

SECRETARY REPORT FROM 29.09.2023 to 02.12.2023.

29.09.2023: Labour Wage revision meeting. Attended by E.C. Member, Sri Randhir Sharma. We objected to the abnormal hike proposed.

04.10.2023: Meeting with Director of Industries at Nepal House Attended by – President Sri Anjay Pachariwala & 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.

05.10.2023: Meeting with Shri V. Muraleedharan, Hon'ble Minister of State, for External Affairs & Parliamentary Affairs, Govt. of India at FJCCI Bhawan. Attended by – President Sri Anjay Pachariwala & Sect. Sri Shivam Singh, Sri Randhir Sharma & Sri Vivek Tibrewal.

Discussion was held with him related to issues of facilitating growth of MSME's by interacting with governments, both State & Central. President in his speech highlighted the export potential from Jharkhand – Shellac, Mica, Sisal & Manila ropes, Refractory items, auto components & Agri products. He also requested for improvement in export infrastructure facility supported with cold chain.

18.10.2023: Meeting with Director Industries regarding MSEFC functioning. Attended by President Sri Anjay Pachariwala. We raised our concern about non-functioning of MSEFC for last 10 months. Also raised problem in getting by products used by MSMEs from Hindalco.

27.10.2023: GAIL Meeting at JSIA. Attended by President Sri Anjay Pachariwala, V. P. Sri Binod Kr. Agarwal, V.P. Sri Arun Sharma, Hony. Secretary Sri Shivam Singh, Treasurer Sri Vimal Kr. Lakhotia & E.C. Member Sri Ravi Tibrewal, Sri Vivek Tibrewal, Sri Vivek Bagla, Sri Kanishka Poddar, Member Sri Sunil Gupta. Officials from GAIL visited JSIA and had conversation regarding availability of Gas at Tupudana & Tatisilwai Discussion was also held regarding prices of gas and ways and means to bring it down.

27.10.2023: Meeting with Chairman, JSERC. Attended by – President Sri Anjay Pachariwala, Hony. Secretary Sri Shivam Singh & Sri Deepak Kr. Maroo. We highlighted our concern about non-compliance of directives by JBVNL, abnormal T & D losses etc.

03.11.2023: Sri Surendra Sharma, Assistant Director, MSME-Dev. & Facilitation Office, Kokar, Ranchi attended the meeting at JSIA with Hony. Secretary Sri Shivam Singh & Sri H.P. Biyani. They had a detailed discussion on Udyam Porting and the issues being face due to change in mobile no. JSIA wrote to the MSME ministry with probable solutions.

04.11.2023: Stake Holders meeting at Jharkhand Govt. Tool Room, Tatisilwai. Attended by – President Sri Anjay Pachariwala.

07.11.2023: 60th Meeting of the Empowered Committee on Micro, Small and Medium Enterprises (MSME). It was attended by Banking Sub Committee, Co-Chairman Sri H.P. Biyani & Hony. Secretary Sri Shivam Singh.

- Stress on MSME Development. 20% YoY growth on Loan to MSMEs.
- Letter which was written by JSIA to MSME ministry was also highlighted by us.
- CGTMSE Scheme implementation by banks is seen as increase in unsecured Loan. Therefore banks avoid it to same extent. However it was clarified that CGTMSE is a secured loan.

Some banks are taking the excuse of wrong date submitted for the meeting. This was strongly condemned by the Chair. He pointed out the long term implications to the extent of wrong policy being made since RBI and Govt. are following this date through antardrishti portal.

UNIDO – UN Industrial Development Organisation Credit facilities in MSME cluster. Cluster to be identified by each lead banking sector and they should adopt at least one MSE cluster. MSME-DI has identified some clusters through KVIC. 5-6 clusters are expected to come up in 3-4 months as per MSME-DI.

09/10-11-2023: Two Days Workshop/Seminar on Export & Import & GeM. Organised by MSME-Development & Facilitation Office, at Holiday Home, Kanke Road. Attended by – Past President Sri Philip Mathew, Hony. Secretary Sri Shivam Singh & Sri Randhir Kr. Sharma.

CGTMSE Rates: (in %age)

0 – 10 Lakhs	---	0.37
10 – 50 Lakhs	---	0.55
50 – 100 Lakhs	---	0.60
100 – 200 Lakhs	---	1.20
200 – 500 Lakhs	---	1.35

Now it is on reducing balance. Earlier it was fixed

Gem – Detailed presentation was given on GEM. They have raised an important point not to send any documents directly to buyer channel it only through GEM Portal in case a dispute is raised.

Sri Uday Bhan Singh, Sr. Superintended of Post Ranchi Division briefed the audience about post office as a medium for export. His team briefed about the various options through which exports can be done directly through authorized post office. In Ranchi these are 3 post offices equipped to handle exports. Item with weight upto 35 Kgs can be sent through post office.

29.11.2023: 85th Meeting of State Level Banker's Committee (SLBC) at Hotel Radisson Blu, Main Road, Ranchi. Attended by Hony. Secretary Sri Shivam Singh.

NABARD pointed out that current capacity of food grain storage is 12% of the total production, hence there is scope for Warehousing projects. 25-35% subsidy from GOI is available.

As per RBI data there has been little increase in the no of MSMEs in the state from 5.9 lakh in Sep 2022 to 6.35 lakhs in Sep 2023. RBI is also conducting a survey of about 10,000 units all over India of which 251 units have to be surveyed from Jharkhand for policy making.

GOJ is planning to launch Guruji Student Credit card with attractive interest rate of 4% for higher studies. Remaining interest will be paid by State on quarterly basis.

Chief Secretary Finance informed that in the upcoming MSME policy capital subsidy has been increased from 25 to 40%.