West	Maharashtra	Pune	IT Hardware & Electronics
61	West	Maharashtra	Nagpur	Food Processing Industry
62	West	Maharashtra	Mumbai	Machine Tools
63	West	Maharashtra	Aurangabad	Auto Components
64	West	Maharashtra	Kolhapur	Light Engineering
65	South	Andhra Pradesh	Hyderabad	Electricals/Electric Fans
66	South	Andhra Pradesh	Hyderabad	Food Processing
67	South	Andhra Pradesh	Hyderabad	Readymade Garments
68	South	Andhra Pradesh	Hyderabad	FRP
69	South	Andhra Pradesh	Vishakhapatnam	Fabrication Cluster for Ship Building
70	South	Tamil Nadu	Chennai	Leather Products
71	South	Tamil Nadu	Chennai	Auto Components
72	South	Tamil Nadu	Sivakasi	Safety Matches & Fire works
73	South	Tamil Nadu	Coimbatore	Diesel Engines/Motors and Pumps Sets
74	South	Karnataka	Bangalore	Machine tools
75	South	Karnataka	Bangalore	IT Hardware & Electronics
76	South	Karnataka	Belgaum	Foundry
77	East	Assam	Tinsukia/Jorhat	Engg. & Fabrication
78	East	Assam	In and around Guwahati	Food Processing
79	East	Manipur	Imphal	Food Processing Industry
80	East	Bihar	Patna	Leather Footwear
81	East	Orissa	Khurda (Trishakti Self Help Group)	Handicrafts
82	East	Orissa	Bonnai & Rourkela	Sponge Iron
83	East	Orissa	Behrampur	Granite
84	East	Tripura	Ranirbazar	Rice Mills Cluster
85	North	Himachal Pradesh	Solan	Pharma
86	North	Himachal Pradesh	Baddi	Food Processing
87	South	And. & Nic.	Portblair	Furniture Industry
88	South	Kerala	Kochi-Ernakulam	Sea Food Processing

For details of the scheme guidelines and the application format please visit website at the following link : http://www.dcmsme.gov.in/schemes/lean_manufacturing.htm

Successful Interventions by MSME Credit Monitoring Cell

MSME Credit Monitoring Cell was set up by Government of India for monitoring matters of credit issues of MSMEs remaining unresolved with the Banks-SME Helpline for more than a fortnight.

The establishment of Credit Monitoring Cell (CMC) has proved helpful for entrepreneurs in MSME sector for successful intervention on various representations received by CMC. A few instances are illustrated below:

Case 1: Shri Ram Singh Rathaur, Proprietor, M/s S.R. Enterprises, an entrepreneur of Ghaziabad (U.P.) is a self-employed small time businessman. He had approached bank for financial assistance to expand business and create a few more employment opportunities. The required assistance was not forthcoming for banks despite application/discussions with Bank managers of the area. The unit made an appeal to Hon'ble Prime Minister. On receipt of the representation at CMC, the matter was taken up with the Punjab National Bank. The bank responded positively and the unit was extended working capital limit as per its requirement. The promoter thanked CMC profusely for the quick and timely intervention. Now the turnover of his business has increased substantially and the bank is likely to enhance the working capital limit.

Case 2: Shri Ramji Lal Saini is a craftsman having skills of stone carving living in village Panthali ki dhani, Dist. Dausa (Rajasthan). He is also certified practicing craftsman in stone art. To make out living by employing his skills, he applied for loan under Artisan Credit Card Scheme. As his application for financial assistance was not considered by bank despite submission of all papers and several visits to the

branch, he represented Government of India for intervention in the matter. The matter was taken up with Jaipur Thar Gramin Bank. The bank has since extended credit facility to Shri Ramji Lal Saini under Artisan Credit Card Scheme enabling him to employ his skills gainfully and be self-employed.

Case 3: M/s Shrayans Coatings Pvt. Ltd. of Village Pehlampur Bangar, Delhi is a small unit manufacturing varnish and thinners used in the paint industry. The bank was charging higher rate of interest on working capital account of the unit. The unit represented to the Credit Monitoring Cell on levy of wrong interest rate on its Cash Credit limit of Rs. 25 lacs. On intervention of CMC the banker i.e. Corporation Bank reduced the interest rate by 2% thus reducing the cost of funds for the unit. The Director of the unit expressed his thanks for the intervention.

Case 4: M/s Krishna Profiles is a company having its production facilities at Sejwaya Road, Digrhan Road, Ghatol Billod, Distt. Dhar (M.P.) manufacturing aluminium profiles which is used extensively in electrical and textile industry besides in making partitions, panels, fixtures etc. The unit faced problems with its banker as it released part of loan from the sanctioned amount. On receipt of representation from the company, the matter was taken up with Punjab National Bank. On intervention by Credit Monitoring Cell, the matter was looked into by bank and the impediment for disbursement of balance loan was overcome and full disbursement of loan was effected expeditiously. This has helped the unit in keeping its export commitments to clients mainly in Sharjah, U.A.E. ■

Safety Match Cluster – Intervention and new initiation under MSE-CDP

Broad-based Participative Industrial Cluster Development Initiatives is holistic and the focus is aimed at creating synergies within the cluster involving all Cluster Actors in the development process.

Development of Cluster is a stupendous task and unless the cluster actors are persuaded to think and act collectively utilizing their capabilities / synergies for all around development of the industrial cluster, the task will remain unsustainable.

MSME-DI, Govt. of India, Chennai with active support of State Directorate of Industries, Govt. of Tamil Nadu identified 160 industrial clusters in the State of Tamilnadu, evolving strategies for augmenting industrial growth. Out of this, 55 clusters have been chosen for direct intervention under MSE-CDP of Govt. of India.

Safety match cluster is one among the above clusters chosen for assistance under the above flagship programme.

Location of the CFCs

The handmade safety match industries are predominately concentrated in the Southern part of Tamil Nadu. It is an artisan type cluster and about 2000 Plus handmade safety match units are in the growth centres viz, Virudhunagar, Sattur, Kovilpatti Kalugumalai, Srivilliputtur and Gudiyatham providing employment opportunities to the extent of 2.5 lakh people both directly and indirectly for their very survival.



Formation of SPV

With the active support of GoI and GoTN 6 consortia have been constituted by groups of like minded entrepreneurs, each group comprises 25 to 35 members. The All India Federation of Cottage Matches Manufacturers' Association, Virudhunagar has played a proactive role for strengthening the Clusters by encouraging all the players in the cluster to catalyze their synergies in specific areas like marketing, investment and technology transferring process, modernization, etc. Since the players are unable to withstand in the threshold of competition emerged from the mechanized players, it has been decided to form small groups to establish CFCs in the above 6 growth centres. The small players are being exploited till the cluster initiatives undertaken by the above consortia.



CFC for enhancing the capabilities

The small players have to look for competing and surviving purely on the strength and competitive edge. A comprehensive strategy involving the Government and industry is the need of the hour to convert the threats into opportunities and sustain them. In view of the limitations of the units such as smaller in size and artisan type in nature, a network of SME's in the form of consortium has been recognized. It has been decided to avail financial assistance under MSE-CDP of GoI to achieve collective initiatives in accessing inputs/services/knowledge and improve efficiency of business operations, Production & Cost.

"The vision of this industrial cluster is to avoid environment strain by establishing an environmentally balanced system based on mass participation of local players."

A holistic vision-based strategy aiming at cluster encompassing needs for bringing all the Cluster Players into one common platform is absolutely necessary for creating congenial business environment wherein the potential cluster actors can establish active business linkages. It seems to be the first of its kind in the world that 6 identical project proposals were submitted for financial assistance to the extent of Rs. 85.54 from GOI and Rs. 10.73 lakh from Govt. of Tamil Nadu for each CFC.

Based on the merit of the proposals, the Govt. of India has approved 6 CFCs and the financial sanction was accorded simultaneously.

Within a period of 2 years of collective efforts, the handmade safety match clusters in the 6 growth centres were able to join together to trigger the cluster initiatives in that region.

Up-scaling Cluster Development Initiatives

1. Importing of Potassium chlorate - a System for cost reduction measures

The Safety match industries are in the midst of raw material crisis until recently. Most of the micro players were at the verge of closure. The timely action initiated by GoI, GoTN and SPV members has helped many a way to protect the industries from the raw-material crisis. The 6 consortia have been given loans, to the extent of Rs. 15 lakh for each



consortium, as soft loan assistance from the TANSIDCO, a TN Govt. agency, to import 150 tonnes of Potassium Chlorite from China. The consignments are already in the middle of the sea. It is expected to reach Tuticorin port by the first week of Sep, 2009.

DC,SSI, New Delhi has made a big-push by sanctioning one time grant of Rs 85.54 lakh for setting up of Common production centres for augmenting growth Potential within the handmade safety match Cluster. At the first instance, an Amount of Rs. 40 lakh has already been released in favour of each consortium.

2. Common Facility Centre for core competitiveness

The consortium with the support of DC-MSME, Government of India and State Industries Department is setting up a Common production Centre, with an investment of Rs 1.56 Crore in each growth centre for the benefit of cluster groups to mechanize their production. At the first instance, an amount of Rs.40



lakh was released by the Govt. of India through TANSIDCO, being the nodal agency, to each SPV to procure the machinery for establishing the CFC.

It is a semi-mechanized operation which will help to enhance productivity by three times. A cost reduction of about 5-8% in annual cost of production is also expected. This will also help the enterprises to manufacture with lesser strain on environment and this will eliminate the drudgery of preparing the safety matches by hand. This will also pave the way for quality enhancement and standardization.

Further, Creation of such facilities in each growth centre will also facilitate to

- a) Increase the productivity by 40% by injecting modern machinery under cluster mode;

- b) Increase the production level by 50%
- c) Improve the per unit income level
- d) Increase contribution to the livelihoods of the employees of the handmade safety match industries
- e) Eliminate middlemen within 2 years
- f) Exporting 15% of the production within 3 years
- g) Creating common Raw Material Procurement for reducing the cost by 20% and Launching common marketing to facilitate direct market penetration.

3. Association led Interventions

- A. The All India Federation of Cottage Matches Manufacturers' Association, Virudhunagar brings together all the handmade safety match manufacturing units in TN. This has enabled the creation of critical mass to pursue association led initiatives.
- B. Further, the task of procuring wax from the Chennai Petro Chemicals Ltd (CPCL) with the active support of TANSIDCO, is also underway.
- C. The handmade safety match cluster is now actively involved in contemplating various developmental activities for R & D in close association with an Engineering college. Recently, the MEPCO Engineering College, Sivakasi has established an INCUBATION centre with the support of Gol. This Research setup will be effectively used for achieving technology breakthrough and modernisation of these handmade safety match industries in Tamil Nadu.
- D. Soft intervention Initiatives: In order to mature the cluster, series of soft intervention initiatives were undertaken in this cluster. Short term programme on Marketing and Marketing Management, cost and inventory control, portfolio management etc were conducted exclusively for the benefit of the cluster members to improve their core competency by annulling their weak linkages.

- E. The committed team is working for protecting the well being of the small players of the handmade sector by the way of various representations to central and state governments.

The interface between industry and institute will create a congenial atmosphere for driving and defusing innovation and help in applying technological progress on the production front.

Future Plan

The aspiration of the small players has creased into manifold under cluster mode. The committed groups are in the process of undertaking the following cluster driven initiatives to propel the growth impulses within the cluster.

- ❖ Creating Common Branding
- ❖ Formation of Raw material bank
- ❖ Mass plantation of white matti and other suitable species for manufacturing splints.
- ❖ Construction of cardboard inner and outer boxes manufacturing plant within the consortia
- ❖ Identification of Attractive packing
- ❖ Establishing splint manufacturing plant by consortia in Kerala
- ❖ Linkages with technical & educational Institutions for technology improvement
- ❖ creating a market information and resource centre
- ❖ Establishing tighter links between all other dependent clusters/markets

Common Branding

Most of the small scale industries end up with poor marketing support. The very survival of SME products need brand loyalty and marketing penetration. Collective market initiatives are the

Integrated development approach is an instrumental for providing necessary growth impulses within the cluster.

prime mover to promote common brand for achieving niche market for the cluster products. In order to create brand awareness, it has been proposed to launch a unique brand for the product being produced by the consortia. Such a swift move will guard the small players and augur the brand acceptability among the customers.

Formation of Raw material Bank

The Consortia led purchase will provide an opportunity to achieve higher economic scale of procurement at cluster level. Such a set up will support the members and non-members of the cluster to establish backward integration with input market strongly with collective bargaining.

Creation of such Raw material bank is a pertinent effort which will support the cluster groups to augment the quality of raw material at a competitive rate and facilitate to build the buffer exclusively for the benefit of the cluster members. Such an initiative will help the cluster players to reduce the cost of production and will also support to reduce the strain on preserving the raw material in a godown with all security which is beyond the reach of the small players.

Cluster financing

Cost of credit is the single most determinant of the profit margin. The timely availability of finance has infused confidence among the players. The Indian Overseas Bank is their Banker. Being the cluster partner, IOB has extended liberal financial support to the SPVs to extend marginal money support to establish the CFCs.

.....Timely availability of credit is the single most determinant of the project and the profit margin. Harnessing of potential will only be braced by strengthening the portfolio. Banks role in cluster financing is indomitable and inevitable one

International Networking

The Safety match cluster starts to establish functional linkages with government and non-Government service providers for sourcing and outsourcing the business opportunities for ensuring

global-web-business. The cluster has already made a stride in this regard.

New product Development

The safety match product is presently used as essential medium/product to ignite the fire. There is a greater need to change the perception of the safety match usage. New products can be conceived based on ultimate usages of the product. Product innovation, development and, diversification play a significant role in creating adaptive capabilities and technology upgradation for increasing the competitiveness within the industries and at all technological levels. Keeping this in mind, effects have already been taken to evince idea on "Usage of safety match and alternative mechanism for protecting the environment" for the benefit of the Cluster members. The objective of the workshop was to disseminate information on alternative measures available for strengthening the safety match Cluster by encouraging paradoxical shift in production from Low Value Added product to high value added goods manufacturing by Cluster Actors.

Quality enhancement

The cluster offers single window solution to its customers. The location and cluster co-operation are the innermost strength of the cluster. Injection of new technology and adoption and abortion of modern management system will enhance the quality of the cluster products. The pursuit of success depends on combined production base. The combined production base is embedded with spectrum of value added services likely to be offered with available sources within the cluster. The SPV has already initiated the task of adopting various quality measures. In this process, the SPV has already submitted the soft intervention proposals to the Govt to avail financial assistance under MSE-CDP of M/o DC, MSME, Govt. of India.

The cluster will set a role model to other clusters. For further detail, interested person may contact Shri. Palanikumar, General Secretary, All India Federation of Cottage Matches Manufacturers' Association, Virudhunagar (Mobile : 9442060397) or Director, MSME-DI, Guindy, Chennai (Ph : 044-22501785, 044-22501011/12/13). ■

INDUSTRIAL PROFILE OF VIDARBHA REGION

Introduction

In Maharashtra there are three MSME-DI's located at Mumbai & Nagpur with one branch at Aurangabad. MSME-DI, Nagpur caters to the enterprises developmental needs of the entrepreneurs from Vidarbha region of Maharashtra State comprising of 11 districts, namely, Akola, Amravati, Bhandara, Buldhana, Chandrapur, Gadchiroli, Gondia, Nagpur, Wardha, Washim and Yavatmal. The rest of the districts of Maharashtra state are being looked after by MSME-DI, Mumbai as far as enterprises activity is concerned.

MSME-DI, Nagpur provides techno-managerial consultancy to the prospective as well as existing entrepreneurs. Product-cum-Process Entrepreneurship Skill Development Programmes (E.S.D.Ps.) on various topics, Entrepreneurship Development Programme (EDPs) and Intensive Motivation Campaigns are being organized to motivate the educated unemployed youth to start their own enterprises ventures on one hand and at the same time Management Development Programmes (MDPs) on various topics, such as Export Marketing, etc. are also being organized for the benefit of existing industries.

MSME-DI also conducts District Industrial Potential Survey to have an idea about the availability of infrastructure, resources, etc. in the district so that some new projects could be suggested to the entrepreneurs of the district. MSME-DI, Nagpur prepares Three DIPS reports and One State Profile of Vidarbha region for the benefit of existing as well as prospective entrepreneurs.

General Characteristics of Vidarbha Region (Maharashtra State)

For the purpose of administrative convenience, Vidarbha is divided into two regions namely, Nagpur & Amravati. Nagpur region consisting of six districts, namely, Nagpur, Wardha, Bhandara, Gadchiroli, Gondia, and Chandrapur. Amravati region consisting of five districts, namely, Amravati, Akola, Washim, Buldhana & Yavatmal. The Geographical area & Population of the district is given in the Table-I.

Table – I

Sr. No.	Name of the District	Area in Sq.Km.
1.	Nagpur	9892.00
2.	Wardha	6310.00
3.	Bhandara	3717.00
4.	Gadchiroli	15433.00
5.	Gondia	5427.00
6.	Chandrapur	10693.00
7.	Amravati	12212.00
8.	Akola	5428.00
9.	Washim	5095.00
10.	Buldhana	9661.00
11.	Yavatmal	13584.00

Location & Geography of District

Nagpur

Maharashtra State has been divided into six revenue divisions for administrative purpose. The Nagpur district comes under Nagpur division comprising of six districts. Nagpur district lies between 20.35 Deg. – 21.44 Deg. North Latitude and 78.15 Deg. – 79.40 Deg. East Longitude. It is almost triangular in shape. Nagpur district is surrounded by Chhindwara and Seoni district of Madhya Pradesh on the North and on the East by Bhandara district of Maharashtra. The Southern and Western sides of the District are surrounded by Chandrapur and Wardha district respectively with a small strip on North West by the Amravati district.

Wardha

The Wardha district comes under Nagpur division. Wardha district lies between 20.18 to 21.21 Deg. North Latitude and 78.33 to 79.15 East Longitude. The district is in the eastern part of Maharashtra. To the east of Wardha is the district of Nagpur and to its North and West is Amravati district. Towards the South of Wardha district are Yavatmal and Chandrapur district.

Bhandara

Bhandara district lies between 20.39 to 21.38 Deg. North Latitude and 70.27 to 80.42 Deg. East Longitude. The Wainganga and Bawanthadi Rivers bound the major part of the Northern Territory of the District. Bhandara district is situated in Wainganga basin. It has a common border on North with Seoni District of Madhya Pradesh and is surrounded by

Chandrapur District on the south by Gondia district on the East and Nagpur district on the West.

Gadchiroli

The Gadchiroli district comes under Nagpur division. Gadchiroli district lies between 18.43 Deg. to 21.50 Deg. North Latitude and 79.45 to 80.53 East Longitude. This district is in the Eastern part of Maharashtra. To the North of Gadchiroli is the district of Gondia & Bhandara and to its West is Chandrapur district.

Gondia

The Gondia district comes under Nagpur division. From 1st May, 1999, Govt. of Maharashtra created new 'Gondia District' consisting 8 blocks after bifurcation of Bhandara district. Gondia district lies between 20 – 39 Deg. to 21 – 38 Deg. North Latitude and 79 – 27 Deg. to 80 – 42 Deg. East Longitude (Bhandara & Gondia). Gondia district is surrounded by Rajnangaon district of Madhya Pradesh on the East, Bhandara district on the West, Balaghat district of Madhya Pradesh on the North & Chandrapur and Gadchiroli districts on the South.

Chandrapur

To the South-West of Maharashtra and to the South of Nagpur, there lies an industrial district of Chandrapur. Small villages like Ghughus, Pandharkawada, Usgoan etc. fall under Chandrapur circle. People often call this area Industrial Area as it brings much of the needed Indian currency. Chandrapur district was known in the ancient time as 'Lokapura', subsequently the name changed to 'Indrapur', 'Chanda', and finally Chandrapur. The original Chandrapur district was bifurcated into two Districts, viz. Chandrapur and Gadchiroli on 26th August, 1982. With the formation of two additional blocks w.e.f. 01.04.1997 now Chandrapur District comprises 12 development blocks, viz. Chandrapur, Bhadravati, Warora, Chimur, Bramhapuri, Nagbhir, Sindewahi, Mul, Gondpipri, Rajura, Saoli and Korapana. Earlier 10 Development blocks became Tahsil from 1st May, 1981. 2 more Tahsils viz. 1) Saoli, and 2) Korapana, have been formed with effect from 15th August, 1992, making a total of 12 Tahsils in the district.

Amravati

Amravati district lies between 20 Deg. – 46' North Latitude and 76 Deg. – 37' to 78 Deg.- 27' East Longitude. The district is bounded on the North of Madhya Pradesh on the East by Nagpur and Wardha districts, and on the South and South West

by Yavatmal, Akola and Buldhana district of Maharashtra State.

The district is divided into two parts : 1) Plain Zone Comprising of Amravati, Achalpur, Warud, Chandur Rly., Daryapur, Anjangaon Surji, Chandur Bazar, Morshi, Tiwsa, Bhatkuli and Nandgoan, Khandeswar Tahsils; and 2) Hilly Zones comprising of Chikhaldhara and Western Plateau of Dharni Tahsil.

Akola

Maharashtra State has been divided into six revenue divisions for administrative purpose. The Akola District comes under Amravati division. Akola district lies between 20.17 Deg – 21.16 Deg. North Latitude and 76.7 Deg. – 77.4 Deg. East Latitude.

Amravati district lies to the North and East of Akola district. Washim district lies to the South and Buldhana District lies to the West of Akola district.

Washim

Maharashtra State has been divided into six revenue divisions for administrative purpose. The Washim District comes under Amravati division. Washim district lies between 19.61 Deg. – 21.16 Deg. North Latitude and 76.7 Deg. – 77.14 Deg. East Latitude.

On 18th July, 1988 the Akola District was divided and a new district, namely, Washim was carved out of it for administrative purpose comprising of six taluka's, viz. Washim, Karanja, Manora, Mangrulpir, Malegaon and Risod.

Buldhana

Buldhana district has between 19.51 Deg. to 21.17 Deg. North Latitude and 75.57 Deg. to 76.40 Deg. East Longitude. It is bounded on the North by Khandawa district on Madhya Pradesh, on the South by Parbhani district, on the West by Jalna, and Jalgaon districts, and on the North East by Amravati district. Buldhana district is predominantly an agricultural district.

Yavatmal

Yavatmal district lies between 19.26 Deg. to 20.42 Deg. North Latitude and 77.18 Deg. to 79.98 Deg. East Longitude. Average height of the district from Sea level is 434 Meters. Yavatmal district is surrounded by six districts of Maharashtra, viz. Wardha (69 Kms.) on the North-East side. Amravati (92 Kms.) on North side, Akola (156 Kms.) on the South – West side, and Chandrapur (135 Kms.) on the South-East side (Figures in brackets indicate distance from Yavatmal). The district has, on its South side, Adilabad district of Andhra Pradesh. The district

has natural bound – areas in the East and South. The Wardha River separates the district from Wardha and Chandrapur districts in the East. The Painganga River separates it from Nanded and Adilabad district on South – West.

Population

Population of the districts of Vidarbha region is given in the Table – II

Table – II

Districts	Total	Male	Female
Nagpur (2001 Census)	4067637	2105314	1962323
Wardha (2001 Census)	1230640	635751	594889
Bhandara (2001 Census)	121749	61248	60501
Gadchiroli (2001 Census)	970294	491101	479193
Gondia (2001 Census)	1200151	598447	601704
Chandrapur (2001 Census)	2071101	1062993	1008108
Amravati (2001 Census)	2607160	1345614	1261546
Akola (2001 Census)	1630239	841253	788986
Washim (2001 Census)	1020216	526094	494122
Buldhana (2001 Census)	2226328	1144314	1082014
Yavatmal (2001 Census)	2458271	1265681	1192590

Literacy

The Literacy of Vidarbha region is given in the Table – III

Table – III

Districts	Total Literacy in %
Nagpur (2001 Census)	84.03
Wardha (2001 Census)	80.50
Bhandara (2001 Census)	78.65
Gadchiroli(2001 Census)	60.1
Gondia (2001 Census)	67.67
Chandrapur(2001Census)	73.01
Amravati (2001 Census)	82.50
Akola (2001 Census)	81.41
Washim (2001 Census)	74.03
Buldhana (2001 Census)	64.85
Yavatmal (2001 Census)	73.61

Availability of Resources

The Industrial Development of any region depends heavily on various types of resources, such as material, human, forest, agriculture, etc. Industrial development facilitates the economic development of the region and also contributes to a great extent in solving the problem of unemployment of the region. It is, therefore imperative to make a realistic assessment of the availability of resources in quantitative and qualitative terms.

A. Material resources

Material resources may be further classified into following categories:

- 1) Agricultural
- 2) Mineral
- 3) Forest
- 4) Animal Husbandry
- 5) Fisheries

1) Agricultural resources

The district of Vidarbha region has basically an agrarian economy and the rural economy is inextricably woven with the district economy. The main agricultural resources in the district are given in Table – IV.

Table – IV

Districts	Main Agricultural Crops
Nagpur	Cotton, Jawar, Paddy, Tur, Soyabean, Chilli, Coriander & Tomato. Horticulture : Orange, Mango and Sweet lime
Wardha	Wheat, Jwar, Tur, Soyabean, Cotton, Chilli, Turmeric & Sugarcane Horticulture: Banana, Sweet lime, Lemon & Papaya
Bhandara	Paddy, Wheat, Tur, Soya bean, Ginger, Chilly, Turmeric, Potato, & sugarcane Horticulture : Mango, Orange, Guava & Custard Apple
Gadchiroli	Paddy, Macca, Tur, Soyabean , Chilly & Jowar Horticulture : Mango, Chikku
Gondia	Paddy, Ginger, Chilly, Coriander, Garlic & Tomato Horticulture : Mango, Guava

Chandrapur	Paddy, Wheat, Jowar, Tur, Cotton & Turmeric
Amravati	Jowar, Udad, Tur, Sugarcane, Cotton, Turmeric, Ginger & Potato Horticulture : Orange, Mango & Banana
Akola	Jowar, Tur, Mung, Soyabean & Cotton Horticulture : Mango, Lemon, Orange, Sweet lime, Custard apple
Washim	Jowar, Tur, Soyabean, Cotton & Sugarcane Horticulture : Mango & Orange.
Buldhana	Jowar, Macca, Soyabean, Cotton, Wheat, Sugarcane, Chilly, Coriander, Tomato, Ginger & Garlic Horticulture : Mango, Orange, Sweet Lime, Chikku & Gauva
Yavatmal	Paddy, Wheat, Jowar, Macca, Tur, Cotton, Sugarcane, Turmeric, & Chilly.

2) Mineral resources

Vidarbha region is endowed with rich Minerals such as coal, manganese, dolomite, iron, limestone, etc. The availability of Mineral resources in Vidarbha region is discussed district wise in the following text of the chapter.

Nagpur District

Deposits of coal, Manganese Ore, Dolomite, Limestone, Iron Ore, Clay, Copper Ore, Chromites, Tungsten Ore, Zinc Ore and Quartz etc. are found in Nagpur District.

Coal reserves have been found in the North-West belt of the district i.e. from Saoner to Kanhan (Kamptee apart from the high grade coal found in Umred tahsil).

Nagpur district is richly endowed with Manganese Ore and the district is well placed in the country as far as production of Manganese Ore is concerned. Manganese ore is found particularly in Ramek and Saoner tahsils.

Good quality limestone is found in Kandhri and Deolapar, Mica and Tungsten are also found in the district. The sand from Kanhan River is considered to be of high quality as far as the construction of buildings is concerned.

Wardha District

Wardha district is very poor in Mineral resources. Major minerals are not found in the district even though a small quantity of minor minerals is being produced i.e. Gitti, Bolders, Sand and Clay etc.

Bhandara District

Bhandara district has been endowed with various valuable mineral resources. Manganese Ore is found in large quantity in the district. The other important minerals found in the district are Iron Ore, Chromites, Silliminite, Corundum, Phyrophillite and Quartz. Besides these, the other minor minerals are also found in the district. During the year 2001-02, 261407 MT of Manganese Ore was produced in Tumsar Tahsil 32 MT. of Chromite was produced in Pauni Tahsil. 42 MT of Kaynite was produced in Bhandara Tahsil. 3154 MT. of Silliminite and Phyrophyllite was produced in Bhandara and Sakoli Tahsil. 9350 MT of Sand Quartz was produced in Mohadi and Tumsar Tahsil.

Gadchiroli District

The State of Maharashtra has also made vigorous efforts to develop the exploration of mineral deposits and industries based on minerals. Gadchiroli district is blessed with huge mineral resources. The important mineral resources are iron ore, limestone, quartz, granite etc.

Gondia District

From 1st May, 1999 Government of Maharashtra created new Gondia district consisting 8 blocks after bifurcation of Bhandara District. Now Gondia district is surrounded by Bhandara district on the West. Goregaon Block in Gondia district has rich deposits of Iron Ore.

Chandrapur District

Chandrapur district is endowed with various valuable minerals. Deposits of Iron Ore, Coal, and Limestone etc. are found in the district. Besides these the other minor minerals are found in this district.

Amravati District

Amravati district has only 5% of mineral bearing area of the state. With no primary mineral whose workable reserves are unidentified in the district for their supply. However few minerals like limestone, clay etc. does occur in the district.

Akola District

Akola district has only minor mineral resources such as Soil, Sand, Murum & Bolders. No major minerals are found in the district.

Washim District

Washim district has only minor mineral resources such as Soil, Sand, Murum & Bolders. No major minerals are found in the district.

Buldhana District

Buldhana district is not at all endowed with major mineral resources with few deposits of Agate reported to be occurring in Chikhali Tahasil.

Yavatmal District

Limestone and coal are the important minerals found in the district. The limestone of cement grade is found near Th. Wani, Zarijamni & Maregaon and Chanaka in Kelapur block. The estimated reserves of limestone are about 246 million tones. The deposits of limestone also occur in Wani block. There is coalfield in Wani block extending over 31.08 Sq.kms. The coal reserves are estimated at 910 million tones and Dolomite reserves are estimated about 13.48 million tonnes. There is one colliery at Rajur in Wani block.

3) Forest

Out of total Geographical area of 328.73 million hectares in India, 67.55 million hectares i.e. 20.55 % is accounted for by Forest. However according to revenue records, forest accounts for 22.7% of country's Geographic area. National forest policy envisaged a minimum of 1/3 of country's geographic area under forest and tree cover.

Area, major and minor forest products of the district of the Vidarbha region is given in the following Table – V.

Table – V

Districts	Area in Sq.Kms.	Forest Produce
Nagpur	2371	Timber Wood, Fuel Wood, Poles (Fate), Bamboo, Tendu Leaves, Gum and Custard Apple

Wardha	1047	Timber Wood, Fuel Wood, Bamboo & Tendu Leaves
Bhandara	1217	Timber Wood, Fuel Wood, Bamboo, Tendu Leaves, Gum, Moha flower, Hirda & Lac
Gadchiroli	13022	Timber Wood, Fuel Wood, Bamboo, Tendu Leaves, Gum, Flowers and Custard Apple
Gondia	205 Thousands Hectares	Timber Wood, Fuel Wood, Bamboo, Tendu Leaves, Gum, Grass, Moha Flowers, Hirda, Khirani Fruits, Lac and Custard Apple
Chandrapur	4065	Timber Wood, Fuel Wood, Timber Fate, Bamboo, Tendu Leaves & Grass
Amravati	3489	Timber Wood, Fuel Wood, Bamboo, Tendu Leaves, Gum & Grass
Akola	468	Timber Wood, Tendu Leaves, Gum and Grass
Washim	37900 Hectares	Timber Wood, Fuel Wood, Tendu Leaves, Gum and Grass.
Buldhana	1165	Timber Wood, Fuel Wood, Tendu Leaves, Grass and Custard Apple
Yavatmal	2956	Timber Wood, Fuel Wood, Bamboo, Tendu Leaves, Gum, Grass and Custard Apple

4) Livestock Resources

The Livestock population of district of Vidarbha region under different groups is given in the Table – VI.

Table – VI

Districts	Category in Thousands					
	Cows & Bullocks	Buffaloes (Both Sex)	Sheep & Goat	Other Live-stock	Total Live-stock	Poultry
Nagpur	602	66	297	—	983	346
Wardha	419	60	186	72	672	218
Bhandara	319	92	244	—	677	451
Gadchiroli	612	95	217	48	—	1220
Gondia	413	92	150	—	673	474
Chandrapur	590	74	300	—	898	636
Amravati	587	1227	319	67	1091	808
Akola	314	55	191	13	—	314
Washim	105	49	221	212	—	205
Buldhana	550	121	417	—	1175	354
Yavatmal	871	135	379	—	1349	562

5) Fisheries

Fishery is an important occupation along the Maharashtra Coast. Fisheries get a lot of encouragement from the Co-operative Societies. Fishing in deep seas is carried on with the help of trawlers. Fish being a perishable commodity, it has to be sent immediately to the market. To preserve fish for a longer time, they are dried, salted, sealed in airtight tins or kept in cold storage. The facility to store fish in cold storage is provided in many places. Spoilt fish is used as manure. The total production of the districts is given in the Table – VII.

Table – VII

Districts	Area Suitable for Fish Culture in Hectures	Fish Production (M.T.)
Nagpur	15037	8310
Wardha	3431	4200
Bhandara	11765	15950
Gadchiroli	7504	1100
Gondia	19688	9577
Chandrapur	20448	14654
Amravati	9814	3626
Akola	4192	1947
Washim	4222	3718
Buldhana	10917.5	6238
Yavatmal	17416	4450

Sericulture

Sericulture, a bio-agro industry in India is practiced since time immemorial and our country stands in the third position in production of raw silk in the world.

India has also the distribution of producing all the three commercially known varieties of silk viz. Mulberry, Tassar, Iri and Murga.

Maharashtra state stands third in the country in Mulberry & Tassar cultivation according to latest estimates. There are Six grades and its value depends upon its quality, viz.

Cocoon Shell Percentage wise	Rs. Per Kg.
11.1 to 13.00	Rs. 60/-
13.1 to 15.00	Rs. 75/-
15.1 to 17.00	Rs. 90/-
17.1 to 19.00	Rs. 100/-
19.1 to 21.00	Rs. 115/-
21.1 to 23.00	Rs. 125/-

The Sericulture Department is providing facilities for making Sericulture Industry more popular in the district.

- 1) Provides Tuti Seeds at subsidized rates.
- 2) Eggs. Laying Rs. 300 per 100 DFLs and Rs. 200/- per acre.
- 3) Subsidy for Drip Irrigation (Rs. 10000/- per acre).
- 4) Survey and Project assistance scheme.
- 5) Conducts training programme for farmers.
- 6) Purchases products of Reshim of fair price.

Human Resources

The availability of material resources only indicates the potential for development of a region but it depends upon the quality of human resources to exploit the same to the optimum advantage. The assessment and analysis of the existing material resources was made in the early part of this chapter. It is now necessary to focus the attention on the quality of human resources and assess its ability to exploit the material resources.

The live register of Information and Guidance Bureau of Nagpur University, Nagpur throws some light on the qualified and technically skilled persons who are unemployed. The number of technically qualified persons registered with the information and

Infrastructure for Industrial Development

Availability of infrastructure facilities like Power, Bank, and Industrial accommodation in the form of Plots & Sheds, Transport, Communication and Training Institutions are important for the eventual development of Industries. Infrastructure determines the pace of economic development of a region. Besides Material and Manpower Resources, Industrial Development of any region depends heavily on the available Infrastructural Facilities.

Banking

Vidarbha region is having a very vast network of banking services catering to the needs of people even in villages. Various schemes of the State Govt. are being financed through the commercial banks. No. of Branches of Commercial Banks & Co-operative Banks in Vidarbha region is given in the Table – X.

Table – X

Districts	Lead Bank of the Districts	No. of Bank Branches
Nagpur	Bank of India	247
Wardha	Bank of India	130
Bhandara	Bank of India	98
Gadchiroli	Bank of India	75
Gondia	Bank of India	94
Chandrapur	Bank of India	233
Amravati	Central Bank of India	274
Akola	Central Bank of India	181
Washim	State Bank of India	92
Buldhana	Central Bank of India	222
Yavatmal	Central Bank of India	215

Small Industries Development Bank of India (SIDBI)

Product & Services

1) Direct Finance Schemes

SIDBI had been providing refinance to State Level Finance Corporations /State Industrial Development Corporations/Banks etc., against their loans granted to small scale units.

Since the formation of SIDBI in April, 1990 a need was felt/representations were made that SIDBI being the principal financial institution for the small sector, should take up the financing of SSI projects directly on a selective basis.

So it was decided to introduce direct assistance schemes to supplement the other available channels of credit flow to the small industries sector. Since then, SIDBI has evolved itself into a supplier of a range of products and services to the Small & Medium Enterprises [SME] sector.

2) Bills Finance Scheme

OBJECTIVE : Bills Finance Scheme involves provision of medium and short-term finance for the benefit of the small-scale sector. Bills Finance seeks to provide finance, to manufacturers of indigenous machinery, capital equipment, components sub-assemblies etc, based on compliance to the various eligibility criteria, norms, etc. as applicable to the respective schemes.

To be eligible under the various bills schemes, one of the parties to the transactions to the scheme has to be an industrial unit in the small-scale sector within the meaning of Section 2(h) of the SIDBI Act, 1989.

3) Refinance Scheme

OBJECTIVE : Refinance scheme is introduced for catering to the need of funds of Primary Lending Institutes for financing small-scale industries. Under the scheme, SIDBI grants refinance against term loans granted by the eligible PLIs to industrial concerns for setting up industrial projects in the small scale sector as also for their expansion/modernization/diversification.

Term loans granted by the PLIs for other specified eligible activities / purposes are also eligible for refinance.

4) International Finance Schemes

OBJECTIVE : The main objective of the various International Finance schemes is to enable small-scale industries to raise finance at internationally competitive rates to fulfil their export commitments.

The financial assistance is being offered in USD and Euro currencies. Assistance in Rupees is also considered, independent of foreign currency limits. SIDBI has a license to deal in foreign exchange as a "restricted" Authorised Dealer (i.e. SIDBI confines its foreign exchange activities only to its own exposures and to exposures for its customers.

The Mumbai Head Office (MHO) of SIDBI operates as a Category 'A' branch that maintains foreign currency positions, nostro account with

foreign correspondent banks and provides cover to other branches (Category 'B' branches) that carry out forex business. It has a Dealing Room at Mumbai that acts as a central service provider to all branches.

5) Micro Finance

6) Government Subsidy Schemes

- Textile Industry
- Food Processing Industry
- CLCSS
- Leather Sector (IDLSS)

7) Other Schemes

- Rural Industries Programme
 - Entrepreneurship Development Programmes
 - Management Development Programmes
 - Technology Upgradation Programmes
- Detailed schemes of SIDBI are available at www.sidbi.com.

Surface

Roads

Growth of industry heavily depends on availability of adequate transport and communication facilities. As far as Vidarbha region is concerned, it is well-placed in the Roadmap of India.

National Highway

National highway No. 6 which connects Mumbai and Kolkata passes through the districts, namely, Buldhana, Akola, Washim, Amravati, Wardha, Nagpur, Bhandara and Gondia. NH No.7 which connects Varanasi to Kanyakumari cuts through the Nagpur, Wardha and Yavatmal district which provides link with commercial and industrial centres of the of the country.

Railway

Nagpur, Wardha and Akola are the Railway Junctions in Vidarbha region. The details of rail routes and length of railway are given in Table- XI.

Table - XI

District	Railway Track	Length
Nagpur	Single Broad Gauge	99.39
	Double Line	186.27
	Narrow Gauge	135.00
	Meter Gauge	—
Wardha	Single Broad Gauge	65
	Double Line	225
	Triple line	70
	Narrow Gauge	37

Bhandara	Single Broad Gauge	32
	Double Line	98
	Narrow Gauge	10
	Meter Gagage	—
Gadchiroli	Single Broad Gauge	18.46
	Double Line	—
	Narrow Gauge	—
	Meter Gagage	—
Gondia	Single Broad Gauge	120
	Double Line	132
	Narrow Gauge	29
	Meter Gagage	—
Chandrapur	Broad Gauge	381
	Double Line	—
	Narrow Guage	—
	Meter Gagage	—
Amravati	Single Broad Guage	10
	Double Line	82.19
	Narrow Gauge	64
	Meter Gagage	38.78
Akola	Single Broad Gauge	—
	Double Line	63
	Narrow Gauge	34
	Meter Gagage	96
Washim	Single Broad Gauge	—
	Double Line	—
	Narrow Gauge	—
	Meter Gagage	51
Buldhana	Broad Gauge	105.84
	Double Line	—
	Narrow Gauge	—
	Meter Gagage	—
Yavatmal	Single Broad Gauge	84.71
	Double Line	—
	Narrow Gauge	64.40
	Meter Gagage	—

Multi-modal International Hub Airport at Nagpur (MIHAN PROJECT):

MAHARASHTRA AIRPORT DEVELOPMENT COMPANY LTD. has been constituted by Government of Maharashtra to have focused attention for speedy planning and implementation of MIHAN Project.

- Nagpur Airport has been declared as International Airport for Passenger & Cargo Operation by Government of India.

- The Techno-Economic Feasibility Study for setting up MIHAN project has been carried out by a consortium of Internationally reputed consultants led by M/s. L&T Ramboll Consulting Engineers Ltd.
- MADC is also declared as a Special Planning Authority for MIHAN project area by the Government of Maharashtra under Maharashtra Regional Town Planning Act 1966.
- Business Plan for the MIHAN - SEZ has been prepared by M/s. Scott Wilson Kirkpatrick India Pvt. Ltd.
- The MIHAN, SEZ has been granted notification by the Ministry of Commerce, Govt. of India.
- Total land area being acquired for MIHAN project is around 4025 Hectares, out of which 2086 Hectares will be used for Special Economic Zone. Till date 2275 Hectares of land has been acquired. The acquisition for the remaining land is being done on fast track basis.
- The Draft Development Plan and Development Control Regulations have been prepared by YASHADA , Pune.
- Geotech Consultants Pvt. Ltd. has completed the geotechnical investigations for the MIHAN Project.
- M/s. Credit Analysis & Research Ltd. (CARE), have given the BBB(L) credit rating for the MIHAN project.
- Development of the Modern Township in MIHAN project on about 31 Acres has been awarded to M/s. Reatox Builders & Developers. The construction work has begun.
- The Environmental Clearance for MIHAN and related infrastructure has been obtained from Ministry of Environment & Forest. The MOEF has already given the Environment Clearance for the MIHAN project.
- Leading IT Companies like M/s. TATA Consultancy Services Ltd, M/s. Satyam Computer Services Ltd., M/s. HCL Technologies Ltd., M/s. Wipro Technologies Ltd., M/s. Hexaware Technologies Ltd. have taken land to set up their IT operations in the MIHAN, SEZ.
- Leading Developers like M/s. L&T Infrastructure Development Projects Ltd., M/s. DLF Ltd., M/s. Shapoorji Pallonji & Co. Ltd., M/s. Ascendas,

M/s. Ambuja Realty Development Ltd., M/s. RMZ Corp. and M/s. Karamchand Realtech Pvt. Ltd. have been allotted land for setting-up IT park in the MIHAN, SEZ.

- MADC has constantly persuaded Airlines to operate from Nagpur. Jet Airways, and Simplify Deccan, Indigo already have daily flights to Nagpur. Air Arabia has started operations to Saharja, India have started operations to Bangkok, Air India Express have flights to Dubai and Qatar Airways have begun flights to Doha and other domestic airlines have approached MADC for night parking.
- A Consortium of Bankers has sanctioned a loan of Rs. 4000 million and the State Govt. has allocated Rs.1000 million for the MIHAN project.

Mihan is the biggest economical development project being executed in the country currently and it will be the greenest and environment friendly. "Mihan-A changing economic face of Nagpur and Vidarbha".

Power Supply

Electricity is the basic infrastructure needed for the industrial development in the district. Thermal power plant as located at Durgapur near Chandrapur, Khaparkheda and Koradi near Nagpur and Paras near Akola.

Industrial Land

Any appraisal of availability of infrastructure facilities for industrial growth has to take due note of the importance of land. The vital factor holds strategic in any scheme for industrial development of a region. The developed plots are made available to entrepreneurs by Maharashtra Industrial Development Corporation (MIDC). As is widely known, MIDC acquires and develops industrial plots with all the basic amenities and make them available to needy entrepreneurs. The details are given in Table–XII.

Table – XII

Districts	Industrial Area
Nagpur	- Butibori Major Industrial Area - Nagpur (Hingna) Major Industrial Area - Kalmeshwar Major Ind. Area - Parseoni Mini Indl. Area - Katol Growth Centre

Wardha	<ul style="list-style-type: none"> - Saoner Growth Centre - Umred Growth Centre - Narkhed Mini Indl. Area - Kuhi Mini Industrial Area - Bhiwapur Mini Indl. Area - Parsodi IT Park - Sadar IT Park - Wardha Major Industrial Area - Hinganghat Mini Indl. Area - Samudrapur Mini Indl. Area - Deoli Growth Centre 	Akola	<ul style="list-style-type: none"> - Daryapur Mini Indl. Area - Dharani Mini Indl. Area - Morshi Mini Indl. Area - Tiwasa Mini Indl. Area - Warud Mini Indl. Area - Batkuli Mini Indl. Area - Chandur Bazar Mini Indl. Area - Dhamangaon Growth Centre - Achalpur Growth Centre - Akola Major Indl. Area - Akola Growth Centre - Murtijapur Growth Centre - Akot Mini Indl. Area - Badapur Mini Indl. Area - Telhara Mini Indl. Area - Patur Mini Indl. Area
Bhandara	<ul style="list-style-type: none"> - Bhandara (Gadegaon) Major Indl. area - Tumsar Mini Indl. Area - Mohadi Mini Indl. Area - Lakhandur Mini Indl. Area 	Washim	<ul style="list-style-type: none"> - Washim Growth Centre - Mangrulpir Mini Indl. Area - Manora Mini Indl. Area - Malegaon Mini Indl. Area - Risod Mini Indl. Area
Gadchiroli	<ul style="list-style-type: none"> - Gadchiroli Indl. Area - Ashti Industrial Area - Dhanora Industrial Area - Aheri Industrial Area - Kurkheda Industrial Area 	Buldhana	<ul style="list-style-type: none"> - Khamgaon Major Indl. Area - Malkapur Major Indl. Area - Chikhali Growth Centre - Buldhana Mini Indl. Area - Mehkar Mini Indl. Area - Deolgaon Raja Mini Indl. Area - Sangrampur Indl. Area
Gondia	<ul style="list-style-type: none"> - Gondia Major Industrial Estate - Morgaon (Arjuni) Mini Industrial Area - Goregaon Mini Indl. Area - Amgaon Mini Indl. Area - Pawani Mini Indl. Area - Deori Growth Centre - Tirora Growth Centre 	Yavatmal	<ul style="list-style-type: none"> - Yavatmal Major Indl. Area - Wani Growth Centre - Ghantangi Mini Indl. Area - Pusad Growth Centre - Darwha Mini Indl. Area - Digras Mini Indl. Area - Umarkhed Mini Indl. Area - Mahagaon Mini Indl. Area - Kalamb Mini Indls. Area - Additional Yavatmal Mini Indl. Area
Chandrapur	<ul style="list-style-type: none"> - Chandrapur Major Industrial Area - Addl. Chandrapur Industrial Area - Chandrapur Growth Centre - Warora Growth Centre - Ghugus Major Indl. Area - Bhadrawati Mini Indl. Area - Bhadrawati Major Indl. Area - Chimur Mini Indl. Area - Rajura Mini Indl. Area - Mul Growth Centre 		
Amravati	<ul style="list-style-type: none"> - Sindewahi Mini Indl. Area - Nagbhid Mini Indl. Area - Gondpipri Mini Indl. Area - Amravati Major Indl. Area - Amravati Major Indl. Area (additional) - Anjangaon Mini Indl. Estate - Chandur Rly. Mini Indl. Area 		

Other Industrial Assistance

It has been seen from the above data that facilities like credit, transport and communication, developed land etc. are available in the Vidarbha region. Some of the other vital inputs needed for accelerating the growth of industrial development are:

- i) Consultancy and training services
- ii) Availability of raw material

iii) Marketing assistance

The agencies which are looking after the above mentioned inputs are:

(A) Micro, Small & Medium Enterprises-Development Institute, Nagpur

MSME-DI engaged in assistance/consultancy to prospective and existing entrepreneurs, preparation of District Industrial Potential Survey Report, Project profiles, conducting Entrepreneurship Skill Development Programme, Entrepreneurship Development Programme, Motivational Campaigns, Management Development Programmes and Skill Development Programmes, provide guidance for Export Promotion and Ancillary development. Organized programmes on Energy Conservation, Pollution Control, Quality Control & Upgradation, ISO-9000/TQM & ISO-14001 EMS. Engaged in intensive technical assistance to the unit and marketing for MSMEs through Sub-contract exchange, Vendor Development Programme and Marketing Development Assistance, International Trade Fair and above all MSME-DI work for the promotion & development of MSMEs.

(B) Marketing Assistance/Supply of Raw materials

The Maharashtra Small Scale Industrial Development Corporation (MSSIDC) is a premier agency to extend marketing assistance to SSEs units so as to enable the latter to effectively participate in Govt. Stores Purchase programme. MSSIDC also provides scarce raw materials. Besides, National Small Industries Corporation Ltd. (NSIC) is also assisting the entrepreneurs to help in participating in the Govt. Purchase programme.

(C) National Small Industries Corporation Limited (NSIC)

The National Small Industries Corporation Ltd. was set up by the Government of India in 1955 based upon the study made by Ford Foundation in 1953 to aid, faster growth of the small scale sector both within the country and abroad.

The main objective of NSIC are as under :-

- Composite term loan scheme

Machinery & Equipment

- Hire purchase scheme for SC/ST
- Equipment Leasing

Working Capital Finance

- Raw Material Assistance

Marketing Support Programme

- Integrated Marketing Programme
- Government Stores Purchase Programme

Technology Upgradation

- Technology Transfer Centres
- Software Technology Park

Exports

- Special Export Programme-UN Supplies

(D) National Bank for Agriculture and Rural Development (NABARD)

NABARD as an Apex Development Financial Institute in the country committed to rural development has identified Rural Non-farm Sector (RNFS) as a thrust area and evolved a number of refinance schemes for financing manufacturing processing and service sector activities including infrastructure. As a useful adjunct to its core financing function, NABARD has also introduced several credit-linked experimental promotional programmes/ concepts for developing rural enterprises and entrepreneurship in a cost-effective demonstrative and sustainable manner.

NABARD on a pilot basis, had launched an area-based credit intensification programme with "District" as focus, known as District Rural Industries Project (DRIP) during 1993-94 in Akola and Washim.

DRIP is an integrated area-based project for development of RNFS through credit intensification process in collaboration with project partners to provide sustainable employment opportunities to rural population by facilitating setting up of cottage, village, tiny and small industries in the "rural areas".

Objective

"Creation of significant number of sustainable employment opportunities in rural areas through enhanced credit flow to RNFS with complementary promotional support."

Review of Existing Industrial Status

Most of the industries that are existing in the Vidarbha region are predominantly Engineering and Agricultural based. The existence of fabrication workshops, re-rolling mills, foundries, manufacturing of steel furniture, auto parts, Rice Mill, Dal Mill, Oil Mill etc. amply prove this point. There is sufficient scope for promotion of ancillary industries based on the existing large / medium scale enterprises & Public Sector Enterprises. The following discussion is intended to review the present status of the industries.

MSME

Vidarbha region is moderately developed as far as enterprises activities are concerned. It is not as well developed as compared to other part of Maharashtra State. All the districts of Vidarbha region are declared by State government as industrially backward and categorized as D+ other than Nagpur which comes under 'D' category. The data on Permanent registered MSMEs of Vidarbha region is given in the following Table-I

Table - I

PAET-II MSME (As on 30/05/2009) Nagpur Region

District	Total		
	Nos.	Investment in Lakhs	Employment
Nagpur	9952	102821	86588
Wardha	1628	12164	9269
Bhandara	1355	9141	12041
Gondia	1309	11209	9536
Chandrapur	1240	10913	9433
Gadchirolli	412	8836	3459

PART-I MSMEs. (As on 30/05/09) Nagpur Region

District	Total		
	Nos.	Investment in Lakhs	Employment
Nagpur	15107	149690	120843
Wardha	4911	27126	21262
Bhandara	2589	12170	16022
Gondia	1604	15207	9675
Chandrapur	3125	44554	21468
Gadchirolli	975	7925	5979
Total	26086	—	176999

Large Scale Enterprises (MAY 2009)

District	Total		
	Nos.	Investment in Lakhs	Employment
Nagpur	84	8581730	48124
Wardha	13	2694	8456
Bhandara	08	152	1211
Gondia	01	2257	110
Chandrapur	22	388581	8428
Gadchirolli	01	25791	927
Total	129	9001205	67256

PART- II MSMEs. (As on June 2009) Amravati Region

District	Total		
	Nos.	Investment in Lakhs	Employment
Amravati	2767	16161.30	16552
Akola	1536	15837	18923
Washim	335	1261.10	2125
Yavatmal	1672	19836	11850
Buldhana	968	7424.40	6329
Total	7278	60519.80	55779

PART- I MSMEs. (As on June 2009) Amravati Region

District	Total		
	Nos.	Investment in Lakhs	Employment
Amravati	3647	40014.90	23077
Akola	2574	26170	28616
Washim	1986	2083.60	9939
Yavatmal	3823	57505	17045
Buldhana	2972	11788	15124
Total	15002	137561.50	93801

Large Scale Enterprises (June 2009) Amravati Region

District	Total		
	Nos.	Investment in Lakhs	Employment
Amravati	6	24707	1350
Akola	3	8372	345
Washim	3	2334	706
Yavatmal	6	388796	2251
Buldhana	25	30016	2117
Total	43	104225	6769

Closed Large Scale Enterprises of Amravati Region : 20

Sickness in Small Scale Sector

Several internal & external factors have put considerable pressure on the performance of the small scale enterprises resulting in a number of them becoming sick of late, incidence of sickness in SSE sector is showing an increasing trend and a large number of SSE units, identified as sick were not found to be potentially viable.

Incipient Sickness

Bank officials should keep a close watch on the operations in the account and take adequate measures to achieve this objective. The management

of the financial units should be advised about the primary responsibility to inform the banks if they face problems which could lead to sickness and restore the units to normal health. The organized arrangements at the bank level should also be fully geared up for early detection of sickness and prompt remedial action. Bank Financial Institution should identify the units showing symptoms of sickness by effective monitoring and provide additional finance, if warranted so as to bring back the unit to a healthy track.

Problems faced by Industrialist of Vidarbha Region

There has been significant rise in the number of closed units in Vidarbha Region. Many Industries Associations observed that the reasons for sickness may be the inadequate finance to the units by the financial Institutes, marketing problems, raw material problems, obsolete technology used by the Enterprises, change of ownership, lack of interest shown by the younger generation etc. A Prominent Association of Vidarbha region observed that many SSE Units which supply their products to Government/Semi Government/Government Undertakings get their payment late. These payments are normally of huge amount and because of these, the SSEs fail to repay the Bank Loan for some time as a result bankers issue notices for the seizure of the unit and the seal the unit for non-repayment of loan. Industrialists of the region feel that the bankers should consider such cases leniently in which the payment to the unit from the Govt./Govt. undertaking is delayed but guaranteed. This would reduce incidence of sickness and numbers of closed units.

National Small Industries Corporation is operating raw material depots in various parts of the country. The industrialists of the region are aware that NSIC has signed a memorandum of understanding (MoU) with NALCO for opening and operating raw material depots for supply of Aluminum wire. There is no such depot in Vidarbha region hence the SSEs units of the region feel that one such depot should be opened in Vidarbha region by NSIC through NALCO. This would not only reduce cost of production but also reduce the incidence of sickness among units using Aluminum wire as a raw material.

Problems faced by the members of the Industries Associations for smooth running of their enterprises are given below:

1. MIDC Industries Association, District Chandrapur

- Coal to be release on notified rated to SSI similar to core sector.
- SSI should get the benefit of lower rate of interest from Bank/Financial Institutions for Loan.
- SSI should get opportunities to gain equity fund through the route of Stock Exchange.

2. Industries Association, District Gadchiroli

- Should be considered for No Tax Zone.
- Disbursement of subsidy – 50% in advance.
- Sales Tax Concession.
- Naxalite Problems.
- Railway Line.
- MSEB Connection Charges – heavy burden for New Industries.

3. Industries Association, District Bhandara

- Load Shedding Problem.
- Large Industries not supporting to local Industries.

4. Industries Association, District Wardha

- Requested for installation of additional Transformer with more capacity.
- MIDC demarcation-unless plots are not developed nobody will come forward.

5. Industries Association, District Chandrapur

- Coal Problem – E-Auction
- Shortage of Power Supply.
- CSTPL Installation.
- 5% Working Capital Interest Subsidy.

6. Industries Association, District Nagpur

- Transformer Industries reduced to 4 units out of 36 units. MSEB place order to L-1, where as SSI units cannot compete with large scale units. Besides 10% performance Guarantee for SSI units is not possible.
- Industrial Township Act.
- Change of constitution of firm from proprietary to Pvt. Ltd.
- MPCB-No sanctioning authority.
- Link road between Kalmeshwar – Hingna – Butibori.
- MIDC roads in bad position.
- Total lapse of MSEB & MIDC authorities for supply of power.

- EPC is to be applied in the Chemical Zone, where it is applied to MIDC, Butibori which is not Chemical Zone.
- Textile Zone, Butibori – To include existing units, started prior to textile zone.
- Mineral Base- Refund of Royalty to both existing and new units.

7. Butibori Industries Association, District Nagpur

- Demanded Marketing Assistance.

8. Vidarbha Industries Association, Nagpur

- Setting Up of Large Scale Units in Vidarbha Region: In a developing economy, special efforts are needed to create small-scale entrepreneurship along with a centralized pattern. A tool which has been found useful in creating entrepreneurship is the establishment of large industry, which becomes the focus of a number of small industries operating as feeders of ancillary parts of components. They guarantee or open avenues for sale of the end products. Therefore, large industrial units should be encouraged for setting up their units in Vidarbha region.
- Different Taxation Burden on SSE: There are different taxes to be paid by SSE Units at different times at different places, for which good number of formalities have to be completed and time consumed for paper work/filing of returns delay the SSE units to concentrate on their business activities. Therefore, policy to be framed for payment of different taxes under one roof to avoid for any hardship to SSE Units.
- Price of Coal Levied by WCL/CIL to Non-core Sector SSE: Coal India Limited and Western Coal Field have introduced E-Auction of coal. The E-Auction rates are being applied to only Non-core sector SSI Units, as large-scale core sector units are being charged notified price. The E-Auction rates are more then 60 to 70% then the notified price as several vested interests, traders and manipulators are indulging in increasing the E-Auction price for speculative reasons.

Due to this coal consuming SSE units and brick kiln owners of Maharashtra, especially Vidarbha are in deep trouble and may soon have to be shut down. Several organizations representing the interest of SSE units have opposed since start of E-Auction and also complained to Ministry of Coal on this matter.

It is earnest appeal to take the matter with the Hon'ble Union Minister of Coal & Mines, Government of India, New Delhi to direct MOC, CIL and WCL to supply coal at least at Floor Price to 'Linked SSE Units' and save SSE sector from closure resulting in thousands of labourers becoming unemployed. The coal consuming SSE Units in this region are in critical condition. If urgent action is not taken, most of them will permanently close down and will not be able to rehabilitate ever again.

Cluster Development Programme

It is now a proven fact that the development of ENTERPRISES in clusters has been quite successful in the international and national arena. The focused development of clusters has also been strongly advocated by the Abid Hussain Committee as well as Dr. S.P.Gupta Committee for SSI.

There are around 18 Clusters in Vidarbha Region as identified by the Office of Development Commissioner (MSME), New Delhi. The details of which are given in the following table.

Name of the District	Name of the Cluster	No. of Units in the Cluster
Bhandara	Brass Parts	287
Chandrapur	Roofing Tiles	22
Gadchiroli	Casting	Nil
Nagpur	Power Loom	4000
Akola	Oil Mills (Cotton Seed)	98
Akola	Dal Mill	83
Amravati	Oil Mills	72
Bhandara	Rice Mills	134
Chandrapur	Rice Mills	165
Gadchiroli	Rice Mills	117
Gondia	Rice Mills	225
Nagpur	Engineering & Fabrication	2100
Nagpur	Steel Furniture	2100
Nagpur	Readymade Garments	630
Wardha	Solvent Oil	03
Yavatmal	Dal Mill	21
Nagpur	Hand Tools	05
Nagpur	Food Processing	519

INDUSTRIAL MOTIVATION CAMPAIGNS (IMCs)

	Place	Date	Contact officer
1.	Cuddalore	16.11.09	Shri N. Sivalingam AD (G&C)
2.	Virudhunagar	17.11.09	Shri B- Packiyarajan AD (IMT)
3.	Chennai	18.11.09	Shri S. Satheskumar DD (Elex)
4.	Thiruvavarur	18.11.09	Shri K.V. Rao AD (G&C)
5.	Thiruvallur	19.11.09	Shri B. Packiyarajan AD (IMT)
6.	Erode	23.11.09	Shri Lakshminarayana Invt (Hois)
7.	Coimbatore	23.11.09	Shri V. Ramakrishnan AD (Mech)
8.	Madurai	23.11.09	Shri R. Ramesh (EI)
9.	Erode	23.11.09	Shri P. Sivasubramaniam AD (EI)
10.	Tiruvannamalai	24.11.09	Shri T. Gurusamy AD (Leth)
11.	Trichy	24.11.09	Shri N. Srinivasulu AD (G & C)
12.	Tirunelveli	25.11.09	Shri L. Kuttiraja AD (EI)
13.	Chennai	25.11.09	Shri B. Packiyarajan AD (IMT)
14.	Vellore	27.11.09	Shri A. Ravikumar Invt (G & C)
15.	Chennai	30.11.09	Shri R. Ramesh AD (EI)
16.	Cuddalore	30.11.09	Shri N. Sivalingam AD (G & C)

ENTREPRENEURSHIP SKILL DEVELOPMENT PROGRAMMES – FOR WEAKER SECTION (ESDPs)

	Place	Date	Contact officer
17.	Chennai	02.11.09	Shri P. Jayaselvam Invt (Mech)
18.	Vellore	02.11.09	Shri A. Ravikumar Invt (G & C)
19.	Villupuram	02.11.09	Shri R. Viswanathan AD (Leth)
20.	Chennai	03.11.09	Shri Mathew Ooman AD (M/F)
21.	Trichy	03.11.09	Shri B. Packiyarajan AD (IMT)
22.	Cuddalore	03.11.09	Shri N. Sivalingam AD (G & C)
23.	Coimbatore	23.11.09	Shri V. Ramakrishnan AD (Mech)
24.	Tirunelveli	04.11.09	Shri L. Kuttiraja AD (EI)
25.	Tiruvannamalai	05.11.09	Shri T. Gurusamy AD (Leth)
26.	Chennai	06.11.09	Shri Mathew Ooman AD (M/F)
27.	Tiruvallur	06.11.09	Shri Mathew Ooman AD (M/F)
28.	Kanyakumari	09.11.09	Shri P. Arun Raisith AD (EI)
29.	Vellore	16.11.09	Shri T. Gurusamy AD (Leth)
30.	Chennai	16.11.09	Shri K. Jayachandiran DD (G & C)
31.	Madurai	16.11.09	Shri B. Packiyarajan AD (IMT)
32.	Namakkal	16.11.09	Shri K. Sivaramaprasad AD (Met)
33.	Trichy	16.11.09	Shri N. Srinivasulu AD (G & C)

CALENDAR OF EVENTS

34.	Chennai	16.11.09	Shri K.V. Rao AD (G & C)
35.	Cuddalore	17.11.09	Shri. N. Sivalingam AD (G & C)
36.	Chennai	20.11.09	Shri K. Jayachandiran DD (G & C)
37.	Thiruvapur	20.11.09	Shri K.V. Rao AD (G & C)
38.	Sivakasi	23.11.09	Shri B. Packiyarajan AD (IMT)
39.	Chennai	23.11.09	Shri S. Satheskumar DD (Elex)
40.	Erode	24.11.09	Shri Lakshminarayana Invt (Hois)
41.	Coimbatore	24.11.09	Shri V. Ramakrishnan AD (Mech)
42.	Erode	25.11.09	Shri P. Sivasubramaniam AD (EI)
43.	Tiruvannamalai	25.11.09	Shri T. Gurusamy AD (Leth)
44.	Trichy	25.11.09	Shri N. Srinivasulu AD (G & C)
45.	Tiruvallur	30.11.09	Shri B. Packiyarajan AD (IMT)
46.	Vellore	30.11.09	Shri A. Ravikumar Invt (G & C)

OTHER PROGRAMMES

	Place	Name of the Programme	Date	Contact officer
1.	Tirunelveli	CNC Lathe programme & Operation (15 days)	16.11.09	Shri L. Kuttiraja AD (EI)
2.	Chennai	Programming & Operation of CNC Turning Centre CNC Lathe (15 days)	18.11.09	Shri. S. Sathish Kumar DD (Elec.)
3.	Chennai	Programming & Operation of CNC vertical machining centre/milling (15 days)	18.11.09	
4.	Chennai	Programming of operation of CNC EDM wire cut (15 days)	18.11.09	
5.	Chennai	Cell phone servicing (15 days)	18.11.09	
6.	Coimbatore	Seminar on Export & Import procedures, Documentation & Formalities (2 days)	20.11.09	Shri Muralidharan AD (EI)
7.	Chennai	Programmable logic controller & SCADA (20 days)	25.11.09	Shri. S. Sathish Kumar DD (Elec.)
8.	Chennai	Distributed control system (35 days)	25.11.09	
9.	Chennai	Seminar on Export Potential for Gem & Jewellery (One day)	27.11.09	Shri. K. Jayachandiran DD (G & C) & Shri N. Sivalingam AD (G & C)
10.	Chennai	Six sigma green belt programme (6 days weekends)	28.11.09	Shri. R. Panneer Selvam DD (Met)
11.	Chennai	Lean six sigma (One day) (6 days weekends)		
12.	Chennai	Lean Practice (Two days)		

MSME-DEVELOPMENT INSTITUTE GOSHALA ROAD, MUZAFFARPUR

SCHEDULE OF ACTION PLAN FOR SOFT INTERVENTION IN FOOD (LITCHI) PROCESSING CLUSTER, MUZAFFARPUR FOR THE YEAR 2009-10

Sl. No.	Activities	Date of Commencement
1. TRUST BUILDING		
1.1	Workshop with all cluster actors of Litchi consortia	Nov., 2009
1.2	Workshop with honey consortia	Nov., 2009
2. MARKET DEVELOPMENT		
2.1	Website development	Nov.-Dec.
2.2	Workshop on export procedure	Dec.-Jan.
2.3	Participation in an International Trade Exbn.	Jan.-Feb.
3. TECHNOLOGY UPGRADATION		
3.1	Integrated Pest Management Training (IPM)	19.11.09
3.2	Integrated Nutrient Management Training (INM)	20.11.09
3.3	Workshop on preservation techniques i.e. modified atmosphere control	Dec.-Jan.
3.4	Workshop on transportation technique of litchi product	Dec.-Jan.
4. CFC RELATED ACTIVITIES		
4.1	Workshop on formation of CFC	21.11.09
4.2	Preparation of DPR for CFC	Nov.-Dec., 09
4.3	Procurement of Land & Building for CFC	Nov.-Jan.
5. CAPACITY BUILDING OF CLUSTER ACTOR		
5.1	Exposure visit to Bench marked cluster/Litchi & honey processing zone	Nov.-Dec., 09
5.2	Formation of Litchi Information Centre	Dec.-Feb.
5.3	Preparation of Directory of Litchi Clustre	Dec.-Jan.
6. MISc/O.E./T.E.		
6.1	Develop BDS provider for Litchi Cluster & Utilization services of NDA	Nov., 09

Entrepreneurship Skill Development Programme



A view of participants showing their art work and designer items prepared during the ESDP.

MSME-DI, Ludhiana conducted a six-week Entrepreneurship Skill Development Programme (Women) on Fashion designing at Patiala from 18.06.2009 to 22.07.2009 to enable the unemployed educated to seek employment opportunities in the field of Fashion Designing.

The programme was coordinated by Sh. Ashok Kumar, Asstt. Director (EI). In the valedictory function, held on 22.07.2009, he welcomed all the distinguished guests and the participants and apprised of the audience about the motive of the ESDP. He informed that during the programme the candidates were provided both managerial and technical skills to successfully establish and run their own small enterprises providing the services of fashion designing with special focus on dress designing.

During the course, to build up the self-confidence of the candidates EMT sessions like unfreezing, need of self study, human behaviour, entrepreneurial aptitude, communication skill, case study etc. were conducted. The main motive of these EMT sessions was to provide the candidates the basic inputs to improve their personality and to improve their business vision.

The candidates were provided practical inputs to prepare their project reports. To have a proper

record of their business earnings and expenditure, the candidates were also provided working knowledge on book keeping and accountancy. Information about institutional support to meet the credit requirements, various registrations and procedural formalities for new entrepreneurs, was also provided during the course. Topics like marketing, market survey, setting up of small venture and incentives under different policy packages were covered in detail. The technical sessions, during the course, were conducted in such a manner so that the candidates may have comprehensive practical experience supported by necessary theoretical knowledge about fashion designing field. Technical inputs were provided on topics like important properties of fibre & fabric care; fundamentals of dress designing and colour combination, introduction to various embroidery stitches, patch work; decoration in dress designing; sketching; body sizes; dress designing and pattern making; demonstrations on cutting and sketching of different types of garments; demonstrations on tie & dye; spray printing and block printing; demonstrations on painting of suits dupattas, gift wrapping, gift packing; painting on tiles by adopting different methods etc. The faculty of this programme included S/Sh. Viney Kumar, Ashok Kumar, Rajiv Kumar, Kundan Lal (all Assistant Directors of this Institute); Rajat Sharma (OBC, Patiala), Kapil Dev (Accountant); Kirandeep Kaur (FD) and other technical experts.

Sh. R.C. Chopra, Director, in his valedictory address, motivated the candidates to use their knowledge, they had gained from this course, in productive channels for betterment of self and society as well. He also apprised of the candidates the different business opportunities available in the field of fashion designing. He expressed his well wishes to the participants and awarded certificates to 24 successful female candidates. The candidates confidently expressed their views about their learnings from the programme and discussed in detail their strategies to implement those learnings. ■

Fabric Painting & Maggam Works

A Specially designed Six-Week ESDP on "Fabric Painting & Maggam Works" conducted during 21-07-09 to 31-08-09 at Minority Community Hall, Farooqnagar (Shadnagar), Dist. Mahabubnagar. The programme was co-ordinated by Sri K.C. Choudhury, Asst. Director (L&F0, MSME-DI, Hyderabad. The main objective of the programme was to provide training to the Educated Unemployed youth to develop skills and to motivate the participants to set up self-employment ventures in manufacture of designer garments/sarees through value addition by fabric painting, maggam work etc. to earn their livelihood. The trainees were earlier selected from the Industrial Motivation Campaign conducted at Farooqnagar on 15-07-09 and shortlisted through interviews conducted on 18-07-09 at Minority Community Hall, Farooqnagar. 25 Nos. of women candidates registered for the training programme.

The trainees were exposed to intense practice on the maggams to acquire the skills. In addition to the technical aspects, entrepreneurial exposure was given through theoretical lectures in the areas of Personality Development, Entrepreneurship and qualities of successful entrepreneur, Marketing & development of Marketing skills, step-by-step approach to start a small scale enterprise, Basic Accounting/Book Keeping for small Business enterprise, preparation of Project Report, Role of KVIC in the development of Small & Micro Enterprises in Mahabubnagar Dist. & PMEGP Scheme etc.



Shri C. Pratap Reddy, Hon'ble MLA, Shadnagar is giving away the Certificates to successful candidates.

Earlier, The programme was inaugurated on 21-07-09 at Minority Community Hall, Farooqnagar (Shadnagar), Dist. Mahabubnagar wherein Smt. Vishala Viswam, Sarpanch, Farooqnagar was the Chief Guest. Others who participated in the inaugural Programme were Shri Mohd. Ali Khan, Dy. Sarpanch, Farooqnagar, Smt. Sudha Rani, MPDO, Farooqnagar, Shri Padma Rao, MLO and Shri K.C. Choudhury, Asst. Director (L&F), MSME-DI, Hyderabad. Shri C. Pratap Reddy, Honourable MLA, Shadnagar visited the programme on 06-08-09 and interacted with the trainees about their progress in the training. The trainees had put up an exhibition of products made by them during the training programme which was appreciated by the dignitaries present in the valedictory function. All the dignitaries addressed the participants and Shri C. Pratap Reddy, Hon'ble MLA, Shadnagar gave away the certificates to successful candidates. ■

Management Development Programme on Exports

Chemical Division of Micro, Small & Medium Enterprises Development Institute, Okhla, New Delhi organized a five days specialized MDP programme on Export Management from 31.08.2009 to 04.09.2009 at MSME-DI, Okhla, New Delhi. The main objective of the programme was to train the participants for self-employment by imparting them knowledge about how to set-up and manage a Micro and Small Enterprise as an exporter. The inaugural function of the programme was held on 31.08.2009 in which Shri R.K. Karoth, Dy. Director (Chem), MSME-DI, New Delhi welcomed the participants and also briefed about the programme. Shri A.K. Mishra, Asstt. Director (Chem), MSME-DI, New Delhi, in his keynote address made the participants aware of role and activities of MSME-DI, New Delhi, future trend

of MSME sector specially in export sector and also wished good luck and bright future after completion of the course.

During the course, basic knowledge of step-by-step Export, starting of export was given in which the faculty made the participants aware of not only the functions of exports and trends available. Experts/faculty from different organizations like ECGC, Export Promotion Council etc. were invited to explain the schemes/role of their organizations for development of MSEs. Valedictory function of the programme was organized on 04.09.09 at MSME-DI, Okhla, New Delhi. Shri Suresh Yadavendra, Director (Chem) distributed the certificates to the participants. Shri A.K. Mishra, Asstt. Director (Chem) delivered the vote of thanks to the Chief Guest and participants. ■

Industrial Motivation Campaign



Shri Vivek G. Nikhade, A.D. Incharge, Br. MSME-DI, Itanagar addressing the participants during IMC on dated 08.09.2009.

An Intensive Motivation Campaign was organized by Branch MSME Development Institute, Itanagar, at the hall of Administrative Training Institute, Naharlagun, Arunachal Pradesh on 8th September, 2009 for the students of the educated unemployed youth. The main objective of the campaign was to create awareness among the students and educated unemployed youth for self-employment ventures. The programme was attended by 41 numbers of participants, out of those 5 were SC, 31 were ST and 5 were general candidates. Among those 15 were women candidates. Shri T. Lado, Deputy Director, Administrative Training Institute, Naharlagun inaugurated the programme. In the beginning Shri Vivek G. Nikhade, Assistant Director-In-charge of Branch MSME-DI, Itanagar welcomed all the dignitaries and participants.

While inaugurating the programme Shri T. Lado, Deputy Director, Administrative Training Institute, Naharlagun, called upon the participants to utilize this opportunity when all the promotional organizations including financial Institution supposed to be fuel of any Small Scale Industry is available at the same place. In the technical session he explained the various facilities available for setting up of small-scale industries & scope of various industries in the remote villages of Arunachal Pradesh by utilizing the locally available resources. He thanked the MSME-DI for organizing such type of programmes at their polytechnic.

Shri Vivek G. Nikhade, Assistant Director-In-charge of Branch MSME-DI, Itanagar, briefed the participants and guests about the classification of MSME, objectives behind organizing such type of programmes. He also explained about various schemes and support services being offered by MSME-DIs, in the field of promotion and development of Micro and Small Enterprises and self-employment as well. He also emphasized upon the participants to go for such Industries for which raw materials as well as market is available locally. He emphasized on starting computer, mobile servicing, garment manufacturing automobile servicing units in the state of Arunachal Pradesh.

Shri Gyamar Tabin, ADI, DIC, Yupia, Papum Pare District, Govt. of Arunachal Pradesh, explained about the entrepreneurial skill and requested participants to enhance the entrepreneurial skills. In the technical session he explained the various facilities available for setting up of small-scale industries and scope of various industries in the remote villages of Arunachal Pradesh by utilizing the locally available resources. He explained the various incentive and subsidies available to Micro and Small Enterprises and explained in detail the salient features of PMEGP. He also explained about the role of DICs and the Industrial scenario of Arunachal Pradesh. He told that this is the real time when local youth should come forward and clarify their doubts with regard to various schemes implemented by Central Govt./State Govt./State Govt. departments.

Shri B.C. Bharali, Asstt. Bank Manager, SIDBI, Itanagar, delivered the key-note address and explained about the various schemes for loans available for setting up of self-employment ventures. He accepted that at present Arunachal Pradesh is lagging behind in one thing that is infrastructure facilities. He added that such type of programme would surely infuse a sense of confidence among the local educated unemployed youths for setting up their own Micro Small Enterprises.

Shri Palvinder Singh, Lecturer, Rajiv Gandhi Polytechnic, Itanagar, explained about the various scopes for self employment and income generating activities after completing the Training. ■

Awareness Programme on Lean Manufacturing Scheme

Fan Cluster, Hyderabad is one of the 40 clusters selected by DC (MSME) in the first phase for implementation of NMCP component of Lean Manufacturing. An awareness programme on Lean Manufacturing Scheme of DC (MSME); focusing on Fan Cluster Enterprises, representatives of other clusters like Pharma Clusters at Pasamailaram, Nalgonda, Uppal; Foundry Cluster, Jeedimetla; FRP Cluster, Hyderabad; Govt. institutions like DIC, SIDBI; was organized jointly by MSME-DI, Hyderabad and NPC, Hyderabad on the afternoon of 11-09-09 in the Conference Hall of MSME-DI, Hyderabad.



Shri D. Chandrasekhar, Dy. Director I/C, MSME-DI, Hyderabad delivering the welcome address.

Shri U.S. Singh, Dy. Director General, NPC, New Delhi, Shri Vijay Kumar, Director (NMCP), O/o DC (MSME), Shri D. Chandrasekhar, Dy. Director I/C, MSME-DI, Hyderabad, Shri M. Venkatacharya, Director, NPC, Hyderabad among others participated in the programme. In total 44 persons from Fan Cluster, Pharma Cluster, FRP Cluster, Foundry Cluster, DIC (R.R. district), SIDBI, FAPSIA, Hyderabad, LMP consultants and officers of MSME-DI have attended the programme.

Shri D. Chandrasekhar, Dy. Director I/C, MSME-DI, Hyderabad welcomed the gathering and emphasised the need for enhancing the competitiveness of MSMEs in the globalized era utilizing the various components of NMCP. Shri Vijay Kumar, Director (NMCP) intimated about the need for adopting lean manufacturing practices and the details of DC (MSME) Lean Manufacturing



Shri U.S. Singh, Dy. Director General, NPC, New Delhi making a Presentation.

Competitiveness Scheme and the procedure thereof. Shri U.S. Singh, Dy. Director General NPC gave a detailed presentation on various aspects of lean manufacturing and its implementation mechanism evolved by the office of DC (MSME).

A question and answer session was also held where the queries of the participants were answered clarifying their doubts. Based on the deliberations they had in the programme, the Fan Cluster representatives have agreed to form a group of 10-12 enterprises and to intimate the MSME-DI the same for taking up the LMP in the enterprises. Other cluster representatives also have shown keen interest



Participants of the programme.

to get their clusters selected under the Lean Manufacturing Competitiveness Scheme.

The programme from MSME-DI side was coordinated by Shri B. Sarat Kumar, AD (G&C) and Shri K.C. Choudhary, AD (L&F). ■

IMC held at Muzaffarpur



One day IMC programme was organized at Muzaffarpur. The experts addressing the participants.

An Intensive Motivation Campaign was organized by Micro, Small and Medium Enterprises Development Institute (MSME-DI), Muzaffarpur (Bihar) on 29.10.2009 at Rajeev Bhavan, Muzaffarpur for the Motivation of women for taking self-employment. About 30 women participated in the programme and have shown their keen interest to setup self-employment. The Chief Guest of the programme was Sh. H.P. Singh, Editor, Laghu Udyog Samachar, Office of the D.C. (MSME), Govt. of India, Nirman Bhavan, New Delhi. In his speech he analyzed the need of self-employment and also gave tips for personality development of the entrepreneur.

The programme was presided over by the Director MSME-DI, Sh. Pradeep Kumar, who explained quality of a good entrepreneur and assured to extend all the necessary help for setting up an industry.

In the programme, Sh. B.B. Sahay, Asstt. Director (Mech.) explained the need of self-employment and advantages of our wage employment. Sh. S.P. Verma, Asst. Director (Met.) explained the different feasibility provided by the Government of India for the self-employment. Sh. S. Shekar, Representative from DIC, Muzaffarpur also explained about PMEGP and other feasibility provided by the Government.

The programme was concluded by vote of thanks by Sh. S.P. Singh of MSME-DI, Muzaffarpur.



The participants taking part in IMC programme.

IMC on Food Processing

Branch MSME Development Institute, Itanagar, a organization under the Ministry of Micro, Small and Medium Enterprises conducted two days IMC on "Food Processing" on dated 5.10.2009 to 6.10.2009 at the conference hall of the Branch MSME-DI, Itanagar.

The main objective of the programme was to create the awareness and scope for the educated unemployed youths to take up self-employment ventures and income generating activities in the state of Arunachal Pradesh.

Shri S.K. Sahu, Director, MSME-DI, Guwahati has given the practical demonstration on the preparation of Amla Supari, Amla Murabba, Amla Herbal Hair Oil, Mixed Fruit Jam (Pineapple & Apple), Gulkand,

Pineapple Juice, Cake, Potato Chips, Garam Masala, Lemon Pickle. He delivered the information/composition on the preparation of Ginger Candy, Bread, Mango Squash & Juice, Papaya Pickle etc.

The IMC (Industrial Motivation Campaign) was coordinated by Shri Vivek G. Nikhade, Asstt. Director-in-charge, branch MSME-DI, Itanagar.

The vote of thanks was proposed by Shri Vivek G. Nikhade, Asstt. Director-in-charge Branch MSME-DI, Itanagar. He thanked all the local participants & the participants from the Rajiv Gandhi Govt. Polytechnic, Itanagar. He assured all necessary help to the potential entrepreneurs and requested participants to come forward for entrepreneurship in food processing.

ESDP on Fashion Designing and Artificial Jewellery at Muzaffarpur

The six week ESDP on Fashion Designing and Artificial Jewellery is being conducted exclusively for women by MSME-DI, Muzaffarpur, Govt. of India, Ministry of MSME under Action Plan Target for the year 2009-10 given by the Development Commissioner (MSME), New Delhi at Ramna, Muzaffarpur from 05.10.2009 to 20.11.2009. The said programme was inaugurated by the General Manager, District Industries Centre, Muzaffarpur on 05.10.2009 and in his inaugural address he assured the participants all possible help to set up their own ventures after completion of the training programme.

Following Topics were covered in this skill development session :

A. Dress Designing

- ❖ Aplic Work
- ❖ Tie & Die/Bandhani
- ❖ Block Printing
- ❖ Hand & Machine Embroidery
- ❖ Kashmiri & Solan Stitch
- ❖ Chain, Sneeze, Katha, Rose, Fish Bone Double Cross stitch
- ❖ Cutting & Stitching of salwar suit, churidar, semi patiyala, Bombay cut blouse, baba suit, frock, skirt, top, nighty, frock suit with above mentioned design.

B. Artificial Jewelry Design :

- ❖ 2 piece neckles
- ❖ Ear Rings
- ❖ Mang-Tika
- ❖ Hath-Shankha Bala, Ring (Anguthi) (Hand Set)

The above mentioned artificial jewellery were demonstrated using the raw materials-stone, nag, base, moti, wire, crystal, gum chain, tread, lattu, samosa, spring, chakri, golden moti, etc.

In the Entrepreneurship Develop session, following topics are to be covered :

- ❖ Motivation
- ❖ Characteristics of an entrepreneur
- ❖ Identification of projects
- ❖ Market survey, Market Segmentation, Sales Promotion & Advertisement
- ❖ Book-keeping & Accountancy, Financial statement like Balance Sheet, profit & loss & B.E.P. analysis
- ❖ Manpower planning & management
- ❖ Project Report Preparation
- ❖ Steps to start MSMEs & Role of promotional agencies
- ❖ Schemes of Govt. for development of MSMEs. ■

Dinsha Patel Presides over the 3rd Governing Council Meeting of NI-MSME, Hyderabad

The 2nd Annual General Meeting and the 3rd Governing Council Meeting of NI-MSME (National Institute for Micro, Small and Medium Enterprises), Hyderabad, a national level Entrepreneurship Development Institute under Ministry of MSME was held recently. Shri Dinsha J. Patel, Union Minister of State (Independent Charge) of Ministry of Micro, Small & Medium Enterprises presided over the meeting.

Appreciating the work done by NI-MSME in the field of entrepreneurship development, the Minister noted that NI-MSME had trained more than 1.25 lakh Indian participants and more than 7000 executives of 127 countries since its inception. He praised the Institute for training 59% more participants during the year 2008-09 as compared to the year 2007-08.

The Minister informed that the Prime Minister had set up a High level task force to look into the problems faced by MSMEs and he hoped that Government would be able to take important policy decisions on the basis of the report of the task force.

He further stated that the Prime Minister had set up Skill Development Mission to train 500 million persons by 2022 under which the Ministry and its organisations, including NI-MSME, would play an important role. On the occasion, the Minister also launched the redesigned website of NI-MSME and hoped that it would help the entrepreneurs in making use of the services offered by NI-MSME. ■

Secretary (MSME) Chairs the Meeting For Infrastructure/ Technology/Skill Development For SMEs

The First meeting of the Sub-Group on the Infrastructure/Technology/Skill Development of the Task Force constituted by the Prime Minister's office was held in New Delhi recently. Shri Dinesh Rai, Secretary, Ministry of Micro, Small & Medium Enterprises chaired the meeting.

The Sub-Group on the Infrastructure/Technology/Skill Development is one of the seven sub-groups of the Task Force constituted by the Prime Minister's Office to study the bottlenecks inhibiting the development of Micro and Small Enterprises and draft recommendations for implementation by various departments to put the MSEs on higher trajectory of growth.

The members of the sub group discussed various impediments in Infrastructure/Technology/Skill Development particularly in relation to MSEs. Valuable suggestions were given by the members in the meeting.

Additional Chief Secretary to Tamilnadu, Shri P. Selvam, suggested that there should be some earmarked quota of industrial plots for MSEs.

Shri Saurabh Garg, Secretary-Cum-Commissioner, Government of Orissa informed that a lot of projects are being established in the State of Orissa.

On technology upgradation issues, the members of the Sub-Group mentioned that cost of technology is very high for MSEs and the Government should facilitate, incentivise and support the technology transfer at individual as well as collective levels. Linkages with Research & Development Institutes, rewarding innovation and new technology, creation of technology development fund etc. were the other suggestions for technology upgradation of SMEs. The cluster

approach to offset the higher cost of technology upgradation may be one of the visible options.

The issues related to skill upgradation were also discussed and it was suggested that the existing mechanism of providing training through industrial training institutes, polytechnics needs to be strengthened. Vocational training as per the requirements of the industry will be supported.

The guidelines of micro and small enterprises cluster development programme (MSE-CDP) are under revision. Provision for power generation by non-conventional energy, infrastructure development, technology upgradation, skill upgradation have been included in the proposed guidelines.

The support will be provided to create infrastructural facilities in new industrial estates and to upgrade infrastructure in existing industrial clusters.

The recommendations of the Sub-Group shall be submitted to the PMO after its finalization. ■

Visit of Secretary, MSME in J&K State

Shri Dinesh Rai, Secretary, MSME visited J&K State in the first week of September 2009.

On 4th of September, 2009, Shri Dinesh Rai, Secretary, MSME addressed a public awareness camp at Chatergam District Budgam and on the same date Secretary, MSME also inaugurated a KVIB sponsored PMEGP Poultry Feed manufacturing unit at Chatergam District Budgam under the name and style of M/s Villayti Feed. ■

NATURAL COIR FIBRE

Belonging to one of the oldest plant families, the coconut palm is found throughout the tropics. It is the widest grown palm in the world and provides everything needed to sustain life. This palm has a single 20-30 metre tall trunk, and can live upto 100 years, producing 70 to 100 coconuts per annum. Indonesia Philippines, India and Sri Lanka are the major producers of coconut tree is being used for making door mats, floor coverings, furniture, charcoal, composites and various garden articles, besides food and drink.

Coir fibres are extracted from the husk of coconut fruit. The extracted fibre is spun and the yarn is woven on looms to make various coir products, which are eco-friendly and bio-degradable, due to the distinctive properties of coir fibre.

Coir Fibre

The mesocarp tissue, or husk of the coconut fruit contains 20% to 30% fibre of varying length. The fibres are extracted by grinding the husk. Being tough and naturally resistant to seawater, the coir fibre protects the fruit enough to survive months and contains all the other nutrients for the seed to grow. These characteristics make the fibers quite useful in outdoor mats, floor coverings, garden articles, aquarium filters, ropes etc. There are two types of Coir Fibre. White Fibre and Brown Fibre.

White Fibre

White Fibre is made through a process called Retting bysuspending the immature husks in a river or water-filled pit for 8-10 months. During this process, micro-organisms break down the plant tissues surrounding the fibre to loosen them. The husk is then beaten by hand or using defibering machines to seprate out the long fibres, which are subsequently dried and cleaned. Cleaned fibre is ready for spinning into yarn using a spinning wheel or one-handed system and the yarn is used for making various products like ropes, mats, mattings etc.

Brown Fibre

Brown Fibre is obtained by soaking the fully matured coconut husks in pits filled with water for 3 to 5 days and then beaten up manually or by defibering machine. the long bristle fibres are separated from the shorter fibres by wet-milling. The fibre is elastic enough to twist without breaking. Brown fibre is mainly used for making rubberised mattresses, brushes and garden articles.

Properties of Coir

Coir is stronger than any other natural fibre and absorbs water up to 200% without any expansion in volume. It is a versatile natural fibre made up of threads of diameter 10 to 20 micrometres and less than 1.3 mm in length. It acts as a dehumidifier, retaining up to 15% moisture on its weight in it under high Relative Humidity conditions. By absorpition on its surface, it can retain heavy gases like sulphur dioxide and carbon dioxide, making the living room air fresh. Coir is flame-retardant and not easily combustible and also provides excellent insulation against temperature and sound.

Lignin and Cellulose are the major constituents of coir. Fibre contains 45% lignin, which makes the it hardest among the natural fibres. It is also durable and bio-degradable, moth-proof, resistant to fungi, rot and hence coir products have got multifarious industrial applications.

Applications of Coir Fibre Due to the peculiar characteristics of coir fibre it has got broad applications in various fields including agriculture and soil conservation.

Applications of Coir Fibre

Due to the peculiar characteristics of coir fibre it has got broad applications in various fields including agriculture and soil conservation.

Coir Yarn

Coir Yarn is generally of 2 ply, spun from coir fibre by hand as well as with the help of spinning machines or traditional Ratts. The Coir yarn is of

different grades based on the quality of fibre used, the nature of twist, presence of impurities etc., and is available in different forms like pressed bales, spools, etc. for various industrial and agricultural applications.

Coir Mats

Coir mats are made on handlooms, power looms and with or without brush. Fibre mats, Creel mats, Rod mats, Carnatic mats are the different types of mats commonly manufactured. Fibre Mats are known for its compact brush, Creel mats for thin brush and Rod mats for thick brush. Coir mats available with woven or stenciled designs for used as doormats. Latex backing is done to make non-slip mats.

Coir Mattings

Coir Mattings are made on traditional or powerlooms and is available in a number of designs and patterns made by weave and colour combinations. It is mainly used as floor coverings and floor runners for furnishing corridors and also used for ceiling and wall paneling.

Coir Geo-Textiles

Coir geotextile is bio-degradable and eco-friendly and is the natural solution to large scale soil erosion and soil degradation. Coir geotextiles have very high tensile strength, water absorption capabilities and ability to break up run off top soil. Coir retains moisture for long time and it also promotes new vegetation by absorbing water and by preventing the topsoil from drying out. Coir geotextile provides soil support for 4 to 5 years for natural vegetation to establish. It is also used for river bank protection, road construction and land reclamation. Coir mesh mattings, Coir needle felts and Coco logs are the major kinds of Geotextiles.

Coir Pith

Pith is the material that binds the coconut fibre in the husk. So far considered as a problematic waste, Coir Pith also called Coco-peat, has now acquired high demand for its use as a soil conditioner and plant nutrient and an effective medium for plant

growth. It is an effective soil conditioner and is commonly used as sans-soil medium for growing plants and used as a substitute for Peat Moss. Pith can hold 8 to 10 times water by weight and is used as potting mixture in plant nursery to save on water, which is one of the major costs in the nursery. Coir pith orchids due to its moisture retention properties. Coir pith can be converted into organic manure (C-Pom) by a simple technology developed by the Coir Board. Composted Coir pith enhances the nutrient carrying capacity of plants and it is ideal for growing anthuriums and orchids due to its moisture retention properties. Coir pith can be converted into organic manure (C-pom) by a simple technology developed by the Coir Board. Composted Coir pith serves as an economical and high organic carbon source for the maintenance of organic matter contents of the soil and finds ample applications in Organic Farming.

Garden Articles

All most all the products required for gardening can be made out of Coir fibre. Coco pot, poles, hanging baskets etc., are commonly used in gardening, replacing plastic which is causing loss of environmental problems. Coconut husk chips are also widely used in horticultural applications.

Coir Composites

Coir composites are now being extensively used as a wood substitute due to its high specific strength, stiffness and durability. Coir composites are eco-friendly, termite resistance and also cost-effective. Coir composites are used for making roofing sheets, furniture, trays, doors, windows, packing box.

Coir Fibre is biodegradable, eco-friendly and has got excellent chemical and physical properties which makes it suitable for multifarious applications. Coir fibre is the hardest natural fibre and also the only fibre which is resistant to salt water. Coir geotextile is the natural solution to soil erosion and soil degradation and Coir Pith is used as soil conditioner and an effective medium for plant growth. Coir composite is well accepted as a wood substitute which in turn can reduce the pace deforestation to a great extent. ■

Sebi to line up guidelines on SME bourse soon: govt

SEBI is likely to announce guidelines for SME bourses soon, says a government official. The guidelines will be issued after the government has approved the draft guidelines. The guidelines will be issued after the government has approved the draft guidelines. The guidelines will be issued after the government has approved the draft guidelines.



SEBI is likely to announce guidelines for SME bourses soon, says a government official.

Exim Bank to unveil fund for small, medium units

EXIM BANK is looking to provide a guarantee facility, an initiative of the International Finance Corporation (IFC). The guarantee will be provided to SMEs. The guarantee will be provided to SMEs. The guarantee will be provided to SMEs.



T. CHINNAI NARAYANAN, Director, Exim Bank

"Under the fund originally proposed by IFC, some capital to grow on SMEs, thereby to fund a liability investment of up to 25 per cent," said T. Chinnai Narayanan, Director and Managing Director, Exim Bank. The objective of a liability investment by the

The IFC-Exim Bank fund will be used to provide a guarantee facility to SMEs. The fund will be used to provide a guarantee facility to SMEs. The fund will be used to provide a guarantee facility to SMEs.

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Coir exports up 10.5% in first half of 2009-10



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Ailing small enterprises need technology development fund

SMALL ENTERPRISES are ailing due to the lack of technology development funds. The government should provide such funds to help these enterprises. The government should provide such funds to help these enterprises. The government should provide such funds to help these enterprises.

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The elusive goal of equity capital for SMEs

SMALL AND MEDIUM ENTERPRISES are struggling to raise equity capital. The government should provide such funds to help these enterprises. The government should provide such funds to help these enterprises. The government should provide such funds to help these enterprises.



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Small pharma cos seek relaxation in norms

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Spurious Drugs

SPURIOUS DRUGS are a major concern for the government. The government should provide such funds to help these enterprises. The government should provide such funds to help these enterprises. The government should provide such funds to help these enterprises.

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Mid & small-cap firms to see single-digit growth

MID AND SMALL-CAP FIRMS are expected to see single-digit growth. The government should provide such funds to help these enterprises. The government should provide such funds to help these enterprises. The government should provide such funds to help these enterprises.

SECTORAL VIEW		Growth (%)	
Sector	2008-09	2009-10	2010-11
Auto	1.10	2.14	3.18
Chemicals	1.10	2.14	3.18
IT	1.10	2.14	3.18
Pharma	1.10	2.14	3.18
Services	1.10	2.14	3.18
Steel	1.10	2.14	3.18
Textiles	1.10	2.14	3.18
Telecom	1.10	2.14	3.18
Metals	1.10	2.14	3.18
Power	1.10	2.14	3.18
Real Estate	1.10	2.14	3.18
Others	1.10	2.14	3.18

Christmas orders bring little cheer to small textile exporters

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Coir and coir product exports grew 12.5 per cent in volume terms and 10.51 per cent in value during April-September, indicating a revival in global demand. Exports touched 110,700 tonnes valued at Rs 351.46 crore during the period as against 97,200 tonnes valued at Rs 18.02 crore in the corresponding period of the previous year. However, the export of coir registered a marginal decline of 2 per cent in quantity and up 7 per cent in value, according to data from Coir Board.

Following the export performance for the current financial year, Coir Board Chairman VS Vijayaraghavan expressed confidence that the country's coir export target of \$1 billion would be surpassed. The board also reviewed the demands of coir fibre and yarn, stating that the industry is facing challenges in the international market. The board also reviewed the demands of coir fibre and yarn, stating that the industry is facing challenges in the international market.

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जल्द पूरा होगा मल्टीप्लक्स का सपना जीडीपी में बढ़ जाएगा

बिहार में उद्योग की अपार संभावनाएं : एचपी सिंह लघु उद्योगों का योगदान

मुंबई (एनडीए)। बिहार में उद्योगों की अपार संभावनाएं हैं। एचपी सिंह जीडीपी में बढ़ जाएगा। लघु उद्योगों का योगदान। बिहार में उद्योगों की अपार संभावनाएं हैं। एचपी सिंह जीडीपी में बढ़ जाएगा। लघु उद्योगों का योगदान। बिहार में उद्योगों की अपार संभावनाएं हैं। एचपी सिंह जीडीपी में बढ़ जाएगा। लघु उद्योगों का योगदान।

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उद्योग अफेयर्स की अतिरिक्त उपाय विभाग

आगरा उद्योगा भूमी। बिहार में उद्योगों की अपार संभावनाएं हैं। एचपी सिंह जीडीपी में बढ़ जाएगा। लघु उद्योगों का योगदान। बिहार में उद्योगों की अपार संभावनाएं हैं। एचपी सिंह जीडीपी में बढ़ जाएगा। लघु उद्योगों का योगदान।

प्रधानमंत्री रोजगार सृजन कार्यक्रम के लिए तालमेल जरूरी

प्रधानमंत्री रोजगार सृजन कार्यक्रम के लिए तालमेल जरूरी है। बिहार में उद्योगों की अपार संभावनाएं हैं। एचपी सिंह जीडीपी में बढ़ जाएगा। लघु उद्योगों का योगदान।



सबसे पहले तो यह कार्यक्रम चालू नहीं हो पाया है। बिहार में उद्योगों की अपार संभावनाएं हैं। एचपी सिंह जीडीपी में बढ़ जाएगा। लघु उद्योगों का योगदान।

चमड़ा उद्योग में इंफ्रा विकास के लिए 300 करोड़

बिहार में उद्योगों की अपार संभावनाएं हैं। एचपी सिंह जीडीपी में बढ़ जाएगा। लघु उद्योगों का योगदान। बिहार में उद्योगों की अपार संभावनाएं हैं। एचपी सिंह जीडीपी में बढ़ जाएगा। लघु उद्योगों का योगदान।

सलाहकार बनेंगे सेवानिवृत्त लोग

सलाहकार बनेंगे सेवानिवृत्त लोग। बिहार में उद्योगों की अपार संभावनाएं हैं। एचपी सिंह जीडीपी में बढ़ जाएगा। लघु उद्योगों का योगदान। बिहार में उद्योगों की अपार संभावनाएं हैं। एचपी सिंह जीडीपी में बढ़ जाएगा। लघु उद्योगों का योगदान।

उत्तराखंड में लघु, छोटी और मझोले उद्यमों (एमएसएमई) के लिए एक नई परामर्श सेवा की तैयारी चल रही है। इस पहलवा प्रयास में एमएसएमई की सबसे बड़ी संस्था 'इंडस्ट्रीज एसोसिएशन ऑफ उत्तराखंड' (आईएयू) ने मुख्य परामर्श सेवा की व्यवस्था मजबूत बनाने के लिए औद्योगिक अनुभव वाले सेवानिवृत्त लोगों का एक संघ बनाए जाने की मुहिम चलाई है।

आधुनिक तकनीक अपन रही हैं लघु इकाइयां

नई दिल्ली, 23 अक्टूबर (एनडीए)। बैंकों की ऊंची ब्याज दरों की मारी लघु एवं मझोली इकाइयां लागत कम रखने और प्रतिस्पर्धा में आगे निकलने के लिए अब आधुनिक तकनीक का सहारा ले रही हैं जिससे आने वाले चार पांच साल में सकल घरेलू उत्पाद (जीडीपी) में उनका योगदान 22 प्रतिशत तक पहुंच जाने का अनुमान है। वर्तमान में देश के सकल घरेलू उत्पाद में लघु एवं मझोली इकाइयों का हिस्सा 17 प्रतिशत तक आंका गया है। पिछले कई वर्षों से बैंकों से कर्ज नहीं मिलने की तंगी राज्य तथा स्थानीय निकायों के कई तरह के निवेश से घटती है। वाणिज्य एवं उद्योग

चार-पांच साल में जीडीपी में लघु इकाई का योगदान 22 प्रतिशत तक पहुंच जाने का अनुमान है। बिहार में उद्योगों की अपार संभावनाएं हैं। एचपी सिंह जीडीपी में बढ़ जाएगा। लघु उद्योगों का योगदान।

उत्तराखंड में लगभग 15,000 छोटे मझोले उद्यम हैं। इनकी संख्या घटती जा रही है। इसके अलावा विविध समस्याएं भी हैं। सेवानिवृत्त लोगों के अनुभव और कौशल इसी उद्यमों की व्यवस्था नहीं है। आईएयू ने मुख्य परामर्श सेवा की व्यवस्था मजबूत बनाने के लिए औद्योगिक अनुभव वाले सेवानिवृत्त लोगों का एक संघ बनाए जाने की मुहिम चलाई है।

आईएयू के मुताबिक ये लोग व्यापार विकास सेवा (बीडीएस) प्रदाता के तौर पर काम करेंगे और कर, कानूनी मामलों, प्रारंभिक रिपोर्टों, बैंकिंग, वित्त, प्रबंधन नियंत्रण, वित्तियन और निर्यात जैसे विभिन्न एमएसएमई के लिए परामर्श सेवाएं प्रदान करेंगे।

नई दिल्ली, 23 अक्टूबर (एनडीए)। बैंकों की ऊंची ब्याज दरों की मारी लघु एवं मझोली इकाइयां लागत कम रखने और प्रतिस्पर्धा में आगे निकलने के लिए अब आधुनिक तकनीक का सहारा ले रही हैं जिससे आने वाले चार पांच साल में सकल घरेलू उत्पाद (जीडीपी) में उनका योगदान 22 प्रतिशत तक पहुंच जाने का अनुमान है। वर्तमान में देश के सकल घरेलू उत्पाद में लघु एवं मझोली इकाइयों का हिस्सा 17 प्रतिशत तक आंका गया है। पिछले कई वर्षों से बैंकों से कर्ज नहीं मिलने की तंगी राज्य तथा स्थानीय निकायों के कई तरह के निवेश से घटती है। वाणिज्य एवं उद्योग

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guidance of Bureau Nagpur are given below in Table-VIII.

Table - VIII

Category	No. of Unemployed Persons As on 31.12.2007		
	Male	Female	Total
Civil Engineering	870	194	1064
Mechanical Engineering	1167	21	1188
Electrical Engineering	644	253	897
Architecture	29	39	68
Metallurgy	27	3	30
Mining	115	1	116
Instrumentation	40	03	43
Agriculture	35	7	42
Telecommunication	93	75	168
Automobile	6	—	6
Production	264	31	295
Industries	56	7	63
Computer	192	210	402
Chemical	97	07	104
Food Technology	13	4	17
Oil Technology	15	3	18
Paper Technology	7	—	07
Textile Technoloy	11	2	13
Sugar Technology	—	—	—
Paint Technology	—	—	—
Electronics	379	245	624
Petro-Chemical	12	1	13
Plastic Technology	9	4	13
Cellulose Technology	322	259	581
Fire Engineering	7	—	7
Electrical Generation & Supply	1	1	2
Printing Tech.	2	—	2
Aeronautical Engg.	2	—	2
Agriculture			
B.Sc.	456	349	805
M.Sc.	107	16	123
M.A.	1327	1026	2353
M.Sc.	511	385	896
M.Com.	832	381	1213
Law	58	43	103
Veterinary	57	45	102
B-Tech Cellules	6	—	6
B-Tech.	—	14	14

The live register of Information and Guidance Bureau of Amravati University throws some light on the qualified and technically skilled persons who are unemployed. The number of technically qualified persons registered with the Information and Guidance Bureau, Amravati are given below in Table-IX.

Table - IX

Category	No. of Unemployed Persons		
	Male	Female	Total
Civil Engineering	418	67	485
Mech. Engineering	172	49	221
Elect. Engineering	102	18	120
Architecture	5	1	6
Metallurgy	2	—	2
Mining	2	—	2
Instrumentation	9	2	11
Agriculture	9	2	11
Telecommunication	—	—	161
Automobile	—	—	—
Production	8	4	12
Industries	—	—	—
Computer	88	22	110
Chemical	11	4	15
Food. Tech.	1	—	1
Oil Tech.	—	—	—
Paper Tech.	1	—	1
Textile Tech.	8	3	11
Sugar Tech.	—	—	—
Electronics	156	57	213
Petrochemicals	5	—	5
Plastic Tech.	1	—	1
Fire Tech.	—	—	—
Electrical Generation & Supply	—	—	—
Printing Tech.	—	—	—
Aeronautical Engg.	—	—	—
Medical	—	—	—
Agriculture			114 B.Sc. 162 M.Sc. 1914 M.A. 940 M.Sc. 283 M.Com. 209 87
Arts			
Science			
Commerce			
Law			
Veterinary			

सिरसा में उद्यमिता विकास कार्यक्रम

सूक्ष्म, लघु एवं मध्यम विकास संस्थान, भारत सरकार, करनाल द्वारा मै. इंफोमाइंड, सिरसा, में शिक्षित बेरोजगार युवाओं/युवतियों के लिए टैली-9 विषय पर आयोजित किए गए तीन सप्ताह के उद्यमिता विकास कार्यक्रम का शुभारंभ श्री देवीलाल वोहरा, जिला खादी एवं ग्रामीण अधिकारी, सिरसा द्वारा किया गया। कार्यक्रम का उद्घाटन करते हुए श्री वोहरा ने अपने सम्बोधन में कहा कि सरकारी नौकरी मिलना नामुमकिन है अतः गांव के उत्थान एवं विकास हेतु यह जरूरी हो गया है कि ग्रामीण उद्योग गांव में लगा कर बेरोजगारी को दूर किया जाए।

समापन कार्यक्रम के मुख्य अतिथि श्री आर.पी. वैश्य ने प्रतिभागियों से कहा कि भारत सरकार देश के युवाओं एवं युवतियों के लिए अनेक प्रकार के कार्यक्रम आयोजित कर रही है ताकि वे प्रशिक्षण ले कर अपना ज्ञान बढ़ाएं और साथ ही अपने आपको आर्थिक रूप से सशक्त करते हुए अपने परिवार को उन्नति की ओर अग्रसर कर सकें। उन्होंने प्रतिभागियों का मार्गदर्शन करते हुए उनको इस प्रशिक्षण कार्यक्रम से लाभ उठा कर स्वयं का रोजगार शुरू करने की सलाह दी। उन्होंने अपने अध्यक्षीय भाषण में कहा कि जिन प्रशिक्षार्थियों ने पूर्ण निष्ठा, ईमानदारी, कर्मठता व लगन से विचारों को सुना है तथा प्रशिक्षण में ठीक से भाग लिया है वे स्वरोजगार चलाने में सक्षम हो पाएंगे। इस तीन सप्ताह के उद्यमिता विकास कार्यक्रम में उद्यमिता के विभिन्न गुण, रिस्क फैक्टर, एमएसएमई-विकास संस्थान की विभिन्न परियोजनाओं की जानकारी दी गई।

कार्यक्रम के संचालक श्री रविन्द्र कुमार, उपनिदेशक (रसायन) ने कार्यक्रम की रूपरेखा पर प्रकाश डाला और पढ़ाए गए विषयों के बारे में बताया कि आज की युवा शक्ति हर क्षेत्र में आगे आ रही है चाहे वह सेवा क्षेत्र हो, उद्योग हो या शिक्षा का क्षेत्र हो। प्रतिभागी हमारे प्रशिक्षण कार्यक्रमों से प्रेरित होकर स्वयं का काम शुरू करेंगे, ऐसा हमें विश्वास है। उन्होंने इस कार्यक्रम में पढ़ाए जाने वाले विषयों की संक्षिप्त जानकारी प्रतिभागियों को दी कि कम्प्यूटर क्या है, किस प्रकार की समस्याएं आती हैं तथा इसके विभिन्न उपकरणों के बारे में व वायरस निकालने के बारे में टैली-9 विषय के अलावा बताया गया।



दिनांक 29.07.2009 से 18.08.2009 तक मै. इंफोमाइंड, सिरसा में आयोजित तीन सप्ताह के उद्यमिता विकास कार्यक्रम में भाग लेते प्रतिभागी।

इसके अलावा साफ्टवेयर विंडोज के बारे में जानकारी दी गई। फाइल खोलना, प्रिंटर, यूपीएस के रखरखाव के बारे में बताया गया और उसमें टैली-9 का साफ्टवेयर डाल कर कैसे काम करना है और विभिन्न दुकानदारों और उद्यमियों के हिसाब का लेखा-जोखा रखना है, उसके बारे में जानकारी दी गई ताकि इससे बैलेंस शीट, लाभ-हानि के खाते बनाए जा सकें और विभिन्न दुकानदारों और उद्यमियों को मांगने पर तुरंत जानकारी उपलब्ध कराई जा सके।

कार्यक्रम में एमएसएमई विकास संस्थान, करनाल के श्री बी.एन. कपूर, सहायक निदेशक ने टाइम मैनेजमेंट और मार्केटिंग मैनेजमेंट क्या है, आई एसओ-9000 एवं 14000 में अनुदान कैसे दिया जा सकता है, के बारे में प्रतिभागियों को बताया। उन्होंने बताया कि यह प्रमाणपत्र जो आपको इस कार्यक्रम के सफल आयोजन के बाद दिया जा रहा है, इसका बहुत महत्व है जो आपको ऋण लेने और अपना काम चलाने में बहुत सहायक होगा। ■

एकदिवसीय औद्योगिक अभिप्रेरणा शिविर

एमएसएमई विकास संस्थान, करनाल, भारत सरकार, सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय द्वारा दिनांक 24.9.2009 को एक दिवसीय औद्योगिक अभिप्रेरणा शिविर का आयोजन हरियाणा के कैथल जिले में औद्योगिक प्रशिक्षण संस्थान में किया गया।

कार्यक्रम का शुभारंभ श्री भूपेन्द्र पाल सिंह, प्रधानाचार्य, आई.टी.आई., कैथल ने किया। उन्होंने अतिथियों का स्वागत किया और कहा कि ऐसे कार्यक्रम आई.टी.आई. से पास विद्यार्थियों के लिए चलते रहने चाहिए ताकि युवक-युवतियां सरकारी नौकरियों के पीछे न भाग कर स्वरोजगार की ओर उन्मुख हों। उन्होंने एमएसएमई विकास संस्थान, करनाल का इस कार्यक्रम को उनके प्रांगण में आयोजित करने के लिए आभार व्यक्त प्रकट किया। तत्पश्चात् श्री तेज भान सैनी, सहायक निदेशक ने अपना उद्योग लगाने के लिए जिन बातों को ध्यान में रखना आवश्यक है, के बारे में बताया और कार्यक्रम के उद्देश्य को स्पष्ट किया।

महाप्रबंधक, जिला उद्योग केंद्र, कैथल ने प्रधानमंत्री रोजगार सृजन कार्यक्रम के बारे में विस्तारपूर्वक जानकारी दी और विश्वास दिलाया कि आई.टी.आई. से प्रशिक्षण प्राप्त युवाओं को ऋण दिलाने में प्राथमिकता दी जाएगी। श्री सुशील शर्मा, विकास अधिकारी, खादी ग्राम एवं उद्योग अधिकारी, कैथल ने अपने कार्यालय से संबंधित विभिन्न योजनाओं की जानकारी दी। श्री वी.एम. टक्साली, अग्रणी जिला प्रबंधक, पंजाब नेशनल बैंक, कैथल ने उद्यमियों को प्रदान की जाने वाली ऋण सुविधा से संबंधित विभिन्न योजनाओं की जानकारी दी। श्री राकेश वैद, सहायक निदेशक, एमएसएमई विकास संस्थान, करनाल ने विभिन्न उद्योगों से संबंधित जानकारी दी, जो जिला कैथल में लगाए जा सकते हैं।

कार्यक्रम का संचालन श्री तेजभान सैनी, सहायक निदेशक ने किया एवं आभार आई.टी.आई., कैथल के उपप्रधानाचार्य ने प्रस्तुत किया।

इस शिविर में 170 विद्यार्थियों ने भाग लिया जिसमें 32 अनुसूचित जाति और 18 पिछड़े वर्ग से थे। ■

मोबाइल रिपेयरिंग पर आधारित उद्यमिता कौशल विकास प्रशिक्षण

दिनांक 22-9-2009 को एम.एस.एम.ई.डी.आई., मुजफ्फरपुर द्वारा संस्थान के सभागार में मोबाइल रिपेयरिंग पर आधारित छह साप्ताहिक उद्यमिता कौशल विकास प्रशिक्षण

कार्यक्रम का उद्घाटन किया गया जिसमें इस क्षेत्र के 25 शिक्षित बेरोजगार युवा एवं युवतियों ने प्रतिभागिता दर्ज की। उद्घाटन सत्र में श्री प्रदीप कुमार, निदेशक, एम.एस.एम.ई.डी.आई., मुजफ्फरपुर, श्री ए.के. कर्ण, उपनिदेशक (धातु), एम.एस.एम.ई.डी.आई., मुजफ्फरपुर, श्री पी.के. सिंह, सहायक निदेशक (आ.अ.), एम.एस.एम.ई.डी.आई., मुजफ्फरपुर, श्री सुधांशु शेखर, उद्योग विस्तार पदाधिकारी, जिला उद्योग केंद्र, मुजफ्फरपुर तथा श्री रिजवान, मोबाइल रिपेयरिंग के एक्सपर्ट, मुजफ्फरपुर ने प्रतिभागियों का मार्गदर्शन किया।

मोबाइल पर आधारित इस छह साप्ताहिक उद्यमिता कौशल विकास प्रशिक्षण कार्यक्रम के उद्घाटन सत्र की अध्यक्षता श्री प्रदीप कुमार, निदेशक ने की। अपने अध्यक्षीय भाषण में श्री कुमार ने कहा कि मोबाइल आज की दुनिया में हमारे जीवन का अभिन्न अंग बन गया है और इसकी अनिवार्यता बढ़ती ही जा रही है, अतः स्वाभाविक है कि इसकी संख्या में उत्तरोत्तर वृद्धि होती जा रही है जिसके चलते मोबाइल मरम्मत की समस्या का भी बढ़ना स्वाभाविक और अपरिहार्य होता जा रहा है। इस चुनौती का सकारात्मक एवं सदुपयोग कर इसे स्वरोजगार की दिशा में व्यावसायिक दोहन किया जा सकता है। उन्होंने कहा कि आवश्यकता इस बात की है कि यहां के युवा इस बात को समझें।

श्री ए.के. कर्ण, उप निदेशक (धातु), एम.एस.एम.ई.डी.आई., मुजफ्फरपुर ने सभी उपस्थित अतिथियों का स्वागत किया और प्रतिभागियों को अपने विकास संस्थान, मुजफ्फरपुर के कार्य-कलापों की विस्तृत जानकारी दी। तत्पश्चात् श्री पी.के. सिंह, सहायक निदेशक (आ.अ.) ने सरकार द्वारा उद्यमियों को दी जा रही सुविधाओं एवं अनुदानों की विस्तृत जानकारी दी। उन्होंने कहा कि ऐसे प्रशिक्षण कार्यक्रम के माध्यम से भावी उद्यमियों को स्वरोजगार अपनाने के पूर्व आवश्यक जानकारी प्रदान की जाती है ताकि वे उद्यम स्थापित कर लेने के बाद कोई कठिनाई या जोखिम का सामना भली-भांति कर सकें। श्री सुधांशु शेखर, उद्योग विस्तार पदाधिकारी, जिला उद्योग केंद्र, मुजफ्फरपुर ने भी प्रतिभागियों को संबोधित किया और जिला उद्योग के कार्यों और भूमिका पर प्रकाश डाला।

प्रशिक्षण के उद्घाटन सत्र के बाद तकनीकी सत्र का आरम्भ किया गया जिसमें प्रतिभागियों को प्रशिक्षण के तकनीकी पहलू की जानकारी दी गई और स्वरोजगार स्थापित करने, खास कर उद्यम स्थापित करने संबंधी पहलुओं पर प्रकाश डाला गया। निदेशक, एम.एस.एम.ई.डी.आई. मुजफ्फरपुर ने तकनीकी सत्र में प्रतिभागियों को संबोधित किया और उन्हें उद्योग स्थापित करने तथा इसे जुड़े जोखिम की ओर भी ध्यान दिलाया।

पुनः श्री रिजवान, मोबाइल रिपेयरिंग एक्सपर्ट, मुजफ्फरपुर ने प्रतिभागियों को मोबाइल से जुड़े हर पहलू की संक्षिप्त जानकारी दी तथा इसके तकनीकी एवं व्यवहारिक जानकारियों हेतु प्रतिभागियों को इस कार्यक्रम संबंधी पाठ्यक्रम प्रदान किया गया।

तकनीकी सत्र देर शाम तक चला। उद्घाटन सत्र की समाप्ति मंच संचालन कर रहे श्री एस.पी सिंह, एम.एस. ई.डी.आई., मुजफ्फरपुर के धन्यवाद ज्ञापन के साथ की गई। ■

ब्यूटी कल्चर पर उद्यमिता विकास कार्यक्रम

एमएसएमई-विकास संस्थान, एमएसएमई मंत्रालय, भारत सरकार, चम्बाघाट, सोलन ने दिनांक 28.07.2009 से 18.08.2009 तक झांझा, राजगढ़ जिला सिरमौर में महिलाओं के लिए ब्यूटी कल्चर पर उद्यमिता विकास कार्यक्रम का आयोजन किया। इस कार्यक्रम का उद्देश्य महिलाओं को सक्षम बनाकर उन्हें स्वरोजगार स्थापित कर आत्मनिर्भर बनाना था। इस कार्यक्रम का समापन समारोह दिनांक 31.08.2009 को ब्लॉक विकास कार्यालय, राजगढ़ के सभागार में निदेशक, एमएसएमई-विकास संस्थान, सोलन की अध्यक्षता में आयोजित किया गया। कार्यक्रम के आरम्भ में संस्थान के अन्वेषक श्री वीर सिंह ने उपस्थित अतिथियों एवं प्रशिक्षणार्थियों का स्वागत किया तथा कार्यक्रम के बारे में विस्तृत जानकारी प्रदान की। तत्पश्चात कार्यक्रम के बारे में प्रशिक्षणार्थियों ने अपने विचार व्यक्त किए। इसके बाद सुश्री मीना कुमारी, मै. एसकॉल कम्प्यूटर सेंटर, राजगढ़ ने अपने अनुभव प्रशिक्षणार्थियों के समक्ष रखे तथा सभी प्रशिक्षार्थियों



राजगढ़ में आयोजित ब्यूटी कल्चर पर उद्यमिता विकास कार्यक्रम के समापन समारोह के अवसर पर भाग लेती हुई प्रशिक्षणार्थी।

से इस प्रशिक्षण कार्यक्रम से लाभ उठाकर स्वरोजगार स्थापित करने का अनुरोध किया।

अपने संबोधन में संस्थान के निदेशक श्री वीरेन्द्र शर्मा ने प्रशिक्षणार्थियों को लघु उद्योगों का देश के विकास में क्या योगदान है, के बारे में अपने विचार रखे। उन्होंने सरकार द्वारा बेरोजगारों के लिए चलाए जा रहे प्रधानमंत्री रोजगार सृजन कार्यक्रम के बारे में भी विस्तृत जानकारी दी जिसका लाभ प्रशिक्षणार्थी ले सकते हैं। इसके अलावा उन्होंने राजीव गांधी उद्यमी मित्र योजना के बारे में जानकारी प्रदान की तथा अनुरोध किया कि वे योजना के अंतर्गत अपना पंजीकरण करवा कर सहायता प्राप्त कर सकते हैं। इसके बाद श्री के.डी. शर्मा ब्लॉक विकास अधिकारी, राजगढ़ ने प्रतिभागियों को संबोधित किया तथा प्रशिक्षणार्थियों से इस प्रकार के कार्यक्रमों से अधिक से अधिक लाभ उठाने का आह्वान किया तथा सभी से अपेक्षा की कि वे स्वरोजगार स्थापित करेंगे। कार्यक्रम के दौरान प्रशिक्षणार्थियों को श्रेडिंग, ब्लीचिंग, गोल्ड ब्लीचिंग, घर पर बने फेस पैक, मेनीक्योर, पेडीक्योर, ब्राइडल मैकअप, फेशियल, हेयर स्टाइलिंग इत्यादि पर प्रयोगात्मक प्रशिक्षण प्रदान किया गया। कार्यक्रम के दौरान ही खादी एवं ग्रामोद्योग बोर्ड, बैंक, स्वरोजगार स्थापित करने के विभिन्न चरणों, परियोजना रिपोर्ट बनाने के बारे में भी प्रशिक्षणार्थियों को विस्तृत जानकारी प्रदान की गई। तदोपरान्त संस्थान के निदेशक ने प्रशिक्षणार्थियों को प्रमाण पत्र व छात्रवृत्ति वितरित किए। कार्यक्रम का समापन श्री वीर सिंह, अन्वेषक के धन्यवाद प्रस्ताव के साथ किया गया। इस प्रशिक्षण कार्यक्रम में 24 महिला प्रशिक्षार्थियों ने प्रशिक्षण प्राप्त किया। ■

उद्यमिता विकास प्रशिक्षण कार्यक्रम

सूक्ष्म, लघु एवं मध्यम उद्यम विकास संस्थान, भारत सरकार, करनाल द्वारा दिनांक 11.8.09 से 2.9.09 तक रोहतक में महिलाओं के लिए तीन सप्ताह के उद्यमिता विकास कार्यक्रम का आयोजन किया गया। इसका उद्घाटन संस्थान के निदेशक श्री आर.पी. वैश्य द्वारा किया गया। सर्वप्रथम श्री मनीष कुमार, निदेशक, खजानी महिला पॉलिटेक्निक ने कार्यक्रम के मुख्य अतिथि, अन्य अधिकारीगण एवं प्रतिभागियों का स्वागत किया। श्री सुनील कुमार, सहायक निदेशक, सूक्ष्म, लघु एवं मध्यम उद्यम विकास संस्थान, करनाल ने कार्यक्रम की रूपरेखा एवं इस दौरान कवर कराए जाने वाले विषयों के संबंध में जानकारी दी और बताया कि इस कार्यक्रम के दौरान अपना व्यवसाय कैसे शुरू करें, परियोजना प्रतिवेदन की तैयारी, मार्केट सर्वे, भारत सरकार तथा राज्य सरकार की कौन-कौन सी योजनाओं के द्वारा ऋण लिया जा सकता है, उत्पाद का विपणन कैसे किया जा सकता है, के बारे में तथा आर्ट एंड क्राफ्ट के बारे में भी बताया।

कार्यक्रम के मुख्य अतिथि श्री आर.पी. वैश्य, निदेशक, सूक्ष्म, लघु एवं मध्यम उद्यम विकास संस्थान, करनाल ने अपने व्याख्यान में कहा कि आज प्रतिस्पर्धा का युग है, इसलिए महिलाओं को पीछे नहीं रहना चाहिए। महिलाएं स्वरोजगार अपनाकर अपने परिवार की आय तो बढ़ाएंगी, साथ-साथ इससे देश की आर्थिक स्थिति भी सुधरेगी। वे सरकार द्वारा चलाए जा रहे इस तरह के कार्यक्रमों में भाग लेकर अपना रहने का तौर-तरीका बदल सकती हैं।



श्री आर.पी. वैश्य, निदेशक, एमएसएमई-विकास संस्थान, करनाल तीन दिवसीय उद्यमिता विकास प्रशिक्षण कार्यक्रम के अवसर पर प्रतिभागियों को सम्बोधित करते हुए।

उन्होंने यह भी बताया कि आज एक सफल व्यवसायी होने के लिए व्यक्ति के अंदर इनोवेशन, क्रिएटिविटी एवं वेल्यू एडीशन का ज्ञान होना परम आवश्यक है। इनोवेशन अथवा नई सोच से उद्यमी अपने उत्पाद को नया रूप देकर उसमें कुछ मूल्य संवर्धन करके एक ऐसा उत्पाद अथवा सर्विस सैक्टर शुरू कर सकते हैं जो अपने आप में समाज के लिए नया होगा और इस सिद्धांत के द्वारा हम न केवल दूसरों से अधिक मुनाफा कमाते हैं अपितु बाजार के अंदर अपनी अलग छाप भी छोड़ते हैं।

इस तीन सप्ताह के कार्यक्रम के दौरान सुश्री कनिका खुराना द्वारा बेसिक्स ऑफ आर्ट एंड क्राफ्ट डिजाइनिंग के लिए कपड़े को तैयार करना कच्चे माल का चुनाव करना, अनुपयुक्त पदार्थों से दीवार घड़ी जैसे उपहार तैयार करना, कॉफी पेंटिंग तैयार करना तथा कैलिग्राफी पेंटिंग की जानकारी दी गई। सुश्री नीति हुड्डा, ज्योति मिगलानी तथा श्री मनीष कुमार द्वारा कम्प्यूटर से किसी भी चीज को तैयार करने का ब्लू प्रिंट तैयार करना, डिजाइनिंग करना, रंगों का चुनाव करना, वेस्ट मैटिरियल से गुड़िया, फुटविपर तैयार करना तथा विभिन्न प्रकार की प्रिंटिंग की जानकारी दी गई। श्री कदम सिंह, जिला उद्योग केंद्र, रोहतक एवं श्री सुनील कुमार, सहायक निदेशक द्वारा प्रोजेक्ट रिपोर्ट तैयार करना, ऋण लेने के लिए सरकार की विभिन्न योजनाओं की जानकारी, मार्केट सर्वे तथा उत्पादों का विपणन, उद्योगों के पंजीकरण के बारे में जानकारी दी गई। कार्यक्रम का समापन श्री आर.पी. वैश्य, निदेशक, सूक्ष्म, लघु एवं मध्यम उद्यम विकास संस्थान, करनाल द्वारा दिनांक 2.9.09 को किया गया। अपने संबोधन में श्री वैश्य ने कहा कि व्यक्ति की प्रतिभा वट वृक्ष के बीज के समान होती है जो समय के साथ बढ़कर एक वृक्ष के समान फैल जाती है। उन्होंने बताया कि किसी व्यवसाय को सफल बनाने के लिए उत्पाद की गुणवत्ता, मूल्य तथा समय पर वितरण का ध्यान रखने वाले उद्यमी अपने जीवन में हमेशा उन्नति करते हैं। इस कार्यक्रम में 26 महिला प्रतिभागियों ने भाग लिया।

अंत में श्री मुकेश वर्मा, सहायक निदेशक ने अतिथियों तथा प्रतिभागियों का आभार व्यक्त किया। ■

बेकरी उत्पादों पर कुशलता विकास कार्यक्रम



एमएसएमई-विकास संस्थान, सोलन द्वारा दिनांक 15.07.2009 से 21.08.2009 तक बेकरी उत्पादों पर आयोजित कुशलता विकास कार्यक्रम के अवसर पर प्रतिभागियों को संबोधित करते हुए संस्थान के निदेशक श्री वीरेन्द्र शर्मा।

एमएसएमई विकास संस्थान, भारत सरकार, एमएसएमई मंत्रालय इलैक्ट्रॉनिक्स कॉम्प्लेक्स, चम्बाघाट, सोलन ने सीडीपीओ, सोलन द्वारा प्रायोजित बेकरी उत्पादों पर कुशलता विकास कार्यक्रम का आयोजन दिनांक 15.07.2009 से 21.08.2009 तक किया। कार्यक्रम का समापन समारोह संस्थान में संस्थान के निदेशक, श्री वीरेन्द्र शर्मा की अध्यक्षता में किया गया।

कार्यक्रम के आरम्भ में संस्थान के अनुदेशक श्री नानक चन्द ने उपस्थित अतिथियों एवं प्रशिक्षणार्थियों का स्वागत किया तथा प्रशिक्षण कार्यक्रम के बारे में विस्तारपूर्वक जानकारी प्रदान की। श्रीमती बिमला शर्मा, सुपरवाइजर, सीडीपीओ, सोलन ने प्रशिक्षणार्थियों को संबोधित किया तथा सभी प्रशिक्षणार्थियों से अनुरोध किया कि इस प्रशिक्षण कार्यक्रम द्वारा प्राप्त जानकारी



एमएसएमई-विकास संस्थान, सोलन द्वारा बेकरी उत्पादों पर आयोजित कुशलता विकास कार्यक्रम के अवसर पर प्रतिभागियों को केक बनाना सिखाते हुए संस्थान के अनुदेशक श्री नानक चन्द।

का लाभ उठाते हुए व स्वरोजगार स्थापित कर आत्मनिर्भर बनें। श्री पुरषोत्तम गुलेरिया, वरिष्ठ सहायक, सीडीपीओ, सोलन ने प्रशिक्षणार्थियों को संबोधित किया तथा इस प्रशिक्षण कार्यक्रम का लाभ उठाकर स्वरोजगार स्थापित करने का अनुरोध किया। श्रीमती शांति जायसवाल ने भी प्रशिक्षणार्थियों को संबोधित किया। इसके बाद अपने संबोधन में निदेशक ने एमएसएमई की विभिन्न योजनाओं की जानकारी विस्तारपूर्वक प्रशिक्षणार्थियों को बताई ताकि प्रशिक्षणार्थी स्वरोजगार स्थापित कर सकें। निदेशक ने प्रधानमंत्री रोजगार सृजन योजना, राजीव गांधी मित्र योजना व अन्य योजनाओं के बारे में जानकारी दी। उन्होंने साथ ही खाद्य प्रसंस्करण व खाद्य से जुड़े दूसरे उद्योगों के बारे में



एमएसएमई-विकास संस्थान, सोलन द्वारा बेकरी उत्पादों पर आयोजित कुशलता विकास कार्यक्रम के अवसर पर प्रतिभागियों को ओवन की जानकारी प्रदान करते हुए।

जानकारी दी। उन्होंने कहा कि वर्तमान समय में जैसे-जैसे हमारे रहन-सहन में परिवर्तन आ रहा है, उसी प्रकार हमारे खाने की आदतें भी बदल रही हैं, अतः वर्तमान समय और आने वाले समय में खाद्य उद्योग में अपार संभावनाएं हैं। निदेशक ने प्रशिक्षणार्थियों को प्रमाण पत्र वितरित किए।

इस प्रशिक्षण कार्यक्रम में 16 महिला प्रशिक्षणार्थियों ने प्रशिक्षण प्राप्त किया। प्रशिक्षण कार्यक्रम के दौरान प्रशिक्षणार्थियों को विभिन्न प्रशिक्षण प्राप्त किया। प्रशिक्षण कार्यक्रम के दौरान प्रशिक्षणार्थियों को विभिन्न बेकरी उत्पाद जैसे केक, पेस्ट्री, पेटीज, बर्गर, डोसा, बिस्कुट, कुकीज, रस, क्रीमरोल, विभिन्न प्रकार के बिस्कुट जैसे आटे के बिस्कुट, मैदा के बिस्कुट इत्यादि की प्रयोगात्मक जानकारी प्रदान की गई। कार्यक्रम का समापन श्री नानक चन्द, अनुदेशक के धन्यवाद प्रस्ताव के साथ हुआ। ■

सॉफ्ट टॉयज मेकिंग पर आधारित उद्यमिता कुशलता विकास कार्यक्रम

एमएसएमई-विकास संस्थान, भारत सरकार, एमएसएमई मंत्रालय, इलेक्ट्रॉनिक्स कॉम्प्लेक्स, चम्बाघाट, सोलन द्वारा दिनांक 10.8.2009 से 15.09.2009 तक सॉफ्ट टॉयज मेकिंग पर सोलन में उद्यमिता कुशलता विकास कार्यक्रम का आयोजन किया गया।



एमएसएमई-विकास संस्थान, सोलन द्वारा दिनांक 15.07.2009 से 06.08.2009 तक सॉफ्ट टॉयज पर आयोजित उद्यमिता कुशलता विकास कार्यक्रम के अवसर पर प्रो. श्री वीरेन्द्र कश्यप, माननीय सांसद, शिमला कार्यक्रम के अवसर पर प्रतिभागियों द्वारा बनाए गए उत्पादों को देखते हुए।

कार्यक्रम का उद्घाटन कार्यालय के सभागार में दिनांक 10.8.2009 को माननीय सांसद प्रो. विरेन्द्र कश्यप द्वारा किया गया। कार्यक्रम के आरम्भ में संस्थान के सहायक निदेशक श्री मोहिन्द्र कुमार ने मुख्य अतिथि, गणमान्य अतिथि, निदेशक, अधिकारियों व उपस्थित प्रशिक्षणार्थियों का स्वागत किया तथा कार्यक्रम के बारे में विस्तृत जानकारी दी। अपने सम्बोधन में निदेशक ने 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। अपने सम्बोधन में मुख्य अतिथि ने इस कार्यक्रम के आयोजन की प्रशंसा की तथा स्वरोजगार के महत्व पर अपने विचार प्रशिक्षणार्थियों के समक्ष रख तथा उन्हें स्वरोजगार स्थापित करने के लिए प्रेरित किया।

प्रशिक्षण कार्यक्रम के दौरान प्रशिक्षणार्थियों को सॉफ्ट टॉयज को बनाने तथा उनके रख-रखाव के बारे में जानकारी दी गई तथा उसके प्रयोग की जाने वाली मशीनों व उपकरणों के बारे में जानकारी दी गई। इस प्रशिक्षण कार्यक्रम में महिला प्रशिक्षणार्थियों को गणेश, टैडीबियर, लवबियर, जिराफ, खरगोश, बन्दर, पैंग्विन, हाथी तथा डॉल आदि बनाने की विस्तृत जानकारी दी गई।

कार्यक्रम के दौरान प्रशिक्षणार्थियों को स्वरोजगार स्थापित करने के विभिन्न चरण, बैंकों व अन्य वित्तीय संस्थाओं से ऋण के प्रावधान, विभिन्न सरकारी एजेंसियों की स्वरोजगार स्थापित करने के लिए मिलने वाली विभिन्न प्रोत्साहन योजनाएं, परियोजना रिपोर्ट को बनाने के बारे में भी विस्तृत जानकारी प्रदान की।

कार्यक्रम का समापन समारोह दिनांक 15.9.2009 को संस्थान के प्रशिक्षण कक्ष में आयोजित किया गया। इस कार्यक्रम में 25 महिला प्रशिक्षणार्थियों ने भाग लिया। कार्यक्रम में मुख्य अतिथि के रूप में श्री मंजित सिंह, निदेशक, डीएमआर, चम्बाघाट, सोलन थे। कार्यक्रम के आरम्भ में श्री मोहिन्द्र कुमार, सहायक निदेशक ने मुख्य अतिथि, निदेशक व प्रशिक्षणार्थियों का स्वागत किया तथा संस्थान की सेवाएं लेने के बारे में प्रशिक्षणार्थियों को बताया। उन्होंने राजीव गांधी उद्यमी मित्र योजना व एमएसएमई की विभिन्न प्रोत्साहन योजनाओं के बारे में भी प्रशिक्षणार्थियों को अवगत कराया जिसका लाभ उठाकर प्रशिक्षणार्थी स्वरोजगार स्थापित कर सकते हैं। तदोपरान्त मुख्य अतिथि ने प्रशिक्षणार्थियों को प्रमाण पत्र वितरित किये। अपने सम्बोधन में मुख्य अतिथि श्री मंजित सिंह ने स्वरोजगार के महत्व के बारे में प्रशिक्षणार्थियों का मार्गदर्शन किया। उन्होंने



एमएसएमई-विकास संस्थान, सोलन द्वारा सॉफ्ट टॉयज पर आयोजित उद्यमिता कुशलता विकास कार्यक्रम के अवसर पर भाग लेते प्रतिभागी।

कहा कि कोई भी काम छोटा नहीं होता और एक बड़े काम की शुरुआत छोटे कामों से ही होती है। उन्होंने एमएसएमई-विकास संस्थान, सोलन को इस कार्यक्रम को आयोजित करने के लिए बधाई दी तथा प्रशिक्षणार्थियों को स्वरोजगार स्थापित करने के लिए प्रेरित किया। ■

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 जरिए 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

बुक कीपिंग और अकाउंट्स — एक आवश्यकता

2.0 सीखने योग्य बातें

इस अध्याय के अन्तर्गत आपको निम्नलिखित बातें सीखने का अवसर प्राप्त होगा :

- लेखा-जोखा क्यों रखा जाना चाहिए?
- लेखा के फायदे।

3.0 विषय-वस्तु

3.1 परिचय

किसी व्यवसाय का अंतिम लक्ष्य लाभ प्राप्त करना है। जब तक कि लेखा के जरिए कामकाज को ठीक से निगरानी नहीं रखी जाएगी, लक्ष्य को प्राप्त करना बहुत कठिन है। इस प्रकार बही खातों और लेखा का रखरखाव बहुत जरूरी है।

3.2 आवश्यकता

बुक कीपिंग के जरिए, किसी अवधि के दौरान आप द्वारा किए गए कार्यों के परिणाम का पता लगा सकते हैं अर्थात् आप खर्च और राजस्व प्राप्तियों के मिलान से यह देख सकते हैं कि लाभ हुआ है या हानि।

आप वित्तीय स्थिति जान सकते हैं, अर्थात् अमुक तिथि को आपकी फर्म की सम्पत्तियां और देनदारियां क्या हैं।

परिसम्पत्तियों और देनदारियों के बारे में और ज्यादा समझने के लिए कृपया अध्याय-21 को पढ़ें।

पिछले आंकड़ों के आधार पर, जो आप केवल लेखा के जरिए ही प्राप्त कर सकते हैं, आप भविष्य की रणनीति तय कर सकते हैं। आप लेखा का विश्लेषण करके असफलता के कारणों का भी पता लगा सकते हैं, अर्थात् आप अपने बिजनेस में सुधार के लिए विभिन्न तरह के नियंत्रण के उपाय कर सकते हैं।

बुक-कीपिंग आपको आयकर और अन्य तरह की कानूनी अपेक्षाओं की पूर्ति में मददगार होती है।

बुक-कीपिंग व्यवसाय में ग्राहक, देनदारों और राशि के बारे में सूचना उपलब्ध कराती है।

प्रस्तुति
हरीश आनंद
वरिष्ठ संपादक
हरेन्द्र प्रताप
संपादक

हमारी ज्यादातर असफलताओं का कारण स्वयं पर अविश्वास होना है।

लेखाजोखे का रखरखाव

2.0 सीखने योग्य बातें

इस अध्याय को पढ़कर आप सीखेंगे :

- बुक-कीपिंग और अकाउंटिंग क्या है?
- अकाउंट्स से जुड़ी पुस्तकों की जानकारी, जिनका रखरखाव करना होता है।
- इनका रखरखाव कैसे होता है?
- ट्रायल बेलेंस, आय विवरणिका और बेलेंस शीट तैयार करना।

3.0 विषय-वस्तु

3.1 बुक-कीपिंग और अकाउंट्स

बुक-कीपिंग आपके व्यवसाय से जुड़े उन सभी लेन-देन को लिखना है जिनका धनराशि के रूप में उल्लेख हो सकता है।

बुक-कीपिंग से आपको सही-सही पता चलता है कि आपको कितनी धनराशि प्राप्त हुई है, कितना धन आपने खर्च किया है और किस प्रकार से चलाने के वास्ते यह सूचना बहुत महत्वपूर्ण है। इससे फैसले लेने और लक्ष्यों की प्राप्ति हेतु बजटीय तुलना करने के वास्ते आपको सूचनाएं भी प्राप्त होती हैं।

अकाउंटिंग के उद्देश्य से मालिक और उद्यम को अलग-अलग और भिन्न-भिन्न व्यक्ति के रूप में माना जाता है अर्थात् केवल उद्यम से जुड़े खर्चों और आमदनी पर विचार होता है तथा मालिक के व्यक्तिगत खर्चों को बिजनेस के खर्च से अलग करके गिना जाता है। इसे ध्यान में रखते हुए, मालिक को उद्यम का एक साहूकार अर्थात् ऋणदाता माना जाता है (निवेशित पूंजी सीमा तक)। दूसरे, अकाउंटिंग डबल एन्ट्री सिस्टम पर आधारित है जिसका अर्थ है प्रत्येक लेन-देन के दो पहलू होंगे - एक जो कुछ आ रहा है उसके लिए तथा दूसरा जो कुछ निकल कर जा रहा है उसके लिए। इसे ध्यान में रखते हुए फर्म की सम्पत्तियां हमेशा उसकी देयता के बराबर होंगी।

उदाहरण

- श्री रमेश नकद रूप में 50,000/- रुपए के निवेश के साथ "रमेश एंड कं.", नाम से एक व्यवसाय शुरू करता है।

इसका पहला परिणाम यह है कि रमेश एंड कं. फर्म नकद रूप में 50,000/- रुपए प्राप्त करती है।

दूसरा परिणाम ये हुआ कि यह अब श्री रमेश (मालिक) की 50,000/- रुपये की ऋणी है।

इसका समीकरण इस प्रकार होगा :-

सम्पत्तियां	देयता
50,000	50,000
मशीन कैश	पूंजी

- माना कि रमेश 50,000/- रुपए की मशीन नकद खरीदता है इसका समीकरण होगा :

सम्पत्तियां	देयता
50,000	50,000
मशीन कैश	पूंजी

इसी प्रकार सभी तरह के लेनदेन का दो खातों पर प्रभाव पड़ेगा और इस तरह, किसी भी परिस्थिति में समीकरण (अर्थात् सम्पत्तियां + देयता) बना रहेगा। लेखा एक तरह की विवरणिका है जिसमें किसी मद विशेष का पूर्ण विवरण दर्शाया गया है अर्थात् खर्च या सम्पत्ति संबंधी विवरण।

इसकी दो साइड होती हैं - बाएं हाथ की साइड (एल. एच.एस.) डेबिट साइड तथा दाईं साइड (आर.एच.एस.) को क्रेडिट साइड कहा जाता है।

डबल एन्ट्री हमेशा दो खातों पर प्रभाव डालती है। आइए देखें कैसे :

- 5,000/- रुपए नकद में कच्चे माल की खरीद करना। पहला प्रभाव आपके कच्चे माल पर पड़ा जो कि रुपए 5,000/- बढ़ गया (कोई सम्पत्ति आने पर या उसमें बढ़ोतरी होने को हम इसे कच्चे माल खाता में डेबिट करेंगे) और दूसरा प्रभाव पड़ा नकदी पर जो कम हो जाता है (हम नकदी खाते से जो कुछ भी संपत्ति बाहर जाती या घटती है उसे क्रेडिट कहेंगे।
- क्रेडिट पर श्री गोपाल को सामान की बिक्री

I. प्रभाव

खर्च में वृद्धि (किराया) (हम इसे खर्च अकाउंट - रेंट अकाउंट में डेबिट कहते हैं)

II. प्रभाव

नकदी बेलेंस घटता है (क्रेडिट कैश अकाउंट-क्योंकि यह घट रहा है या बाहर जा रहा है)

(ग) श्री गोपाल द्वारा भुगतान

I. प्रभाव

नकदी शेष में वृद्धि (कैश अकाउंट में डेबिट करें - क्योंकि एक परिसम्पत्ति प्राप्त हो रही है)

II. प्रभाव

गोपाल के खाते में जमा शेष कम हो रहा है (हम इसे देने वाले को क्रेडिट करना कहते हैं अर्थात् श्री गोपाल के खाते में क्रेडिट किया जाता है)

इस प्रकार सभी तरह लेने देने में एक खाते में डेबिट होगा और उतनी ही राशि अन्य खाते में क्रेडिट होगी। किसी खाते में डेबिट का अर्थ है वृद्धि प्रभाव (अथवा जमा प्रभाव) यदि खाते में सम्पत्ति (आने वाले) प्राप्त हो रही या खर्च हो रही है, और इस खाते में क्रेडिट का अर्थ है एक कमी होना (या माइनस प्रभाव)।

3.2 लेखा पुस्तिका

1. दैनिकी
2. कैश बुक
3. बैंक बुक
4. सेल्स बुक
5. पर्चेस बुक
6. लेजर

प्रोफार्मा के लिए कृपया परिशिष्ट 'क' देखें

3.2.1 दैनिकी

दैनिकी में हम केवल उस लेन-देन का रिकार्ड रखते हैं जो बार-बार घटित नहीं होता तथा किसी अन्य पुस्तिका में दर्ज नहीं किया जाता। उदाहरणार्थ :-

1. श्री अशोक के विरुद्ध रूपए 1000/- की राशि समायोजित की

2. फर्नीचर पर रूपए 500/- मूल्य घटाया

यदि दैनिकी की बहुत ज्यादा एंट्री नहीं है तो आप पृथक दैनिकी के रखरखाव से बच सकते हैं। दैनिकी की बजाए वॉउचर पास करके उसकी पोस्टिंग सीधे लेजर में कर दी जाए।

3.2.2 कैश बुक

कैश बुक में आप प्राप्तियों और भुगतान दोनों तरह के लेनदेन का रिकार्ड रखते हैं चाहे वे किसी भी प्रकृति के हों। कैश बुक के रोजाना करके बेलेंस का पता लगाना होता है।

3.2.3 बैंक बुक

इस पुस्तिका में आपको उन सभी तरह के लेन-देन को लिखना होता है जो बैंक के जरिए होते हैं - जैसे ही चेक के जरिए भुगतान, चेक/डिमांड ड्राफ्ट प्राप्तियां, बैंक कमीशन, ऋण पर ब्याज आदि, किसी भी प्रकार का और किसी से भी प्राप्त। बैंक बुक को भी हर रोज बंद करना होता है।

3.2.4 सेल्स दैनिकी

इस दैनिकी में आपको केवल क्रेडिट आधार पर की गई बिक्री को दर्ज करना होता है। नकद बिक्री का उल्लेख कैश बुक में ही करना होता है।

3.2.5 पर्चेज दैनिकी

इसमें आप पूरा क्रेडिट आधार पर की गई पर्चेज का रिकार्ड रखा जाता है, नकद रूप में की गई पर्चेज का रिकार्ड कैश बुक में ही दर्ज किया जाएगा।

3.2.6 लेजर अर्थात् बही खाता

अंतिम और सबसे महत्वपूर्ण बुक है लेजर अर्थात् बही खाता। यह आपके उद्यम में हुए सब तरह के लेनदेन का सार होता है।

बही खाते से आपको वे तमाम जानकारियां मिलती हैं (वे भी अधिप्रमाणित) कि प्रत्येक लेखा शीर्ष के तहत कितनी धनराशि खर्च हो चुकी है, कितनी बिक्री हुई है, कितनी राशि किसकी तरफ बकाया है आदि।

काम और सृजनात्मकता के क्षेत्र में दुःसाहसी होने की जरूरत नहीं है।

बही खाते में पहले की पुस्तिकाओं में दर्ज सभी सूचनाएं लिखी जाती हैं। इस प्रक्रिया को पोस्टिंग कहा जाता है। पोस्टिंग जितनी जल्दी हो सके कर देनी चाहिए। यदि ऐसा नहीं किया जाता है तो आप उद्यतन सूचना नहीं प्राप्त कर पाएंगे। जब पोस्टिंग पूरी हो जाती है, प्रत्येक खाते में अधिशेष का पता चलता है। यदि क्रेडिट साइड से डेबिट साइड अधिक होती है तो यह डेबिट बैलेंस कहलाता है और यदि डेबिट से क्रेडिट अधिक हो जाता है तो यह क्रेडिट बैलेंस कहलाता है।

ट्रायल बैलेंस से आप संपूर्ण राजस्व खर्च से बाईं तरफ तथा आय को दाईं तरफ रखकर ट्रेडिंग और लाभ तथा हानि खाता तैयार कर सकते हैं। यदि आर.एच.एस. झ एल.एच.एस. तो आप लाभ में हैं अन्यथा यह हानि है। ट्रायल बैलेंस शीट में उपलब्ध अन्य मदों को बैलेंस शीट में ले जाया जाता है जो कि देयता और सम्पत्ति को दर्शाने वाली एक विवरणिका है। यह भी अवश्य टेला होनी चाहिए।

आप निम्न अभ्यास के जरिए और अधिक सीख सकते हो:

निम्नलिखित बैलेंस से ट्रेडिंग और लाभ तथा हानि लेखा तथा बैलेंस शीट तैयार करें :

ट्रायल बैलेंस		
	डेबिट (₹.)	क्रेडिट (₹.)
ओपनिंग स्टॉक	9,600.00	
वेतन खर्च	3,200.00	
खरीद	11,850.00	
खरीद पर कमीशन	200.00	
मालभाड़ा खर्च	300.00	
बिक्री		24,900.00
व्यापार खर्च	20.00	
प्राप्य बिल	600.00	
किराया	200.00	
संयंत्र	2,000.00	
संयंत्र की मरम्मत	660.00	
हाथ में नकदी और बैंक में जमा	200.00	
देनदारियां	4,000.00	
ड्राइंग्स	1,200.00	
पूंजी		5,000.00
भुगतान योग्य बिल		500.00
ऋण		900.00
फुटकर प्राप्ति		400.00
लेनदारी		2,330.00
कुल	34,030.00	34,030.00

टिप्पणी : अंत में मौजूद स्टॉक : रुपए 3,500

हल :

31.3.1992 को समाप्त वर्ष के ट्रेडिंग और लाभ और हानि लेखा

ओपनिंग स्टॉक	9,600.00	बिक्री से	24,900.00
मौजूदा स्टॉक से			3,500.00
वेतन	3,200.00		
खरीद पर कमीशन	200.00		
मालभाड़ा आदि	300.00		
खरीद	11,950.00		
कुल लाभ	3,250.00		
कुल	28,400.00	कुल	28,400.00
व्यापार खर्च	200.00	कुल लाभ	3,250.00
किराया	200.00	फुटकर प्राप्तियां	400.00
संयंत्र की मरम्मत	660.00		
शुद्ध लाभ	2,770.00		
कुल	3,650.00	कुल	3,650.00
31.3.92 को बैलेंस शीट			
लेनदारी	2,330.00	बैंक में नकद जमा	200.00
भुगतान बिल	500.00	देनदारी	4,000.00
ऋण	900.00	प्राप्य बिल	600.00
पूंजी		मौजूदा स्टॉक	3,500.00
		संयंत्र	2,000.00
ओपनिंग बैलेंस	5,000.00		
जमा शुद्ध लाभ	2,770.00		
कुल 7,770.00			
घाटा : आहरण	1200.00		
कुल	6,570.00		
कुल जोड़	10,300.00	कुल जोड़	10,300.00

4.0 प्रमुख शब्द

4.1 लेन-देन

सामान की रोजमर्रा की लेन देन या कोई अन्य गतिविधि, जिसे धनराशि में व्यक्त किया जा सके।

4.2 बजट

किसी खास अवधि में प्राप्त करने के लिए निर्धारित किए गए लक्ष्य।

4.3 अलग पहचान

अकाउंटिंग के उद्देश्य से मालिक और बिजनेस इकाई के बीच का स्पष्ट अंतर।

4.4 क्रेडिट सेल्स

सामान को अभी जारी करना, लेकिन बाद में भुगतान प्राप्त किया जाना।

4.5 ऋणदाता

फर्म में कोई व्यक्ति जो फर्म को कर्ज देता है।

4.6 पूंजी

इकाई को शुरू करने और चलाने के वास्ते मालिक द्वारा किया गया निवेश।

4.7 आहरण

मालिक द्वारा व्यक्तिगत इस्तेमाल के लिए व्यवसाय से आहरित धनराशि।

विशेष सूचना

‘अपना हाथ जगन्नाथ’ कॉलम में दी जा रही सभी प्रकार की जानकारी, तथ्य, आंकड़े आदि सांकेतिक हैं, जिनके आधार पर आप बुनियादी तौर पर अपना रोजगार या परियोजना आरंभ करने के लिए मार्गदर्शन प्राप्त कर सकते हैं, लेकिन भिन्न-भिन्न स्थान, समय, उत्पाद तथा नियम-शर्तों के अनुरूप इनमें बदलाव की आवश्यकता पड़ सकती है, जिसके लिए उत्पाद विशेषज्ञ या परियोजना विशेषज्ञ की सलाह की आवश्यकता पड़ती है। इसके लिए आप समीप के सूक्ष्म, लघु एवं मध्यम उद्यम-विकास संस्थान, भारत सरकार अथवा जिला उद्योग केन्द्र, राज्य सरकार से समय-समय पर सम्पर्क कर सकते हैं।

परिशिष्ट-क
प्रपत्र 1 ई

1. दैनिक

वॉउचर	विवरण	लेजर फोलियो	डेबिट (रु. में)	क्रेडिट (रु. में)	नं. एवं तिथि

2. कैश बुक/बैंक बुक

वॉउचर नं. विवरण एवं तिथि	एल.एफ.	राशि (रु.)	वॉउचर	विवरण	एल.एफ. सं. एवं तिथि	राशि (रु.)

3. विक्रय पुस्तिका/क्रय पुस्तिका

तिथि	इन्वायस नम्बर	नाम	लेजर फोलियो	राशि (रु.)

4. विक्रय पुस्तिका/क्रय पुस्तिका

तिथि	विवरण	वॉउचर संदर्भ	डेबिट (रु.)	क्रेडिट (रु.)	(बैलेंस (रु.))

गलत रास्ते पर जाने के बजाए वापस मुड़ना अच्छा होता है।

धन प्रबंधन

2.0 सीखने योग्य बातें

- (i) धन प्रबंधन की आवश्यकता को महसूस करना।
- (ii) वित्तीय प्रबंधन के तरीकों के बारे में सीखना।

3. विषय-वस्तु

किसी भी व्यवसाय के शुरू करने और उसे चलाने के लिए, चाहे कितना भी छोटा उद्यम क्यों न हो, धन की आवश्यकता रहती है। कितने धन की जरूरत होगी? वित्तीय आवश्यकताओं का आकलन करके कोई व्यक्ति निवेश करेगा और यह जानना चाहेगा कि क्या धन का सही इस्तेमाल हुआ है?

3.1 धन का प्रबंधन क्यों जरूरी है?

व्यवसाय के बने रहने और उसके विकास के लिए वित्तीय प्रबंधन बहुत आवश्यक है। यह इस बात को जानने में मदद करता है कि कितने धन की जरूरत है, कहां यह खर्च किया गया है और क्या व्यवसाय को लाभकारी बनाने के लिए इसका सही प्रकार से निवेश किया गया है या नहीं, किसी को भी ये सब योजना बनाना और उसका प्रबंधन करना जरूरी होता है, यह स्वतः ही नहीं हो जाता।

जब तक कि धन का प्रबंधन नहीं किया जाता, व्यावसायिक गतिविधियों का खर्च बढ़ेगा और लाभ में कमी आएगी तथा यह व्यवसाय नुकसान की तरफ बढ़ेगा। उचित प्रबंधन में न केवल लागत में कमी होगी बल्कि लाभ में वृद्धि होगी तथा आप ये फैसला कर सकते हैं कि आपने व्यवसाय का विस्तार कब करना है, कैसे करना है और कितना विस्तार करना है।

3.2 वित्तीय प्रबंधन के पहलू

व्यवसाय शुरू करने के वास्ते धन की जरूरत होती है। इसके लिए 2 प्रकार की परिसंपत्तियों की आवश्यकता रहती है :

स्थाई परिसंपत्तियों के अंतर्गत व्यवसाय परिसर, मशीनरी, फर्नीचर आदि वस्तुएं आती हैं। चल परिसंपत्तियों में वे मदें हैं जिनसे आप अपना दिन-ब-दिन का कारोबार चलाते हैं, जैसे कि वस्तुएं, ऋणदाता, नकदी आदि। विनिर्माण इकाई के मामले में वस्तुओं के तहत कच्चा माल, प्रोसेस में पड़ा स्टॉक और तैयार माल आता है।

इसके लिए अपेक्षित धनराशि निर्धारित करें।

चल परिसंपत्तियों में निवेशित धनराशि कार्यशील पूंजी के रूप में जानी जाती है। दिन-ब-दिन के कामकाज के दौरान इस पर ध्यान रखना होता है। क्या इसमें वृद्धि हो रही है? क्या यह घट रही है? व्यवसाय के आकार को ध्यान में रखते हुए यह धनराशि ठीकठाक मात्रा में उपलब्ध रहनी चाहिए। यदि बिक्री बढ़ती है तो कार्यशील पूंजी बढ़ेगी या घटेगी (उत्तर के लिए फुटनोट देखें)।

किसी विनिर्माण उद्योग में आपको उत्पादन लागत, बिक्री और लाभ के वॉल्यूम को देखना होता है।

ट्रेडिंग उद्यम के बारे में आप उत्पादन लागत की बजाय बिक्री लागत निर्धारित करेंगे।

इस तरह की लागत और आय के बारे में जानकारी रखना और मासिक आधार पर इसकी निगरानी रखना एक अच्छा विचार है। लागत को घटाने के लिए लगातार प्रयास किए जाने चाहिए। यदि इनमें वृद्धि होती है, तो लाभ का क्या होगा?

यदि बढ़ते मूल्यों के कारण लागत में वृद्धि होती जा रही है, तो आप लाभ को किस प्रकार बनाए रखेंगे?

यदि बिक्री मूल्य बढ़ता है तो आपके उत्पाद/सेवा की मांग बढ़ेगी या घटेगी?

उत्तर : वरीयतः लागत कम होनी चाहिए।

यदि लागत बढ़ती है तो लाभ कम होगा। लागत में बढ़ोतरी होने पर बिक्री मूल्य या दोनों बढ़ाकर लाभ को बरकरार रखा जा सकता है।

जब मूल्य बढ़ते हैं तो मांग में कमी हो जाती है, यदि मांग में कमी होती है तो आप इस गिरावट पर कैसे अंकुश लगाएंगे? आप 'बाजार प्रबंधन' पर अध्याय से पढ़ना चाहेंगे। इसका अर्थ हुआ कि प्रबंधन के विभिन्न क्षेत्रों के बीच परस्पर संबंध रहता है

3.3 अनुपात

कौन सा लाभ अच्छा है? रुपए रु 10,000/- या रुपए 40,000, तब आप दो स्थितियों पर नजर डालें।

हल 1

एक उद्यम रुपए 20,000 की बिक्री पर रुपए 10,000 का लाभ कमाता है जबकि दूसरा रुपए 1,60,000 की बिक्री पर रुपए 40,000 का लाभ अर्जित करता है।

कोई कहेगा कि रुपए 10,000/- लाभ कमाने वाले प्रोजेक्ट का प्रदर्शन अच्छा है।

क्यों? प्रथम मामले में लाभप्रदता 50 प्रतिशत है और बाद वाले में यह 25 प्रतिशत है।

$$\text{लाभप्रदता} = (\text{लाभ} - \text{बिक्री}) \times 100$$

हल 2

कोई इसे व्यवसाय में किए गए निवेश के बदले अर्जित लाभ के साथ जोड़कर देख सकता है। यदि 10,000 का लाभ कमाने के वास्ते रुपए 10,000/- के निवेश की आवश्यकता है और रुपए 40,000/- का लाभ कमाने के लिए रुपए 1,00,000/- के निवेश की आवश्यकता है तो निवेश पर वापसी (आर.ओ.आई.) पर नजर डालें :

$$\text{आर.ओ.आई.} = (\text{लाभ} - \text{निवेश}) \times 100$$

$$100 = 10000 \times 100 - 100 \text{ प्रतिशत (प्रथम मामले में)}$$

एक बार फिर कोई कह सकता है, चूंकि आर.ओ.आई. (निवेश पर वापसी) अधिक है इसलिए 10,000 लाभ वाला प्रोजेक्ट अच्छा है।

वित्त के प्रबंधन के लिए एक अच्छा व्यवसायी इस तरह के अनुपात को मानीटर करता है। कुछेक और संगत अनुपात नीचे दिए गए हैं :

चल परिसम्पत्तियां

1. अनुपात 1.33 से अधिक होनी चाहिए जोकि आप कहीं से अर्जित कर सकते हैं।

3.4 नकदी प्रवाह

अनुपात के विश्लेषण व्यवसाय की बजाय, किसी व्यक्ति के नकदी प्रवाह व्यापार की योजना और मानिटरिंग पर ध्यान देना चाहिए। ऐसे अवसर आ जाते हैं जब व्यवसाय लाभ में है लेकिन उद्यमी को देय भुगतान करने में दिक्कतें आती हैं। यह ठीक उसी तरह से है, समुद्र में आप प्यास से तड़प रहे हैं। आप अगले माह से अपनी संभावित प्राप्तियों और नकद भुगतान का अनुमान निम्न प्रकार से लगा सकते हैं :-

नकद प्राप्तियां

बिक्री
अन्य आय
कुल

नकद भुगतान

वेतन एवं मजदूरी

किराया

विनिर्माण और व्यापार लागत

ब्याज

यात्रा एवं वाहन खर्च

अन्य खर्च

अतिरिक्त नकदी (+)/

नकदी घाटा (-)

$$(\text{क} - \text{ख})$$

यदि 'ख' की अपेक्षा 'क' अधिक है तो आपको आसानी होगी क्योंकि आपके पास फालतू नकदी है। यदि 'ख' के मुकाबले 'क' कम है तो आपको नकदी प्राप्ति और/या

तर्कसंगत दृष्टि से नकद भुगतान को कम करने के लिए कठिन परिश्रम करना होगा।

3.5 स्वर्णिम नियम

व्यवसाय की स्थिरता और विकास के लिए यह एक अच्छा विचार है कि आने लाभ का कुछ अंश निकालते रहें। ऐसा करने के दो महत्वपूर्ण रास्ते हो सकते हैं रुः

(क)किस्तों में ऋण की वापसी

(ख)अर्जित लाभ से और सम्पत्ति खरीदना

इस तरीके से बाहरी ऋण में कमी होगी और बिजनेस में लगाए गए धन (इक्विटी) में वृद्धि होगी जिससे दूसरा आर्थिक आधार मजबूत होगा।

4.0 धन प्रबंधन

प्र. 1 'जब हम पुलों पर आते हैं तो उन्हें अवश्य पार कर लेंगे'। इसलिए व्यवसाय में किसी को चिंता करने और अग्रिम रूप से योजना बनाकर चलने की आवश्यकता नहीं है, आवश्यकता पड़ने पर कोई व्यक्ति धन का प्रबंध कर सकता है। सत्य/असत्य

प्र. 2 छोटे व्यवसाय में किसी व्यक्ति को केवल स्थाई सम्पत्तियों के लिए योजनाएं बनाने की आवश्यकता रहती है, चालू परिसम्पत्तियां स्वतः अर्जित होती रहती हैं। हां/नहीं

प्र. 3 यदि उक्त लाभ 5 रुपए प्रति पेन की बिक्री से होता है, तो प्रत्येक पेन की लागत क्या है? यदि इन पेनों को ग्राहक रुपए 3.90 प्रति पेन की दर से खरीदने को तैयार है, तो क्या आपको उसके आर्डर को स्वीकारना या नकार देना चाहिए? क्यों?

प्र. 4 वह न्यूनतम मूल्य क्या है जिस पर आप आर्डर स्वीकारेंगे?

प्र. 5 यदि वर्तमान परिसम्पत्तियां = रुपए 30,000

वर्तमान देयता = रुपए 20,000

लाभ = रुपए 15,000

इक्विटी = रुपए 5,000

तो (क) वर्तमान अनुपात क्या है?

(ख) इक्विटी पर वापसी क्या है?

प्र. 6 नकदी प्रवाह में, क्या आपके नकद प्राप्तियों के और स्रोत हो सकते हैं तथा नकद भुगतान के कुछ और उदाहरण दें?

नकद प्राप्ति

नकद भुगतान

1.
2.
3.

उत्तर

1. असत्य
2. नहीं
3. 20 प्रतिशत
4. रुपए 4।अस्वीकार। इसके रुपए 0.10 प्रति पेन की हानि होगी।
5. रुपए 4
6. (क) 1.5
(ख) 300 प्रतिशत
7. नकद प्राप्ति
स्क्रेप की बिक्री
ब्याज/डिविडेंड, अन्य निवेश से आय
नकद प्राप्तियां
कच्चा माल
बिजली शुल्क
सामान की लागत
(बिक्री, मरम्मत एवं रखरखाव के लिए क्रय की गई)

याद रखें, धन से और धन बनाया जा सकता है। और जब ऐसा होने लगे तो आप कह सकते हैं कि निवेशित धन का सही उपयोग हुआ है।

कार्यशील पूंजी का रखरखाव और संसाधन जुटाना

2.0 सीखने योग्य बातें

- कार्यशील पूंजी क्या है?
- वे कारक, जिन पर यह निर्भर करती है?
- कार्यशील पूंजी को कहां से जुटाया जा सकता है?

3.0 विषय-वस्तु

अब आप जान गए होंगे कि किसी भी प्रकार के उद्यम में (उद्योग, सेवा या व्यवसाय) दो प्रकार की परिसम्पत्तियां होती हैं : अचल और चल। एक बार स्थाई परिसम्पत्ति खरीदकर स्थापित कर लिए जाने पर भी कोई व्यवसाय को आरंभ करने के लिए तैयार नहीं हो पाता। यदि किसी विनिर्माण इकाई में मशीनों को स्थापित कर लिया जाता है, तो क्या आप मैनुफैक्चरिंग शुरू कर सकते हैं? यदि यह कोई बिजनेस इकाई है तथा काउंटर, शेल्फ, वर्किंग टेबल आदि स्थापित कर ली जाती हैं तो क्या आप सर्विसिंग ऑपरेशन्स शुरू कर सकते हैं?

स्पष्ट उत्तर है : नहीं। आपको सामान या वस्तुओं की आवश्यकता होगी जो कि उद्यम के प्रकार पर भिन्न-2 हो सकती है।

3.1 कार्यशील पूंजी चक्र

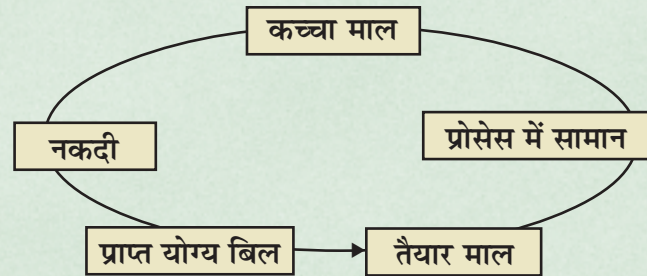
उद्योग

उद्योग के मामले में, आपको कच्चे माल की आवश्यकता होगी। उन्हें प्रोसेस किया जाएगा और किसी भी दिन वे उत्पादन के विभिन्न चरणों में होंगी। इन वस्तुओं को हम 'प्रोसेस में वस्तुएं' कहेंगे। क्या आप ऐसी वस्तुओं को दिए गए अन्य नामों के बारे में जानते हैं?

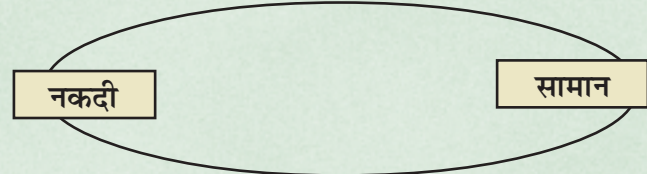
प्रोसेस में वस्तुएं, कार्य प्रगति पर, अर्द्ध-तैयार माल आदि जो वस्तुएं प्रोसेस में हैं वे जल्दी ही तैयार माल का रूप ले लेंगी। आप बाजार योग्य स्टॉक बनाना चाहेंगे। यह फुल रिक्वा लोड या कॉर्ट लोड हो सकता है। क्यों?

जब इन्हें बचे दिया जाता है, आपको भुगतान का इंतजार करना पड़ सकता है। ऐसे सामान को जब बेचा जाता है, लेकिन इनसे प्राप्त होने वाले धन का अभी इंतजार है, तो हम इसे 'प्राप्तयोग्य बिल' कहेंगे जो कि प्रचालन कार्य का चक्र है। इसे कार्यशील पूंजी के रूप में ज्यादा जाना जाता है। आपकी कार्यशील पूंजी पूर्ण कार्यशील पूंजी चक्र पर आधारित होती है। प्रत्येक उद्यमी को अपना पूर्व कार्यशील पूंजी चक्र की जानकारी होनी चाहिए। इसके बहुत अधिक या बहुत कम होने से आपका रोजमर्रा का कामकाज प्रभावित हो सकता है और अन्ततः आपके लाभ पर असर पड़ सकता है और अन्ततः आपके लाभ पर असर पड़ सकता है।

चित्र-1



चित्र-2



व्यवसाय

किसी व्यापार में अर्थात् व्यवसायिक उद्यम में, उपभोक्ता स्टोर/स्पेयर पार्ट्स आदि की बजाय कार्यशील पूंजी चक्र ऊपर दर्शाए चित्र-1 के अनुसार होगा। आप बिक्री हेतु अपेक्षित वस्तुएं रखेंगे।

क्या आप अब ये देख सकते हैं कि कार्यशील पूंजी चक्र उद्यम की प्रकृति और बिक्री की शर्तें (कैश या क्रेडिट)

भिन्न-2 हो सकते हैं। यदि आप नकदी आधार पर सामान बेचने वाली छोटी दुकान के मालिक हैं तो कार्यशील पूंजी चक्र चित्र-2 के अनुसार होगा।

3.2 बैंक क्रेडिट

बैंक प्रत्येक कार्यशील पूंजी आइटम का मूल्यांकन करते हैं, प्रत्येक पर उसका मार्जिन तय करते हैं और तब जाकर उस बैंक सीमा की राशि की गणना करते हैं, जिसके लिए उद्यम पात्र होता है। लेकिन लघु उद्यमों के मामले में वे अपेक्षित कार्यशील पूंजी के रूप में टर्नओवर का 25 प्रतिशत देखते हैं। इसमें 20 प्रतिशत बैंक ऋण है तथा 5 प्रतिशत मार्जिन मनी होता है जिसे कि उद्यमी द्वारा उपलब्ध कराना होता है।

3.3 कार्यशील पूंजी प्रबंधन

आपको यह सुनिश्चित करना चाहिए कि आपकी कुल कार्यशील पूंजी न तो बहुत अधिक होनी चाहिए और न ही बहुत कम। यह निम्न प्रकार से प्रत्येक कार्यशील पूंजी मद के मूल्यांकन के द्वारा किया जा सकता है :-

(क) बिक्री

(ख) पिछले वर्ष का टर्नओवर और बिक्री

(ग) आपके प्रतियोगी जो इसी तरह के व्यवसाय से जुड़े हैं और कुल मिलाकर समान निवेश के साथ व्यवसाय चला रहे हैं।

4.0 प्रमुख बातें

1. मार्जिन मनी

बैंक ऋण प्राप्त करने के लिए स्वयं के स्रोतों से निवेश की जाने वाली अपेक्षित राशि।

2. वर्तमान परिसम्पत्तियां

व्यवसाय में रोजमर्रा इस्तेमाल होने वाली मदें जैसे कि कैश-इन-हैंड/बैंक में, कच्चा माल, तैयार माल, प्राप्त योग्य बिल आदि।

कार्यशील पूंजी का रखरखाव और रिसॉर्सिंग

1. वर्तमान परिसम्पत्तियों की कीमत अपेक्षित कार्यशील पूंजी है। सत्य/अत्य

2. किसी वाणिज्यिक उद्यम में कार्यशील पूंजी, उसके प्रकार, आकार, समय और स्थान आदि के आधार पर भिन्न-2 होगी। हां/नहीं

3. आप द्वारा स्थापित किए जाने वाले प्रस्तावित उद्यम के लिए अपेक्षित कार्यशील पूंजी की मदों के नाम बताएं।

4. यदि सामान बेचते समय/सेवाएं देते समय ग्राहकों को अधिक क्रेडिट दिया जाता है, तो कार्यशील पूंजी की क्या आवश्यकता रहेगी?

उत्तर

1. सत्य

2. हां

3. उद्योग : नकदी, कच्चा माल, प्रोसेस में सामान, तैयार माल, प्राप्तयोग्य बिल

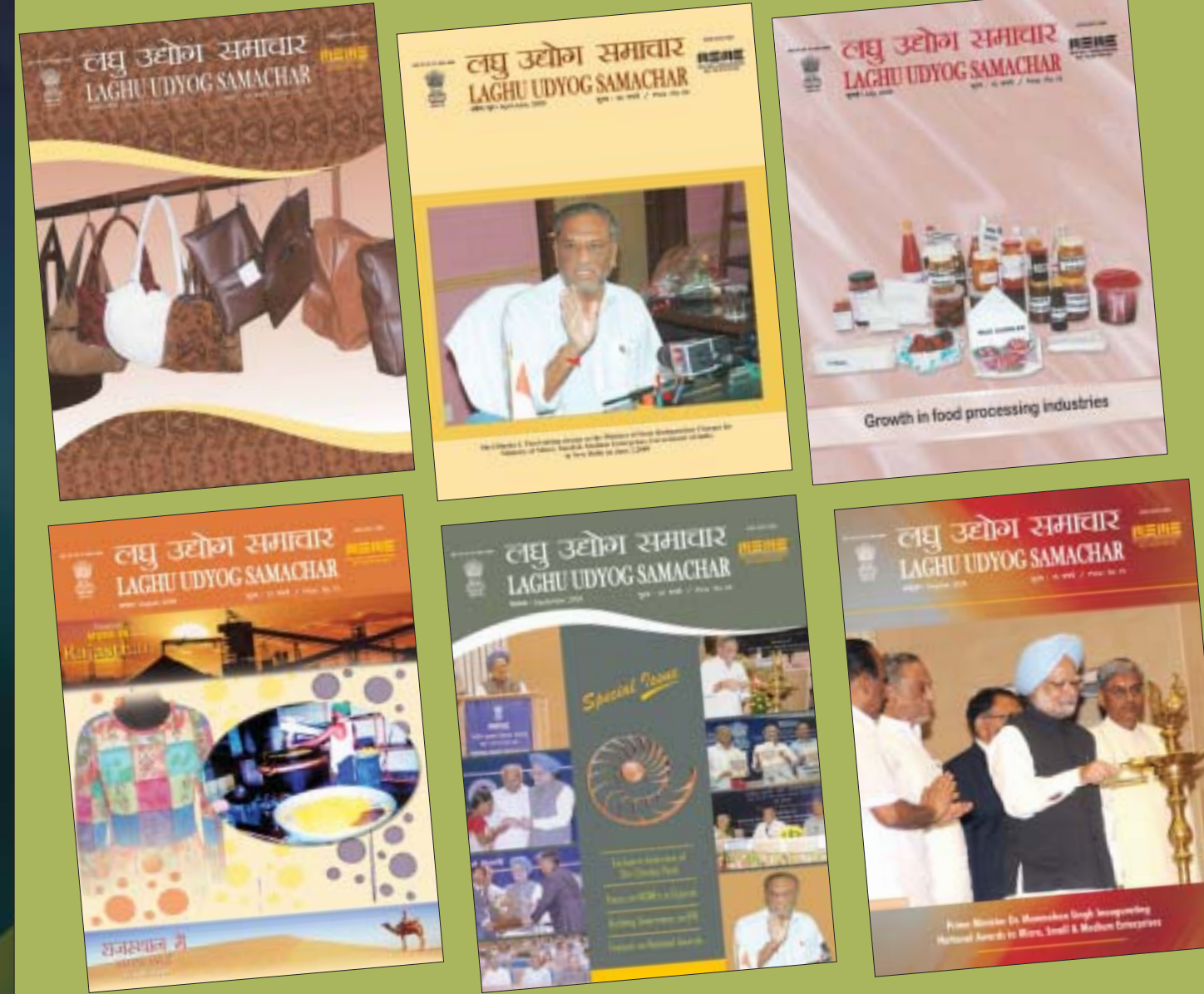
4. वृद्धि होगी

(क्रमशः अगले अंक में)



View of the piled up Crystal & Beads Bags (below) made by the ESDP participants (above). MSME-DI, Agartala conducted the programme.





लघु उद्योग समाचार त्रैमासिक से मासिक

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