SECRETARY REPORT FROM 02.09.2017 to 10.11.17

Workshop on Adoption of Clean Energy for MSME in Jharkhand:

01.09.17: A very interactive workshop was organized by JSIA in association with UNDP, at JSIA Hall from 4:30 to 6:30 PM.

Mr. Deepak Rai, Project Manager, UNDP welcomed all participants and apprised about the activities of UNDP and how their project to accelerate climate change mitigation action is being implemented in coordination with ZREDA in Jharkhand.

President emphasized on need to embrace clean technology and adoption of Rooftop Solar PV system in their houses & plants through Grid interactive system. He said that generation of solar power is limited to only few states and Jharkhand is ranked 19th in the solar car.-2016, besides the tariff of solar power has come down from Rs.7/- per kW to 2.44 per kW. He urged upon Sri Mahesh Poddar, MP, Rajya Sabha to pursue with the Govt. to enhance subsidies for the MSMEs.

Mr R.K.Kapoor, Director MSME-D in his address was categorical in mentioning that industries have to come out of their mindsets to rely on Govt. subsidies and promote solar energy in their units. He also briefed about schemes of MSME-DI for energy efficient equipments.

Mr. Mahesh Poddar, MP, Rajya Sabha in his key note address mentioned that the Government has clear objective – Power in Every Household. It had set an ambitious plan of generating 2650 MW of Solar Power by 2020. But we have hardly achieved 17MW. There is a long way to go. He raised concern that Rooftops and Net Metering proposals are not getting cleared.

Finally, he said that globally, India is well ahead in attaining the target of green energy. And one day our country will be well respected for this achievement.

Meeting of IFC:

04.09.17: Sri R.P.Shahi, PP attended the meeting of IFC chaired by Director Industries at his chamber at 3.30 PM. The hearing was held on following case.

- 1. Case no. 25/2015 :Om Prakash Upadhyay, Tupudana, Ranchi v/s Sr DCM office, S.E.Rly, Hatia. Next date.
- 2. Case no. 27/2015: M/s Gauri Traders, Heheal v/s Dy. Labour Commissioner, GoJ, Ranchi . Case admitted. Next date.
- 3. Case no: 01/16: Subernrekha Enterprises, Ranchi v/s Hindustan Copper Ltd.. Both parties absent. Part payment is Made. Next date for hearing.
- 4. Case no: 06/2016: M/s Crystal Computers Informatics Centre P Ltd, v/s G.M. JBVNL, Singhbhum Electric supply area, Jamshedpur: Next date.
- Case no. 09/2016 & 10/2016e: M/s Blue Star Malleable P Ltd v/s M/s Talchar Super Thermal Power station, NTPC Ltd.Case no. 09/2016. Case closed as arbitrator is appointed.
 For Case no.10/2016.under settlement as negotiation are on. Next date.
- 6.Case no. 11/2016: M/s Anvil Cable Pvt. Ltd., Gamharia, JSR v/s M/s Madhya Pradesh Poorv Kshetra Vidyut Vitaran Co. Ltd, Jabalpur. Reply received . Next date.
- 7.Case no. 12/2016: Indigo Catering & Services Ltd v/s Principal Govt Engineering College, Ramgarh And Bengal City Nirman (P) Ltd: Placed for final order.
- 8.Case no.14/2016 & 15/2016: Both Unco Technocrats (P) Ltd , Adityapur v/s M/s Electro Steel Ltd: Final order to be passed for case no. 14/2016. For case no. 15/2016 Next date for final payment.
- 9. Case no.19/2016: Anvil Cables Pvt Ltd, v/s Jharkhand Vijali Vitran Nigam Ltd .2nd party absent. Next date .
- 10.Case no. 22/2016 : Magadh Engineering Works, Bokaro v/s M/s Electro Steels Ltd, Bokaro. Letter to issue to creditor Company And the Banker. Fixed for Next date.
- 11. Case no. 26/2016 : M/s Royal Construction, Bokaro v/s M/s Ershisanye Group India Pvt Ltd, Bokaro. Last notice. matter is pending in High court. Next date.
- 12.Case no. 29/2016: M/s Amit Steel Industries Pvt. Ltd, Bokaro v/s M/s Mideast Intergrated Steels Ltd.Dangadil, Odisha. Both parties were absent. Next date.
- 13. Case no 30/2016, 31/2016. Amit Steel Industries (P) Ltd, Bokaro v/s Mideast Integrated Stees Ltd, Kalinga nagar,
 Orissa; Usha Martin Ltd, Adityapur & M/s Monet Ispat & Energy Ltd. Both parties absent. Next date
- 14. Case no. 33/2016 : Mahabir Refractory Works, Tupudana, v/s Usha Martin Ltd., Adityapur, JSR. Special date on next Tuesday
- 15. Case no. 34/2016 : Associated Plates & Vessels (P) Ltd, Inds. Area, B.S.City v/s Quality Rubber Industries, Industrial Estate, Bokaro. Notice for Ex-party order.
- 16. Case no. 36/2016: Tirupati Technical Services (P) Ltd. v/s HEC Ltd. Dhurwa. Both absent. Next date.
- 17. Case no. 37/2016: Magadh Engineering Works , B.S.City v/s Mecon Ltd, Dornada, Ranchi. Ex-party order on next date.
- 18. Case no. 38/2016: Ranchi Pole Factory, Mahilong v/s Chadalavada Infratech Ltd, Hyderabad. For final order on Next date
- 19. Case no. 40/2016: Meditron , SIRDO Industrial Estate, v/s Engineering Fabricators & Enterprises, Alipore, Kolkata. For final order . Next date.

- 20. Case no. 41/2016: Sushila Mishra, Kandra, Saraikela v/s Orissa Manganese & Minerals Ltd, Kandra. Placed for order.
- 21. Case no. 42/2016: Cosmo Solutions, Adityapur v/s Orissa Manganese & Minerals Ltd, Kandra. Next date
- 22. Case no. 43/2016: Sainath Enterprises Cosmo Solutions, Adityapur v/s Orissa Mangenese & Minerals Ltd. Kandra.

 To issue letter to second party. Next date.
- 23. Case no.44/2016: M/s Soni Engineering, Sarikela v/s M/s Orissa Mangnese & Minerals Ltdf., Kandra. Next date.
- 24. Case no. 45/2017: M/s Chinamastika Steel Industries, B.S.City, v/s Nuberg Engineering Ltd, Noida. New case admitted.

 Claim not valid for admittance as Firm is MSME & not registered for service. Next date for order.
- 25.Case no. 46/2017: M/s Soni Auto & Allied Industries, Gamaharia v/s M/s AMW Motors Ltd, Bhuj, Kachchh: New case admitted. Next date for final order.
- 26. Case.no.47/2017: M/s Kashyapkiran IR Services Pvt Ltd, Jamtara v/s Azad Info Solutions / Ecominfomedia Pvt Ltd, Bhubaneshwar. Final notice to be served. Final order on Next date.
- 27. Case no. 48/2017: M/s Kashyapkiran IR Services Pvt Ltd, Jamtara, v/s M/s Ambertech, Kolkata. Final notice to be served For Final order on Next date.
- 28. Case no. 49/2017 & 50/2017: M/s Ganjanan Ores Pvt Ltd, Adityapur v/s M/s Jagannath Sponge Pvt Ltd., Rajgangpur, Odisha. For case no.49/2016 part payment to be made before next date. For case 50/2016. Notice for Ex-party order.
- 29.Case no. 51/2017: M/s Raj Ceramics, Doranda, Ranchi v/s M/s Burn Standard Co. Ltd, Howrah. Notice to be served.

 Next date.
- 30.Case no. 52/2017 & 53/2017: Both of M/s Rajmahal Quarts –sand and KaolinCo. Sahebgunj v/s M/s Gontermann-Pipers (India) Ltd, South Pargana, W.B. Next date in both cases.
- 31. Case no. 55/2017: M/s Jai Maa Ambey Chemicals, Balidih , Bokaro v/s Bokaro Steel Ltd, Bokaro. Both absent , next date.
- 32.Case no.56/2017: Shree Laxmi Traders, Pahari mandir Lane, Ranchi v/s M/s District Election Commissioner cum Dy. Commissioner, Ranchi. Next date.
- 33Case no. 03/2011: For reconsideration in lieu of decision of Hon'ble High Court, Jharkhand. M/s C.K.Industries, Dhanbad v/s B.C.C.L, Dhanbad.. Case admitted & notice to be served on 2nd party..

GST Advisory Committee meeting:

06.09.17: Sri Anjay Pacheriwala, Hony Secretary attended GST Advisory committee meeting at Project Building at 11:30A.M. amidst presence of other stakeholders.

Custodian Committee meeting:

08.09.17: The Custodian Committee meeting was held at 4:00PM at JSIA conference Room, Chaired by Sri K.K.Poddar, amidst presence of 6 other Past Presidents and President, Hony Secretary & Vice President to obtain concurrence on proposed Capital Expenditure during 2017-18.

The proposal of capital expenditure of Rs.5 lack for the following items was put up before the committee.

Renovation of Office: 1,00,000.00
 Solar Energy generation equipment: 3,00,000.00
 Xerox Machine & ICT up gradation: 1,00,000.00.

After brief deliberation the proposal was approved by the committee.

Extra Ordinary General Meeting:

08.09.17: An EOGM was held on single point agenda, at 5.00PM at JSIA hall, to Adopt & Accept, with or without amendments, the Resolution to outline the Election Process in the Memorandum of Article of Association of JSIA and all such Resolutions pertaining the same.

After thorough deliberations and suggestions the Resolution were approved by the house with minor amendments. House also suggested to upload the fresh draft of Resolution on the website for member's view.

Meeting of EoDB Managers:

09.09.17: Mr Randhir Sharma attended meeting of EoDB managers at Industries department, Doranda, Ranchi

Meeting of JSERC Advisory Committee:

15.09.17: Sri Anjay Pacheeriwala & Sri Binod Tulsian attended the meeting of the advisory committee of JSERC at its office at Sainik Bhawan at 11.00 A.M..

Awareness Workshop on IPR:

15.09.17: MSME-DI in association with JSIA organized an awareness workshop on IPR at JSIA hall from 4:30tto 7:00P.M.

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President, JSIA welcomed the Dignitaries and all participants and emphasized that IPR is the legal right which protects Patent & Trade Mark of the MSMEs, but due to lack of awareness MSMEs are not coming forward to register their Trade Mark & Patents which can earn them profit from Royalty. Being the driving force in the growth of National economy, MSMEs have to take initiative to protect their Innovation, Industrial Design & Products from being copied.

Mr. R.K.Kapoor, Director, MSME-DI briefed on the subject and said the industries should get themselves registered under IPR and get benefit of the same. He mentioned that department also grant subsidy for registration of Trade Mark & Patent.

Mr. M.K.Gupta, Principal JSMSME Tool Room in his address said that many trainees in the institution have made proto type innovative equipments for use in farms and need to be registered under IPR.

Sri Nirmalya Sinha, Dy Controller of Patent & Designs, Patenet office, Kolkata gave detailed presentations on protection of Patent, Trade Mark, Copy Rights, Design under IPR and deliberated on the importance of IP management & IP enforcement for the MSME.

Dr Sreeneva Krishna Murthy, Assistant Professor, NUSLR, in his address deliberate on procedures for protection of rights under IP and said that one can also search on internet before filing application for their Trade Mark. He also mentioned about protection from infringement

Dr Shyamla.K., Assistant Professor, NUSLR, in her address deliberated on Copyrights, Trademark and Industrial Design & protection from infringement.

The workshop was followed by High Tea sponsored by MSME-DI.

Meeting of State Level Conclave on Trade & Industries:

17.09.17: A small delegation led by President comprising office bearers attended a state level Trade & industrial discussion, organized by FJCCI at Hotel, Chankya, BNR with National President, BJP Mr. Amit Shah and Sri Raghubar Das Hon'ble Chief Minister, Jharkhand amidst presence of other dignitaries viz M.P. & MLAs of the state.

President, FJCCI in his address apprised about difficulties faced by trade & industries in compliance of provisions of GST and requested him to reconsider on provisions of Reverse charges. He also drew attention towards poor power supply in the state. Mr. Amit Shah, assured the representatives of various Industries & Trade associations that center will look into the issues of GST with pragmatic view.

Sri Mahesh Poddar, M.P. Rajya Shabha & Past president, FJCCI coordinated the meeting.

JSMSME Tool Room's Governing Council Meeting:

20.09.17: President_attended the 45th meeting of Governing Council of JSMSME Tool Room at Project Bhawan chaired by Sri Sunil Kr. Burnwal, Secretary Industries & Mines & Geology at 9:30 A.M. amidst presence of other members as well as CMD, HEC Ltd & Director of Industries.

Sri M.K.Gupta, Principal placed Minutes & action taken points of 44th Governing Council meetings of both Tatisilwai & Dumka tool rooms and got the approval. The proposed Budget of both centers were also placed for approval. It was also felt that since Tool rooms are generating income and are self sustainable, hence grant from Industries department would be curtailed.

Meeting of NOC Expert Committee, JSPCB:

20.09.17: Mr. Deepak Kr. Maroo, VP attended a meeting of NOC Expert Committee, JSPCB on evaluation of guidelines pertaining to distance regulations for CTE under Red & Orange categories of industries at 11:00 A.M. at Van Bhawan, Doranda.

JSIA strongly emphasized to bring down distance to minimum level of 10 meters from state highways for grant of CTE to above categories of industries against 50/100 meters as decided in JSPCB's Board meeting. Sri K. Ravi Kumar, Director Industries, was also of the view that JSPCB should follow guidelines of CPC, New Delhi and cannot frame its own guideline arbitrarily, which may be detrimental for the growth of MSMEs. Final decision was to be taken on 06.10.17.

06.1017: Sri Deepak Kr. Maroo VP attended the meeting of NOC Expert Committee at Van Bhawan, Doranda.

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After detailed deliberation the guidelines pertaining to distance regulations for Red & Orange (High Risk & Low Risk Category of Industries have been revised as per CPC guidelines.

Pledge Ceremony on" Swachhata Hi Seva" Abhiyan:

22.09.17: JSIA in association with "Hindustan Daily" organized a pledge taking ceremony on Swachhata seva abhiyan at JSIA conference hall at,5.30 P.M. Mr Mukesh Balyogi, Mr. M.K. Tiwari & Mr Rajesh were present and administered oath to JSIA members.

President, VP, Hony Secretary, Treasurer & other EC members took oath to keep their factory premises clean and to spread awareness among their factory staff & workers , who in turn would take their pledge to maintain swachhata at their respective places.

PCC Meeting:

06.10.17: President & Sri Ranjit Tibrewal, PP attended PCC meeting in the chamber of MD, RIADA amidst presence of other committee members. Total 35 Application for project clearance were placed before the committee for approval. Decision was taken on the following projects:

- ➤ 24 x New projects cleared subject to submission of assurance letter from Bank. Out of above 3 projects applied for the same plot at Barhi Industrial area and 3 projects at Tupudana Industrial area were asked to participate in online bidding process for final allotment of land. Date of bidding would be notified by RIADA.
- > 5 x Existing project at Tupudana Industrial area were cleared for diversification of products.
- > 5 x Not considered as Promoters of the project were absent.
- ➤ 1 x Applied for Room No. 7 at Tupudana Indl Area, will be considered after verification of other rooms the applicant has occupied.

Meeting with Asstt. Commissioner, CBEC:

06.10.17: Sri Anjay Pacheriwala attended a meeting with AC at 4.00PM at Old CR building amidst presence of other stakeholders on clarification of various provisions under GST Act.

Workshop with Labour Department, GoJ:

06.10.17:A workshop on grievance redressal was organized in association with Labour & Employment Department at JSIA hall from 5:30 pm.

Mr. A,K.Mishra, Chief Inspector of Factories said that for last two years the department has retained number one ranking in the country on EoDB. Through power point presentation he emphasized that the department has fully embraced on line filing of all documents eliminating any human interface with the department. He also highlighted the benefits of online filling which has helped industries to obtain renewal of Factory Licenses for 1 to 10 years, based on fees deposited. The inspection of the units would also be done once in five years provided they submit annual return on line by 30.06.17. He also mentioned about third party audit of Medium Risk units for exemption from Inspection.

Dr. Amitavh Kaushal, IAS, Secretary, Labour & Employment was pleased to answer queries from members and directed officers to rectify anomalies at the earliest.

Jt Labour Commissioner, ALC, Labour Supdt. and other officers from the department were present in the workshop which was attended by 40 members.

President gave welcome address while Hony Secretary proposed vote of thanks.

The meeting was followed by High Tea.

Press Conference on Solar PPA:

10.10.17: A press conference was called jointly by JSIA and FJCCI, at JSIA Hall where print media representatives were present in large numbers. Sri Ajay Bhandari on behalf of JSIA apprised the media people on Solar PPA approved by the state Government at a very high rate of Rs4.95 to Rs.5.15 per KWh against prevailing rate of Rs.2.35 per KWh, defying all guidelines of JSERC.

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Sri Bhandari mentioned that ZREDA had invited Tender for Solar Power for 1200MW on behalf of JBVNL, who was unaware of the Tender proceedings. Besides the rate of power purchase has to be approved by JSERC, which it claimed to have complied, but on filing RTI with the JSERC, it was revealed that permission was not obtained by ZREDA prior to tendering.

Moreover, as per CVC guidelines negotiations were to be done with the L-1 bidder, whereas negotiation was done with 6 companies, after eliminating 7-8 companies from Jharkhand, who had also participated in the Tender. The aforesaid companies offered the rate from Rs.4.95 to Rs5.15 during the negotiation, which were approved in the cabinet, without prior approval by JSERC. The JBVNL has been directed to enter in to the PPA and if agreement is done, there would be a loss of around Rs7000/- crore to the exchequer.

Press was also informed that one of the aggrieved company of Jharkhand has filed a case in JSERC against irregularities in tendering process.

There was wide coverage of the press conference in all print media on next day.

IFC Meeting:

20.10.17: Sri R.P.Shahi, PP attended the IFC meeting chaired by Sri K.Ravi Kumar, DI at his Chamber at 3.30 PM. The hearing was held on following case.

- 1 Case no. 25/2015 :Om Prakash Upadhyay, Tupudana, Ranchi v/s Sr DCM office, S.E.Rly, Hatia. Next date..
- 2.Case no. 27/2015: M/s Gauri Traders, Heheal v/s Dy. Labour Commissioner, GoJ, Ranchi .Both parties absent.

 Next date.
- 3..Case no: 01/16: Subernrekha Enterprises, Ranchi v/s Hindustan Copper Ltd.. Both parties absent. Part payment is Made. Negotiation are going on .Next date for hearing.
- 4. Case no: 06/2016: M/s Crystal Computers Informatics Centre P Ltd, v/s G.M. JBVNL, Singhbhum Electric supply area, Jamshedpur: Next date.
- Case no. 09/2016 & 10/2016e: M/s Blue Star Malleable P Ltd v/s M/s Talchar Super Thermal Power station, NTPC ltd. Case no. 09/2016. Case closed as arbitrator is appointed.
 For Case no.10/2016.under settlement as negotiation are on. Next date.
- 6.Case no. 11/2016: M/s Anvil Cable Pvt. Ltd., Gamharia, JSR v/s M/s Madhya Pradesh Poorv Kshetra Vidyut Vitaran Co. Ltd, Jabalpur. Waiting for 1st party's response . Next date.
- 7.Case no.14/2016 & 15/2016: Both Unco Technocrats (P) Ltd , Adityapur v/s M/s Electro Steel Ltd: Final order to be passed for case no. 14/2016. For case no. 15/2016 for final order.
- 8. Case no.19/2016: Anvil Cables Pvt Ltd, v/s Jharkhand Vijali Vitran Nigam Ltd .2nd party absent. Next date .
- 9. Case no. 22/2016 : Magadh Engineering Works, Bokaro v/s M/s Electro Steels Ltd, Bokaro. Letter to issue to creditor company And the Banker. Fixed for Next date.
- 10. Case no. 26/2016 : M/s Royal Construction, Bokaro v/s M/s Ershisanye Group India Pvt Ltd, Bokaro. Last notice. matter is pending in High court. Next date.
- 11.Case no. 29/2016: M/s Amit Steel Industries Pvt. Ltd, Bokaro v/s M/s Mideast Intergrated Steels Ltd.Dangadil, Odisha.

 Both parties were absent. Next date.
- 12. Case no 30/2016 , 31/2016. Amit Steel Industries (P) Ltd, Bokaro v/s Mideast Integrated Stees Ltd, Kalinga nagar,
 Orissa; Usha Martin Ltd, Adityapur & M/s Monet Ispat & Energy Ltd. Both parties absent. Next date
- 13. Case no. 33/2016 : Mahabir Refractory Works, Tupudaana, v/s Usha Martin Ltd., Adityapur, JSR. UMLtd paid Rs22 lacs. Reminder to be sent to UMLtd. Next date.
- 14. Case no. 34/2016 : Associated Plates & Vessels (P) Ltd, Inds. Area, B.S.City v/s Quality Rubber Industries, Industrial Estate, Bokaro. Final for order.
- 15. Case no. 36/2016 : Tirupati Technical Services (P) Ltd. v/s HEC Ltd. Dhurwa. Both absent. Next date.
- 16. Case no. 37/2016: Magadh Engineering Works , B.S.City v/s Mecon Ltd, Dornada, Ranchi. Ex-party order on next date.
- 17. Case no. 38/2016: Ranchi Pole Factory, Mahilong v/s Chadalavada Infratech Ltd, Hyderabad. For final Order
- 18. Case no. 40/2016: Meditron , SIRDO Industrial Estate, v/s Engineering Fabricators & Enterprises, Alipore, Kolkata.

 A letter to be sent for setting up installment of payment . For final order . Next date.
- 19. Case no. 45/2017: M/s Chinamastika Steel Industries, B.S.City, v/s Nuberg Engineering Ltd, Noida. New case admitted.

 Claim not valid for admittance as Firm is MSME & not registered for service. Last reminder before order.
- 20.Case no. 46/2017: M/s Soni Auto & Allied Industries, Gamaharia v/s M/s AMW Motors Ltd, Bhuj, Kachchh: New case admitted. Next date for final order.
- 21. Case.no.47/2017: M/s Kashyapkiran IR Services Pvt Ltd, Jamtara v/s Azad Info Solutions / Ecominfomedia Pvt Ltd, Bhubaneshwar. Final notice to be served. Final order on Next date.
- 22. Case no. 48/2017: M/s Kashyapkiran IR Services Pvt Ltd, Jamtara, v/s M/s Ambertech, Kolkata. Final notice to be served for Final order on Next date.
- 23. Case no. 49/2017 & 50/2017: M/s Ganjanan Ores Pvt Ltd, Adityapur v/s M/s Jagannath Sponge Pvt Ltd., Rajgangpur, Odisha. For case no.49/2016, next date. For case 50/2016. For final order.

- 24.Case no. 51/2017: M/s Raj Ceramics, Doranda, Ranchi v/s M/s Burn Standard Co. Ltd, Howrah. Notice to be served. Next date.
- 25.Case no. 52/2017 & 53/2017: Both of M/s Rajmahal Quarts –sand and KaolinCo. Sahebgunj v/s M/s Gontermann-Pipers (India) Ltd, South Pargana, W.B. Next date in both cases.
- 26.Case no. 55/2017:M/s Jai Maa Ambey Chemicals, Balidih , Bokaro v/s Bokaro Steel Ltd, Bokaro. Notice to be sent , next date.
- 27.Case no.56/2017: Shree Laxmi Traders, Pahari mandir Lane, Ranchi v/s M/s District Election Commissioner cum
 Dv. Commissioner, Ranchi, Next date.
- 28Case no. 03/2011: For reconsideration in lieu of decision of Hon'ble High Court, Jharkhand. M/s C.K.Industries, Dhanbad v/s B.C.C.L , Dhanbad.. Case admitted & notice to be served on 2nd party..Next date.

GST Advisory Committee Meeting:

23.10.17: Sri Binod Tulsyan attended GST Advisory Committee meeting at Project Bhawan at 11.00 A.M.

PCC Meeting:

24.10.17: In absence of President & Mr Ranjit Tibrewal, Sri Randhir Kr. Sharma was to attend the PCC meeting, but could not attend due to indisposition.

ESIC Suvidha Samagam:

03.11.17: Office of the ESIC organized a Suvidha Samagam at JSIA hall from 4.30 PM to resolve problems of IPs. Mr Nishat Kumar, Dy. Regional director, Medical Superintendent and other officers from ESIC, heard to the problems of the members & their factory workers/staff and apprised them as to how it can be resolved to avail medical benefit under the Act.

JSIA Pleasure Trip:

22.10.17 to 31.01.17: A large group of members & their spouses went on Ten days tour to Himachal Pradesh. On the first lag of their tour they visited temples of Naina Devi, Jwalamukhi & Kangra Devi and offered prayers for peace & prosperity for all. Later on they visited Dharmshala, & Dalhausi on high hills of HP and enjoyed various sight seeing places viz. Maclaudganj. Khajjiar, Chamba lake, Bhakhara Nangal Dam etc. Their stay at Amritsar for last two days was memorable as they visited Golden Temple to offer prayers and savored Langar, which is unique in itself, as thousands of devotees were served langar at the temple premises round the clock, managed by hundreds of Kar Sevak. It is truly a great experience to visit Golden Temple. The group also visited Jalianwala Bag, Govind Garh Fort and had the opportunity to visit Wagah Border, courtesy Sri S.K Agrawal, who managed to obtain VIP Passes in the visitor's gallery, comprising more than ten thousand visitors chanting patriotic slogans & songs. The retreat parade of BSF Jawans for half an hour was seen to be believed. The group's visit to Amritsar would have been incomplete without having savored the delicacies of "Haveli Dhaba". The entire trip was well organized and enjoyed by one & all.

Dipawali Milan:

14.10.17: Members of JSIA along with their family & friends celebrated Dipawli Milan samaroh at JSIA Hall from 6:30P.M. to 10:00P.M. Mr. Mahesh Poddar, Member, Rajya Sabha along with many past presidents were present with their spouses. Happy Diwali greetings were exchanged among each other and ladies & children participate in games organized by Mrs. Vandita Agrawal & Mers. Geeta Ojha. A Bumper Tambola was also organized which was played with lots of enthusiasm by everyone.

JSIA hall was decorated in a very articulate way depicting the Dipawali theme, by Mrs Manjusha Jaiswal, w/o of Sri Siddharth Jaiswal, which was appreciated by all.

Everyone enjoyed delicious snacks & festive food before departing.

Future Meetings/Program:

- **17.11.17**: RBI Ranchi is conducting a workshop on MSME for the capacity building of bankers on November 16-17, 2017 (Thursday-Friday) at Hotel Maple Wood, Siramtoli Chowk, Ranchi 834001.
- **19.11.17**: Meeting with Sri K.K.Agrawal, General Secretary, Indian Industries Association, IIA, for proposal to tie up for mutual benefits, at 3:00P.M. at JSIA office.
- **21.11.2017**: Meeting with representatives of Trade and Industry on the issue related to GST implementation at 11:30 AM at Conference Hall situated at 2nd Floor, Central Revenue Building, Main Road, Ranchi.