

## **SECRETARY REPORT FROM 16.10.2020 to 07.11.2020.**

**19.10.2020:** Sri Philip Mathew, President attended the meeting of District Level Export Promotion Council (DLEPC) Chaired by D.D.C, Ranchi. Central Government has asked all State Government to identify our product for each district for export. Accordingly Jharkhand Govt. has formed a committee under DDC for each district, so that the vision of Central Government of “One district one product” may be achieved for export. In this meeting GM DIC Director General Foreign Export JSIA and the exporting community under the Chairmanship of DDC was held.

Various Products to be exported from Ranchi was discussed. But No conclusion of product could be reached.

**22.10.2020:** President Sri Philip Mathew, Vice President Sri Binod Nemani, Hony. Secretary Sri Anjay Pachariwala, Jt. Secretary Sri Randhir Sharma attended the meeting with Director Industries at his chamber at 11.30 AM. Details given below the matters for discussions for meeting:-

- 1) New Industrial Policy.
- 2) Disbursement of pending subsidy.
- 3) Single Window System.
- 4) Payment to MSME by State Government Departments/Undertakings.
- 5) Preference to local MSME in all Government purchase including Turnkey projects.
- 6) Availability of land for manufacturing MSME and earmarking of Silent Zone for specified service sector.
- 7) Preference to MSME located in Jharkhand for Raw Materials generated in State by PSU/Pvt. Cos.
- 8) Review the condition of Industrial Area. No maintenance Very critical drainage and road conditions. No lights, Parking problem and encroachment near examination centre within Industrial Area.
- 9) Allotments of Hospitals within Industrial area will be a threat to existing industries.

**28.10.2020:** Sri Anjay Pachariwala, Hony. Secretary attended the meeting of IFC chaired by Director Industries at his chamber at 11.00 AM. Details given Below:-

<b>Total Number of Cases :</b>	<b>---- 30</b>
<b>Payment made and cases finally closed:</b>	<b>---- 03</b>
<b>Cases under disposal, part payment made:----</b>	<b>01</b>
<b>Other cases are fixed for next date</b>	<b>---- 26</b>

**29.10.2020:** Sri Anjay Pachariwala, Hony. Secretary attended the meeting of IFC chaired by Director Industries at his chamber at 11.00 AM. Details given Below:-

<b>Total Number of Cases :</b>	<b>---- 30</b>
<b>Payment made and cases finally closed:</b>	<b>---- 09</b>
<b>Cases under disposal, part payment made:----</b>	<b>08</b>
<b>Other cases are fixed for next date</b>	<b>---- 13</b>

**04.11.2020:** Sri Anjay Pachariwala, Hony. Secretary attended the meeting of IFC chaired by Director Industries at his chamber at 11.00 AM. Details given Below:-

<b>Total Number of Cases :</b>	<b>---- 18</b>
<b>Payment made and cases finally closed:</b>	<b>---- 01</b>
<b>Cases under disposal, part payment made:----</b>	<b>02</b>
<b>Other cases are fixed for next date</b>	<b>---- 15</b>

**05.11.2020:** Webinar with Central Ground Water Board was organised. They made a PPT presentation about the new Rules & Regulation on withdrawal of ground water for Industrial use. They also informed about exemption to Micro & Small Industry drawing less than 10 KL per day. Rates differ according to classification of district. Attended by President Sri Philip Mathew, Jt. Secretary Sri Randhir Sharma.

**06.11.2020:** Sri H.P. Biyani, Chairman, Sub Committee attended the meeting of 48TH Meet of MSME Empowered Committee.

We are sharing our view points for your consideration during ANY OTHER MATTER:

1. Growth in number of MICRO Enterprises, Bandhan Bank data not found, normally important role by them.
2. Kotak Bank has not taken any exposure in MSE & PSL also it seems. To the best of our information, the Policy Makers have guidance for Jharkhand not to take any exposure.
3. HDFC also PSL growth is 6.44% -Alarming. Some Banks are safe players and PSBs are duty bound, we feel, rules are same for all.
4. CGTMSE has always been our point of concern, VERY SPECIALLY BECAUSE MOST OF THE NEW START UPS ENTER FROM THIS ROUTE AND IS THUS MOST IMPORTANT. In the 2 Crores segment we find only 40% is under CGTMSE cover. NOW OUR POINT IS LET US PLEASE STUDY TRUTHFULLY, WHERE THE BANKERS ARE SCARED AND DON'T FEEL COMFORT IN CGTMSE. IF WE CAN TRULY WORKOUT THESE POINTS, MAY BE WE FROM JSIA APPROACH GOI FOR NEEDFUL CORRECTIONS. Again Indian Bank, AXIS, BOB, HDFC, IndusInd are still way behind in CGTMSE compared to PSU. Since they are smart Bankers(although they would follow their Controlling Office instructions ) ,hence their Seniors can rightly share what is the shortcoming of CGTMSE Scheme. For country at MACRO levels and MSME of India and Jharkhand this point becomes very important to create new jobs with least efforts and risks.
5. NPA in MSME in case you may consider to have breakup data on NPA in CGTMSE areas and non CGTMSE, such data may give some meaningful clue.
6. PMEGP sanctioned Vs. Total received 8.63% again is a point of concern for long times. IN PAST IT WAS DISCUSSED THAT WHY NOT CREATE AN HONORARY BODY COVERING C.A.INSTITUE, COST ACCOUNTANTS INSTITUTE, LAW COLLEGE, IIM/BIT-MBA & SIDBI to create ready made project reports with Jharkhand perspective for Micro projects so that a big non agreement between Industry Department and Bankers on inflated investments is ruled out. Also, approved Machine Vendors/Raw Materials & input Vendors list can be evaluated by this body. May be some Marketing agencies & Technology Providers approval as well. Means Machines ,Technology, Costs, Operating costs, ease of Marketing is prefab to reduce non agreement between Industry Committee and Bankers to give some boost to this sector. AGAIN MOST IMPORTANT TO CREATE JOBS.
7. LAST BUT MOST IMPORTANT: Framework for Revival and Rehabilitation of MSME: this has no exposure from Borrowers group/thru Associations/Experts as of now, thus system has one sided story known from Bankers/Financers and thus meeting a workable solution may be a difficult task . In the process we may loose some units which possibly are worthy of revival or change of ownership hands. AGAIN LOOSING CREATED WEALTH OR EMPLOYMENT , WE FEEL IS VERY IMPORTANT.