

62ND ANNUAL GENERAL MEETING

SECRETARY REPORT

Respected Members, Past Presidents,

Dear Members, Special Invitees, Members of the Press & electronic media, Ladies & Gentlemen.

A very warm good evening to you all. I welcome you all to the 62nd Annual General Meeting of our Association. 62 years has been a long journey with many ups & downs as well fond memories. A journey travelled towards accomplishment. Serving the industry for a better tomorrow. I believe there would hardly be any industry not touched by the good deeds of JSIA in this journey of 62 years. Before I dive into the detailed contents, I would like extend my heartfelt thanks and gratitude to all our Past Presidents, Executive & Sub Committee Members, as well all members, for their full cooperation and support. Thank you for being the unshakeable pillars of this Association.

Major Achievements and activities during last one year are being produced to enlighten and update the house.

MEETING WITH CHIEF SECRETARY:

21.02.2024: 1st Meeting of the State level Committee Meeting under the Chairmanship of Chief Secretary, GoJ held in his conference room on Standardization for the state of Jharkhand. Attendees included Member Secretary Dr. Amitabh Kaushal, IAS, Department of Food, Public Distribution & Consumer Affairs, GoJ. DDG BIS Kolkata and BIS Jamshedpur office have presented a PPT on agenda regarding BIS and ISI certification for products and processes. Attended by Shri Deepak Kr. Maroo and Randhir Kumar Sharma

Following agenda were discussed:

1. Identifying areas for the formulation of the new Indian Standard.
2. Identifying products, processes and systems for enforcing compliance with Indian Standards.
3. Measures for effective implementation of Quality Control Orders (QCOs) issued by GoI.
4. Measures for awareness generation among consumers regarding standards
5. Activity to create a robust quality eco-system in the state capacity building.

MEETING WITH INDUSTRIES DEPARTMENT:

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 Shivam Singh, Sri Randhir Kr. Sharma & Sri Sunil Agarwal.

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

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

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.

11.12.2023: Meeting with Secretary Industries Attended by – President Sri Anjay Pachariwala.

The issues discussed were – Non functioning of MSEFC, Subsidy disbursement, Food Policy, Textile Policy, appointment of Regional director at JIADA.

Secretary Industries assured that Food Policy and Textile Policy will be cleared soon. He also assured to look into the other matters.

08.02.2024: Meeting with Director of Industries, GoJ on issues related to MSME. Attended by President Sri Anjay Pachariwala, Hony. Secretary Shivam Singh.

We briefed him about JSIA and discussed matters related to subsidy disbursement and nonfunctioning of MSEFC.

12.02.2024: Meeting with Jt. Director Department of Industries organized on Vehicle Scrappage Program. Attended by our President Shri. Anjay Pachariwala.

GoJ is planning to formulate vehicle scrappage policy for promotion of vehicle scrappage units in the state. The government is also exploring the possibilities of including such units under JIIP Policy

15.02.2024: Meeting with Secretary Industries, Project Bhawan, Dhurwa at 1.00 pm. Attended by President Sri Anjay Pachariwala.

There was discussion regarding lapsed policies, subsidy disbursement, MSEFC, etc

JHARKHAND GOVT. TOOL ROOM:

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

20.06.2024: Meeting organized by Sri A. Dasgupta, Senior Executive Officer, IRMA along with Jharkhand State Government Tool Room, Tatisilwai, Ranchi, attended by Sri H.P. Biyani. Discussion was held on the problems and prospects of Refractory Clusters of Jharkhand and West Bengal and possible areas of intervention.

We discussed the problems being faced by Refractories in the state and deliberation was held on the same. Refractory cluster is functional in Asansol by WB MSME refractory units whereas two approved clusters in Jharkhand (one in Dhanbad Chirkunda Area and another in Ranchi – Ramgarh area) could not take off till date.

01.07.2024: 12th Governing Council meeting of Jharkhand Government Tool Room (JGTR) held under the Chairmanship of Secretary Industries, GoJ. Director Industries, Joint Director & HOD MSME DFO and other council members were present. Shri Randhir Kumar Sharma represented JSIA for the meeting.

For the FY 2023-24 JGTR Ranchi & Gola excess of Income over expenditure Rs.147.62 Lac and for JGTR Dumka it is Rs. 90.88 Lac

As a capital expenditure Ranchi and Dumka tool room is planning to install CNC Lathe, CNC Milling, Laser Cutting Machine, CNC Plasma Cutting Machine, 3D Scanner etc.

4th Annual General Meeting of Jharkhand Government Tool Room was also conducted. Achievements of JGTR, Audit report acceptance, Recurring Budget and Capital budget were discussed.

23.08.2024: 12th Governing Council meeting with 4th AGM meeting of Society Jharkhand Government Tool Room (JGTR) held under the Chairmanship of Secretary Industries-cum-Chairman, GoJ, Project Bhawan, Dhurwa. Attended by E.C. Member Sri Keshav Chhawchharia.

Shri M. K. Gupta, Principal presented the accounts and reported a surplus of 1 crore in the last financial year. There was a proposal to reduce the number of seats for welders citing lack of students despite 100% placement record in the said trade, JSIA objected to this and pointed out that industries are facing acute shortage of welders. The board agreed to our demand and rejected the proposal to reduce the seats instead focus on getting more students for the trade.

MEETING WITH THE DIRECTOR, MSME-DEV. & FACILITATION OFFICE:

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 – Hony. Secretary, 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 capping 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.

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 faced due to change in mobile no. JSIA wrote to the MSME ministry with probable solutions.

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.

19/20-01-2024: MSME Committee & Jharkhand State Chapter, PHDCCI along with The Office of the DC-MSME, GoI organized a Two-Day National Level Intellectual Property (IP) Yatra Programmes in Audrey House attended by Hony. Secretary Sri Shivam Singh.

The information shared is as follows –

Delhi Mumbai Kolkata Chennai and Ahmadabad have patent offices.

- A. Trademark – 10 years whereas Patent – 20 years from date of filling. Annual reports have to be filed and it cannot be continued beyond 20 years. Provisional patent can be filing for patents which is under process and time is given to file the final specifications. Patent can be filed for – Product or process or improvements.
- B. IPFC – Intellectual property facilitation center. PhDCCI has also applied to become IPFC. WIPO – World IP Organization is the main controlling agency. Mr. Murthy NLU Ranchi has offered to provide assistance to MSMEs if they want to file for trademarks within the grant amount of Rs. 10,000.00 Provide by MSME-Dev. & FO.
- C. Not Patentable items:
 - National loss
 - Items harmful for life/animal environment
 - Scientific principles
 - Any change of form of already patented items
 - Mathematical formula
 - Computer Programme
- D. Reimbursement Amounts

Domestic Patent	– 1 Lakh
International Patent	– 5 Lakhs
GI (Geographical Indicators)	–15,000.00
Trademark	– 10,000.00

15.03.2024: MSME-Dev. & Facilitation Office in collaboration with JSIA organizing workshop on Lean Mfg. at JSIA. Attended by PP Sri N.C. Agarwal, PP Sri Philip Mathew, President Sri Anjay Pachariwala, Hony. Secretary Sri Shivam Singh, Sri Randhir Sharma, Sri Ajay Kr. Dadheech, Sri Keshav Chhawchharia, Sri Randhir Sharma, Sri Aadarsh Ramsesaria and others

We were briefed about the various methods of implementation of Lean manufacturing. It was informed that a consultant will be appointed at a discounted cost and he will study the processes and take about 6 months' time to implement lean in a manufacturing organization in the first stage. Government scheme and subsidy in this matter was also discussed.

18.06.2024: Meeting with Director (GA & TP), Sri Vinamra Mishra, MSME, GoI, New Delhi & Director, Sri Inderjit Yadav, MSME-FO, Ranchi, Dy. Director of MSME Offices, Ranchi at JSIA Office. Attended by President Sri Anjay Pachariwala. We discussed at length the problems being faced by MSMEs and also submitted our representation regarding the same.

07.08.2024: Meeting with Secretary, MSME, GoI at Project Bhawan, Dhurwa, Ranchi. Attended by President Sri Anjay Pachariwala & Hony. Secretary Sri Shivam Singh, PP Sri Philip Mathew and Sri Sunil Agarwal.

We deliberated on the key points which were causing hindrance in growth of MSMEs in the state. A detailed report on the same was also submitted by our side. Various other Associations also expressed their concerns and problems related to MSMEs.

06.09.2024: Meeting was held on various schemes of MSME introduced very recently. These schemes seem beneficial to the MSMEs' and covers various sectors and activities. Details are available at JSIA Office. Interested Members can take benefit of the same.

MEETING WITH JSPCB:

18.12.2023: Meeting with JSPCB on establishment of new industry at Plash Auditorium, Near Forest Officers Colony, Doranda, Jharkhand State Pollution Control Board, Ranchi. Attended by IPP Sri Philip Mathew.

Sighting criterion for new industries – discussion was held on distances from NH, SH, Forest, Railway, Water bodies, rivers etc. and certain decisions were taken.

MEETING WITH LABOUR DEPARTMENT:

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

06.12.2023: Meeting with Labour Enforcement Officer on 75% reservation matters. Attended by – President Sri Anjay Pachariwala & Sri Randhir Sharma, Sri Keshav Chhawchharia. We raised our problems about non availability of Residential Certificate by employees and lack of clarity about definition of local person.

11.12.2023: Court Case filed against 75% Reservation at High Court of Jharkhand. The same could not be taken up in December as Chief Justice has retired in Dec.2023. We shall mention for urgent hearing once the new Chief Justice joins the court.

05.01.2024: Meeting with Employment Officer, Sub Regional Employment Exchange, Ranchi on Organizing Workshop for 75% Act. Attended by – Hony. Secretary Sri Shivam Singh & Sri Randhir Sharma at FJCCI, Ranchi.

The employment officer briefed the house about process of registration and displayed the various modules of the website.

New recruitments must be uploaded in the website. Option to regularize backlog from 13 Sept. 2022 (After Act came in to force) is also given on the portal. There was objection on various grounds of the act however he informed that these are policy matters and he is not authorized to comment on them.

13.02.2024: Labour Commissioner, Workshop on झारखण्ड राज्य के निजी क्षेत्र में स्थानीय उम्मीदवारों का नियोजन अधिनियम 2021 एवं नियमावली 2022, झारनियोजन पोर्टल एवं अन्य विषय पर आयोजित राज्य स्तरीय कार्यशाला। Attended by Executive Member Shri Randhir Kr. Sharma & Sri Keshav Chhawchhria.

The focus was mainly on implementation of 75% reservation and how to ensure it's effectiveness.

05.03.2024: Labour Employment, Training & Skill Development department organizing a झारखण्ड राज्य के निजी क्षेत्र में स्थानीय उम्मीदवारों का नियोजन अधिनियम 2021 एवं नियमावली 2022, झारनियोजन पोर्टल तथा अप्रेंटिसशिप एक्ट 1961 के कार्यान्वयन एवं उद्योग सुरक्षा दिवस पर आयोजित राज्य स्तरीय कार्यशाला। at BNR Hotel, Station Road, Ranchi. Attended by President Sri Anjay Pachariwala & Hony. Sect. Sri Shivam Singh. Details as below: -

The focus was mostly on Apprentice act. Rs. 7,500.00 per apprentice for 3 months for 500 hrs of training. 2.5% to 15% of total employees. This includes contractual workers. Service Sector has also been included in apprentices act.

apprenticeshipindia.gov.in. Imprisonment has been removed as punishment under this act. Apprenticeship act is applicable as per number of workers stated below:-

0 – 3 – not required

4– 29 – optional

> 30 – mandatory

Duration – 6 + 36 months.

Salary details as per qualification is stated below –

5 – 9 Class ----- 5000

10 – 12 Class ----- 6000

----- 7000

ITI ----- 8000

Graduate ----- 9000

(25% max up to 1500 per month per employee is reimbursed by the govt.)

14.05.2024: Meeting with Jt. Labour Commissioner on Minimum Wages. President Sri Anjay Pachariwala and Sri Keshav Chhawchharia attended the meeting. We opposed to the abnormal increase in Minimum Wages and submitted our objections.

Labour Department requested other Members to submit their suggestion in writing for consideration.

It was assured to meet again on this issue so that a Common Consensus can be reached. It was agreed by all stakeholders that a scientific formula be adopted to fix the Minimum Wages.

24.06.2024: Meeting with Labour Commissioner, on Minimum Wages was held in labour office, Doranda. Attended by President Sri Anjay Pachariwala & Sri Keshav Chhawchharia.

We once again voiced our concerns regarding abnormal increase in the Minimum Wages. We had also raised the issue of ability of a MSME to pay the abnormal hike. Labour Commissioner assured to consider separate Minimum Wages for MSME.

MEETING WITH STATE GST/CGST:

07.02.2024: Meeting with Chief Commissioner, Central GST, Ranchi on GST Grievance Redressal Committee (GRC) for the state of Jharkhand. Attended by President Sri Anjay Pachariwala, IPP Sri Philip Mathew. We have suggested to include Petroleum Products, Electricity duty and Natural Gas under GST.

03.09.2024: Meeting with Principal Commissioner – GST: Various issues were discussed during the meeting and many matters related to non-cooperation by GST Officials were resolved. JSIA raised the issue of penalty being imposed for clerical mistakes. Also timely availability of SGST payment certificate and no dues certificate, as required for claiming incentives under JIIPP was raised.

MEETING WITH MICRO, SMALL ENTERPRISE FACILITATION COUNCIL (MSEFC):

15.12.2023: Sri Anjay Pachariwala, President attended the meeting of MSEFC chaired by Director Industries at his chamber at 03.00 PM. Details are as below:-

Total Number of Cases :	----	05
Payment made and cases finally closed:	----	03
Cases under disposal, part payment made:	----	01
Other cases are fixed for next date	----	01

18.03.2024: Meeting of MSEFC chaired by Director Industries in his chamber at 11.00 AM was attended by our President. Details are as follows –

Total Number of Cases:	----	10
Payment made and cases finally closed:	----	05
Cases under disposal, part payment made:	----	01
Other cases are fixed for next date	----	04

26.04.2024 : Sri Anjay Pachariwala, President attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM. Details are as below:-

Total Number of Cases :	----	20
Payment made and cases finally closed:	----	05
Cases under disposal, part payment made:	----	03
Other cases are fixed for next date	----	12

30.04.2024: Sri Anjay Pachariwala, President attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM. Details are as below:-

Total Number of Cases :	----	25
Payment made and cases finally closed:	----	05
Cases under disposal, part payment made:	----	06
Other cases are fixed for next date	----	14

03.05.2024: Sri Anjay Pacheriwala, President attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM. Details are as below:-

Total Number of Cases :	----	03
Payment made and cases finally closed:	----	02
Cases under disposal, part payment made:	----	01

10.05.2024: Sri Anjay Pacheriwala, President attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM. Details are as below:-

Total Number of Cases :	----	12
Payment made and cases finally closed:	----	05
Cases under disposal, part payment made:	----	02
Other cases are fixed for next date	----	05

14.05.2024: Sri Anjay Pacheriwala, President attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM. Details are as below:-

Total Number of Cases :	----	16
Payment made and cases finally closed:	----	01
Cases under disposal, part payment made:	----	02
Other cases are fixed for next date	----	13

11.06.2024: Sri Anjay Pacheriwala, President attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM. Details are as below:-

Total Number of Cases:	----	16
Payment made and Cases finally closed:	----	06
Cases under disposal, part payment made:	----	05
Other cases are fixed for next date	----	05

10.07.2024: Sri Anjay Pacheriwala, President attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM. Details are as below:-

Total Number of Cases:	----	25
Payment made and Cases finally closed:	----	07
Cases under disposal, part payment made:	----	08
Other cases are fixed for next date	----	10

08.08.2024: Sri Anjay Pacheriwala, President attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM. Details are as below:-

Total Number of Cases:	----	10
Payment made and Cases finally closed:	----	03
Cases under disposal, part payment made:	----	02
Other cases are fixed for next date	----	05

(Total Meeting held 10 Nos. & Payment made & cases finally closed 42 Nos.)

MEETING WITH STATE LEVEL BANKER'S COMMITTEE(SLBC):

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 & Hony. Secretary Sri Shivam Singh.

Some relevant information shared was – Insurance for person – Rs. 20/Year – 2 Lakhs & Rs. 356/year - 4 Lakhs under PMJBY & PMJJBY Schemes. RBI has recommended inclusion of certain chapters in school curriculum for financial literacy. Udgam 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.

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%.

15.02.2024: State Level Banker's Committee meeting at Project Bhawan, Dhurwa at 10.40 am. Attended by Hony. Secretary Sri Shivam Singh

Production of fish, fig, strawberry, dragon fruit, etc is being promoted currently. Registering Products under G.I. is important. Rural go-downs may pick up pace in the future. There is a plan to cover 10 Lakh hectares of water reservoirs by Solar panels in the coming future.

RBI informed that E-Bank Guarantees are now being issued for tenders as SD PBG etc. We asked about the list of bank's issuing E-Bank Guarantees and were told that we will be informed about the same shortly.

Finance secretary ensured about renovation of roads in the rural areas. He asked to be provided with a list of such roads which needs strengthening or up gradation.

14.08.2024: 88th Meeting of State Level Banker's Committee (SLBC) at – Project Bhawan, 2nd Floor, Dhurwa, Ranchi. Attended by – Co-Chairman, Banking Sub Committee Sri H.P. Biyani & Hony. Secretary Sri Shivam Singh.

Discussion was held on the performance of various banks during the quarter. Focus mainly was on agricultural sector and waiver of loans for farmers. CD ratio national average stands as 86.5% whereas for Jharkhand it is at 49.57% only although 10% higher YoY.

Internationalization of INR was again discussed at length and countries like UAE and Russia have started accepting INR as a currency for bilateral settlement. Helpline no. 1930 for any digital fraud is being strengthened for faster action.

MEETING WITH RBI:

14.08.2023: 59th Meeting of the Empowered Committee on Micro, Small and Medium Enterprises (MSME) at – RBI Campus, Kutchery, Ranchi Attended by: Hony. Secretary Sri Shivam Singh & Shri H. P. Biyani.

There is a 20% decline on YoY on MSME Registration. 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.

07.11.2023: 60th RBI 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- Dev. & Facilitation Office has identified some clusters through KVIC. 5-6 clusters are expected to come up in 3-4 months as per MSME- Dev. & Facilitation Office.

07.02.2024: 61st RBI Meeting of the Empowered Committee on Micro, Small and Medium Enterprises (MSME). Attended by Hony. Secretary Shivam Singh at RBI, Ranchi

Briefs about the meeting –

- 24% increase in YoY for Loans to MSMEs
- MSME – DFO has got the authority to update the mobile no. for MSMEs willing to shift from Udyog to UDYAM and having difficulty due to wrong mobile number. Ranchi & Dhanbad branch have this authority currently.

- Total outlay of loans to MSME is Rs.35,000/- Crores.
 - A target has been set to give 60% of total lending of MSEs to Micro Enterprises
- CGTMSE now has hybrid coverage. CGTMSE rates have also been reduced as under

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

There is a provision of reimbursement of CGTMSE fee in MSME Policy 2023 of Jharkhand.

03.06.2024: 62nd RBI Meeting of the Empowered Committee on MSME on 03.06.2024. Attended by Co-Chairman, Sub Committee Sri H.P. Biyani & Hony. Secretary Sri Shivam Singh. The following points were discussed:

- a) Annual Service fee paid for CGTMSE by MSEs can be claimed by the borrower from the Industries Department, GOJ.
- b) If a unit is exempted from CGST Act based on turnover. Loans to such units are classified as PSL and Udyam Assist Platform is the registering authority instead of Udyam in such cases.
- c) MSMEs were facing problem in migration from Udyog Aadhar to Udyam. This issue was raised by us. The same has now been resolved.
- d) The MSME on it's letter head has to request the MSME field officer on their email ID. So they can change their mobile no. along with their Aadhar through email or Champions Portal. Self-certified Aadhar/PAN dcidi-ranchi@dcmsme.gov.in along with old email & old mobile number is also to be provided for updation.
- e) JSIA raised queries related to BG, RBI will consult with their Legal department and revert to us.

We also raised concerns regarding cyber fraud in exports. The Committee heard the matter and deliberated on the same.

07.08.2024: 63rd RBI Meeting of the Empowered Committee on Micro, Small and Medium Enterprises (MSME). Attended by Co-Chairman, Banking Sub Committee Sri H.P. Biyani at RBI, Ranchi.

- a) The last submission regarding queries on B.G. submitted by JSIA has been officially replied by RBI after referring to their Policy maker's levels. The response in this regard was not found satisfactory by us and we're further exploring how we can make improvement in this regard.
- b) During this meeting it was clearly felt that GOI is regularly issuing guidelines and structure to improve MSME health and create new Enterprises. GOI is now insisting Bankers to ensure that 60 to 90% of total exposure of bank loans should go to Micro loans, which is aimed at creating self-employment.
- c) Now banks are duty bound to report to SLBC and RBI without fail regarding revival & rehabilitation of sick MSMEs which was always mandatory to be reviewed by every bank on state level but has always been a weak area.
- d) RBI specifically asked how JSIA can help in internationalization of INR. Incase members, especially exporters so desire, we can request RBI for one educating seminar / webinar on this latest topic.

MEETING WITH PROVIDENT FUND COMMISSIONER:

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

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 PF Commissioner.

05.01.2024: 15th EPF Meeting. Attended by Sri Randhir Sharma.

It was Chaired by Secretary Labour Skill Development. Attended by representative/Committee members from employer as well as employee's side. Commissioner Labour, against verbal complaints by the labourer's representative informed the house that for taking any action complaint should be substantiated by sufficient evidence, in absence of which no action can be taken by the department.

23.08.2024: 16th Regional Committee Meeting of Employees Provident Fund Org. (EPFO), Jharkhand State held at Conference Hall, Nepal House, Doranda, Ranchi under the Chairmanship of Secretary, Department of Labour, Employment, Training & Skill Development, Government of Jharkhand. The meeting attended by Labour Commissioner, representatives of employees and employers as members of the committee. Shri Randhir Kumar Sharma attended on behalf of JSIA.

Sri Sanjay Kumar, Addl. Central PF Commissioner (Bihar& Jharkhand) and Secretary of the Regional Committee have presented the Agenda and Performance of Regional Offices in Jharkhand. Presently we have two offices at Ranchi & Jamshedpur. Ranchi covers 21 districts and 03 districts under Jamshedpur. As a new development EPFO will now have access to the GST Portal.

MEETING WITH JSERC:

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.

19.12.2023: Public Hearing, JSERC at IMA Hall, Karmatoli. The hearing was attended by President Sri Anjay Pachariwala, Hony Secretary Sri Shivam Singh, PP, Sri Arun Kr. Chhawchharia, Sri Ajay Kr. Dadheech & Sri Indra dutta, Sri Deepak Maroo, Sri Binod Agarwal, Sri Ravi Tibrewal, Sri Gaurav Garodia, Sri Bijay Choudhary. JSIA strongly opposed the tariff proposal and highlighted the short comings in their tariff proposal and present supply situation.

19.02.2024: JSERC State Advisory Committee Meeting. Attended by President Anjay Pachariwala. Major issue discussed was the tariff by JBVNL.

02.09.2024: Public Hearing on JBVNL Tariff was held which was held which was strongly opposed by JSIA. We pointed many legal lapses in petition including non-availability of complete Tariff Petition on public domain. Proposed tariff like was strongly protested with facts and figures.

MEETING WITH REGIONAL DIRECTOR, JIADA:

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

Discussions were held on issues related to JIADA Regulation 2016 and other JIADA matters, which need 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.

13.02.2024: Sri Shashi Ranjan, IAS, Managing Director, JIADA, Ranchi workshop on State-Level Industry Association Workshop for “Skill Gap Study” under DDU-GKY. Attended by Executive Member Sri Vijay Choudhary, Sri Kamal Agarwal & Dev Kr. Mitra.

Discussion was held on skill gap study and training to enhance the skill of workers.

JIADA: PCC MEETING:

07.06.2024: Past President Sri Ranjit Kr. Tibrewal & Executive Member Sri Ajay Kr. Dadheech, attended PCC meeting in the Chamber of MD, JIADA amidst presence of other committee members. Total 16 Application for project clearance were placed before the committee for approval and 16 projects were cleared.

08.08.2024: Past President Sri Ranjit Kr. Tibrewal & Chairman, Sub Committee Sri Ajay Kr. Dadheech, attended PCC meeting in the Chamber of MD, JIADA amidst presence of other committee members. Total 11 Application for project clearance were placed before the committee for approval and 09 projects were cleared.

MEETING WITH GAIL (INDIA) LTD.:

27.10.2023: GAIL Meeting at JSIA. Attended by President Sri Anjay Pachariwala, V. P. Sri Binod Kr. Agarwal, V.P. Sri Arun Sharma, Hon. 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 & Tatisilway. Discussion was also held regarding prices of gas and ways and means to bring it down.

MEETING WITH RAILWAY (ZRUCC):

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

MEETING WITH RAILWAY (DRUCC):

27.12.2023: DRUCC Meeting. The meeting was anchored by Mr. Nishant Kumar, DGM in presence of Railways Official and DRUCC Members. Railways presented SERs working and projects completed and under process of completion till Nov.2023.

Agenda of DRUCC members present was taken and discussed.

The issues raised by JSIA:-

1. Improvement in Toilet condition of Kriya Yoga Express.
2. Direct Train to Haridwar/Dehradun Via Lucknow, Varanasi.

3. Direct train to Gujarat.
4. Superfast Train for Chennai & Kerala.
5. Punctuality of train running.

The meeting ended with thanks followed by Lunch. The meeting attended by Sri P.K. Dattani, DRUCC Member representing JSIA.

SEMINAR/WORKSHOP/WEBINAR/TRADE FAIRS:

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

02.03.2024: Indian Chamber of Commerce organizing the Jharkhand Food Processing Conclave. Attended by our president Shri Anjay Pachariwala. In this conclave various possibilities related to food processing was discussed.

12.03.2024: Mr Ramesh Kumar & Mr Debajit Das from UNIDO, New Delhi visited JSIA office at 5.00 pm. Attended by President Sri Anjay Pachariwala, IPP Sri Philip Matthew, Sri H P Biyani and others. They informed us about Concentrated Solar Thermal (CST) Technology and it's application in heating with solar energy, thus bringing fuel savings. They will also apprise us of various schemes & subsidies available to units adopting this technology.

20.06.2024: Event organized by Office of the Task Force, Sustainable Just Transition, Govt. of Jharkhand at Radisson Blu, Ranchi on Report Launch on “Critical Minerals for Energy Transition: A Catalyst for Making Jharkhand Future – Ready. Attended by Hony. Secretary Sri Shivam Singh. Discussion was held related to various available mineral resources in Jharkhand. Concerns were raised regarding current issues in mining by the stake holders.

19.07.2024: Conclave Organized by PHD Chamber of Commerce and Industry & JSIA jointly on Jharkhand B2B Market Linkage Forum (LnT SuFin) at Hotel Radisson Blu, Ranchi. Attended by President Sri Anjay Pachariwala & Hony. Secretary Sri Shivam Singh, Sri Randhir Sharma, Sri Keshav Chhawchharia, Sri Vivek Bagla, Sri Sandeep Jojodia and others. LnT Sufin has created a platform similar in nature to GEM for Private Procurement. The LnT Sufin personnels briefed about the functioning of the platform and procurements which can be done through it.

24.07.2024: Webinar on “India – Russia Trade Logistics & Banking”. Attended by Hony. Secretary Sri Shivam Singh. The discussion was held on the following points.

Currently exports to Russia is worth 4.2 B USD. Plan to increase trade to 100 B USD by 2030. India's export to Russia is growing at approx. 7% CAGR. Prominent sectors for exports are.

- Machinery & Mechanical appliances.
- Iron & Steel
- Chemicals
- Electrical Machinery & Equipment's
- Agri Products (Fish)
- Medical & Surgical Instruments
- Ceramics Products.

Pharma, Coffee, Tea, Plastic etc will be the areas of focus in the future.

OTHER MEETINGS:

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 & Hony. Secretary 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.

16.01.2024: PAN IIT visit on 16th Jan.2024. Attended by President Sri Anjay Pachariwla, Hony. Secretary Sri Shivam Singh, Sri H.P. Biyani & Sri Deepak Kr. Maroo.

The faculty member at PANIIT explained their functioning and showed us their infrastructure. They're performing various activities related to engineering drawing, welding and other traders. They're making many jobs in house and trying to have a tie up with various auto components makers to support them in development. They also introduced us to their canteen which is an in-house functioning and provides on the job training to the students. It is being run commercially and managed by their students. The model of working was very nice and we plan to get catering done in future EC from them. This is basically being done for the girl candidates.

17.01.2024: Meeting with Team of Experts (Green Hydrogen) at JSIA Office, Friday from 4.30 pm. Attended by IPP Sri Philip Mathew, President Sri Anjay Pachariwala & Hony. Secretary Sri Shivam Singh.

A discussion was held with the team of consultants, who wanted to understand how green hydrogen can work as a replacement or an alternative fuel for the industry and wanted information about industries which use fuel in bulk.

17.02.2024: A zoom meeting was organized by Sri Neeraj Singhal, National President of Indian Industries Association on "A-20 joint Forum" for MSME Advocacy. Attended by President Sri Anjay Pachariwla and Hony. Secretary Shivam Singh.

The main purpose for meeting was to bring together several associations so that a joint representation can be made to the government on major issues increase it's effective. Also, it shall be beneficial for framing policies related to MSMEs.

07.03.2024: Inauguration of CETP-ZLD (Central Effluent Treatment Plant) inauguration at Tupudana Industrial Area, Ranchi it was attended by Sri Arun Chhawcharia, Sri Keshav Chhawcharia, Sri Nikhil Kedia, Sri Pawan Kanoi and others.

MEMBERSHIP STRENGTH:

At the beginning of the session our total membership was **467**.

General Members 166, Life Members 301.

During the current session 11 (Life) new members have joined us. Hence as on date our membership strength is **478**.

General Members 166, Life Members 312

JSIA REPRESENTATIONS:

We are pleased to inform that our representation with the following State & Central Bodies continue and stand valid.

1. Central G.S.T.	:	RAC (Regional Advisory Committee).
2. Central Tax, (GST), Ranchi Zone	:	Grievance Redressal Committees
3. JIADA	:	PCC (Project Clearance Committee).
4. The Commissioner, Commercial Taxes/SGST	:	SGST Advisory Committee-e.
5. JSPCB	:	NOC Expert Committee.
6. DRUCC (Divisional Railway Users Consultative Committee)	:	S.E. Railway (Hatia, Ranchi)
7. ZRUCC (Zonal Railway Users Consultative Committee)	:	S.E. Railway (Kolkata, W.B.)
8. JSMDc	:	Coal allotment Committee.
9. SIDBI	:	ERAC (Eastern Regional Advisory).
10. MSME-Dev. & Facilitation Office	:	SLAB (State Level Inter Institutional Committee of Jharkhand).
11. RBI (Empowered Committee on MSME)	:	SLIIC (State Level Inter Institutional Committee of Jharkhand).
12. Labour Commissioner, Govt. of Jharkhand	:	Jharkhand Minimum Wage Committee.
13. ITI (Industrial Training Institute, Hehal)	:	ParikshaParishad.
14. BIS (Bureau of Indian Standards, Patna)	:	State Level Committee on Standardization, Quality & Quality Management for Jharkhand.
15. Jh. State Electricity Regulatory Commission	:	Jharkhand State Advisory Committee.
16. Department of Industries, GOJ	:	1) MSME Facilitation Council 2) Apex Body of rehabilitation of Sick units. 3) EoDB Champion 4) Central Institute of Plastic Engg. & Technology (CIPET) – RAC. 5) Board Member Jharkhand Tool Room.
17. JBVNL	:	Advisory Committee.
18. Dy. Commissioner, Ranchi	:	PMEGP, DLEPC, District Skill Committee.
19. Department of Information Technology & e-Gov	:	State Standing Committee.
20. MECON Limited	:	Plant Level Advisory Committee for MSME. (Zonal/State Level on GST related issues).
21. Jharkhand Renewable Energy Dev. Agency(JREDA):	:	Financial Institution in Jharkhand State for Facilitating Financing of Energy Efficiency Projects.
22. SLBC (State Level Bankers Committee)	:	State Level Bankers Committee.
23. Employee Provident Fund Organization	:	Regional Committee of EPF, the State of Jharkhand

Past Presidents have been our guide, mentor and guardian. I am thankful for their support and regular guidance in discharging my responsibility. My deepest gratitude to our past presidents.

Last but not the least, I would once again like to extend my heartiest thanks & deepest gratitude to our President, Office Bearers and members of our Association, for their valuable guidance & continuous support, which helped me in discharging my responsibilities to the best of my abilities.

I am also thankful to representatives of the Electronic & Print Media, for putting their best efforts to highlight our activities time to time.

I am also thankful to our office staff for their full cooperation throughout the year.

(Shivam Singh)
Hony. Secretary