

SECRETARY REPORT FROM 06.08.2023 to 28.09.2023.

11.08.2023: 14th Provident Fund Regional Committee Meeting of Jharkhand State at Nepal House Campus, Ranchi **Attended by** – Shri Randhir Kumar Sharma, Hony Sect.

As per Gazette Notification of GOI, President/ Hony. Secretary, are now the Member of Regional Committee Meeting of Jharkhand State. These meetings will be held quarterly and matters related to PF can now be discussed at Regional P F Commissioner.

14.08.2023: 59th Meeting of the Empowered Committee on Micro, Small and Medium Enterprises (MSME) at – RBI Campus, Kutchery, Ranchi **Attended by:** Jt. Sect. Shivam Singh & Shri H. P. Biyani. There is a 20% decline on YoY on MSME Regn. Bad Loans/NPA high with few banks for MSME loans. For units with Zed Certification 10% discount on CGTMSE fee. Normally 75%-85% risk coverage in CGTMSE fee SIDBI plans to increase additional 10% by assistance from Govt. of Jharkhand. RBI has requested JSIA to conduct awareness on TReDS.

Udyam Registration Drive is being conducted by banks. Problem being faced in migration from Udyog Aadhar to Udyam due to Mobile No. not updated by the entrepreneur. A question was raised if bankers can update the mobile no. in such cases which is currently being handled by Champion Portal or MSME (needs confirmation). A platform by the name of Udyam Assist. Platform is existing for units not having PAN or GST.

24.08.2023: 84th Meeting of State Level Banker's Committee (SLBC) at - Hotel Radisson Blu, Main Road, Ranchi. **Attended by** – Banking Sub Committee Chairman Sri Sachin Kejriwal, Co-Chairman Sri H.P. Biyani & Jt. Secretary Sri Shivam Singh.

Some relevant information shared was – Insurance for person – Rs. 20/Year – 2 Lakhs & Rs. 356/year - 4 Lakhs. RBI has recommended inclusion of certain chapters in school curriculum for financial literacy. Udyam Portal for dormant / unclaimed accounts is launched by RBI.

DG – CID – Anurag Gupta shared information regarding cybercrime. KYC was pending towards fraudulent accounts. Digital footprints is difficult to trace due to delay in IP address provided by banks. Proper & timely response is important to track. He further suggested enhanced security features for ATMs like AI can be used for detecting suspicious activities.

Ajay Kr. Singh (Principal Finance Secretary) in his speech mentioned that suggestions for policy for subsidy is welcome by the Secretary. He also informed that digital Bank Guarantee is being introduced very shortly in 2-3 months by GoJ.

Unique Registration Number (URN) to all new as well as existing MSMEs A/c

25.08.2023: Event of MOU signing between Department of Industries, Govt. of Jharkhand & TCPL Green Energy Solution Pvt. Ltd. (TGESPL) at Project Bhawan, Dhurwa **Attended by** – Hony. Secretary, Sri Randhir Kr. Sharma, Jt. Secretary Sri Shivam Singh & Sri Sunil Agarwal.

25.08.2023: Mining Conclave organized by PHD Chamber of Commerce and Industry (PHDCCI), at Radisson Blu, Ranchi **Attended by** – Jt. Sect. Sri Shivam Singh
It was a National Conference on “ADVANCES IN MINING” (AIM-2023).

08.09.2023: Meeting with Director of Industries at Nepal House Attended by – President Sri Anjay Pachariwala & Hony. Sect. Sri Shivam Singh

Discussion was held with him related to issues of MSME which needs immediate attention for the growth and development of MSME in the State. Discussion was held on the following topics:-

1. FUNCTIONING OF MSEFC – He assured immediate resuming of meetings of MSEFC to clear pending back logs.
2. INDUSTRIAL POLICY RELATED MATTER.
3. LAND TO MSME, and
4. JIADA RELATED MATTERS.

11.09.2023: Meeting with Managing Director, JIADA at JIADA Office **Attended by** – President Sri Anjay Pachariwala, Hony. Sect. Sri Shivam Singh, Vice President Sri Binod Kr. Agarwal, EC Member Sri Ajay Dadheech.

Discussions was held on issues related to JIADA Regulation 2016 and other JIADA matter, which needs attention for the growth and development of MSME in the State. Matter related to following agenda:-

- i) One Time Settlement Scheme (OTS) for DIC/JIADA dues.
- ii) JIADA Land to MSME: In case of multiple application, Land allotment should be done by Lottery instead of present practice of bidding.
- iii) Non availability of civic amenities in JIADA Industrial areas, including waste handling and waste disposal plant.
- iv) Land should be earmarked separately for service sector and manufacturing sector to avoid conflict and disturbance.
- v) Small Plots for Micro unit should be reserved. Small Sheds for Micro units on Plug – Play basis.

01.09.2023: Meeting via Video Conference on PM Vishwakarma Scheme by the Ministry of MSME scheduled to be launched on 17th September. **Attended by** – Sri Shivam Singh.

It was discussed that the ministry is expecting Associations to work as Ambassadors to make people aware of the Scheme. Aimed at moving people from entrepreneur to enterprise and reaching out to every village.

Recognitions to participants will be in the form of –

- Vishwakarma Certificate & ID Card.
- Credit Support.
- Skill up-gradation.
- Toolkit Incentive.
- Incentive for Digital Transaction.
- Marketing Support.

Program will consist of a 5 to 6 days skill-based training plus additional one day training at bank. Interest subvention is applicable for the scheme.

Interest maximum at 13% via CGTMSE. The scheme will not be applicable if any family member (Husband/Wife/Unmarried Child) has already availed any such scheme in last 5 years. Aadhar authentication will be done for such checks. Also, if any family member is a Govt. employee then it will not be applicable. Total scheme outlay is 13000 Crore. Verifications shall also be done by Gram Panchayat Head/ULB Executive head. Total 18 trades such as Carpenter, Boat maker, Iron/Metal based worker, Mason, Cobblers, Broom/Coin Weaver, Tailor, Fishing net maker, Doll & Toy maker, Potter, Goldsmith, etc have been identified for the scheme. Website: pmvishwakarma.gov.in. No money needed for registration.

27.09.2023: 103 Meeting of Zonal Railway Users' Consultative Committee (ZRUC) of South Eastern Railway at Kolkata. It was attended by Past President, Sri Arun Kr. Khemka.