Growth in food processing industries
स्मृति साहित्यक्रमः शैक्षणिक क्रमागत अभ्यास के लिए, भारत सरकार द्वारा संचालित विश्वविद्यालय के रूपांतरण कार्यक्रमों में देश के पूर्वी क्षेत्र में प्रतिष्ठित होनी चाहिए।
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लघु उद्योग समाचार  
इस अंक से मासिक  

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

‘लघु उद्योग समाचार’ के समान्य अंक को एक प्रति का मूल्य 15 रुपए और विशेषांक का मूल्य 20 रुपए है, जबकि वार्षिक मूल्य 200 रुपए है। वार्षिक शुल्क बैंक द्राप्त के रूप में संधी प्रकाशन प्रिंटिङ, भारत सरकार, प्रकाशन विभाग, सिविल लाइन्स, नई दिल्ली-110054 को भेजा जा सकता है। पत्रिका नकद पुस्तकार पर प्रकाशन प्रिंटिङ कार्यालय के विभिन्न विभागों से भी खरीदी जा सकती है।

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

बारिश संपादक/संपादक,
लघु उद्योग समाचार,
विकास आयुक्त (एम.एस.एम.ई.) कार्यालय,
भूतल (प्रवेश द्वार 4 तथा 5 के बीच),
निर्यात भवन, नई दिल्ली-110 108

पूर्वभाषा संख्या : 011-23062219 फॉक्स संख्या : 011-23062219
A well developed food processing industry in a country like India would fetch remunerative income to farmers and entrepreneurs. Indian food processing sector employs millions of people directly and indirectly. There is a separate Ministry of Food Processing Industries in the country. Since almost 70 percent of food processing industries are Micro and Small Enterprises, the Ministry of MSME could play a significant role in the growth of food processing industries in India. In recent years, Office of the Development Commissioner (MSME), Ministry of MSME, Government of India initiated a number of steps for the promotion and development of the food processing sector. The cover story attempts to unfold the real picture of the sector before the readers.

Growth In Food Processing Industries

India stands first in the production of milk, tea and pulses and is the second largest producer of fruits and vegetables, rice, wheat and sugarcane. India currently produces about 50 Million Tonnes of fruits, which is about 9% of world production and 90 Million Tonnes of vegetables accounting for 11% of world production. In spite of the strong raw material base, only about 2% of fruits and vegetables, 35% of milk, 26% for marine, 6% of poultry and 20% of buffalo meat are processed in India. A developed food processing industry would not only reduce wastages but would fetch remunerative income to farmers. Food Processing Sector has also tremendous export potential. Presently, India’s share of global agriculture export is around 1.6%. In the last five years, the exports of processed food items have grown from Rs. 33,000 crore to Rs. 50,000 crore.

Growth of the Food Processing sector has gone up from 7% in 2002-03 to 13.14% in 2006-07. The sector contributes 16% to the manufacturing GDP amounting to Rs. 2,80,000 crore. Food processing sector generates significant employment. The multiplier effect of investment in food processing industry on employment generation is 2.5 times more than in other industrial sectors, higher than any other sector. During the last five years direct employment has grown from 3.9 million to 4.4 million. Indirect employment has grown from 6 million to 9 million.

The processing level in the FPI sector has gone up from 6% to 10 % during the last five years and during the next five years, the processing level is expected to reach 20%.

Value addition in the food processing sector has also gone up from 20% to 26% in the last five years and during the next five years, value addition is expected to go up from 26% to 35%.

Wastage of perishable commodities has gone down from Rs. 58,000 crore to Rs. 50,000 crore per annum in the last 5 years and during next five years,
the wastage is expected to be further reduced to Rs. 35,000 crore per annum.

The growth rate of FPI units has risen from 7% to 13.14% p.a. in the last five years and is expected to go up to 20% in the next five years.

**Contribution to GDP**

While the contribution to the manufacturing is expected to go up to 18% the direct and indirect employment is likely to shoot up to 13.4 million.

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**A Vision, strategy and action plan has been finalized for giving boost to growth of food processing sector. The Vision envisions increase in level of processing of perishable food from 6% to 20%, value addition from 20% to 35% and share in global food trade from 1.6% to 3%. The level of processing for fruits and vegetables is envisaged to increase from the present 2.2% to 10% and 15% in 2010 and 2015 respectively. The Cabinet has approved the integrated strategy for promotion of agribusiness-Vision, Strategy and Action Plan for the Food Processing Sector, based on the recommendations made by the Group of Ministers (GOM) for growth of Food Processing Sector.**

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**Vision for FPI Sector**

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**Food Park**

15 Food Park Schemes were approved at a cost of Rs.57.35 crore in last five years. Each Food Park is expected to generate 5,000 direct employment and 25 – 30 thousand indirect employment.

**Mega Food Park**

In the 11th Five Year Plan, the Ministry has launched the Scheme of Mega Food Park, which is expected to have an average project cost of about Rs.150 crore. Out of this, upto Rs. 50 crore would be funded as a grant by MFPI. This will leverage further investment of about Rs. 250 crore in one Mega Food Park by way of setting up 30-35 business units.

In the first phase, 10 States have been identified for setting up of Mega Food Park such as Andhra Pradesh, Jharkhand, Karnataka, Maharashtra, Punjab, Tamil Nadu, UP, Uttrakhand, West Bengal and North East. In next five years, all the States & Union Territories would be covered under this Scheme.

**Abattoir**

During 11th Plan, the Ministry has launched a comprehensive scheme for modernization of 50 abattoirs across the country. The Ministry of Finance has approved 10 projects at a cost of Rs. 129.00 crore for 2008-09 and the work has started in them. An amount of Rs. 600 crore is projected for the next 5 years for modernizing nearly100 Abattoirs.

**Cold Chain**

20 cold storages, 3 Value Added Centres, 1 packaging centre and 4 irradiation facilities supported in last five years at a cost of Rs.15.59 crore. 10 cold chains are proposed to be set up in 2008-09. Expression of interest received for setting up of 32-50 chains will be funded in next five years.
Human Resource Development

During last five years, assistance provided to 56 colleges to start courses in Food Technology and Food Science at a cost of Rs.15 crore. In the next five years, 54 colleges to be assisted at a cost of Rs. 40.00 crore. During last five years 890 EDPs were conducted and 21,384 persons were trained. About 800 EDPs proposed during the next five years to train about 21,000 persons to take up self-employment activities and establishing food processing units. In the last five years, 99 Food Processing Training Centres were established at a cost of Rs. 2.63 crore and they trained 9,500 persons. In next five years, about 270 such centres to be assisted at a cost of Rs. 22.75 crore, expected to train 25,000 persons.

Research & Development

During the last five years, 40 research proposals funded for an amount of Rs.16.68 crore and during next five years an amount of Rs. 70 crore would be spent on 140 research proposals.

Expansion of Food Testing Laboratory Infrastructure

In the last five years, 29 laboratories were established at a cost of Rs. 39.11 crore. 74 laboratories to be established in next five years at a cost of Rs. 84.00 crore.

Quality Year

The Ministry of Food Processing Industries is observing the year 2008-09 as Food Safety & Quality Year and through various programmes, it has been planned to accelerate the awareness of food safety and quality in the general masses. A National level launch of Food Safety and Quality Year 2008-09 was made on 11th June, 2008 in Vigyan Bhavan, New Delhi for food processing industries. Dr. Syeda Hameed, Hon’ble Member, Planning Commission was the Chief Guest on the occasion. The concept of food safety and quality is important for all stakeholders starting from the farmers to the processors, to the retailer and to the consumers.

Food Law

Integrated Food Law i.e, Food Safety & Standards Act was presented in the Parliament and passed in 2006. Food Safety & Standards Authority under the Act has been set up. Now, the implementation of the Law has been transferred to the Ministry of Health.

Setting Up/Technology Upgradation/ Modernization/Expansion of FPI Units

During last five years, financial assistance of Rs. 348.00 crore was extended to 1,610 units and during the next five years 4,100 units would be assisted at a cost of Rs. 850 crore.

Upgradation of the Quality of Street Food

During the year 2008-09, the Safe Food Component of the Scheme is being implemented in 9 cities, viz., Kochi, Ludhiana, Agra, Ranchi, Nagpur, Delhi, Guwahati, Jaipur and Panaji. The Food Street Component is being implemented in two cities, viz., Varanasi & Tirupati. The Safe Food Towns are to be implemented in 50 select cities across the country aimed at various capacity-building initiatives of street food vendors based on their knowledge, attitude and practices towards handling, preparation, storage and presentation at a cost of Rs. 178.00 crore.

NIFTEM

The Cabinet had approved on 21.8.2006 the setting up of National Institute of Food Technology Entrepreneurship and Management (NIFTEM) at Kundli, Sonepat, Haryana at an estimated cost of Rs. 244.6 crore. Hon'ble Chairperson, UPA, had laid foundation stone of the project on 7.10.2007. M/s NBCC has been engaged as Project Management Agency for the project and the work is progressing. In the next five years, this Institute would be established as an International Centre of Excellence for food processing sector.

IICPT

Indian Institute of Crop Processing & Technology (IICPT) is an autonomous organization under Ministry. Main objective – conducting basic, applied research, education and training in the areas of post harvest processing of crops of wet lands, storm & flood prone areas. 13 technologies developed and commercialized – 3 technologies patented in last five years. The Institute has been upgraded into a National level Institute.

*Inputs from the Ministry of Food Processing Industries.
Ministry to set up 350 food processing units

THE ministry of food processing industries is planning to set up 350 new food processing units in the next 100 days. These processing units will include fruit and vegetable, meat, dairy, fish, grain and consumer food industry. It also intends to create 1 crore jobs by 2015 at a total investment of Rs 1 lakh crore.

“We will extend financial help of up to 25% or a maximum of Rs 50 lakh in setting up each of these units,” minister for food processing industries Subodh Kant Sahai said on Wednesday while releasing his ministry’s 100-day action plan.

Sahai said, “after the green revolution, we are now ushering in the evergreen revolution in the country, processing is an evergreen activity. It is important for the agricultural sector as well.”

Sahai said his ministry will seek concessions from the government like tax holiday for all food processing units, lowering of customs, excise and value-added tax (VAT) on food products, raw materials, machinery and packaging used by the industry.

“What we are asking for is VAT of zero to 4% instead of the current 20%. At 20%, VAT is a crime against farmers,” he pointed out.

The ministry intends to commission a study to ascertain the requirements of the industry for trained manpower at various levels. It will also prepare a blueprint for training 10 lakh skilled workers and 5 lakh women entrepreneurs in the next five years.

The ministry will also inaugurate the first phase of the National Institute of Food Technology, Entrepreneurship and Management (NIFTEM) within the next 100 days.
Food division in the Office of the DC (MSME) is actively engaged in promotion and development of food processing industries as under:

1. It assists in formulating policies and programmes and implementing them for the promotion and development of food processing industries in micro, small and medium enterprises.

2. It provides technical process know-how, improved technology and other guidance through technologies developed by scientific organization viz. Central Food Technology Research Institute, Defence Food Research Laboratory, National Research Development Centre, Indian Council of Agriculture Research, etc. to the prospective and needy entrepreneurs intending to set up food industry. Entrepreneurs are also guided for waste minimization and follow Good Manufacturing Practices (GMP), Good Hygiene Practices (GHP), Hazard Analysis and Critical Control Point (HACCP), ISO - 22000 etc. in their organization.

3. Collection of techno-economic information/data related with processed food industries and update various project profiles, detailed project reports for different sub-sectors of food processing industries. The other reports viz. detailed project reports on specific food products, directories, etc. are also being prepared for benefits of micro and small sector.

4. Participates in the seminars, workshops on food science and technology with specific reference to quality upgradation and modernization of processed food industry.

5. The Food division of this office examines and furnishes and comments on proposals of Industrial Entrepreneurship Memorandum, Industrial License, Foreign Investment Proposal Board, In house R&D unit and new proposals/reports, etc. related to food industries.

6. The application under duty exemption scheme received from Director General, Foreign Trade (DGFT) is being examined for recommending the import of raw materials against the export and fixation of standard input/output norms.

7. The officers of food division are attending the inter-ministerial meetings convened by Ministry of Food Processing Industries, Directorate General of Health Services, Bureau of Indian Standards, DGFT etc. for development of food processing industries in the country.

*Inputs from the Food Division.
The J&K State endowed with rich horticulture resources, as the climate of the state is best suited for development of horticultural crops. The climate of the Kashmir Valley and Upper reaches of Jammu region is most suitable for fruit cultivation. The important fruit crops grown in the state are apple, cherries, plums, vines, apricot, peaches, mango, walnut, almonds, and pomegranate.

The area under fruit and vegetables in the State were 283084 hectares. The areas of concentration of fruit crops in the state are Baramulla, Pulwama, Anantnag, Srinagar, Kupwara, and some part of Jammu & Udhampur and Leh districts. The area under horticulture is expected to go up in the coming years due to the efforts of the horticulture department in other region also.

Fruit production is also being exported to outside the state as well as to other countries and the state has been earning a fairly good amount of foreign exchange every year. It is reported that a total of 1373678 Metric Tonnes of fresh fruit and 1504011 Metric Tonnes of dry fruits were exported from the state during 2006-2007. Based on the availability of abundant quantities of fruits, there is a good scope to encourage fruit processing industries.

### District-wise area under Fruit Crops is as under:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of district</th>
<th>Area of cultivation (hec.)</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Baramulla</td>
<td>36102</td>
</tr>
<tr>
<td>2</td>
<td>Pulwama</td>
<td>35338</td>
</tr>
<tr>
<td>3</td>
<td>Anantnag</td>
<td>46142</td>
</tr>
<tr>
<td>4</td>
<td>Budgam</td>
<td>29089</td>
</tr>
<tr>
<td>5</td>
<td>Srinagar</td>
<td>14327</td>
</tr>
<tr>
<td>6</td>
<td>Kupwara</td>
<td>24923</td>
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<tr>
<td>7</td>
<td>Leh</td>
<td>1530</td>
</tr>
<tr>
<td>8</td>
<td>Kargil</td>
<td>2163</td>
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<tr>
<td>9</td>
<td>Jammu</td>
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<tr>
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<td>Udhampur</td>
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<tr>
<td>11</td>
<td>Doda</td>
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<td>12</td>
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<tr>
<td>13</td>
<td>Rajouri</td>
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</tr>
<tr>
<td>14</td>
<td>Poonch</td>
<td>14308</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>283084</strong></td>
</tr>
</tbody>
</table>

*Inputs from MSME-DI, Jammu
Managing Quality in Micro and Small Scale Units

Most of the Business empires and industrial conglomerates could be formed and consolidated by 'Brand Equity' – not just by advertisement but with the performance of their products. Consistency of the product quality buys the loyalty of the consumers for the supplier. The loyal customer will preferably buy the same product even if he has to pay a little extra or the incremental cost.

In the simplest terms, Quality is defined “FITNESS FOR USE”, which can be interpreted as ‘the product or the services must be suitable for the intended purpose(s)”. It is not necessary that quality product will be costly. In the present competitive global scenario, the products (including services) have to be of acceptable quality and at competitive prices also. The consumer has a choice to purchase products of expected quality at competitive prices. This situation has thrown a lot of challenges to small and micro enterprises (MSEs) in India. The era of subsidies, tariff and non-tariff barriers has vanished. In the global scenario, the MSEs have to compete with MNCs, cheaper imports.

MSEs have their own set of problems like expensive credit, lack of working capital, limited managerial expertise, obsolete or old or inefficient machinery and equipment, expensive purchase of raw materials, inability to undertake developmental activity, inability to hire experts, trained technicians, etc. In such a scenario, how a micro or small units can survive and grow. The answer is – reduce the cost of production through consistent quality, standardizing processes, reducing rejections & wastages and enhancing the scale of production.

The owners of Micro and Small Enterprises generally relate quality to the increased cost of production will get slowed down if quality management system (like ISO-9000 for consistent quality of products) or product standards are adopted. But the reverse is true. The paradoxical misconceptions of the owners of the MSEs may be primarily attributed to poor growth of their units. Inconsistent quality, rejections, reworks not just result in the financial losses but also erodes the reputation of the units. It has been observed that in light engineering sectors and in lock sector, a rejection of 4% (this includes reworks also) has been acceptable to some of the units. They are not able to appreciate the huge damage these rejections are doing to their units. Concept of counting rejections in ppm (parts per million) are not known to most of the units. If 4% rejections are converted to ppm, it amounts to 40000 ppm, which should not be acceptable in any professional business environment.

Sanjeev Chawla
Deputy Director
O/o the Development Commissioner (MSME)
Government of India
Nirman Bhavan
New Delhi - 110 108

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Most of the Business empires and industrial conglomerates could be formed and consolidated by 'Brand Equity’ – not just by advertisement but with the performance of their products. Consistency of the product quality buys the loyalty of the consumers for the supplier. The loyal customer will preferably buy the same product even if he has to pay a little extra or the incremental cost. The consumer in India is not ready to spend some extra cost for good quality products and good quality services.

Achieving quality in product may require few additional inputs. But value addition gets increased manifolds. For illustration, if a manufactures saves 10% in purchasing poor quality raw materials, the value addition will be 30% less than the quality product.

Few steps which could help MSEs in initiating/consolidating their journey towards quality in their business processes and improving their business:

- Standardize your manufacturing/servicing processes. You may start with standardizing gate pass, invoice/bill, method of starting the machine, maintaining temperature of the furnace, etc. Record the process and observe the changes/impacts of the changes.
- Try to procure standardized raw materials from known source. Observe and record any changes in the performance of the product with the change of batch or source of raw materials.
- Encourage workers/supervisors to give suggestions for improvement in the processes. They are very close to the processes and may provide wonderful suggestions. Reward them, if possible, for their suggestions.
- Factories are temples of modern economy. Earmark some part of your profits for modernization of your factory.
- Train/educate yourself, your managers and your staff about the latest trends of new features in the products in the markets, products of your competitors, their marketing strategy and the related parameters of the products in the market, which have direct or indirect bearing on the success of your products. This will make your work interesting and rewarding. You will be confident which is the key to success.
- Hygiene is must. Try to compare your factory vis-a-vis your house and find out the avenues for improvement. This may be a little costly affair in your view, but is a beneficial bargain.
- Develop a formal/informal system of getting feedback of the performance of your products. Keep yourself in place of your customers, suppliers and introspect. Try to know about the expectations of your customers.
- Maintain a system for receiving and addressing the complaints by the customers. It is interesting to note that only one out of 20 complaints is lodged.
- Diversification/ expansion should be done only after consolidating the existing infrastructure/facilities. Specialisation is always suitably rewarded and appreciated.
- Sometimes it becomes necessary to market your products through other companies. If your products are being marketed by other companies under their trade names, you may be out of business anytime. If possible, try to develop your own marketing network to market your products with your own trade mark.
- You may get first hand information about policies, regulations from government departments. Try to surf the official websites of the concerned departments.
- Subscribe to some trade magazines related to your industry. These provide latest information about the markets, trends, which may help you to make strategy for your business processes.
- Delegate most of the routine works to your subordinates so that you may get sufficient time to strategize development of your business. Subordinates may be empowered to the appropriate extent but a vigilant control must be exercised.
Credit Linked Capital Subsidy Scheme (CLCSS) for Technology Upgradation of Micro and Small Enterprises

Objectives

The Ministry of Micro, Small and Medium Enterprises (MSME) is operating a Scheme namely Credit Linked Capital Subsidy Scheme (CLCSS) for Technology Upgradation by providing 15 per cent upfront capital subsidy with effect from 29.09.2005 (12 per cent upfront capital subsidy with effect from 29.09.2005 (12 per cent prior to 29.09.2005) to Micro and Small Enterprises on institutional finance (term loan) from the eligible Primary Lending Institutions (PLIs) for induction of well-established and improved technologies in the specified sub-sectors/products approved under the Scheme. The Scheme is implemented through the Small Industrial Development Bank of India (SIDBI), the National Bank for Agriculture and Rural Development (NABARD), the State Bank of India, the Canara Bank, the Bank of Baroda, the Punjab National Bank, the Bank of India, the Andhra Bank, the State Bank of Bikaner & Jaipur and the Tamilnadu Industrial Investment Corporation Limited. The period of operation of Scheme has been extended till end of 11th Five Year Plan.

Salient Features

(i) Technology upgradation under the scheme would mean significant improvement from the present technology level to a substantially higher one involving improved productivity, and/or improvement in the quality of the products and/or improved environmental conditions including work environment for the units. This will also include installation of improved packaging techniques, anti-pollution measures, energy conservation machinery, on-line quality control equipments and in-house testing facilities.

(ii) Forty-eight sub-sectors have been approved under the scheme.

(iii) The scheme is gradually widened by adding new sub-sectors and new technologies for assistance.

(iv) The financial assistance by way of 15 per cent subsidy under the scheme is subject to ceiling on eligible term loan of Rs. 100 lakh i.e. the ceiling on the subsidy is Rs. 15 lakh.

(v) The eligible amount of subsidy is calculated at the rate of 15 per cent of the cost of eligible investment in plant and machinery where term loans have been sanctioned by the Primary Lending Institutions (PLIs) on or after 29.09.2005. In earlier cases, it was 12 per cent of eligible term loan subject to other terms and conditions which were prevalent prior to 29.09.2005.

Eligibility

(i) Capital subsidy at the rate of 15 per cent of the eligible investment in plant and machinery under the Scheme shall be available for such projects, where term loans have been sanctioned by eligible PLI on or after 29.09.2005.

(ii) Eligible units graduating from small scale to medium scale on account of sanction of additional loan under CLCSS Shall be eligible for assistance.

(iii) Labour intensive and / or export oriented new sectors / activities are considered for inclusion under the scheme.
Development of MSMEs in Jammu & Kashmir

In any progressive economy Micro, Small and Medium Enterprises (MSMEs) play a major role in industrial and social development.

In India the MSME has made substantial progress having grown from a few number of Units at the time of independence to 45.67 lakh at the end of 2003-2004. With population explosion and over crowding in the farm sector and limited opportunities in organized industrial sector, it is only Small and tiny industries that have scope of viable employment to our masses in our country. In India MSME is estimate to contribute 45% of total manufacturing output, have a share of 40% in the countries total export and offer employment opportunity to more than 420 lakh persons.

In the industrial scenario of J&K State is lagging behind and occupies the place on the lowest side when compared to other states of the union India. The Industrial sector of the State if confined to small scale & medium enterprises.

The large-scale & heavy industries are not existing in the State. This sluggish industrial growth is mainly attribute to lack of sufficient infrastructure. The topographical conditions of the State also comes in the way of industrialization. The industries are considered essential for developing economy as they help in absorbing the unemployed gainfully. Knowing the significance of the industries in promoting the development, the State Government is accelerating the pace of speed in industries by providing better infrastructures and incentives. The conducive atmosphere created by the Government is attracting a lot of unemployed youths to set up there units. With the collaborative efforts of Central government regarding extending rail link up to Srinagar Baramulla, it is expected that the industrial sector will flourish and some of the problem of permanent nature faced at present like, lack of raw material, marketing facilities shall be removed to a large extent.

The state government is also encouraging progress of industries by way of providing sheds in the industrial complexes and organizes industrial exhibitions and trainings in collaboration with Central Government offices/departments to share the technical know – how. These incentives resulted in the gradual increase of small and cottage industrial units.

The number MSMEs as on 31.03.2007 registered with the State Directorate of Industries and Commerce has reached to forty seven thousands providing employment opportunities to 2.26 lakh persons.

In fact the rich availability of resources especially Agro, Livestock, Mineral and Forest in the state offers immense potential for establishing Small Scale Units. Despite of the internal problems like insurgency state has witnessed a rapid growth in the number of units with a proportional growth in employment offered by this sector.

Laghu Udyog Samachar
Handloom industry of J&K is Handicrafts. This activity is mainly concentrated in the rural area of the state and providing employment to quite good number of people. Handicrafts of the state are famous all over the world and thereby earning good amount of foreign exchange. A large number of Small Scale Units are engaged in the manufacturing of food products, Hosiery, and Ready Made Garments. Gun Manufacturing, Wood products, and Mechanical and Metallurgical items. The State Government is keen for development of industries in the state since it is the only way to generate more employment. Keeping in view of the same, The state government announced a new industrial policy design to generate near about one lakhs jobs in the state in the coming years. The policy, which includes, revised package of incentives for a comprehensive strategy for rapid industrialization by encouraging investment both foreign and domestic industrial sector to boost economy activity and to generate employment including employee of 90% labour particularly from the State.

Seven new industrial projects cleared by the Apex project clearance Committee, in the state involving an investment of Rs. 375 Crores, expected to generate employment opportunity for 56,397 persons in the coming year. These projects includes manufacturing of Mattresses, Quilts, and Pillows, by M/s GARWARE PETRO CHEMICAL Ltd., Mumbai in collaboration with MIJING OF SOUTH KORIEA with an investment of Rs. 21 Crores at Industrial growth center Samba, M/s CHENAB TEXTILE has already came in to production with an addition of 7,680 spindles. Like wise M/s SURYODAY SINTARED PRODUCTS, proposed to manufacturing of spare parts of automobile industry, fruit concentrate plant by M/s MANJARI GROUP, Mumbai, M/s PARLION INDUSTRIES Ltd., Mumbai, is Above all Kathua town is being identified to develop as Textile city and when it is fully developed it is expected to generate employment avenues for more than 55000 persons. Besides these industries the state govt. have decided to give thrust to such kind of industries in the valley which will utilized local available electronics industry which is totally ECO-FRIENDLY has an government is proposed to setup Software Technology Parks in the state, which would certainly pave the way for the development of electronic industry in the state in the years to come.

It is reported that many mega investments both in large and small scale sector are at the different stages of finalization. Therefore it would be expected that once these proposals materialized there would be a big boost in the industrial sector of the state Government.

The following figure shows the growth in number of units and employment by the Small Scale Sector over the last years: In the Year: 1998-99: 40627 No. of SSI Units, 178004 Employment, 1999-2000: 41950, 183698, 2000-2001: 42808, 187399, 2001-2002: 43689, 193285, 2002-2003: 44701, 198238, 2003-2004: 45672, 203328, 2004-2005: 46818, 209322, 2005-2006: 48224, 219127, 2006-2007: 49426 No. of SSI Units, 225963 Employment. It can be observed from the above figure that there is a steady growth in respect of number of units as well as employment in MSME sector. In 1993-94 there were 34,548 units in the state and it has gone up to 40,725 during 1998-99 which has further increased to 46818 units up to 2004-2005. Total 23110 units are registered in Jammu region and the remaining 1558 units are located in Ladakh region. Due to geographical disadvantage and prevailing situation, units are not coming up in a big way in respect of Ladakh region.

However Ladakh and Kargil districts are the best places to encourage demand based industries, as it is one of the best tourist centres of the state.

The small-scale industrial units are not eventually distributed in the state. Like in other parts of country, the agriculturally rich district has a good concentration of small scale units, viz. Jammu, Srinagar and Kathua followed by Baramulla, Anantnag and Pulwama. The dispersal of units among the districts of the state is given in the following table:

July, 2009
It can be seen from above table that Jammu, Srinagar, Kathua, Udhampur, Barmulla and Anantnag are the important industrial towns where the concentration of Small Scale Industries are more. Inspite of the internal problems in Kashmir regions the pace of industrial development is note worth. Though the Leh region is in the initial stage of development, there are few units running with good track record and even exporting. It was reported that SIDBI is liberally financing in Leh region directly through NGOs. It is expected that Leh region will also come into main stream in the near future as far as industrial development is concerned.

The number of units in J&K State as on March 2006 was recorded as 36450. The table exhibited on the next page shows the position of units in the districts of J&K State.

**Important concentration of Industries/Cluster groups**

- Wooden Furniture
- Fruit Processing
- Gun Manufacturing
- Mustard Oil
- Cricket Bat
- Spices Grinding
- Wheat Products
- Bread & Bakery
- PVC Pipes
- Wire mesh and Wire nails
- Re-rolling Mills
- Iron Casting
- Steel Furniture
- AAC/ACSR Conductors
- Walnut export
- Traditional Crafts
- Inverter, Voltage Stabilizer
- Hosiery Garments
- Tyre Retreating
- Footwear Manufacturing
- Leather goods Manufacturing

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the district</th>
<th>No. of SSI Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Anantnag</td>
<td>2391</td>
</tr>
<tr>
<td>2.</td>
<td>Pulwama</td>
<td>1586</td>
</tr>
<tr>
<td>3.</td>
<td>Srinagar</td>
<td>7209</td>
</tr>
<tr>
<td>4.</td>
<td>Budgam</td>
<td>2537</td>
</tr>
<tr>
<td>5.</td>
<td>Barmulla</td>
<td>2881</td>
</tr>
<tr>
<td>6.</td>
<td>Kupwara</td>
<td>945</td>
</tr>
<tr>
<td>7.</td>
<td>Leh</td>
<td>648</td>
</tr>
<tr>
<td>8.</td>
<td>Kargil</td>
<td>581</td>
</tr>
<tr>
<td>9.</td>
<td>Jammu</td>
<td>8641</td>
</tr>
<tr>
<td>10.</td>
<td>Udhampur</td>
<td>2584</td>
</tr>
<tr>
<td>11.</td>
<td>Kathua</td>
<td>3279</td>
</tr>
<tr>
<td>12.</td>
<td>Doda</td>
<td>803</td>
</tr>
<tr>
<td>13.</td>
<td>Rajouri</td>
<td>1112</td>
</tr>
<tr>
<td>14.</td>
<td>Poonch</td>
<td>1253</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>36450</td>
</tr>
</tbody>
</table>

*Source: Directorate of Industries & Commerce, Jammu*
### DISPERAL OF MSME UNITS IN THE DISTRICTS OF J&K STATE AS ON 31st MARCH, 2008

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the district</th>
<th>Cum. up to March 2008</th>
<th>Items/Products manufactured in MSME.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Anantnag</td>
<td>2633</td>
<td>Spices, Furniture, Food Products etc., Kitchen Racks, Wooden Products, Sports Products</td>
</tr>
<tr>
<td>2.</td>
<td>Pulwama</td>
<td>1828</td>
<td>Food products, Wooden Doors &amp; Windows, Steel Rolling Shutter</td>
</tr>
<tr>
<td>4.</td>
<td>Budgam</td>
<td>2858</td>
<td>Wooden Furniture, Food Products, Wool Weaving, Oil Extraction, Saffron Processes etc.</td>
</tr>
<tr>
<td>5.</td>
<td>Barmulla</td>
<td>3075</td>
<td>Spices, Furniture, Food Products, Bee Keeping, Honey Processing, Bakery Products etc.</td>
</tr>
<tr>
<td>6.</td>
<td>Kupwara</td>
<td>1049</td>
<td>Dairy Products, Fruit Products, Confectionery, Jewellery, Agriculture Implements Steel Doors &amp; Windows etc.</td>
</tr>
<tr>
<td>7.</td>
<td>Shopian</td>
<td>25</td>
<td>Food Products, Weaving Products, Furniture Wooden etc.</td>
</tr>
<tr>
<td>8.</td>
<td>Gandherbal</td>
<td>25</td>
<td>Agriculture Implements, Dairy Products, etc.</td>
</tr>
<tr>
<td>9.</td>
<td>Bandi Pura</td>
<td>26</td>
<td>Food Products, Oil Extraction, Inverters &amp; Converters etc.</td>
</tr>
<tr>
<td>10.</td>
<td>Kulgam</td>
<td>28</td>
<td>Weaving Products (Blanket), Food Products, Furniture wooden etc.</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>19339</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Leh</td>
<td>657</td>
<td>Pickle products, Fruit &amp; Dry Processing etc.</td>
</tr>
<tr>
<td>12.</td>
<td>Kargil</td>
<td>611</td>
<td>Pickle products, Fruit &amp; Dry Processing etc.</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>1268</td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td>Udhampur</td>
<td>2690</td>
<td>Food Products Oil Extraction, Bakery Products, Electric Items, Inverter/Converter</td>
</tr>
<tr>
<td>15.</td>
<td>Kathua</td>
<td>3358</td>
<td>Steel Rolling Mill, Carpet Mfg., Food Products, Coir Foam Products, Confectionery, Bakery Products, Dairy Products.</td>
</tr>
<tr>
<td>16.</td>
<td>Doda</td>
<td>825</td>
<td>Fruit Products, Food Products, Oil Extraction, Agriculture Implements etc.</td>
</tr>
<tr>
<td>17.</td>
<td>Rajouri</td>
<td>1142</td>
<td>Bakery Products, Dairy Products, Wooden Products, Steel Products etc.</td>
</tr>
<tr>
<td>18.</td>
<td>Poonch</td>
<td>1324</td>
<td>Agriculture Implements, Food Products, Hallow Bricks etc.</td>
</tr>
<tr>
<td>19.</td>
<td>Samba</td>
<td>15</td>
<td>Chemical Industries, Food Products, Pharmaceuticals Industries, Pint Products etc.</td>
</tr>
<tr>
<td>20.</td>
<td>Reasi</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>21.</td>
<td>Ramban</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>22.</td>
<td>Kishatwar</td>
<td>3</td>
<td>Food Products etc.</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>18205</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Grand Total De-registered</td>
<td>38812</td>
<td></td>
</tr>
</tbody>
</table>

Source: Directorate of Industries & Commerce, Jammu

*Inputs from MSME-DI, Jammu.*

July, 2009
INTRODUCING FIELD OFFICES — MSME-DI, IMPHAL

The MSME-Development Institute, Imphal is a field office of Micro, Small & Medium Enterprises Development Organisation under Ministry of MSME, Govt. of India. It was set up as a Branch Institute in 1971 and was upgraded to a full-fledged Institute in 1986. The Institute has operational jurisdiction over the States of Manipur and Nagaland and is dedicated to promotion and development of Micro and Small Enterprises through trade related training, information and counselling, technomanagerial consultancy services to the existing as well as prospective entrepreneurs. The Institute has a branch office at Dimapur to cater to the needs of Micro & Small Enterprises of Nagaland.

Main Activities of the Institute are :-

- Counselling and technical consultancy services
- Management consultancy services
- Economic information services
- Seminars/Workshops/Awareness Programmes on WTO, IPR, TQM, ISO-9000, Energy Conservation, Waste Management etc.
- Ancillary development and Sub-Contract Exchange services.
- Market development assistance for Exports.
- Common Facility Workshop.
- Entrepreneurship Skill Development Programmes.
- Management Development Programmes.
- Modernisation and Technology Upgradation.
- ISO-9000 Certification Consultancy.
- Skill Development Programmes.
- Motivation campaigns.
- Diagnostic studies of sick units.
- Market survey.
- Cluster Development Programmes.
- Preparation of Project Profiles.
- Preparation of detailed project reports.

For further details please contact :-

MSME-DEVELOPMENT INSTITUTE
Govt. of India,
Ministry of Micro, Small & Medium Enterprises,
Takyelpat Industrial Estate, Imphal - 795001,
Manipur.
Phones : 0385-2449096, 2450584
Fax : 0385-2449096
e-mail : dcdi-imphal@dcmsme.gov.in

Br. MSME-DEVELOPMENT INSTITUTE,
Govt. of India,
Ministry of Micro, Small & Medium Enterprises,
Industrial Estate,
Dimapur-797112 (Nagaland)
Phone : 03862-231552

Websites : http://www.msme-diimphal.nic.in, www.dcmsme.gov.in,

Laghu Udyog Samachar
# Training Calendar for the Month of July 2009

<table>
<thead>
<tr>
<th>Month/Year</th>
<th>Programme/Topics of the Training</th>
<th>Duration</th>
<th>Target</th>
<th>Eligibility Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 2009</td>
<td>1. Industrial Motivation Campaign</td>
<td>One Day 08-07-09</td>
<td>Gen./SC/ST/WS/W/Min</td>
<td>HSLC &amp; above Age 18 yrs., and above</td>
</tr>
<tr>
<td></td>
<td>2. ESDP on Cutting &amp; Tailoring</td>
<td>Six Weeks from 10-07-09 to 10-08-09</td>
<td>Gen./SC/ST/WS/W/Min</td>
<td>HSLC &amp; above Age 18 yrs., and above</td>
</tr>
<tr>
<td></td>
<td>3. ESDP on Carpet Weaving</td>
<td>Six Weeks from 10-07-09 to 12-08-09</td>
<td>Gen./SC/ST/WS/W/Min</td>
<td>HSLC &amp; above Age 18 yrs., and above</td>
</tr>
<tr>
<td></td>
<td>4. ESDP on Flower Making &amp; Embossed Painting</td>
<td>Six Weeks from 08-07-09 to 18-08-09</td>
<td>Gen./SC/ST/WS/W/Min</td>
<td>HSLC &amp; above Age 18 yrs., and above</td>
</tr>
<tr>
<td></td>
<td>5. ESDP on Embroidery &amp; Tailoring</td>
<td>Six Weeks from 20-07-09 to 29-08-09</td>
<td>Gen./SC/ST/WS/W/Min</td>
<td>HSLC &amp; above Age 18 yrs., and above</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Course Fee</th>
<th>Stipend</th>
<th>Venue (place &amp; District)</th>
<th>Name of Coordinator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nil</td>
<td>Nil</td>
<td>Meltram, Malom, Mokokchung Dist.</td>
<td>Shri Ng. Maniroton Asstt. Director (Mec)</td>
</tr>
<tr>
<td>Rs. 100/- for Gen. Rs. 50/- for SC/ST/W</td>
<td>Nil</td>
<td>Supply Colony, Dimapur</td>
<td>Shri B.S. Jawalgi Asstt. Director</td>
</tr>
<tr>
<td>Rs. 100/- for Gen. Rs. 50/- for SC/ST/W</td>
<td>Nil</td>
<td>DIC Hall, Peren District</td>
<td>Shri C. Chamua Inv. (Mech)</td>
</tr>
<tr>
<td>Rs. 100/- for Gen. Rs. 50/- for SC/ST/W</td>
<td>Nil</td>
<td>Ducan Bosti, Dimapur</td>
<td>Shri R.K. Barnwal Inv. (Mech)</td>
</tr>
<tr>
<td>Rs. 100/- for Gen. Rs. 50/- for SC/ST/W</td>
<td>Nil</td>
<td>Yymmam Lelkai Imphal West</td>
<td>Shri Ng. Maniroion Asstt. Director (Mech)</td>
</tr>
</tbody>
</table>
Office of the DC (MSME), Ministry of MSME: SSI-MDA scheme

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of the fair</th>
<th>Tentative Duration/Period</th>
<th>Product</th>
<th>Last Date of Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>Tehran Intl. Industry Fair, Iran</td>
<td>Sept, 8 – 12, 2009</td>
<td>Specialized show on mechanical items</td>
<td>17-07-2009</td>
</tr>
<tr>
<td>4.</td>
<td>India Show, Moscow (Russia)</td>
<td>Sept. 23 – 26, 2009</td>
<td>Multi product show</td>
<td>17-07-2009</td>
</tr>
<tr>
<td>7.</td>
<td>AAPEX – 2009, Los Vegas (USA)</td>
<td>Nov. 4 – 6, 2009</td>
<td>Auto Parts</td>
<td>31-08-2009</td>
</tr>
<tr>
<td>9.</td>
<td>Cairo Intl. Fair, Cairo (Egypt)</td>
<td>Mar 18 – 27, 2010</td>
<td>Multi product</td>
<td>31-01-2010</td>
</tr>
</tbody>
</table>

A detail of subsidy available under the scheme is as below :-

i) For general MSEs: 50% subsidy on space rent @75% of airfare.

ii) SC/ST/Women Entrepreneurs & Entrepreneurs of NE region: 100% subsidy on space rent & airfare.

Total subsidy available up to Rs. 1.25 lakhs per participating unit and once in a financial year.

This offer is available to manufacturing micro and small enterprises who are either permanently registered or have obtained Entrepreneur’s Memorandum Number (Part II) from Directorate of Industries (DI)/District Industries Centre (DIC), on first cum first serve basis till space is available. The visiting representatives to the nearest Director, MSME-Development Institutes (MSME-DI).

(http://www.dcmsme.gov.in/sido/sisi.hti#list)

Details are available on web: dcmsme.gov.in or contact Dy. Director (Marketing Assistance), Tel: 011-23062992, E-Mail: adatta@nic.in
We would continue to focus on development of labour intensive MSME sector: Pranab Mukherjee

Following is the text of speech of Finance Minister Shri Pranab Mukherjee at the meeting of Chief Executives of Public Sector Banks/Financial Institutions in New Delhi on June 10, 2009:

“I am pleased to meet you all today for the first interactive meeting after this Government assumed office. This platform is used by the Ministry to convey our areas of focus and also the areas where we would like to have your involvement. The landscape, both domestic and global has fortunately changed for the better since we met last in February. Against this positive background, our government is committed to provide an atmosphere that is conducive for the overall growth of the economy in general and well being of the people in particular. Before we take up the agenda in detail, let me take this opportunity to provide a glimpse of the overall economic and financial scenario during the financial year 2008-09 which was indeed stressful for all of us.

The sub-prime crisis, which originated in the United States, reached its peak with the bankruptcy of the Lehman brothers in September, 2008. A series of bank failures in United States was followed by spreading of contagion to various parts of the developed world. Developed nations and certain countries of Asian region were under the grip of recession, which called for concerted and co-ordinated action between the governments and central banks on the one hand and across the governments on the other. Stimulus packages worth trillions of dollars were pumped into the economies across the world to stimulate demand and to propel the economy towards growth. Central banks reduced their key interest rates and took various measures to instill confidence of the people in the financial system.

Domestically, due to the stringent monetary measures followed prior to September, 2008 to control inflation, the lending of the banks was almost choked. We ended up with a situation of tight liquidity in the market, which forced the banks to borrow more than Rs. 90,000 crores per day from RBI. However, after September, 2008 the tight monetary policy gave way for liberal policy measures both by the Government and RBI.

Government announced several stimuli in the form of various tax concessions, relaxation in duties and special packages to certain needy and key sectors. RBI pursued liberal monetary policy measures and ensured sufficient liquidity in the system. Between September 2008 and April 2009, RBI reduced the key policy rates and also reduced the CRR and SLR requirements for banks. Special liquidity window was opened for mutual funds and NBFCs with a view to meet their liquidity needs. The unwinding of earlier tightening measures and the relaxation in risk weights and provisioning norms facilitated flow of credit to the sectors under stress. This was supplemented by allowing regulatory forbearance to overcome the temporary cash flow problems of even viable businesses.

As a result of the various measures announced by the Government and RBI, today we are looking at our economy with a lot of hope. The last quarter GDP growth figure of 5.8 per cent and the annual growth of around 6.7 per cent for 2008-09, is a pointer towards this direction. The stock market also seems to be quite bullish. Prime Lending Rates of the banks have come down to the range of 12.00-12.25 per cent as against 13.75-14.25 per cent six months back. I hope that the impact of various pro-growth measures would help to turn around the economy soon.

Let me take this opportunity to compliment all of you for your good performance during the financial year 2008-09. The overall business of the public sector banks grew by about 26 per cent at a time when the credit growth of both the private sector banks and foreign banks was declining and resources from non-bank financial sources were contracting. Net profit of the public sector banks has showed a robust growth of 27.0 per cent in 2008-09. As the
main shareholder of the public sector banks, Government has already announced that it wants to recapitalise public sector banks to enable them to achieve CRAR of 12%. The Government will ensure that credit growth of the public sector banks will not suffer for want of capital. The process of consolidation of banks may be necessary to improve the state of competitiveness of Indian banks globally and also to reduce the risk to financial stability. On the issue of merger of Public Sector Banks, Government has always maintained that the initiatives for consolidation in the banking sector have to come from the management of banks themselves and Government would only play a supportive role as a common shareholder.

It is a matter of deep satisfaction that the flow of agricultural credit has increased by over three and half times in the last 5 years. As I mentioned in my last meeting with you all, we would continue to focus on public spending in employment oriented growth sectors, increasing the purchasing power of the people, development of rural sector, both agriculture and non-agriculture, and development of labour intensive MSME sector. I would urge you to intensify the financial inclusion initiatives undertaken by your banks including technological innovations. The branchless banking initiatives and the model of business correspondents and business facilitators need to be pursued vigorously to enable the country to achieve inclusive growth.

India faces many challenges on the economic front. The present Government is committed to the overall development of the economy. For the economy to prosper, the business has to flourish. Our role is to provide an enabling environment for the business to flourish by way of various pro-growth policy announcements. As a financial intermediary, the banks have to standby to provide credit at reasonable rates. This is an area of concern in many quarters both within the Government and outside. It is said that the reduction in key rates by RBI is not getting adequately reflected in the reduction of BPLR of banks. I would urge the banks to address these concerns expeditiously and in adequate measure. This will help restore the environment for rapid growth and ensure that the growth process benefits all our people.

Skill Development Plan

The Department of Heavy Industry (DHI), under the Ministry of Heavy Industry and Public Enterprises proposes to formulate a comprehensive plan for skill development in specific sectors such as automobile, heavy electrical, engineering and machines tool sectors. This was announced by Shri Vilasrao Deshmukh, Union Minister for Heavy Industry and Public Enterprises as part of the 100 day agenda of the Ministry recently.

The Department of Heavy Industry is concerned with the development of the engineering industry viz. machine tools, heavy electrical, industrial machinery and auto industry and administers 32 operating Central Public Sector Enterprises (CPSEs). The CPSEs under the Department are engaged in manufacture of engineering/capital goods, consultancy and contracting services.

Apart from above, there are small, medium and large enterprises also operating in the private sector. There are various industry associations which are taking care of these enterprises operating in the private sector. To ensure proper, streamlined and high growth rate during the current fiscal and in future, the availability of adequately trained manpower for these sectors would be an absolute necessity.

Hence the proposal of DHI it meant to draw up a comprehensive skill development plan for the afore-mentioned sectors.

Ensuring the availability of skilled and trained manpower is a sine qua non for generating employment opportunities in the capital goods sector. Apart from this, it will also help in the creation of a reservoir of human talent to work in capital and labour intensive sectors which are the prime movers of the economy.

The initiative of the Department of Heavy Industry is to be seen as providing the necessary fillip to help these sectors emerge as globally competitive hubs apart from creating our own global giants in these fields.

Laghu Udyog Samachar
Karnataka MSME loans: Banks helped MSMEs

Structured accounts will be eligible for fresh working capital loans under the stimulus package

June 22: Raising money, slowdown or not, has always been difficult for micro small and medium enterprises (MSMEs). However, experts feel that lending by Indian banks may have been a blessing in disguise.

"The attitude of banks towards lending to MSMEs has kept the small enterprises from falling into a debt trap which could have been even worse than the current slowdown," advised the Commonwealth secretariat.

Mr Ram Venuprasad said during a business summit in Bengaluru. Their ability to repay in an environment of plunging demand could have sharpened dramatically.

Given the slowdown and near impossibility of raising finance, the government needs to provide flexible financial support like loan guarantee schemes that are not rigidly suggested, he noted.

He also emphasised that the government's role in freeing statutory payments, such as tax dues, is crucial.

The Reserve Bank of India (RBI) has deferred certain statutory payments to help the enterprises.

A report by the Reserve Bank of India revealed that about 8 per cent of the total MSMEs registered in the state were eligible for restructuring as of September 1, 2008.

"A second round of restructuring could also be considered, to bring troubled small industries back on the growth path," he added.

In August 2008, the RBI had issued comprehensive guidelines for restructuring of advances by banks. Subsequently, in view of global developments, certain facilities were granted up to June 30, 2009.

A restructuring account is one where the bank, for economic or legal reasons relating to the borrower's financial difficulties, grants the borrower concessions that the bank would otherwise consider non-acceptable.

Wake-up call for small units

OUR SPECIAL CORRESPONDENT

New Delhi, June 19: Small and medium enterprises in the country face a tough challenge in the changed global environment, corporate minister Salman Khurshid said today.

"The protectionist approach of the SME sector is being challenged with the problems of WTO norms," said while releasing Businessworld's SME book, Businessworld group publication.

He said the financial sector had hit the hardest.

Khurshid asked them to be cost-conscious.

Sidbi to raise Rs 1,000cr

June 22: Sidbi Venture Capital (SDBI VC) Ltd, a state-owned venture capital fund dedicated to the small and medium enterprises, is raising its third fund, targeted at a corpus of Rs 1,000 crore ($150 million).

Mr Harish Kaul, the CEO, said Sidbi and the state government will raise the third fund to Rs 2,000 crore risk capital fund that was announced in the Union Budget.

The Reserve Bank of India has allocated Rs 1,000 crore as well.

Explaining the investment strategy of the fund, Mr Kaul said: "Generally, private equity players provide the funding of between Rs 50 crore to Rs 60 crore. Here, the small companies, who need Rs 10 crore, remain deprived."

"Our strategy will be to look at those small companies that are in need. We are also looking at the sector of agricultural-based industries and clean energy."
Clearing the credit channels

Though there is a consensus on lowering the cost of funds, there are still many hurdles in the

way to the small &
enterprises (SMEs) as measures for rehabilitation of sick SME units—
ipo of additional lucrative schemes such as
collateral, venture financing, etc.—are not enough when
we are talking about small
enterprises. The working group,
chaired by Dr. Suresh Kaushik, chairman of
the National Bank for
Agriculture and Rural Development (NABARD),
issuance of bonds by the banks, etc.,
as well as in the case of large
corporate borrowers, the
creditworthiness of the borrower is assessed,
while in the case of SMEs, the focus is on the
capital adequacy and liquid
assets. This is where the
subsidy on interest rates can
be helpful. In addition, the
availability of collateral is
also a hurdle. The working group
recommended that

collateral should be
required for loans to SMEs only in
the case of high-risk projects.

SBI, CGTMSE sign MoU to cover MSEs
financed under PCGS

State Bank of India recently signed an MoU with the Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) to cover the Micro and Small Enterprises financed by the Bank under the Portfolio Credit Guarantee Scheme (PCGS) for Micro and Small Enterprises of the Trust. The Trust has recently launched this scheme and SBI is the first Bank to enter into this MoU with the Trust.

Hitherto, the Trust was providing guarantee cover for loans sanctioned by various member lending institutions. With the introduction of PCGS, the Trust will provide guarantee cover for loans sanctioned by any member lending institution. The entire portfolio of eligible MSEs will have access to this scheme, and the guarantee cover will be provided up to 90% for loans up to Rs. 2 crores and up to 75% for loans above Rs. 2 crores. The guarantee cover will be valid for a period of three years from the date of disbursement of the loan.

Viability position of sick small enterprises in 2007

<table>
<thead>
<tr>
<th>Banks</th>
<th>Total sick units</th>
<th>Potentially viable</th>
<th>Units being sold</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Amount outstanding</td>
<td>Number</td>
</tr>
<tr>
<td>Public sector</td>
<td>1,12,305</td>
<td>5,014</td>
<td>4,240</td>
</tr>
<tr>
<td>Private sector</td>
<td>1,824</td>
<td>239</td>
<td>45</td>
</tr>
<tr>
<td>Foreign</td>
<td>3</td>
<td>14</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>1,14,132</td>
<td>5,267</td>
<td>4,287</td>
</tr>
</tbody>
</table>
कैसे लगायें अपना उद्योग?

5. परियोजना कार्यान्वयन और निगरानी (प्रोजेक्ट अनुकूलन)

2.0 सीखने योग्य बातें
(i) उद्यम की स्थापना में प्रोजेक्ट प्लानिंग की जरूरत समझना।
(ii) परियोजना कार्यान्वयन और निगरानी में प्रोजेक्ट रिपोर्ट के प्रयोग की सीखना।

3.0 विषय-वस्तु

उद्यमों को अपने उद्यम स्थापित करने में बहुत कठिनाइयों का सामना करना पड़ता है। कुछ शुरुआती कदमों के बाद कुछ इनपुट या संस्थानों की अनुपत्तता के कारण वे दम्मी हो जाते हैं। उदाहरण के लिए अप्रौं स्थान में कच्चा माल उपलब्ध नहीं है या टेन्सिलोंकी की जानकारी नहीं है जब वा उसकी मांग नहीं है, अथवा उपाय दिखा तो गई लेकिन वापसी बहुत कम है। यदि अपने एक जोड़ी उद्यम रिपोर्ट तैयार नहीं की है, तो आपको बहुत सी कठिनाइयों का सामना करना पड़ सकता है।

परियोजना रिपोर्ट न केवल बैंक से वित्त प्राप्त करने के बाद ही तैयार करना जारी है बल्कि उपभोक्ताओं सुविधाएं उपलब्ध कराने तथा आपको अपने उद्योग सफलतापूर्वक स्थापित करने और निगरानी के लिए मान्यता भी करती है ताकि आप इससे लाभ अर्जित कर सकें।

इसलिए आपको प्रोजेक्ट ओपरेटेशन का विकास करना चाहिए तथा अपने उद्यम की स्थापना तथा निगरानी के लिए परियोजना रिपोर्ट के इस्तेमाल की अच्छी तरह समझ लेना चाहिए।

3.1 सम्बन्धित प्रश्न

परियोजना रिपोर्ट (बिजनेस फ्लाइ-संभाव्यता अवधारण के रूप में भी देखा जाता है) में कई तरह के प्रश्नों उठते हैं और ऐसे सभी प्रश्न तब खड़े होते हैं की संभावना रहती है जब आप अपना उद्यम स्थापित करने जा रहे होते हैं। प्रोजेक्ट रिपोर्ट, जिसे आपने उपभोक्ता का प्रयोग किया था, उसमें निम्नलिखित प्रश्नों के उत्तर अवश्य होने चाहिए:

- आप कौन-सा व्यवसाय शुरू करने जा रहे हैं?
- आपका प्रारंभ कौन होगा?
- लोग आपके उपभोक्ता/सेवाएं क्यों प्राप्त करेंगे?
- कितना बिजनेस हासिल करने की आपकी योजना है?
- उपभोक्ता तैयार करने/सेवाएं प्रदान करने में कितना समय लगेगा?
- आपका कितना खर्च करना पड़ेगा?
- आप कितनी कीमत बतूंगे?
- लोगों को आपके उपभोक्ता/सेवाएं की जानकारी कैसे प्राप्त होगी?
- आपको किस प्रकार के कच्चे माल, मशीनों और उपकरणों की आवश्यकता होगी?

याद रखें, बैंक केंद्र व्यवहार प्रोजेक्ट प्रस्तावों पर ही कर्ज देता है।
अपना हाथ जगाना

- आप अपने उद्यम में कौन-सी टेक्नोलॉजी/प्रक्रियाएं अपनाएंगे?
- आप अपना उद्यम किस जगह लगाएंगे?
- आपको कितनी पूंजी की आवश्यकता होगी?
- आप कहां से पूंजी जुटाएंगे?
- आपको कब और कितने लाभ की आशा है?
- वापसी की दर क्या होगी?
- आप संतुलन तरंग प्राप्त करने में कब कामयाब होंगे?
- आप अपना निश्चित निवेश कब तक पुनः प्राप्त कर पाएंगे?

प्रत्येक व्यक्ति को ऐसे व्यवसाय से जुड़ना चाहिए जिससे वह अच्छी तरह से परिचित हो।

आपकी प्रोजेक्ट रिपोर्ट में इन सब प्रश्नों के उत्तर अच्छी तरह से दिये गये बनाएं। इसलिये अपना व्यवसाय शुरु करने से पहले अपने प्रश्नों को हल कर लेना उचित रहेगा।

3.2 कार्यान्वयन और निगरानी हेतु प्रोजेक्ट का आधार

लाभकारी विज्ञान को अवधारणा इसी में छिपी होती है कि कोई उद्यमी कैसे प्रभावशील तरीक़े से योजना के मुद्दाओं अपने कार्यों को अंजाम देता है। आप उत्पादन तकनीक, विक्रेता प्रदर्शन, लागत मूल्य, नकदी प्रवाह आदि का समय-समय पर मूल्यांकन करें। लक्ष्यों की प्राप्ति सुनिश्चित करने और समस्याओं के हल के लिए आपको निम्नानुसार निगरानी कार्य सम्पन्न करने की आवश्यकता है:

3.2.1 मानक स्थापित करना

आपका फ्लाव्ल लक्ष्य कार्यक्रम के रूप में प्रयोग होने वाले कार्यों को निर्धारित करना है और इसके बाद ये देखा जा सके कि ये मानक बैठ, निपटक तथा प्राप्त कर सकते हैं कि नाहीं।

3.2.2 कार्य की प्रगति का आकलन

चल रहे गतिविधियों के प्रदर्शन, निर्धारित मानकों के तहत प्राप्त किए जाने वाले लक्षणों में प्रगति को निगरानी और तब मानकों से विचार का पता लगाना और समय रहते समस्याओं को हल करना ताकि यह सुनिश्चित हो सके कि कामकाज योजनाओं के भीतर से और बजट प्रावधानों के अनुरूप प्रगति पर है।

3.2.3 परिणामों की व्याख्या करना

निगरानी व्यवस्था के तहत प्राप्त सूचना का निर्धारित लक्ष्य के परिणामों के साथ तुलनात्मक विश्लेषण किया जाना चाहिए।

किसी भी तरह के विचार के बारे में यह सकारात्मक हो या नकारात्मक, इसके प्रभावों के बारे में आवश्यक विचार-विचार नीति होना चाहिए।

3.2.4 सुधारात्मक उपाय करना

प्रोजेक्ट रिपोर्ट में निर्धारित लक्ष्यों में विचलन का विश्लेषण करने के उद्देश्य प्राकृतिक कार्य किये जाने की आवश्यकता है।

विज्ञान में सफलता हासिल करने के लिए, प्रोजेक्ट और एक बैंकों : वोजना, प्रत्याशा, निगरानी, और सुधारात्मक कदम उठने।

परियोजना कार्यान्वयन और निगरानी

1. अपनी प्रोजेक्ट रिपोर्ट की पंच महत्वपूर्ण बातों का उल्लेख करें जिनके आधार पर बैंक ने वित्तीय मदद का भरोसा दिलाया है।

2. प्रोजेक्ट रिपोर्ट विज्ञान के सफलतापूर्वक कार्यान्वयन में किस प्रकार मदद करती है?

3. निगरानी कब महत्वपूर्ण है?

4. अपने विज्ञान को शुरू करने और उसके चलने से जुड़ी पंच महत्वपूर्ण गतिविधियों को जानकारी दें, इसके पूरा होने की संभावित तिथि का उल्लेख करें।

<table>
<thead>
<tr>
<th>गतिविधि</th>
<th>तिथि</th>
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<tbody>
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</tbody>
</table>
6. लघु उद्योगों के लिए सांस्थानिक सहयोग प्रणाली का अवलोकन

2.0 सीखने योग्य बातें

(क) विभिन्न वित्तीय संस्थाओं द्वारा दी जाने वाली विभिन्न प्रकार की वित्तीय और गैर-वित्तीय सहायता की जानकारी प्राप्त करना।

(ख) विभिन्न संस्थाओं, उनके कार्यस्थलों और प्रक्रिया के बारे में जानना।

3.0 विषय-वस्तु

कोई उद्यम सफलतापूर्वक चलाने के लिए आपको विभिन्न प्रकार के सहयोग की आवश्यकता होती है। यह स्थानीय, राज्य या राष्ट्रीय स्तर पर स्थित विभिन्न सरकारी संस्थाओं से प्राप्त की जा सकती है। आपको ऐसे संस्थाओं की जानकारी होनी चाहिए तथा इन संस्थाओं के द्वारा प्रदत्त सुविधाओं का लाभ उठाने के प्रयास करने चाहिए।

3.1 सहायता का प्रकार और स्रोत

कोई उद्यम स्थापित करने तथा उसे चलाने के लिए सरकारी संस्थान वित्तीय और गैर-वित्तीय दो प्रकार की सहायता प्रदान करते हैं। आपके उद्देश्य के लिए संस्थाओं द्वारा दी जाने वाली इस प्रकार की सहायता की सूची नीचे दी जा रही है:

<table>
<thead>
<tr>
<th>पंक्ति</th>
<th>विषय</th>
<th>स्वरूप</th>
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<tbody>
<tr>
<td>1. उद्योग, सेवा या व्यवसाय का चयन</td>
<td>एस.आई.एस.आई. जिला उद्योग केन्द्र (डी.आई.सी.), पी.पी.डी.सी.</td>
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<tr>
<td>2. फैक्टरी की जगह</td>
<td>उद्योग निदेशालय (डी.आई.डी.) डी.आई.सी.</td>
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<td>4. कच्चा माल</td>
<td>उद्योग निदेशालय, पी.पी.डी.सी., एन.एस.आई.सी.</td>
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<tr>
<td>5. वित्त</td>
<td>वाणिज्यिक बैंक, सहकारी बैंक, सिक्की</td>
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</tbody>
</table>
4. सहयोगी संस्थानों के बारे में जानें

आप डी.आई.सी. या एस.आई.एस.आई. के पास उपलब्ध प्रकाशनों का संदर्भ ले सकते हैं। इसके अलावा आप निम्नलिखित पुस्तकों पढ़ सकते हैं :-

1. विनोद गुप्ता “स्टेटस एनालाइजिस रिपोर्ट ऑफ एटरप्रेयरिशन डेवलपमेंट इंडियान इन इंडिया”, 1991, एन.आई.एस.बी.यू.डी., नई दिल्ली
2. विनोद गुप्ता “इंडियान इंडियान सेट-अप फार स्मार्ट इंडियान डेवलपमेंट इन इंडिया”, एन.आई.एस.बी. यू.डी. (मिमिमो)
3. लघु उद्योग मंत्रालय के नवीनतम प्रकाशन
4. लघु उद्योग समाचार – लघु उद्योग मंत्रालय की तैयारीस्त्रोत पत्रिका

लघु उद्योगों के लिए सांस्कृतिक सहयोग प्रणाली का अवलोकन

1. अपने राष्ट्र के सहयोगी संस्थानों की सूची बनाए जिनके बारे में आप जानते हैं।
2. तकनीकी ज्ञान के बारे में आप कहाँ से मदद लेंगे? एन.एस.आई.एस.बी./सिडिबी/डूलरूम/पी.पी.डी.सी./एस.एआई.एस.बी. /डी.आई.एस.बी./एस.एफ.सी./भ.बी.आई.सी.
3. आपके राष्ट्र में प्रोजेक्ट चयन/पैकेज में कौनसा संस्थान सहायता प्रदान करता है? डी.आई.सी./एस.आई.एस.आई.
4. कौन सामग्री कल्चर माल की खरीद करता है और लघु उद्योगों में वितरित करता है? एन.एस.आई.एस.बी./एस.एस.आई.सी./एन.आई.एस.आई.ई.टी.
5. उद्योगी संस्थान इत्यादि कार्यक्रिया आयोजित करता है। एन.आई.एस.बी. यू.डी. /एन.आई.डी.सी.

सही उत्तर

2. सभी
3. डी.आई.सी. और एस.आई.एस.आई.
4. एन.एस.आई.सी.
7. लघु औद्योगिक इकाइयों के लिए वित्तीय सहायता प्रणाली का अवलोकन

2. सीखने योग्य वातें
(i) वित्तीय सहायता प्रदान करने वाले संगठनों के बारे में जानकारी
(ii) वित्तीय सहयोग को विभिन्न योजनाओं को समझना

3. विषय-वस्तु

आपके उद्योग की स्थापना और उसे ठीक प्रकार से चलाने के लिए सही रुप में संरचित करने का प्रश्न अत्यधिक महत्वपूर्ण है। अज्ञात, आपके अपने साक्षर और साक्षरता से संबंधित प्रश्न का समाधान करने की समस्या नहीं होती। इसीलिए, वित्तीय सहायता प्रदान करने वाली एजेंसियों की सूची नीचे दी जा रही है:-

3.1 आवश्यक ऋण प्रदान करने वाले संस्थान भारतीय लघु उद्योग विकास बैंक (सिडब्बी)

सिडब्बी सृजनात्मक संरचना है जो राज्य वित्तीय निगमों (एसएफसी.) और वाणिज्यिक बैंकों के जरिए लघु उद्योगों को ऋण उपलब्धता करता है। राज्य वित्त निगमों (एसएफसी.) और वाणिज्यिक बैंकों द्वारा दिये जाने वाले ऋण के लिए सिडब्बी धन उपलब्धता करता है। सिडब्बी कुछे परियोजनाओं के लिए सीधे भी ऋण देता है।

भारतीय औद्योगिक विकास बैंक (आईआई.डी.आई.आई.)

यह उद्योग के लिए धन उपलब्ध कराने/उठाने प्रोत्साहन देने/विकसित करने के कार्य में लगे संस्थाओं को सहायता करने का एक संयुक्त उद्देश्य है और इसकी कई योजनाएँ हैं, जैसे कि सीधी मदद, सोफट ऋण योजना, औद्योगिक ऋण का पुनर्वित्त, आंतरिक ऋण सहायता, फिट डिस्काउंटिंग ओफ वित्स, और जीडी परिरोधी सहायता।

राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबाड़)

नाबाड़ पुनर्वित्त के जरिए ग्रामीण क्षेत्रों में स्थित गरी-कृषि क्षेत्र, ग्रामीण और अति लघु उद्योगों को बढ़ावा देता है।

जमा बीमा और ऋण गारंटी निगम (डी.आई.सी.जी.सी.)

डी.आई.सी.जी.सी. की चार गारंटी योजनाएँ हैं। यह निगम पीजी-आर-वाई. के तहत आपको स्वीकृति सभी ऋणों के प्रति बैंकों के लिए स्वतंत्र गारंटी प्रदान करता है।

लघु उद्योगों के लिए ऋण गारंटी कोष ट्रस्ट, मुंबई

यह सदरद्वार बैंकों द्वारा 25 लाख रुपए तक के स्वीकृति ऋण के 75 प्रतिशत तक की गारंटी देने वाला कोष है। इसके साथ ही यह भी मुंबई देश के 25 लाख रुपए तक के दो ऋणों के 75 प्रतिशत तक की गारंटी करता है।

3.2 वाणिज्यिक बैंक

यह आवश्यक वित्त और कार्यालय पूंजी अप्रीम उपलब्ध करते हैं। इनका वर्गीकरण नागदी ऋण, ओवरडाउट, मांग ऋण, ट्रेड ऋणों को बढ़ाने वाले खरीद/डिस्काउंट/एडवाइस बिल आदि के रूप में किया गया है। अपनी सभी वित्तीय जरूरतों के वातावरण आप अपने क्षेत्र के वाणिज्यिक बैंक से समय कर सकते हैं।

3.3 राज्य वित्तीय निगम (एसएफसी.)

राज्य वित्तीय निगम लघु और मजीलेट उद्योगों के लिए जमा परिसम्पत्तियों को जुटाने के लिए दीर्घ और लघु अवधि के ऋण उपलब्ध करते हैं।

3.4 खाद्य और ग्रामोद्योग आयोग (के.बी.आई.सी.)

खाद्य और ग्रामोद्योग आयोग सामाजिक और आर्थिक रूप से पिछड़े वर्गों से समर्पित ग्रामीण दस्तकारों को संयुक्त और मशीनियों तथा कार्यशील पूंजी दोनों के वाते रियायती दों पर धन उपलब्ध कराते हैं। यह बैंकों के जरिए ऋण का प्रवाह करता है। यह खाद्य और ग्रामोद्योग के लिए भी ऋण उपलब्ध करता है।
3.5 राष्ट्रीय लघु उद्योग निगम लिमिटेड
(एन.एस.आई.सी.)
एन.एस.आई.सी. निम्नलिखित के जरिए आपको धन उपलब्ध कराता है (बसते ही आप एक पंजीकृत एन. एस.आई. इकाई हो) :-
यदि इकाई शोक में कच्चा माल उठाने में दिक्कत महसूस करे तो देसी और आयात कच्चे माल की खरीद आपूर्ति; किराया खरीद आधार पर देसी और आयात मशीनरी की सप्ताह; बिलों की डिस्काउंटीक।
विवरण के लिए आपको इन संस्थाओं या इनके राज्य और जिला स्तरीय कार्यालयों से वर्तमान योजनाओं, प्रत्येक योजना से संबंधित शास्त्रीय विषयों और नियम, तथ्य और अध्यापकों को जानने के लिए सम्पर्क करना होगा।

विशी क शहायता प्रणाली
कृपया बताएं कि निम्नलिखित बातें सही हैं या गलत
1. सिडबी सीधे उद्यमियों को ऊर्जा उपलब्ध कराता है?
सत्य/फ्रूट
2. किराया खरीद आधार पर मशीनें लेने के लिए आप किसी सम्पर्क करना?

सही उत्तर
1. फ्रूट। यह कुछ चुननी गई परियोजनाओं के लिए सीधे सहायता उपलब्ध कराता है।
2. एन.एस.आई.सी.
3. सत्य
4. सत्य
5. फ्रूट

(क्रमशः अगले अंक में)

शरीर के लिए जो काम व्यावस्था करता है, दिमाग के लिए वही काम पढ़ाई करती है।
समस्तीपुर में उद्यमिता विकास प्रशिक्षण कार्यक्रम का उद्घाटन

ऐसे प्रशिक्षण कार्यक्रम का 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 मुकाबला भली-भाषा कर सकें।

दिनांक 9–6–2009 को एम.एस.एम.ई.डी.आई., मुजफ्फरपुर द्वारा आर.एन.ए.आर. महाविद्यालय, समस्तीपुर में तीन सापाटीय उद्यमिता विकास प्रशिक्षण कार्यक्रम का उद्घाटन किया गया जिसमें समस्तीपुर जिले के करीब 25 शिक्षित बेरोजगार युवकों ने प्रतिभाशाली दर्ज की। उद्घाटन सत्र में दीपी कुमार, उप निदेशक प्रभारी, एम.एस.एम.ई.डी.आई., मुजफ्फरपुर, पी.सी. सिंह, सहायक निदेशक (अ.अ.), एम.एस.एम.ई.डी.आई., मुजफ्फरपुर, ए.ए.म. जा.प्रा.आर्य, आर.एन.ए.आर. महाविद्यालय, समस्तीपुर, एच.आर. चौधरी, रीडर, आर.एन.ए.आर. महाविद्यालय, समस्तीपुर और सुश्री लक्ष्मी सिंह, काशीपुर, समस्तीपुर ने भाग लिया।

इस तीन सापाटीय उद्यमिता विकास प्रशिक्षण कार्यक्रम सत्र की अवधिता श्री प्रदीप कुमार, उप निदेशक प्रभारी ने की। अपने अध्यादेश भाषण में श्री कुमार ने कहा कि समस्तीपुर जिला से होकर गुजरने वाले राजस्थान राज मार्ग, बड़ह एल लाईन और स्थानीय तौर पर उपलब्ध समस्या जिले में औद्योगिक विकास का संभावना की बाद सकते हैं पर जरूरत है कि भावी उद्यम इस बात की बारीकी को समझें और इस अवसर का इस्तेमाल कर उद्यम स्थापित करें और स्वावलम्बी बने।

सर्वप्रथम पी.से. सिंह, सहायक निदेशक (अ.अ.) ने अध्यादेश का स्वागत किया और संशोधन के कार्यों का संस्थापन वर्णन किया। उन्होंने सर्कार द्वारा उद्यमियों को दी जा रही सुविधाओं एवं अनुमोदन की सिस्टम जानकारी दी। उन्होंने कहा कि ऐसे प्रशिक्षण कार्यक्रम के माध्यम से भावी उद्यमियों का स्वरोजगार अपनाने के पूर्व आवश्यक जानकारी प्रदान की जाती है ताकि वे उद्यम स्थापित कर लेने के बाद कोई कठिनाई या जोखिम का मुकाबला भली-भाषा कर सकें।

ए.से. कर्ण, उप निदेशक (थातु), एम.एस.एम.ई.डी.आई. मुजफ्फरपुर ने प्रतिभागियों को उद्यम स्थापित करने से पूर्व विभिन्न उदाहरण जाने वाले कदमों की चर्चा की और उन्हें जोखिम उद्घाटन के प्रति जागरूक किया। उन्होंने इस बात पर महत्व दाला कि जोखिम उद्यम का एक अभिन्न हिस्सा है जिसे नकारा नहीं जा सकता।

इस तीन सापाटीय उद्यमिता विकास प्रशिक्षण कार्यक्रम का उद्घाटन करते हुए डा. ए.एम. जा.प्रा.आर्य, आर.एन.ए.आर. महाविद्यालय, समस्तीपुर ने कहा कि स्थानीय तौर पर उपलब्ध संसाधन पर्यावरण है जिसे औद्योगिक विकास में कारगर रूप से इस्तेमाल कर जिले में औद्योगिकीकरण को गात्र प्रदान की जा सकती है। उन्होंने आशा व्यक्त की कि ऐसे प्रशिक्षण के आयोजन से भावी उद्यमों शिक्षित होकर स्वरोजगार स्थापित करने में सफल हो पाएंगे।

प्रशिक्षण के उद्घाटन सत्र के बाद तकनीकी सत्र को आरंभ किया गया जिसमें प्रतिभागियों को प्रशिक्षण के तकनीकी पहलू की जानकारी दी गई। श्री प्रदीप कुमार, उपनिदेशक प्रभारी, एम.एस.एम.ई.डी.आई. मुजफ्फरपुर ने तकनीकी सत्र में प्रतिभागियों को संबोधित किया और उन्हें उद्यम स्थापित करने संबंधी जानकारी दी। श्री ए.से. कर्ण, उपनिदेशक (थातु), एम.एस.एम.ई.डी.आई., मुजफ्फरपुर ने प्रतिभागियों को उद्यम के आधिक पहलू की जानकारी दी।

तकनीकी सत्र देर शाम तक चला और 5.00 बजे अपराह्न में समाप्त हुआ। उद्घाटन सत्र की समाप्ति एस.पी.सिंह, एम.एस.एम.ई.डी.आई., मुजफ्फरपुर के धन्यवाद जारी के साथ की गई।

जुलाई, 2009

कार्यक्रम : पिछले मह
व्यूटिशियन व स्कीन केरर पर उद्यमिता कौशल विकास प्रशिक्षण

समस्तीपुर जिला भौगोलिक एवं वाणिज्यिक दोनों ही दृष्टियों से उद्यम एवं व्यवसाय के काफी अनुकूल है तथा यहाँ के व्यावसायिक संस्थानों का उद्घाटन दोहन कर उद्यम को विकसित किया जा सकता है और इस प्रकार यह राज्य का अग्रणी जिला हो सकता है।

दिनांक 9-6-2009 को एम.एस.एम.ई.डी.आई. मुजफ्फरपुर द्वारा आर.एन.ए.आर. महाविद्यालय, समस्तीपुर में तीन सापार्थिक उद्यमिता विकास प्रशिक्षण कार्यक्रम का उद्घाटन किया गया, जिसमें समस्तीपुर जिले की करीब 26 शिशिर व्यक्तियों ने भाग लिया। उद्घाटन समारोह में प्रदीप कुमार, उप निदेशक प्रारंभी, एम.एस.एम.ई.डी.आई., मुजफ्फरपुर, पी.के. सिंह सहायक निदेशक ( आ.आ.) एम.एस.एम.ई.डी.आई., मुजफ्फरपुर प्र.म. ज्ञा, जाराबां, आर.एन.ए.आर. महाविद्यालय, समस्तीपुर, प्र.अर. चौधरी, रीडर, आर.एन.ए.आर. महाविद्यालय, समस्तीपुर, प्र.अर. सुश्री लक्ष्मी सिंह, काशीपुर, समस्तीपुर ने भाग लिया। सन्तप्रथम ए.के. कृष्ण, उप निदेशक ( धातु ) एम.एस.एम.ई.डी.आई., मुजफ्फरपुर ने सभी अधिकारियों का स्वागत किया और प्रतिभागियों को अपने विकास संस्थान, मुजफ्फरपुर के कार्य-कलापों की विस्तृत जानकारी दी।

तत्पश्चातः पी.के. सिंह, सहायक निदेशक ( आ.आ.) ने सरस्कार द्वारा उद्यमिता को दी जा रही सुविधाओं एवं अनुपादों की विस्तृत जानकारी दी। उन्होंने कहा कि ऐसे प्रशिक्षण कार्यक्रम के माध्यम से भावी उद्यमिताओं को स्वरोजगार अपनाने के पूर्व आवश्यक जानकारी प्रदान की जाती है तथापि वे उद्यम स्थापित कर लेने के बाद कोई कठिनाई या सोचिन का सामना भली-भारी कर सकें।

इस कार्यक्रम के उद्घाटन सत्र के अध्यक्ष प्रदीप कुमार, उप निदेशक प्रारंभी ने कहा। अपने अर्थव्यवस्थायी भाषण में श्री कुमार ने कहा कि समस्तीपुर जिला भौगोलिक एवं वाणिज्यिक दोनों ही दृष्टियों से उद्यम एवं व्यवसाय के काफी अनुकूल है तथा यहाँ के व्यावसायिक संस्थानों का उद्घाटन दोहन कर उद्यम को विकसित किया जा सकता है और इस प्रकार यह राज्य का अग्रणी जिला हो सकता है। उन्होंने कहा कि आवश्यकता इस बात की है कि यहाँ के युवा वर्ग इस बात को समझें।

प्रशिक्षण के उद्घाटन सत्र के बाद तकनीकी सत्र को आरंभ किया गया जिसमें प्रतिभागियों को प्रशिक्षण के तकनीकी पहलु की जानकारी दी गई और व्यवसाय को स्थापित करने, खासकर उद्यम स्थापित करने संबंधी पहलुओं पर प्रशिक्षण डाला गया। प्रदीप कुमार, उपनिदेशक प्रारंभी, एम.एस.एम.ई.डी.आई., मुजफ्फरपुर ने तकनीकी सत्र में प्रतिभागियों को संबोधित किया और उन्हें उद्योग स्थापित करने तथा उन्हें इस प्रकार खासकर रुप में प्रशिक्षण दिया। ए.के. कृष्ण, उपनिदेशक ( धातु ) , एम.एस.एम.ई.डी.आई., मुजफ्फरपुर ने प्रतिभागियों को संबोधित किया और पी.के. सिंह, सहायक निदेशक ( आ.आ.) ने प्रतिभागियों को उद्यम के आधिकारिक पहलु की जानकारी दी।

पुनः सुश्री विभा कुमारी , व्यूटिशियन ने प्रतिभागियों को इस पेशे की संरचना तकनीकी जानकारी दी। पुरे जाने पर प्रतिभागियों ने अपनी प्रतिक्रिया जाहिर करते हुए संयोजन जाहिर किया और कहा कि वे इस अवसर का सबसे अच्छा उपयोग करें। तकनीकी सत्र देर शाम तक चला और 5.00 बजे अपराह्न में समाप्त हुआ।

लघु उद्योग समाचार
एकदिवसीय औद्योगिक उद्घरण
अभियान

दिनांक 8-6-2009 को एम.एस.एम.ई.डी.आई. मुजफ्फरपुर द्वारा एक दिवसीय औद्योगिक उद्घरण अभियान का आयोजन किया गया, जिसमें समस्तीपुर जिले की करीब 65 बेरोजगार युवक एवं युवतियों ने प्रतिभागिता दर्ज की, जिसमें उमेश कुमार, महाप्रवंधक, जिला उद्घरण केंद्र, समस्तीपुर, ए.के. कर्ण, उपनिदेशक (धातु) एम.एस.एम.ई.डी.आई., मुजफ्फरपुर, ए.एम. ज्ञान, प्रारंभिक, आर.एन.ए.आर. महाविद्यालय, समस्तीपुर, ए.आर. चौधरी, रोडर, आर.एन.ए.आर. महाविद्यालय, समस्तीपुर और सुश्री लक्ष्मी सिंह, काशीपुर, समस्तीपुर और सुश्री विभा कुमारी, काशीपुर, समस्तीपुर ने भाग लिया।

सर्वप्रथम ए.के. कर्ण, उप निदेशक (धातु), एम.एस.एम.ई.डी.आई., मुजफ्फरपुर ने सभी अंतर्गतियों का स्वागत किया और प्रतिभागियों को अपने विकास संस्थान, मुजफ्फरपुर के कार्य-कलेक्टर की वित्तपत्त जानकारी दी। तत्पश्चात् सरकार द्वारा उद्घरणों को दी जा रही सुविधाओं एवं अनुदानों की वित्तपत्त जानकारी दी। श्री कर्ण ने प्रतिभागियों को बताया कि ऐसे प्रशिक्षण कार्यक्रम को कर्मचारी आयोजित किया जाता है। उन्होंने कहा कि ऐसे उद्घरण अभियानों के माध्यम से भारी उद्घरणों को स्वरोजगार की और सफलतापूर्वक आकृष्ट करने का प्रयास किया जा सकता है।

इस एक दिवसीय औद्योगिक जागरूकता अभियान कार्यक्रम का उद्घरण करते हुए उमेश स्वागत, महाप्रवंधक, जिला उद्घरण केंद्र समस्तीपुर द्वारा 12.00 बजे अपराध में किया गया। एक दिवसीय उद्घरण अभियान का उद्घरण करते हुए श्री कुमार, ने कहा कि जिला उद्घरण केंद्र, समस्तीपुर जिले में औद्योगिकीकरण के लिए प्रतिवेदन है और जो भी बुद्धिव व युवती स्वरोजगार अपनाने के लिए तैयार हैं। केंद्र उन्हें सभी संभव मदद करने को तैयार है। ए.के. कर्ण उपनिदेशक (धातु) एम.एस.एम.ई.डी.आई. मुजफ्फरपुर ने भी प्रतिभागियों को संबोधित किया और उनके सफल भविष्य का कामना की।

उद्घरण अभियान के उद्घरण स्तर की अध्यक्षता ए.एम. ज्ञान, प्रारंभिक, आर.एन.ए.आर. महाविद्यालय, समस्तीपुर ने की। अपने अध्यक्षीय भाषण में श्री ज्ञान ने कहा कि जिले में आकर प्रशिक्षण प्रदान किया जाना एक बड़े अवसर की तरह है इसके स्वरुप पाण्डित्य उद्घरण जाना चाहिए। श्री चौधरी, रोडर, आर.एन.ए.आर. महाविद्यालय, समस्तीपुर ने भी प्रतिभागियों को संबोधित किया और बताया कि प्रशिक्षण हमें पेशगात मुहिया करता है अतः यह आजकल ज्ञान प्राप्त किया और इसका फायदा उठाना जरूरी है।

उद्घरण स्तर के बाद औद्योगिक उद्घरण अभियान के तकनीकी स्तर को आरंभ किया गया जिसमें प्रतिभागियों को स्वरोजगार स्थापित करने, खास कर उद्यम स्थापित करने संबंधी पहलुओं पर प्रकाश डाला गया। ए.के. कर्ण, उपनिदेशक (धातु) एम.एस.एम.ई.डी.आई., मुजफ्फरपुर ने प्रतिभागियों को इसके बारे में पूर्ण जानकारी दी। पून: श्रीमती विभा कुमारी, व्यूटीशियन ने प्रतिभागियों को इस पेसों की संचालन तकनीकी जानकारी दी। तकनीकी स्तर दर्शन शाम तक चला और 5.00 बजे अपराध में समाप्त हुआ।
Scheme for providing support for

Entrepreneurial and Managerial
Development of SMEs through Incubators

INVITATION FOR SUBMISSION OF PROPOSALS

About the Scheme: The scheme provides early stage funding for nurturing innovative business ideas (new/ingenious technology, processes, products, procedures, etc.), which could be commercialized in a year.

Level of Funding: About Rs. 6.28 Lakh for 10 business idea @ Rs. 6.28 lakh per idea and Rs. 3.78 lakh for infrastructure support/training etc.

Who can apply: Any Technical/Management Institutions, Universities etc. having established in-house support services and facilities with experienced/involved faculty who can nurture/mentor innovative business ideas that are at having (individual/MSE) having innovative business idea at near commercialization stage.

How to apply: The organization/institute should submit the proposal in the prescribed application format to the DC (MSME), 7th Floor, Niwan Bhawan, New Delhi-110 108 on or before 31-07-2009. Each institute is expected to recommend 10 business ideas.

For any further information and clarification, please contact:

Dr. Amarnath, Assistant Director,
Office of the DC (MSME), 7th Floor, Nirman Bhavan,
New Delhi-110108, Mobile No. 9810990314.
Email: atiwan@dcmsme.gov.in
Government of India
Development Commissioner (MSME)
Ministry of Micro, Small & Medium Enterprises

75% FINANCIAL ASSISTANCE
to
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FOR USING GLOBAL STANDARDS IN BAR CODING

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Reimbursement to the tune of 75% of one-time registration fee and annual recurring fee (for first three years) paid to GSI India by MSEs is provided.

The MSEs having Entrepreneur Memorandum acknowledgment number (part ) from Directorate of Industries/District Industries Centres and have registration with GSI India for Bar Coding may apply in the prescribed form to the Micro, Small & Medium Enterprises Development Institutes (MSME-DIs) of their region for availing the assistance.

Details of the Scheme, Application Form, eligibility and other terms & conditions are available on our website at www.dcmsme.gov.in

For any further information and clarification, please contact:
Director, MSME-DI of your region
or
Dy. Director (EP), Office of the Development Commissioner (MSME)
Nirman Bhavan, New Delhi
Phone: 23062306 Fax: 23061972