

आई एस एन 0970-8006



# लघु उद्योग समाचार

## LAGHU UDYOG SAMACHAR

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**MSME**  
MICRO, SMALL & MEDIUM ENTERPRISES  
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*The Cabinet Secretary, Government of India, Shri K.M. Chandrasekhar unveiling the plaque to inaugurate the “MSME Info-Call Centre” in New Delhi on March 6, 2009. The Secretary, Ministry of Micro, Small & Medium Enterprises, Govt. of India, Shri Dinesh Rai is also seen.*

## NSIC SETS UP INFO-CALL CENTRE

National Small Industries Corporation (NSIC) has set up Info-Call Centre at its office in New Delhi to enhance its service delivery to the existing customers and further spread its reach to the potential Micro, Small & Medium Enterprises. The Call-Centre can be contacted on toll free number 1800-11-1955 which will work from 8 a.m. to 10 p.m. on all days. The Centre will help in providing required information about the vendors and technology suppliers to the potential first generation entrepreneurs and existing small enterprises as and when required by them. The salient features of Info-Call Centre are as follows:

> Customer Care Services & Solutions                      > Tele & Internet Marketing                      > Infomediary Services

The Centre has state-of-the-art technology computers and dedicated call centre equipment which are managed by NSIC staff trained in call centre and tele-marketing operations. The Info-Call Centre will serve to undertake the following activities:

- Tracking of all Incoming & Outgoing calls with Date & Time
- Recording of entire conversation
- Tele-Conferencing
- Responding to queries with IVR's (Interactive Voice Response)
- E-Newsletters
- E-Mail notifications for unattended calls
- Voice mails which can be forwarded to Mail boxes.
- Report Generation on the basis of different criteria such that the Pending queries, Queries relevant with prevailing schemes, Suggestions and Complaints.
- Remote Monitoring
- Database Integration

The Info-Call Centre will provide an excellent opportunity for NSIC to promote not only Information exchange with MSME's pan India & abroad but also enhance its reach to large number of MSMEs all over the country besides improving its service delivery.



सूक्ष्म, लघु एवं मध्यम उद्यमों का जर्नल

# लघु उद्योग

समाचार

# LAGHU UDYOG

A Journal for Micro, Small &amp; Medium Enterprises

SAMACHAR



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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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### लघु उद्योग समाचार त्रैमासिक से मासिक

सभी पाठकों, लेखकों, उदीयमान उद्यमियों और एम.एस.एम.ई. (सूक्ष्म, लघु एवं मध्यम उद्यम) क्षेत्र से जुड़े लोगों को सूचित किया जाता है कि भारत सरकार के सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय के अंतर्गत विकास आयुक्त (एम.एस.एम.ई.) के कार्यालय से प्रकाशित लोकप्रिय त्रैमासिक द्विभाषी पत्रिका लघु उद्योग समाचार जुलाई, 2009 से मासिक रूप में प्रकाशित हो रही है।

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

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

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## Women Empowerment and Their Role in Small and Medium Enterprises

There is growing evidence all over the world that Small and Medium Enterprises (SMEs) play a significant role in the national economic development of any country. They provide majority of new jobs and produce much of the creativity and innovation that fuels economic progress. The extra growth over the past several years throughout the industrialized countries has been due to the growth of SMEs. In India, the Ministry of Micro, Small and Medium Enterprises (MSME) is implementing the promotional schemes for the development of micro, small and medium enterprises. The schemes and programmes generally focus on capacity building in states and regions, nevertheless, there are a few schemes and programmes, which are individual beneficiary-oriented. While there are no specific reservations for women, in the latter, there

are some concessions/incentives available under these programmes for the benefit of women entrepreneurs. In respect of entrepreneurship/skill development training programmes, under the National Awards for Entrepreneurial Development (Quality Products) and Trade Related Entrepreneurship Assistance and Development (TREAD) Programme for women, the necessary guidelines have been issued and specific reservation provided for women.

### TREAD

The Trade Related Entrepreneurship Assistance and Development (TREAD) scheme for women envisages economic empowerment of women through development of their entrepreneurial skills in non-farm activities. The government's grants upto 30 per cent of the total project cost is provided to the Non-Governmental Organizations (NGOs) for promoting entrepreneurship among women. The remaining 70 per cent of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project. Further, the government grants upto Rs.1 lakh per programme is provided to training institutions/NGOs for imparting training to the women entrepreneurs. Under this scheme, proposals involving grant of Rs.51.65 lakh to 16 NGOs / institutions, have been approved for benefiting 1,700 women.

### Prime Minister's Employment Generation Programme (PMEGP)

Government of India has approved the introduction of a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by merging the two schemes that were in operation till 31.03.2008

Jaya Laxmi

namely, Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. PMEGP will be a central sector scheme to be administered by the Ministry of Micro, Small and Medium Enterprises (MoMSME). The Scheme will be implemented by Khadi and Village Industries Commission (KVIC), a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency at the National level. At the State level, the Scheme will be implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks. The Government subsidy under the Scheme will be routed by KVIC through the identified Banks for eventual distribution to the beneficiaries / entrepreneurs in their Bank accounts. The Implementing Agencies, namely, KVIC, KVIBs and DICs will associate reputed Non-Government Organization (NGOs)/reputed autonomous institutions/Self Help Groups (SHGs)/ National Small Industries Corporation (NSIC) / Udyami Mitras empanelled under Rajiv Gandhi Udyami Mitra Yojana (RGUMY), Panchayati Raj institutions and other relevant bodies in the implementation of the Scheme, especially in the area of identification of beneficiaries, of area specific viable projects, and providing training in entrepreneurship development.

### **Mahila Coir Yojana**

Mahila Coir Yojana is a women-oriented self-employment scheme in the coir industry, which provides self-employment opportunities to the rural women artisans in regions producing coir fibre. The scheme envisages distribution of motorized ratts for spinning coir yarns to women artisans after giving training. Women spinners are trained for two months in spinning coir yarn on motorized ratt at the Coir Board's training centres. A stipend of Rs.500 per month is also paid to the trainees. The Coir Board provides motorized ratts / motorized traditional ratts at 75 per cent cost subsidy, subject to a maximum ceiling of Rs.7,500 for motorized ratts and Rs.2,925 for traditional

ratts. During 2007-08, upto December 2007, 1,042 ratts have been distributed.

### **Training of Women Entrepreneurs**

The industrial policies of the government announced from time to time, have laid considerable emphasis on promotion of women entrepreneurship, particularly among first generation women entrepreneurs, through various training and support services. Special attention is being given by organizing exclusive Entrepreneurship Development Programmes (EDPs) for women. During 2007-08 approximately 15,000 women participated in these training programmes. In addition to programmes and schemes of MSME, NSIC, KVIC and Coir Board relating to conduct of EDPs and SDPs for benefit of potential women entrepreneurs, three national level entrepreneurship development institutes set up by the Ministry, particularly Indian Institute of Entrepreneurship (IIE), Guwahati, are also undertaking training programmes for skills and entrepreneurship development for women. The National Institute for Entrepreneurship and Small Business Development (NIESBUD), Noida, has conducted seven training programmes exclusively for 227 women participants.

### **Promotional Package**

In March 2007, the Government has announced a comprehensive Package for the Promotion of Micro and Small Enterprises, which comprises several proposals and schemes having direct impact on the promotion and development of the micro and small enterprises. These, inter alia, include credit and fiscal support, cluster-based development, infrastructure, technology and marketing support. Capacity building of MSME Associations and support to women entrepreneurs are the other important features of this Package.

### **Enhanced Credit Flow to the MSE Sector**

For strengthening the delivery of credit to the MSEs, the Government announced a 'Policy Package for Stepping up Credit to Small and Medium Enterprises (SME)' in August 2005 for doubling the credit flow to this sector within a

period of five years. This has resulted in a significant increase in the credit flow from Public Sector Banks (PSBs) to the micro and small enterprises (MSE) sector — with the outstanding credit of public sector banks increasing from Rs. 58,278 crore at the end of March 2004 to Rs.1,48,651 crore at the end of March 2008.

### **Skill Development**

The Government has taken up skill development as a high priority area through various measures like enhancing the training capabilities of the Tool Rooms, MSME Development Institutes and other organization under the Ministry of MSME. The agencies under the Ministry of MSME conducted programmes for skill development for nearly 1.8 lakh trainees during 2007-08. The Ministry of MSME provides all such trainings for SCs/STs, free of cost. Similar programmes are also being organized for women and other weaker sections of the society free of cost, besides providing a monthly stipend of Rs. 500/- per month during the entire period of training.

### **Cluster Development Programme**

For the last few years, the Government has been focusing on the strategy of Cluster Development for



development of the MSEs - through which different 'clusters' and concentrations of enterprises are given the benefit of a whole variety of interventions ranging from exposure to skill development, from credit to marketing and from technological improvements to better designs and products. About 412 clusters have been approved for interventions under the scheme (including 50 clusters for hard interventions, 152 clusters for soft interventions and 210 clusters for diagnostic studies).

### **Rajiv Gandhi Udyami Mitra Yojana**

The new scheme was launched on February 7, 2008. The main objective of the scheme is to promote and support establishment of micro and small enterprises through handholding of potential first generation entrepreneurs, who have already successfully completed Entrepreneurship Development Programme (EDP), Skill Development Programme (SDP) etc.

### **Sick Small Scale Industries**

The total number of micro and small enterprises (MSEs) in the country as on 31st of March 2007 is estimated to be 1,28,46,365. As per data compiled by the Reserve Bank of India from the scheduled commercial banks, the number of sick MSEs at the end of March 2008 is 85,187.

### **National Fund for Unorganized Sector**

The National Commission for Enterprises in the Unorganized Sector (NCEUS) in one of its reports has recommended creation of a National Fund for the unorganized sector. The Minister for Micro, Small and Medium Enterprises, Shri Mahabir Prasad informed Parliament that while a final view on the creation of this fund is yet to be taken, a token provision in the Budget 2009-10 has been proposed. He said that the MSME has continued to contribute significantly in the gross domestic product, industrial production, employment generation and exports and has acquired a prominent place in the economy of the country.

**Disclaimer :** The views expressed by the author in this feature are entirely her own and do not necessarily reflect the views of Government of India. ■

## Prosperity is Key to Productivity

**P**roductivity is the tool that can eliminate almost all of the scourges of humanity be it poverty, hunger, disease or war. Enhancing productivity is the primary means of raising prosperity. Productivity is dependent on competitiveness and degree of motivation one carried for a particular work. An overarching objective of Prosperity through Productivity is to examine the notion of competitiveness from different angles. The roles of individual initiative, business strategy and policies in maximizing productivity will only be an enveloped uncertainty unless, all of us, fully tap our own potentials and wells of talent lying dormant.

World over experts have highlighted the importance of productivity in ushering growth. It is all the more important for economy trapped in global economic meltdown. The optimistic economists expect productivity growth to continue after a slight burp to expel the recession

pressure, the less sanguine feel that prosperity is not forever although it certainly has impact while it lasted. All said and done productivity will always remain a solution in time of crisis.

Productivity is the key to Prosperity, which in turn is an indicator of a country's potential for economic and mental prowess. With the curtain fell marking the end of the economic euphoria, countries have to adjust with no choice but to adapt. In this period of constant change, intense competition, falling prices and wafer-thin margins, it is essential to attract and invest in creative minds.

Productivity in its new manifestation, as a culture of accepting and bringing about continuous achievements is an inescapable imperative. The increasing market-orientation and private sector development have thrown up a number of new challenges. An organization has to develop the ability to harness the creative energies of their own available workforce. The need of the time is to focus on creating and encouraging human capital. It is this pool of creative minds that will help in throwing up innovative ideas to help curb the recessionary tendencies.

Optimizing productivity has to emerge as a new national priority, where the efforts must be directed to raise the standards of living of our people. Our business organizations will have to improve their performance to ensure their survival and growth in a fiercely competitive world. This improvement will come about only if we focus on production of quality goods, in a cost effective manner and by generating enough surpluses to plough back into the business to further improve productivity. And this must occur continuously, to create an advantage in the market place. Productivity, thus, will have to become a mass

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## PRODUCTIVITY

movement and to be put on the national agenda.

The policy initiatives by countries like India and China have a vital role to play in these tough times because these countries are not only the two biggest markets but also have maintained a higher growth rate. Therefore, they will be key driver in the future development of the world economy. Concerted efforts will create the conditions for sustaining and continuing productivity improvement in various economic activities, values, beliefs, personality and the culture of any group, organization, or society.

Productivity shapes how people act, directing them to be smart or fast workers, individual or team players, agile entrepreneurs or sluggish bureaucrats. A productive nation must start with a “productivity mindset”. One of the key success factors of a productivity movement is the need to rally the

people, change their mindset, harness their passion, hone their skills, and build them into a cohesive competitive team. The productivity movement therefore begins with people.

Every organization has its own distinctive approach towards development. Connecting these initiatives, there should be a commitment to enlarge the scope for new prosperity to expand prosperity and to create environment conducive to Productivity. Productivity may be the outcome of various practices, but eventually is the result of a mindset. Basic to this approach is the conviction that there is no limit to improvement. Even the best can be improved.

As we graduate further into knowledge era, traditional methods and principles may become increasingly ineffective and we will have to augment productivity both at micro as well as macro level to realize a global competitive edge. ■

## LAGHU UDYOG SAMACHAR : ADDRESSES OF THE SALE COUNTERS

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## **Delegates from HEIBEI Province, China Visited CFTI, Agra**

A Delegation comprising of 6 members namely Mr. Liu Baoquan-Standing Vice-President of the Standing Committee of the Peoples Congress of Heibei Province Governor, Mr. Zhang Baoyan-Director, Committee for ethnic, Overseas Chinese and foreign affairs of the standing committee of the Peoples Congress of Heibei Province, Mr. Guo Yongli Deputy General Secretary, Standing committee of the people's congress of Heibei Province, Mr. Zhang Bing-Division Chief, Division of Employment of Department of Labor and Social Security of Heibei Province and Mr. Zhang Jun, Division of Rural Insurance of Department of Labor and Social Security of Heibei Province have visited CFTI, Agra on 19-01-2009, Monday. Shri S.N. Ganguly, Director, CFTI, Agra Extended a glad hand to the delegates.

The meeting was also attended by Shri Puran Dawar & Shri Gopal Gupta who represented AFMEC (Agra Footwear Manufacturers & Exporters Chamber), Shri Ranjeev Kocher from IFCOMA (Indian Footwear Component Manufacturers Association), Shri N.K. Shukla, Assistant Labour Commissioner, Shri J. Ghosh, Deputy Director, PPDC, Agra and Shri Rakesh Kapoor, AD (L/F) from DI-MSME.

The purpose of this meeting was to discuss the labour and social security issues in the footwear sector of India. Mr. Liu Baoquan enquired about the activities and the courses conducted by CFTI, Agra. Shri Rahul Puri, AD (Mngt.), CFTI, Agra gave a detailed presentation on the activities and courses conducted by CFTI, Agra. Shri Puran Dawar informed the delegation that the industry is in constant touch with the institute and conducts campus interviews for the selection of successful candidates, he also informed the delegates that they are welcome to start any joint venture with Agra footwear industry.

Shri S.N. Ganguly informed the delegates that the footwear industry is in need of more number of stitchers for which CFTI, Agra is conducting outreach programmes to train and develop stitchers to meet the demand of the industry. He further informed the delegates that Agra is contributing almost 30% of footwear exporters from India and more than 40% of the population of Agra is engaged directly or indirectly with footwear trade. Mr. Ranjeev Kocher informed the delegates that most of the shoe components are being imported from China. Shri J. Ghosh informed the delegates about other activities of MSME and the training institutes working under it.

The member of delegation informed that there are many Raw material suppliers and shoe component manufacturing units available in Heibei Province but there is no shoe manufacturing units and they have also shown interest in sending few candidates from their province to under go training at CFTI, Agra. Shri S.N. Ganguly has assured the delegation for providing full support from the institute with respect of training of the candidates.

The delegates also visited the institute and appraised the training and job work facilities available with the institute. Shri K.R. Prasad, J.T.O. coordinated the meeting with the delegates and Shri Sonendra Singh, AD (Tech.) of CFTI, Agra extended the vote of thanks. ■

## **Management Development Programme held at Bahadurgarh**

MSME-DI, Karnal organized a 5 day Management Development Training Programme with special focus on Lean Manufacturing Systems at Bahadurgarh (Haryana) from 16th to 20th March'09. The programme was organized on the request of the Bahadurgarh Chamber of Commerce and Industry (BCCI), in their premises, for the benefit of the member industrial units of BCCI.

The main objective of the programme was to make Managers and Supervisors facilitators for promoting world class manufacturing practices, that enhance and maintain a company's competitive position in the market place, through conceptualising Toyota Production System and Lean Manufacturing. Learning to see and acquire skills on value stream mapping. Learning to see and eliminate MUDA (waste) in the plant and in the value chain and Understanding the tools and system for laying the foundation for Lean Manufacturing.

It was also the endeavour of the programme to make the entrepreneurs and executives aware about various schemes of Govt. of India that are beneficial to MSMEs.

The areas of focus & coverage of the programme was to 5 Ss (Foundation for improvement management); 3 Ms (Muri, Mura and Muda i.e. strain, unbalance and waste); SMED (Single minute exchange of die) for improving set up change time Poke-Yoke (Mistake proofing) and Gemba Kaizen (Initiating and implementing improvements at work place).

Besides above, on the request of BCCI, some sessions were devoted to export marketing and plastic processing. Faculty for different topics were expert in their respective fields. Lean Manufacturing Systems faculty is a practicing expert on the subject whereas for export related sessions the main expert speaker was from Federation of Indian Export Organisations, New Delhi; Plastic expert was called from Central Institute of Plastic Engg. and Technology, Panipat. Coverage on Ministry of MSME, Govt. of India Schemes was made by MSME-DI, Karnal officers.

The training programme was inaugurated on 16th March, 2009 in the presence of Shri N.L. Narang, Gen. Sec., BCCI, who in his address emphasized upon the participants to take full advantage of the programme and implement the things in their workplace to benefit their units.

Valedictory session was held on 20th March '09 in the afternoon. Shri R.P. Vaishya, Director, MSME-DI, Karnal was the chief Guest and Shri Satish Chhikara, President, BCCI was also present alongwith his Executive Committee members. Director, in his valedictory address, motivated the participants to utilize the tools and techniques learnt by them during the training programme at their work places. He also discussed about different schemes of Govt. beneficial for individual MSMEs and for industry chambers and associations and suggested BCCI to take the advantage. Earlier Shri Raj Kumar Arora, Asstt. Dir. MSME-DI, Karnal, the coordinator of the programme in his welcome speech, elaborated the objective of the programme and coverage. Shri Satish Chhikara, President, BCCI, thanked Director, MSME-DI, for organizing this programme in their premises and expected more such events at BCCI, Bahadurgarh.

Total 22 participants representing 14 different industrial units from Bahadurgarh took the benefit of the programme. ■

## Workshop on CLCSS at Muzaffarpur



*Dr. S.K. Purbey, Sr. Scientist, National Litchi Research Centre, Muzaffarpur delivering his inaugural speech on the occasion of One Day Sensitization Workshop on Credit Linked Capital Subsidy Scheme.*

MSME-DI, Muzaffarpur organized one day sensitization workshop on Credit Linked Capital Subsidy scheme (CLCSS) on 19.02.2009 at the Institute premises. The basic objective of the workshop was to make the existing SSI units aware about C.L.C.S.S. and encourage them to get benefited out of the scheme in the area of modernization and technology up-gradation of their units. The chief Guest of programme, in his inaugural speech, Dr. S.K. Purbey, Sr. Scientist, National Litchi Research Centre, Muzaffarpur appreciated such type of efforts and experienced need to sensitize/propagatge the schemes amongst existing entrepreneurs so that utilization of such scheme could come to the ground.

The programme was conducted in two sessions. The first session was inaugural session and the second session was technical session. Sh. Pradeep Kumar, Director I/c, MSME-DI, Muzaffarpur in his presidential speech thanked the people participated in the programme and expressed his all support, if units come forward to avail such type of scheme for modernization

and technological up-gradation of their units. In the inaugural session other distinguished guest, Sh. K.P. Thakur, M/s. Litchika International, Bela, Muzaffarpur representing industrialists of Muzaffarpur expressed that such type of schemes only being implimentable, if prime lending institution as well as nodal agency should show their positive attitude while implementing the scheme. He also reiterated that there is a basic need to logistic change for the present industrial scenario. Shri B.B. Sahay, Asstt. Director (E.I.) and other officers of MSME-DI, Muzaffarpur also explained different aspects of the scheme in order to sensitize MSE's entrepreneurs for utilizing the scheme to modernize their unit. Shri S.P. Verma, Asstt. Director (Met.), MSME-DI, Muzaffarpur in technical session of the programme explained detailed procedural aspects of the scheme.

The programme was concluded with vote of thanks by the Chairman of Technical Session, Shri A.K. Sinha, proprietor Krishi Fertilizer Ltd., Bela, Muzaffarpur. ■

## Industrial Motivation Campaign Organised by Branch, MSME-Development Institute, Silvassa



*Prof. V.M. Kevat, Vice Prinipal, Shah N H Commerce College, Valsad speaking on the occasion of one day Industrial Motivational Campaign for Development of New Enterprises*

Branch MSME-Development Institute, Silvassa, UT of Dadra & Nagar Haveli, organized a one day Industrial Motivational Campaign for development of new enterprises on 6th January 2009 at Shah N H Commerce College, Valsad.

The Industrial Motivation Campaign was conducted with an objective to motivate the final year students and make them aware of opportunities in self-employment, functions of various developmental and promotional agencies & also to disseminate various facets of information connected therewith. The programme started with welcome & beif of the program by Shri K P Sharma, Assistant Director (Mech.) Branch – MSME- Development Institute, Silvassa, in which he briefed about the objectives of the Motivation Campaign.

Shri R K Parmar, Assistant Director I/C, Branch–MSME-Development Institute, Silvassa in his address, highlighted the importance of bringing up the confidence level of the prospective entrepreneurs and the need of team work and proper work culture. He also explained in detail

the definitions of "The Micro, Small & Medium Enterprises Development Act, 2006".

Prof. V.M. Kevat, Vice Prinipal, Shah N H Commerce College, Valsad inaugurated the programme by lighting the traditional lamp and urged the participants to take the maximum advantage of this programme which could certainly prove beneficial for their future endeavour.

Shri Vihangakakasha M Bhatt, Business Development Manager, Inellectual Capital HR Consulting Pvt. Ltd, Mumbai motivated the participants on this occasion.

Shri Tushar Harsh, Assistance Manager, SIDBI, Vapi explained the different financial schemes being offered to MSME sector through SIDBI.

About 160 participants attended the campaign.

The programme concluded with Vote of thanks by Prof. MG Pate, I/c Career Guidance and Placement, Shah N H Commerce College, Valsad. ■

## One Day Sensitization/Awareness Programme on CLCSS



*Shri Suresh Yadavendra, Director, MSME-Development Institute, New Delhi giving the presentation of the CLCSS Scheme.*

One day Sensitization/Awareness Programme on Credit Linked Capital Subsidy Scheme for technology up-gradation for Micro and Small Enterprises was organized on 6.3.2009 at the Seminar Hall of the Institute. Smt. Shivani, Asstt. Director (E.I.) Coordinated the Programme. A total 44 numbers of participants of different Industries & Association & attended the programme.

Shri Suresh Yadav, Deputy Director (G/C/Admn.) welcomed all the participants. Sh. V.K. Gupta, Dy. Director (E.I.) explained in brief about the objective of the programme. Shri Deepak Kumar Varma, Asstt.

Manager from SIDBI explained the role of SIDBI in technology upgradation for the development of Micro, Small & Medium Enterprises under the CLCSS Scheme.

He explained the main features of Credit Linked Capital Subsidy Scheme (CLCSS) for technology upgradation for micro & small scale sector.

Shri Vipin Mahendru, President, Flatted Factory Complex, Okhla, New Delhi also expressed his views as a representative from the Industries. He stressed come forward and make use of the scheme.

Shri Suresh Yadavendra, Director, MSME-Development Institute, Okhla, New Delhi gave the presentation of the CLCSS Scheme. He also motivated the industrialists to come forward to get the benefits of this scheme.

Some of Industrialists raised some queries about eligibility and the sub-sector under this scheme. Shri Suresh Yadavendra, Director, MSME-DI, Okhla, New Delhi, Shri Deepak Kumar Varma, Banker from SIDBI, Shri V.K. Gupta, Deputy Director (E.I.), Shri Suresh Yadav, Deputy Director (G/C/Admn.) replied satisfactorily the queries raised by the participants. ■

## ESDP on Computer Basic & Hardware

MSME-Development Institute, Ludhiana organized 6 weeks Entrepreneurship Skill Development Programme on "computer Basics & Hardware" at Ek Jot Satsang Ghar, Shahpur Kandi Road, Pathankot from 3.11.2008 to 19.12.2008 for Unemployed Educated Youth. The main objective of this programme was to provide them techno-managerial skill amongst the prospective entrepreneurs & motivate the unemployed youth to take up small ventures for their livelihood & create employment opportunities for others also.

Sh. Rajnish Kajla, Investigator Mechanical, MSME-DI, Ludhiana coordinated the training. In his speech he briefed the participants about the significance of the Computers. He also told that allied services is an entrepreneur opportunity of life time with unlimited scope.

Sh. Brajendra Kumar, Asstt. Director (Chem.) MSME-DI, gave blessings to the participants and assured the assistance to set-up the new venture for the entrepreneurs from MSME in the future.

Sh. Kundan Lal, Asstt. Director (G&C), MSME-DI, Ludhiana provided the information about the activities and facilities of MSME-DI, Ludhiana. He also explained various schemes of office of the DC (MSME).



*Sh. R.C. Chopra, Director, MSME-DI, Ludhiana chairing the Valedictory Function.*

Shri Ashok Kumar, Asstt. Director (E.I.), MSME-DI provided the input in the training in preparation of project report, accounting & book-keeping, business & taxation, product selection, marketing & market survey, financial institution & their role, how to set up SSI etc.,.

The valedictory function was chaired by Shri R.C. Chopra, Director, MSME-DI, Ludhiana who explained the basic motive of the Institute behind conducting such programme.

He discussed in detail the changes occurred in the business & industrial profile due to the changes in technological scenario of the world. He explained the participants that getting training is not sufficient as there is a less scope for getting Govt. jobs as such self-employment is need of the hour for which this programme is being organized.

Shri K.C. Salaria, Lead Bank Manager, Shri Avinash Bali, Manager, NABARD, Shri Rajesh Gupta Manager, P.N.B. Pathankot & Prof. Saini, Prof. Ravi Shankar, Sr. lecturer, Arya College, Pathankot gave their valuable contribution during the ESDP Programme.

Shri N.S. Mann, Officer, MSME-DI, Ludhiana also in vote of thanks expressed his well wishes for bright future of the candidates & thanked the chief guest & others dignitaries present at the event. Total 30 participants completed the programme successfully & received their certificates. ■

## **Industrial Motivation Campaign for Educated Unemployed Youth**

Micro, Small & Medium Enterprises-Development Institute, Ludhiana organized one day Industrial Motivation Campaign on 19/12/08 at Ek Jot Satsang Ghar, Shahpur Kandi Road, Pathankot for unemployed educated youth. About 190 Participants which includes SC, ST & women attended the Programme.

Shri Ramesh Kumar, President, Prem Samaj Pathankot gave the welcome address and welcomed all the dignitaries and guests of the function. Highlighting the objective of the programme he explained his society's activities and programmes conducted especially for women and the promotion of women entrepreneurship in his area.

Sh. Brajendra Kumar, Asstt. Director (Chem.), MSME-DI, Ludhiana explained various Training Programmes being organized by MSME-DI, Ludhiana all over Punjab for prospective & existing entrepreneurs. He gave importance of accounts and book keeping for the entrepreneur.

Shri Kundan Lal, Assistant Director (G&C), MSME-DI, Ludhiana, Programme Coordinator discussed about the areas having scope of establishing Small & Medium Industries especially G&C based industry. Projects in the trade of Glass & Ceramics Industry were discussed in details.

Shri Shiv Dayal, SIPO, DIC Batala, Gurdaspur told about the various schemes of Distt. Industry Centre for the unemployed educated youth and role of the state govt. in development of small scale enterprises.

Shri R.C. Chopra, Director, Micro, Small & Medium Enterprises-Development Institute, Ludhiana, Chief Guest, in his presidential address motivated the participants to start a small business & guided them to take maximum benefit out of this programme as all the officers of state, centre, financial institution etc., who was directly or indirectly engaged in the development of industries in the state

## EVENTS

have assembled to guide for getting self-employed & ensured that all possible help will be provided for starting any small venture.

Shri K.C. Salaria, Lead Bank Manager P.N.B., Gurdaspur put emphasis on the importance and advantages of the self-employment and tell the scope of educated youth in the development of the country. He also explained the various bankers schemes of financing the SME Sector in details.

Shri Avinash Bali, Manager, NABARD, Gurdaspur told the participants about various schemes of the NABARD for the candidates of Rural/ Urban Areas.

The function was concluded after Sh. N.S. Maan, MSME-DI, Ludhiana gave the vote of thanks and the remarks about the relevance of the programme in such a rural area. About 190 participants attended the Programme for self-employment opportunities. ■

## Skill Development Programme on Fancy and Utility Goods



*ESDP : Shri P.T. Doifode (A.D.-IMT), Shri A. Asare (Demonstrator), Shri B. Sikdar, Dy. Director (L/F), Chief Guest-Shri A. Nandanwar (AGM), NABARD, Shri R.R. Deshpande, Director, MSME-DI, Nagpur, Mrs. Lalita Tonges (D.C.O.) MAVIM on the dias.*

MSME-Development Institute, Nagpur organized ESDP (Entrepreneurship and Skill Development Programme) training on Fancy & utility goods for weaker section of the society as per guidelines. The programme was held at Gaushala Ward, Distt. Gondia from 02.12.2008 to 30.12.2008.

The SDP was followed by Industrial Motivation Campaign at Gondia on 01.12.2008 by which selection of candidates for training in ESDP was made. EDP for two weeks was conducted from 31.12.2008. The IMC & ESDP

were organized in association with Mahila Arthik Vikas Mahamandal Ltd. (Govt. of Maharashtra Undertaking), Gondia which provided venue and participants. Selection of 28 candidates, out of 60, were made in the IMC followed by SDP on 02.12.2008. Out of 28 candidates, 25 were stipendary and the remaining 3 were additional candidates without stipend.

All the trainees were female & belonging to SC community and were drawn from Self-help group in block level of Gondia. The women were

kept into four groups for convenience of demonstration. The owner-cum-demonstrator was hired from M/s Asha Bag, Nagpur to give practical demonstration to the trainees. Various fancy and utility goods made up of nylon, foam, rexine, synthetic materials and canvas etc. were produced under the training programme. The items produced were - (1) Money purse (2) Wallet (3) Ladies Batua (4) Ladies bag (5) ladies Vanity bag (6) Gents Pouch (7) Shopping Bag (8) School Bag (9) College Bag (10) Travelling bag. It was possible to produce the above-mentioned goods by the trainees under the guidance of Shri B. Sikdar, Dy. Director (L/F) and the demonstrator of M/s Asha bag.

The Valedictory function of SDP was arranged on 30.12.2008. The Chief Guest, Shri A. Nandanwar, AGM, NABARD, Gondia was present to grace the occasion.

While addressing the gathering, Shri Nandanwar expressed his pleasure and mentioned that there was a need of conducting such type of training programmes for the weaker section as well for the unemployed youth. He was satisfied over the finished products that were kept for displaying.

The Chief guest also explained the banking system, marketing and procedure of availability of loan and assured the trainees to help in availing of loan facilities for the self-help groups.

Lalita Tongse, District Co-ordinating officer, MAVIM, Gondia was invited as a special guest. Mrs. Tongse expressed her views about the SDP and EDP and to help the trainees to participate in various exhibitions with their products in future as free of cost under different schemes. She also requested the Director, MSME-DI, Nagpur to relax the educational qualification as most of the

candidates in self-help groups belonging to poor families.

In his Presidential address, Shri R.R. Deshpande, Director, MSME-DI, Nagpur explained in brief the function of MSME with a particular reference to the training programme being organized by the Institute. He said that the ESDP is so designed that it may percolate to the district level and be useful to the prospective entrepreneurs to start tiny and small scale units.

Shri Bipul Sikdar, Deputy Director (L/F) said that there was very good scope of such products in the small-scale sector. He opined that there were too many job-seekers for too less employment opportunities and it was very difficult to get an employment in this new era of severe competition.

He also gave idea of technical aspects of the various products. Since Central and State Government had provided important inputs and infrastructural facilities for the development of micro and small-scale industries, there were opportunities for educated unemployed youth to set up their own industries which would solve their unemployment problems to some extent.

Amongst 28 trainees, five participants would be starting their own industries and participating in exhibitions with their products in future as narrated by them.

Shri P.T. Doifode, Asstt. Director (IMT) conducted the proceedings of the programme. He said that the entrepreneurs should have a desire to accept challenges. Shri Doifode motivated the trainees with a few success stories and proposed a vote of thanks.

The Valedictory function was concluded on 30.12.2008 by realization of sales proceeds of the finished products, which were made during the SDP training. ■

## Management Development Skills for Effective Business Management



*MDP : Shri C.S. Dodke, Asstt. Director (IMT) addressing the participants.*

MSME-DI, Nagpur organised five days management development programme on "Skills For Effective Business Management" from 10.12.2008 to 15.12.2008 at Sevagram, Wardha for the benefit of existing and prospective entrepreneurs with an objective to communicate basic skills required amongst entrepreneurs to run their unit successfully in the days of Global recession.

The Programme was concluded on 15.12.2008 & Dr. S.S. Khandare, Principal, B.D. College of Engineering, WARDHA was the chief guest of the function. While addressing the delegates, he said that during the course of global recession, routine pattern of management needs to be changed into human Gandhigiri approach with modern technical skills which will help entrepreneurs for managing their enterprises effectively & bring prosperity and success in their project. He appreciated the efforts of MSME-DI, Nagpur and congratulated Shri C.S. Dodke, Assistant Director (IMT), for providing unique opportunity to young entrepreneurs in the right time when such types of information will not only boost the entrepreneurs to face the situation but also act as the remedies for managing their unit effectively with confidence.

Shri R.R. Deshpande, Director, MSME-DI, Nagpur in his presidential address said that in future, MSME-DI would provide its services not only to

manufacturing enterprises but also to Micro, Small & Medium Service Enterprises for their promotion and progress. He explained the new definitions of enterprises on this occasion.

In his Welcome address Shri C.S. Dodke, Asstt. Director (IMT) said that this course had provided basic fundas to the entrepreneurs for helping them to manage their enterprises in better fashion.

He said that most of the units goes on path of sickness only because of application of routine approach in the unit which ultimately results in low production & weakens management in due course of time. Hence updating managerial skills in the regular interval and putting them effectively as per the changing scenario, globally accepted managerial skills make the activity more effective to enhance productivity. These skills like modern techniques of sharing of responsibility, punctuality, discipline, devotion, motivation and human to human social approach are need to be addressed time to time so that master-servant shake hand approach will be well established in the working place.

He further said that during one week the participants were educated on the different skills & made them aware to the fundas of skills applicability for 'Effective Business Management'. The subject like flexibility in management principles, managerial skills, marketing strategies depending on the changing scenario, financial management, profit & loss account & preparation of balance sheet, Importance of ISO 9001:2000 certification in International marketing, taxation etc., were dealt during the programme.

Prof. Choudhary in his address said that participants had availed this unique opportunity & enjoyed every moment of the course with live participation. He requested Shri C.S. Dodke, Asstt. Director to organise series of such programmes on different managerial disciplines for updating managerial & entrepreneurial skills of entrepreneurs. He appealed entrepreneurs to make the best use of this input for their future progress. Prof. Dr. Handa, KDK College, Nagpur, Prof. Gaikwad, Prof. Dahake and other professors & management gurus had delivered their high note of Guidance & made the programme a grand success. ■

## Programme on Credit Linked Capital Subsidy Scheme held at Agartala



*Sh. Pabitra Kar, Hon'ble Chairman, Tripura Industrial Development Corporation, Govt. of Tripura and Member of Tripura legislative Assembly inaugurating Interactive Session/Workshop at Growth Centre, T.I.D.C., Budjungnagar, Agartala.*

Micro, Small & Medium Enterprises-Development Institute, Agartala organized one day sensitization/interactive session on Credit Linked Capital Subsidy Scheme on 29th December, 2008 at Conference Hall of Tripura Industrial Development Corporation, Growth Centre, Budjungnagar, Agartala.

Inaugurating the programme Shri Pabitra Kar, Hon'ble Chairman, Tripura Industrial Development Corporation, Govt. of Tripura and Member of Tripura legislative Assembly emphasized the need of modernization and technology upgradation for the micro, small enterprises of the growth centre so that they can complete in the global market and usher in the era of liberalization.

Appreciating the various efforts of MSME-DI during the year for the initiative taken by them in the field of enterprises development even in the far flung area of Tripura, he appealed to the entrepreneurs to take maximum advantage of this scheme and assured

the entrepreneur for the financial assistance of the same from their Corporation.

In his presidential address, Shri S.K. Patra, Director, MSME-DI, Agartala assured the participants for the various kind of assistance being provided by the Development Commissioner (Micro, Small & Medium Enterprises) for the development of MSE sector particularly in the North-Eastern Region. Shri Patra also cleared various doubts about the modus operandi of the scheme.

During interactive session, various questions related to implementation of the scheme were clarified. The prominent one are as follows :

Sl. No.	Doubt/ Question	Doubt/ Question raised by	Answer
1.	From where subsidy would be paid, either DIC/MSME-DI	M/s. Ramzim Valley Product, Growth Centre Budjungnagar	You will get subsidy through your financial institution only
2.	Whether the subsidy application be routed through DIC/MSME-DI	M/s. Sherwalli Food & Beverage Pvt. Ltd., Growth Centre, Budjungnagar	No, only to your financial institution/ bank. DIC & MSDE-DI have no role in application.
3.	Whether the subsidy could be availed of for the modernization by self finance	M/s. Rose Valley Industry Limited, Growth Centre, Budjungnagar	No.

During the session, 39 entrepreneurs/representatives of different enterprises alongwith bank and state Govt. officials participated in the programme. ■

## Management Development Programme on Marketing Management



*MDP : Shri S.K. Patra, Director, MSME-Development Institute, Agartala addressing the representatives of MSMEs of Tripura.*

MSME-Development Institute, Agartala organized three days management development programme on marketing management for the benefit of representative of MSMEs of Tripura from 3rd November to 5th November, 2008.

The programme was inaugurated on 3rd November, 2008 at MSME-Development Institute, Agartala. Shri C.S. Mund, Assistant Director (EI) welcomed the chief guest and other dignitaries presented during the programme. He also welcomed the participants of the programme. During his address, Shri Mund emphasized on the need of marketing of products and motto of the programme.

Shri S.P. Majumder, Assistant Director Incharge, Khadi & Village Industries Commission (KVIC), Agartala and special guest of the programme mentioned the need of marketing of the products and briefed about the assistance available with KVIC for marketing of products.

Shri S.K. Patra, Director, MSME-Development Institute, Agartala delivered the key note address. During his address he mentioned about the geographical location of the state and need of marketing of products for better sale and customer

gain. He mentioned various assistance available with MSME-DI for the marketing of products through participation in different international fairs organized by MSME-DI and available incentive there of for the entrepreneur of North-Eastern Region.

During three days programme the various topics covered like fundamentals of marketing, retail technique, how to communicate effectively for better marketing, supply chain management, sales management, export marketing and related formalities etc.

The lectures were delivered by eminent personalities drawn from business houses and faculties of various Departments of Tripura University like School of Management, Department of analytical and applied economics etc.,.

The total 25 participants of different categories male (SC-3, ST-6, OBC-2, minorities-1, others-7) and female (ST-3, OBC-2, others-1) were selected for the programme on marketing management. The Programme was concluded on 5th November, 2008 with distribution of certificates to the successful candidates. ■

## ESDP on Manufacturing of Soft Toys



*A view of ESDP on manufacture of Soft Toys.*

MSME-Development Institute, Agartala conducted two nos. of entrepreneurship Skill development programme (ESDPs) on manufacturing of soft toys at Udaipur, South Tripura for a duration of six weeks each. Shri Joy Gobinda Debroy, Hon'ble Minister of Science & Technology, Tripura graced the occasion as Chief Guest.

Both the ESDPs were inaugurated at EDP Institute of Career Creation (EDPICC), Khilpara, Udaipur in the district of South Tripura.

Shri R.S. Awasthi, Assistant Director (IMT), MSME-DI, Agartala welcomed Hon'ble Minister & Chief Guest of the occasion. He also welcomed Director, MSME-DI, other dignitaries as well as to the participants.

Shri Nikhil Sarkar, General Manager, District industries Centre, South Tripura District & Special Guest of the occasion mentioned the socio-economic condition of the area and welcomed such kind of training to inculcate self employment focus among the local people to come forward for the self venture to cope up with unemployment scenario.

Shri Joy Gobinda Debroy, Hon'ble Minister, Science & Technology expressed his sincere thanks towards Director, MSME-Development Institute, Agartala for his initiation to organise such kind of training first time in the South Tripura for the betterment of local people. During his address Shri Debroy emphasised the geographical location of the state and need of marketing of products. He requested Director, MSME-Development Institute to create awareness about various assistance available with Central/State Government for the marketing of manufactured products.

Shri S.K. Patra, Director, MSME-Development Institute, Agartala delivered presidential address. During his address he emphasised that "Swarojgari is the only alternative for Berojgari" and requested participants to come forward for the self eventure. During his address he clarified the queries raised by the Hon'ble Minister and said that the topic had already been included in the course calendar and requested the participants to interact with respective representative of Central/State Government like MSME-DI, KVIB, etc.

The programme was continued for six weeks. During the skill portion of the programme, in broader sense, various topics covered like fundamentals of soft toys profession, selection of raw materials, varieties of soft toys, their design and preparation, packaging, quality, etc.

During EDP portion various topics covered like role of KVIB, NEDFI, marketing, bookkeeping, market survey, role of MSME-DI, etc. Although the programmes were ended on 7th November, 2008, but formal Valedictory Function was organised on 17th November, 2008 under the chairmanship of Director, MSME-DI, Agartala alongwith the General Manager, DIC, South Tripura District and others. Altogether 50 women including 27 SC and 3 minority candidates were trained through both the ESDPs. ■

## Training Programme on Packaging for Export



*A view of Specialised Training Programme on "Packaging for Exports".*

MSME-Development Institute, Okhla, New Delhi organized one day training programme on Export Packaging on 5th & 6th January, 2009 in association with Indian Institute of Packaging, Patparganj, Delhi.

This programme was organized for the awareness about quality packaging for the existing and prospective exporting units. The programme was inaugurated by Shri Suresh Yadavendra, Director MSME-Development Institute, New Delhi. Shri Yadavendra, Director told about the importance of decent & durable packaging for marketing the products especially in export units. Packaging attracts customer and it gives value addition in the product. Shri Suresh Yadav, Dy. Director of the Institute said about the objective of the programme. He said that this programme would enlighten the participating unit regarding durable export and attractive packaging. Shri Madhab Chakraborty, Dy. Director, Indian Institute of Packaging, Patparganj, Delhi took the technical session. He explained in detail about following topics:

1. Principle of Packaging
2. Packaging Design concept
3. Performance test of containers
4. Selection of packaging system
5. Export Packaging

## Entrepreneurial Motivation Campaign



*The experts and trainees participating in Entrepreneurial Motivation Campaign at Bengali Colony, Najafgarh, New Delhi.*

MSME-Development Institute, Okhla, New Delhi, organized an Entrepreneurial Motivation Campaign at Bengali Colony, Najafgarh, New Delhi on 11.12.08 in association with Archisa Social Welfare Society, New Delhi.

The programme was organized to motivate local residents of Jharoda who are socially backward. Objective of the programme was that these villagers may improve their economy by starting their own small-scale or house hold unit.

The programme was inaugurated by Shri Suresh Yadavendra, Director, MSME-Development Institute, Okhla, New Delhi. He spoke at length to participants that by starting their venture/enterprise, they will be self employed & create employment for others also. Shri Desh Pal, Asstt. Director, KVIC, of the institute presided over the function. He said that at present the country has high expectations from young generation and house wives who can contribute to the society. Shri Suresh Yadav, Dy.

Director (G&C) welcomed the Chief Guest, faculty members & participants. Shri Yadav discussed in detail the assistance & guidance being given by MSME-DI, New Delhi.

He said that participants could come to the Institute for getting any sort of technical guidance, project report and advance training. Shri Trilok Sharma & Sh. Y.K. Shresh Jha, New Delhi said that in present scenario, to get an employment is very difficult, so participants may start their small venture such as fashion garment, boutique, tailoring and cutting to be self employed. Ms. Saroj Sachdeva, CED, Women, Canara Bank, New Delhi delivered a lecture on financing to educate unemployed youth by nationalized banks.

Sh. Gordhan Das, Asstt. Director, MSME-DI, New Delhi delivered vote of thanks to the guests & participants. A total of 52 candidates of the village attended the programme. ■

## ESDP for Glass Beads Jewellery Manufacturing in Fashion Designing



*A view of Entrepreneurship & Skill Development Programme for Women on Glass Beads Jewellery manufacturing in Fashion Designing.*

MSME-Development Institute, Okhla, New Delhi has organized a six weeks ESDP for Glass Beads Jewellery manufacturing in Fashion Designing from 13th Oct. to 21st Nov., 2008 to the educated & unemployed young women to set up their own micro, small enterprises in the field of glass beads jewellery manufacturing. A total of 21 no. of women participated in the programme. The course was inaugurated by Shri Suresh Yadavendra, Director, MSME-Development Institute Okhla, New Delhi and presided by Shri L.K. Sharma, Director of CGCRI, Khurja. Shri Yad Ram, Technical Officer, CGCRI, Khurja was also present during the manufacturing session. Shri Yadavendra, Director of the Institute while inaugurating the function said that glass bead Jewellery has a very good potential in the country and it has tremendous scope for exports also. All the developed countries are buying finished glass beads Jewellery from this country. Shri Yad Ram, Tech. Officer for Export Marketing also discussed

in detail regarding growing national & international market of glass beads and fitted Jewellery.

The participants were guided on how to set up MSME, means of finance & marketing, use of glass beads making on machinery, practical demonstration on Jewellery making, packaging to every participants. A study visit to existing ornament show rooms, marketing survey was also organized for the benefits of the entrepreneurs.

Shri Suresh Yadav, Dy. Director (Admn./G&C) MSME-Development Institute, Okhla, New Delhi welcomed the chief guest, faculty members & participants during the valedictory function. Director of the institute distributed the certificates to the participants.

Shri Gordhan Das, Asstt. Director (C/T) Coordinator of the programme gave vote of thanks to respective seniors, participants & other members. ■

## Fourth Meeting of Khadi & Village Industries Board Held

The Fourth Meeting of the National Khadi and Village Industries Board was held in New Delhi on February 21, 2009. The meeting was addressed by Shri Mahabir Prasad, Minister for Micro Small and Medium Enterprises. The Minister said that for the promotion and strengthening of Khadi and Village Sector, all should work hand in hand. He also said that the Ministry has been continuously encouraging this sector through budgetary outlay and various schemes.

During 2008-09, there was a provision of Rs. 1104.95 crore for KVIC (existing & new schemes), including Rs. 858.01 crore for new schemes. A number of schemes have also been implemented which include Prime Minister's Employment Generation Programme (PMEGP), Workshed Scheme for Khadi Artisans, Scheme for Enhancing Productiveness and Competitiveness for Khadi Industry and Artisans, and Scheme for Strengthening Infrastructure of weak Khadi Institution and Marketing Infrastructure etc.

The Minister stressed that in the era of Global Economic recession, PMEGP Scheme is of special importance. Increasing unemployment in India is a problem. PMEGP will play a significant role in tackling this problem. During the 11th five year plan, total outlay of Rs. 4,735 crore (including Rs.250 crore for backward-forward linkages) has been earmarked under this programme with the target for generation of 37.38 lakh additional employment opportunities.

The meeting was also addressed by the Chairperson of KVIC who said that after many focused interventions the production of khadi has increased to Rs. 625 crore during 2008-09 providing employment to 10.05 lakh artisans. We have set upon a production target of Rs. 996 crore providing employment to 14.80 lakh artisans by the end of the 11th Plan (2011-12). The Board discussed various developmental issues including Prime Minister's Employment Generation Programme and New Schemes under Khadi Sector. Financing by Asian Development Bank for Khadi reform and development programme and suggestions for revamping 'Khadi' and 'Village Industries' sector were also discussed. Declaration of January 30 as 'National Khadi Day' was also discussed.

Chairperson of KVIC, Smt. Kumud Joshi, Secretary (MSME) and senior officials of the Ministry and Members of the National Khadi and Village Industries Board attended the meeting. ■

## Indian Overseas Bank joins TREAD Scheme of DC (MSME) for Women Empowerment

Women are among the most disadvantaged section of the society with regard to access to and control over resources not only in rural but also in urban areas. In order to alleviate their problems, Govt. of India launched a scheme entitled "Trade Related Entrepreneurship Assistance and Development" (TREAD). The scheme envisages economic empowerment of women through trade related training, information and counseling extension activities related to trades, products, services etc.

The Scheme provides loans to women through NGO's who are also provided Govt. of India grant for capacity building. This assistance is to provide for self-employment ventures by women for pursuing any kind of non-farm activity. Apart from counseling and training, delivery of credit poses the most serious problem for the women.

Since women are not capable to have an easy access to credit, it has also been envisaged that the credit will be made available to applicant woman through NGOs who would be capable of handling funds in an appropriate manner. The scheme is fully women specific.

The scheme provides for grants upto 30% of the total project cost released to financial institutions who become partners in implementation of the scheme. Many major banks have already joined and operating the scheme as lending agencies. Indian Overseas bank, H.O., Chennai signed the MoU with DC (MSME), Ministry of MSME for operating the TREAD scheme for women as a lending agency.

Indian Overseas bank has branches spread all over the country. It is expected that the TREAD scheme for women will have a wider coverage of women entrepreneurs. Shri K.S. Ludu, Additional Development Commissioner and Shri P.S. Anttal, General Manager, Indian Overseas Bank, New Delhi signed the MoU in New Delhi on 17.11.2008. With the Indian Overseas Bank's participation in the scheme, it is expected to cover larger number of women and contribute in their economic empowerment. The other banks are also expected to join the scheme shortly. ■

## कैसे लगायें अपना उद्योग ?

युवा पीढ़ी रोजगार के अवसर तलाशने के स्थान पर यदि अपना उद्योग लगाने के लिए 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 एक धारावाहिक श्रृंखला का शुभारंभ इस आशय के साथ कर रहे हैं कि उद्यमी इन सूचनाओं का लाभ उठाते हुए अपना उद्योग स्थापित करने का उद्यम स्वयं करेंगे। हमारी कोशिश रहेगी कि उद्योग स्थापित करने के बारे में उनके प्रश्नों का समाधान यथासंभव इस कॉलम में नियमित रूप से दिया जाए। अतः इस कॉलम पर अपनी प्रतिक्रिया तथा संबंधित प्रश्न हमें अवश्य भेजें।

प्रस्तुति  
हरीश आनंद  
वरिष्ठ संपादक  
हरेन्द्र प्रताप  
संपादक

### खण्ड I - परिचय

#### 1. उद्यमशीलता की दिशा में दस कदम - संक्षेप में (स्वयं मालिक बनने के लिए चलिए 10 कदम)

##### कदम-1

परियोजना की संकल्पना :  
मैनुफैक्चरिंग/बिजनेस/सेवाएं

##### कदम-2

परियोजना की संभाव्यता का अध्ययन तैयार करना  
नकदी प्रवाह तैयार करना प्रोजेक्टेड लाभ और हानि तथा  
बेलेंस शीट तैयार करना, लघु अवधि और दीर्घावधि की व्यवसायिक  
योजना तैयार करना

##### कदम-3

व्यवसाय का स्वरूप तय करना :

- स्वामित्व/अकेला मालिक
- साझेदारी
- कम्पनी
  - सार्वजनिक/प्राइवेट
  - लिमिटेड/गैर-लिमिटेड
  - शेयरों के साथ लिमिटेड
- सहकारी संस्था

(ii), (iii) और (iv) हेतु संविधान का मसौदा तैयार करें  
और संबद्ध अधिकारियों के पास पंजीकरण हेतु जायें।

##### कदम-4

उद्यम स्थापित करने हेतु उपयुक्त स्थान को चुनना विकल्प :

- किराये पर
- भूमि/भवन की खरीद
- लीज

कदम-5

जिला उद्योग केन्द्र (डी.आई.सी.) में अस्थाई पंजीकरण हेतु जायें अपने क्षेत्र के जिला उद्योग केन्द्र में राज्य उद्योग निदेशालय के साथ अस्थाई पंजीकरण हेतु संपर्क करें (पंजीकरण स्वैच्छिक है लेकिन इससे सरकार और स्थानीय प्राधिकारियों से ऋण तथा अन्य सुविधाएं प्राप्त करने में मदद मिलती है)

कदम-6

लाइसेंस और परमिट हेतु स्थानीय अधिकारियों के पास आवेदन करें।

- बिजनेस परमिट
- भवन परमिट
- मैनुफैक्चरिंग/ट्रेड लाइसेंस
- मोटर परमिट
- पर्यावरण परमिट
- म्युनिसिपल (शहरी क्षेत्र) या पंचयात परमिट (ग्रामीण क्षेत्र)
- ऊर्जा कनेक्शन
- पानी कनेक्शन
- टेलीफोन कनेक्शन
- इन्टरनेट कनेक्शन

कदम-7

परियोजना की फाइनेंसिंग :

बैंकों (राष्ट्रीयकृत, सहकारी, प्राइवेट) की विभिन्न वित्तीय योजनाओं के तहत वित्त (आवधिक ऋण और कार्यशील पूंजी) हेतु आवेदन करें

- सिडबी
- लीजिंग कम्पनियां
- जोखिम पूंजी
- शेयर जारी करना, कम्पनियों के मामले में
- क्या आप ऋण गारंटी योजना का लाभ उठाना चाहते हैं?
- बिना ऋणाधार के रुपये 25 लाख तक के ऋण हेतु?

यदि ऐसा है तो अपनी इच्छा के बारे में बैंक को सूचित करें तथा क्रेडिट गारंटी कार्ड फंड ट्रस्ट, एस.एस.आई., मुम्बई के जरिये प्रस्ताव को प्रोसेस करायें।

कदम-8

परियोजना कार्यान्वयन :

- कार्य स्थापित करें
- लोगों की भर्ती करें
- मशीनरी और उपकरण स्थापित करें
- सुरक्षा सुनिश्चित करने के लिए स्थापित प्रणाली की जांच करें
- कच्चे माल की खरीद

कदम-9

वैधानिक पंजीकरण

- आयकर
- मूल्यवर्द्धित कर (वैट)
- सेवा कर
- ऋण और कल्याण अधिकारी
- प्रदूषण नियंत्रण

कदम-10

व्यवसाय आयोजन और संगठन

- खरीद/भण्डार
- उत्पादन
- सेल्स/वेंडर्स
- विज्ञापन और विपणन
- वित्त
- मानव संसाधन
- कार्यालय
- निर्यात

## उद्यमशीलता की दिशा में दस कदम - संक्षेप में



## 2. उद्यम स्थापित करने में औपचारिकताएं

### 2.0 सीखने योग्य बातें

- उद्योग लगाने हेतु पूरी की जाने वाली अपेक्षित औपचारिकताओं को समझना
- उन सम्बद्ध प्राधिकारियों की जानकारी रखना जिनसे उद्योग स्थापित करने हेतु औपचारिकताएं पूरी करने के संबंध में सम्पर्क किया जाना है।

आप ब्रांड नाम, कापीराइट, ट्रेड मार्क, पेटेन्ट्स, क्वालिटी ब्रांडिंग, साझेदारी फर्म आदि को लेकर विभिन्न पहलुओं के लिए आवश्यक लाइसेंस अनुमति, क्लीयरेंस या पंजीकरण कराना चाहेंगे। ये वैकल्पिक हैं।

### 3.1 उत्पाद-विशिष्ट औपचारिकताएं

कुछेक क्लीयरेंस/पंजीकरण उत्पाद विशेष से संबंधित होंगे और नीचे सारणी में उल्लिखित विभिन्न विभागों से इन्हें प्राप्त करना होगा :

वस्तु	विभाग
फार्मास्यूटिकल्स	राज्य दवा नियंत्रण प्रशासन का कार्यालय
डिब्बा बंद खाद्य सामग्री	विपणन और निरीक्षण निदेशालय, कृषि मंत्रालय
उत्पाद शुल्क योग्य उत्पाद प्रिंटिंग प्रेस, पोटैसियम	केन्द्रीय उत्पाद कर विभाग
क्लोरेट, पटाखों आदि जैसे विस्फोटक पदार्थ	राज्य पुलिस विभाग
पेट्रोल, कैरोसीन, बेन्ज़ीन आदि जैसी ज्वलनशील वस्तुएं	विस्फोटक निरीक्षक
बेकरी की वस्तुएं, कन्फैक्शनरी, आइस कैंडीज़ आदि	स्थानीय अथॉरिटी/स्वास्थ्य विभाग

### 3.0 विषय-वस्तु

किसी भी उद्यम - उद्योग के लिये, सेवा या व्यवसाय जो भी हो, विधिक या अन्य प्रकार की कुछेक औपचारिकताएं होती हैं जिन्हें एक उद्यम शुरू करने और उसे चलाने के वास्ते पूरा किये जाने की आवश्यकता होती है। औद्योगिक उद्यम के मामले में कानून के तहत विभिन्न तरह के लाइसेंसों, अनुमति और क्लीयरेंस की आवश्यकता हो सकती है। लेकिन ये सब व्यवसाय के स्वरूप या निर्मित उत्पादों पर निर्भर करेगा। इनमें कुछेक अनिवार्य हैं जबकि अन्य वैकल्पिक हैं। उदाहरण के लिये आयकर विभाग के साथ पंजीकरण कराना होगा। यदि आप एक औद्योगिक या व्यावसायिक उद्यम के रूप में उत्पाद तैयार करने का कार्य कर रहे हैं, तो बिक्रीकर पंजीकरण अनिवार्य है। प्रदूषण नियंत्रण बोर्ड से क्लीयरेंस लेना अनिवार्य है।

### 3.2 ट्रेनिंग और सेवा उद्योग

ट्रेनिंग और सेवा उद्यम हेतु, शॉप और स्थापना अधिनियम के तहत पंजीकरण कराना अपेक्षित है। ऐसी कानूनी औपचारिकताएं सम्बद्ध अथॉरिटी के साथ पूरी करना जरूरी है, जो कि केन्द्र, राज्य या स्थानीय स्तर की हो सकती है।

### 3.3 मार्गदर्शन हेतु किससे सम्पर्क करें?

किसी तरह का संदेह या कठिनाई होने पर भावी उद्यमी/पी. एम.आर.वाई. लाभार्थी सहायता/ मार्गनिर्देश हेतु स्थानीय जिला उद्योग केन्द्र (डी.आई.सी.) अथवा निकटतम एम.एस.एम.ई. -विन्यास संस्थान (डी.आई.); पूर्व नाम लघु उद्योग सेवा संस्थान (एन.आई.एम.आई.) से सम्पर्क कर सकते हैं।

#### 4.0 उद्योग लगाने में औपचारिकताएं

पहले निम्नलिखित प्रश्नों के उत्तर स्वयं दें और इसके बाद सही उत्तर के लिये नीचे दिये गये बॉक्स को देखें :

- |  |  |
|--|--|
| <p>1. एम.एस.एम.ई. का पंजीकरण अनिवार्य है सही/गलत</p> <p>2. साझेदारी फर्म का फर्म पंजीकार के यहां पंजीकरण अनिवार्य है सही/गलत</p> | <p>3. सम्बन्धित अथॉरिटी का नाम बताएं :<br/>(क) मैन्युफैक्चरिंग माप-तोल<br/>(ख) चावल मिल चलाना</p> <p>4. सभी सरकारी नियंत्रण/लाइसेंस/अनुमति समय की बर्बादी है तथा अनावश्यक है सही/गलत</p> |
|--|--|

#### सही उत्तर

1.	गलत : यह पंजीकरण मदद के लिए है तथा पूर्णतः ऐच्छिक है।
2.	गलत : यह केवल साझेदार की पसंद पर निर्भर करता है।
3.	(क) मापतोल निरीक्षक
	(ख) राज्य सरकार का खाद्य विभाग
4.	गलत : ये सब उपभोक्ता, समाज आदि के हितों की रक्षा हेतु बनाए गए हैं।

(क्रमशः अगले अंक में)

धैर्य हेतु प्रतिभावान व्यक्ति होना ही एकमात्र महान अभिरुचि है।



माननीय राष्ट्रपति  
श्रीमती प्रतिभा देवीसिंह पाटिल  
से  
श्री दिनेश राय, सचिव,  
सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय  
इन्दिरा गांधी राजभाषा  
प्रथम पुरस्कार ग्रहण करते हुए।

## राष्ट्रपति द्वारा सूक्ष्म, लघु एवं मध्यम उद्यम मंत्रालय को इन्दिरा गांधी राजभाषा प्रथम पुरस्कार

राजभाषा विभाग द्वारा विगत दो वर्षों में सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय को इन्दिरा गांधी राजभाषा द्वितीय पुरस्कार प्रदान किया गया।

इस बार भी इस मंत्रालय को वर्ष 2006-07 के दौरान राजभाषा नीति के अनुपालन एवं कार्यान्वयन के लिए किए गए उत्कृष्ट कार्यों के लिए इन्दिरा गांधी राजभाषा प्रथम पुरस्कार के लिए चुना गया और राजभाषा विभाग द्वारा दिनांक 14 सितम्बर, 2008 को हिन्दी दिवस के अवसर पर विज्ञान भवन में आयोजित कार्यक्रम में महामहिम राष्ट्रपति श्रीमती प्रतिभा देवीसिंह पाटिल द्वारा मंत्रालय के सचिव, श्री दिनेश राय को यह पुरस्कार प्रदान किया गया।

इस अवसर पर केन्द्रीय गृह मंत्री श्री शिवराज पाटिल और केन्द्रीय गृह राज्य मंत्री डॉ. शकील अहमद भी उपस्थित थे।

तत्कालीन माननीय सूक्ष्म, लघु और मध्यम उद्यम मंत्री श्री महावीर प्रसाद जी द्वारा मंत्रालय के सभी अधिकारियों एवं कर्मचारियों को बधाई दी गई। माननीय मंत्री जी हिन्दी के प्रचार-प्रसार के लिए व्यक्तिगत रूचि लेकर सभी अधिकारियों/कर्मचारियों को हिन्दी में अधिकाधिक कार्य करने के लिए निरन्तर प्रोत्साहित करते रहते हैं। ■

## राष्ट्रीय लघु उद्योग निगम ने इंफो-कॉल सेंटर बनाया

राष्ट्रीय लघु उद्योग निगम ने नई दिल्ली में इंफो-कॉल सेंटर बनाया है ताकि मौजूदा ग्राहकों को सेवाएं बेहतर तरीके से दी जा सकें और सूक्ष्म, लघु एवं मध्यम उद्यमों तक पहुंच बनाई जा सके। केन्द्र के जरिए सभी तकनीकी जानकारियां प्राप्त की जा सकेंगी।

इस कॉल सेंटर से टोल फ्री नंबर 1800-11-1955 पर सुबह आठ बजे से 10 बजे तक सभी दिनों में सम्पर्क किया जा सकता है।

यह कॉल सेंटर उच्च प्रौद्योगिकी से लैस पूरी तरह कंप्यूटरीकृत है। टेली मार्केटिंग और कॉल सेंटर प्रणाली में प्रशिक्षित निगम का अमला केन्द्र में कार्यरत है। ■

लघु उद्योग समाचार पत्रिका प्राप्त करने के लिए नियंत्रक, प्रकाशन विभाग, सिविल लाइंस  
(विधान सभा के पीछे), दिल्ली-110 054 के प्रमुख बिक्री केंद्र

### दिल्ली

किताब महल  
बाबा खड़ग सिंह मार्ग  
स्टेट एम्पोरियम यूनिट नं. 21  
नई दिल्ली-110001  
दूरभाष: 011-23363708

### मुंबई

सेल काउंटर  
न्यू सी जी ओ बिल्डिंग  
न्यू मरीन (मैरीन लाइंस)  
मुंबई-400 020  
दूरभाष: 022-22076227

### कोलकाता

सेल काउंटर  
दिल्ली उच्च न्यायालय  
नई दिल्ली-110 004  
दूरभाष: 011-23381532

गवर्नमेंट ऑफ इंडिया बुक डिपो  
8 के.एस. रॉय रोड  
कोलकाता-700 001  
दूरभाष: 033-22483813

सेल काउंटर  
मुख्य कार्यालय  
नियंत्रक, प्रकाशन विभाग  
सिविल लाइंस (विधान सभा के पीछे)  
दिल्ली-110 054  
दूरभाष: 011-23817640

## लघु उद्योगों के अन्तर्गत वित्तीय सहायता

सूक्ष्म, लघु एवं मध्यम उद्यम मंत्री श्री महावीर प्रसाद ने राज्य सभा में एक प्रश्न के लिखित उत्तर में बताया कि सूक्ष्म, लघु और मध्यम उद्यम (एम.एस.एम.ई.) क्षेत्र लगातार सकल घरेलू उत्पाद, औद्योगिक उत्पादन, रोजगार सृजन और निर्यातों में उल्लेखनीय योगदान किया है और देश की अर्थव्यवस्था में एक महत्वपूर्ण स्थान प्राप्त कर लिया है।

मंत्री महोदय ने बताया कि 2005-06, 2006-07 और 2007-08 (नवीनतम उपलब्ध) के दौरान देश के कुल विनिर्माण उत्पादन और निर्यातों में सूक्ष्म और लघु उद्यम (एम.एस.ई.) क्षेत्र का अंश नीचे सारणी में दिया गया है। कुल विनिर्माण उत्पादन और निर्यातों में उद्योगवार अंश केन्द्रीय तौर पर नहीं रखा जाता है।

वर्ष	एम.एस.ई. का भाग (प्रतिशत)	
	विनिर्माण उत्पादन	निर्यात
2005-06	38.56	32.92
2006-07	38.56	33.09
2007-08	45.00	40.00

इसमें सूक्ष्म, लघु एवं मध्यम उद्यम विकास (एम.एस.एम.ई.) अधिनियम, 2006 के अधिनियम के बाद क्षेत्र में मध्यम उद्यम शामिल हैं।

उन्होंने आगे बताया कि सरकार निम्नलिखित योजनाओं के तहत एम.एस.ई. क्षेत्र को वित्तीय सहायता प्रदान करती है :

1. प्रौद्योगिक उन्नयन हेतु क्रेडिट लिंकड कैपिटल सब्सिडी योजना (सी.एल.सी.एस.एस.)
2. सूक्ष्म एवं लघु उद्यम क्लस्टर विकास कार्यक्रम (एम.एस.ई.-सी.डी.पी.)
3. परम्परागत उद्योगों के पुनरुद्धार के लिए निधि की योजना (एम.एस.ई.-सी.डी.पी.)
4. आई.एस.ओ.-9000 आई.एस.ओ.-14001 प्रमाणन प्रतिपूर्ति योजना
5. निष्पादन और क्रेडिट रेटिंग योजना और
6. बार कोड प्रमाणन की प्रतिपूर्ति की योजना।

रोजगार सृजन के लिए भारत सरकार ने हाल में प्रधानमंत्री रोजगार सृजन कार्यक्रम (पी.एम.ई.जी.पी.) नामक एक नया क्रेडिट लिंकड सब्सिडी कार्यक्रम शुरू किया है जो ग्रामीण के साथ-साथ शहरी क्षेत्रों में सूक्ष्म उद्यमों की स्थापना के द्वारा रोजगार अवसर प्रदान करता है। ■



*Principal Secretary to PM, Shri T.K.A. Nair inaugurating the National Conference of MSMEs on Employment, Skill Development and Economic Slowdown in New Delhi on March 7, 2009. Shri Prabhat Kumar, former Cabinet Secretary and Ex-Governor of Jharkhand, Shri Dinesh Rai, Secretary, Ministry of MSME, Government of India and Shri Sudarshan Sareen, National President, AICOSMIA are also seen.*



*Signing of MOU: Shri K.S. Ludu, Additional Development Commissioner, O/O Development Commissioner (MSME), Government of India and Shri P.S. Anttal, General Manager, Indian Overseas Bank signing Memorandum of Understanding under TREAD scheme in New Delhi.*

## THE TABLEAU OF MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES



*The tableau of Ministry of Micro, Small & Medium Enterprises passes through the Rajpath during the full dress rehearsal for the Republic Day Parade in New Delhi on January 23, 2009*