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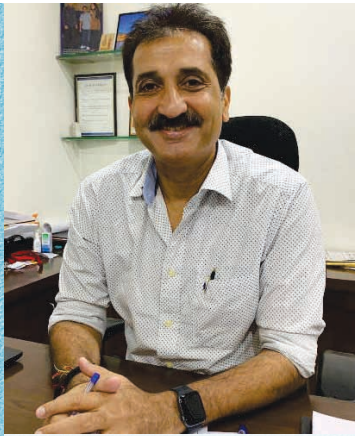
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and good health.....
bring new opportunities for you to grow and prosper*

The President & The Member of executive Committee of



Wish all the readers

*A Very Happy Diwali
&
Prosperous New Year*



President's Communications



Dear Readers,

As India observes Gandhi Jayanti on 2nd October, I would like to quote Mahatma Gandhi "Strength does not come from winning, your strength develop your strengths, when you go through hardships and decide not to surrender, that is strength". Revered as Father of Nation, Gandhiji, through his Ahimsa and Nonviolence ideology, sook the world and proved that great things can be accomplished through simple tenets of Truth and Nonviolence.

Let me update you about some of the significant development that have taken place regarding Indian Economy & MSME sectors. As the state Government's "Atmanirbhar Gujarat Schemes for Assistance to Industries" rolls out a slew of incentives for MSMEs, large and mega industries of the state, and industry players in general delighted with the opportunities. The Government aims to attract investments worth Rs.12.5 lakh crore to create jobs for about 15 lakh young people, as part of the scheme. The scheme will help industries become part of global supply chains.

Under the scheme, micro industries will attract capital subsidy, will gain interest subsidy and incremental incentives will be extended to Women Entrepreneurs, Young Entrepreneurs, Startups and Different Abled Entrepreneurs. The schemes for assistance to industries shall transform Gujarat's manufacturing landscape in the coming years.

As far as MSMEs are concerned, this is not the time to be over zealous even if one is doing well for no-one can confidently predict what is in store ! controlling cost of production and adopting new ways through INNOVATIONS should be a priority for one and all. Innovations can be in various fields be it production, manufacturing process, marketing activity, business activity and many more depending on merits and possibilities for each case. Gujarat State is giving due importance to Innovations. Save through Innovations, will be the order of the day for most of the industrial units because cost cutting in respect of the regular industrial activities has limitations and industries will have to look elsewhere to improve their performance.

I appreciate the contribution of our members in making the activities successful. I also take this opportunity to express my heartfelt thanks to committee members as well as local industrial associations who have helped in making Engi-Expo Exhibition a memorable and successful event.

***I WISH YOU
A HAPPY DIWALI AND SAL MUBARAK***

May this Diwali enlighten you and your family. Let us celebrate this Festival of light in the true sense by removing the Darkness of Ignorance through the Light of Knowledge.

*Best Wishes
Jaydeep Modi*



Editorial



I take this opportunity to Wish All the Members and Readers of Udyog Mitra

***A VERY HAPPY DIWALI
&
A PROSPEROUS NEW YEAR !***

May the coming year prove to be progressive and bring prosperity to Readers & their Families enjoy good health throughout the year.

In India, October begins with celebrations of the birthday of the Father of the Nation, Mahatma Gandhi, had emphasized on customer satisfaction.

He said “A customer is the most important visitor on our premises. He is not dependent on us, we are dependent on him.

He is not an interruption of our work, he is the purpose of it.

He is not an outsider of our business, he is part of it.

We are not doing him a favour by serving him, he is doing us a favour by giving us the opportunity to do so”.

A strong reforms agenda has been undertaken by the Government including policy measures as well as strategic campaigns. The “Make in India” initiative and other campaigns like Digital India, Smart Cities, Skill India, Clean India, Clean Energy and Atmanirbharta.

MSMEs are the backbone of Indian Economy as they contribute 30% to the GDP and 49% of Indian Export and if the Government aims to attain US\$ 5 trillion economy by 2027, MSMEs should be the focal of our policy measures.

We feels that MSME sector has been facing challenges due to series of disruptions right from the GST and pandemic and now the emerging challenge is due to input cost which is reducing the margins of MSME. We are also at a loss looking at the sickness in MSME sector due to increase in steel prices, cement & chemical input cost and freight cost which is making us economically inviable stressed.

We are confident that these measures will address the challenges faced by Indian MSMEs, make them globally competitive and increase their contribution to economic growth.

ONCE AGAIN SEASON'S GREETINGS AND BEST WISHES TO ALL.

Best Wishes

Dhankesh Patel



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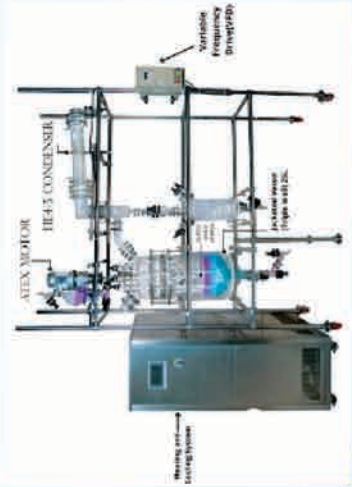
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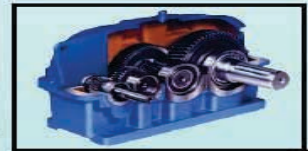
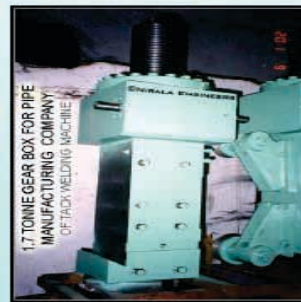

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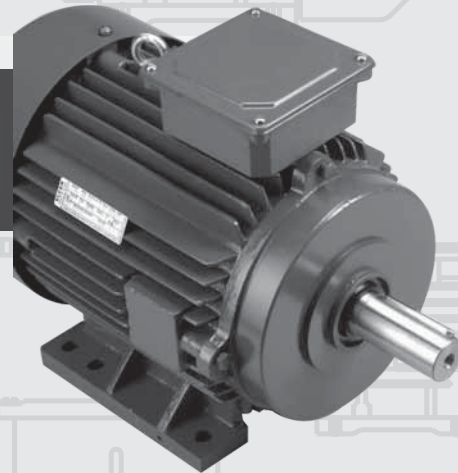
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FSSI ACTIVITIES

March/April'22 – October'22

Presentation on “Pro-fit Health Package for MSME Sectors” on various Medical Facilities : 24-03-22

An Interactive session with Mr. Vihang Shah was held at Hotel Grand Mercure, Vadodara.

A Mega Industrial Exhibition Engi-Expo 2022 : March 26-28, 2022

FSSI jointly with 2-Way Advertising had organized a Mega Exhibition “Engi-Expo'22” at Navlakhi Ground, Vadodara, during March 26-28, 2022. It was inaugurated by -

Mrs. Ranjanben Bhatt, Hon'ble Member of Parliament.

The Guest of Honour at the inaugural ceremony were Shri Keyurbhai Rokadia, Hon'ble Mayor-VMSS,

Mrs. Seemaben Mohile, Hon'ble Member of Vidhan Sabha, Vadodara,

Shri Shaileshbhai Mehta, Hon'ble member of Vidhan Sabha,

Dr. Vijaybhai Shah, President, BJP, Vadodara,

Shri P K Jha, Director, NSIC.

Meeting with Hon'ble MSME Minister – 27.04.22

The meeting was convened by Ministry of MSMEs, New Delhi at Vigyan Bhawan. President Mr. Jaydeep Modi & IPP Mr. Dhankesh Patel had attended & represented the memorandum with critical issues of MSME sectors.

**May'22
19-05-22**

Members were informed reg. the Webinar on “Manufacture & other operations – procedure for self sealing in export” organized by DGTS.

Rockwell MSME Cluster Workshop : 20.05.22

FSSI members were invited by CII reg. the above workshop.

Workshop on Public Procurement – Bringing CPSE & MSEs together for sustainable Devt. : 31.05.22

Members were informed reg. the above workshop organized by MSME Ministry.

June'22

Representation made to Hon'ble Prime Minister reg. MSME issues. It was a good response from PMO Office.

Public Procurement & GeM for MSMEs, Deptt. Of Public Enterprises, Ministry of Finance : 11.06.22

Members were requested to participate to this mega event during its celebration of Azadi Ka Amrit Mahotsav at Gandhinagar.

Representation : For Security Deposit for MSME Sectors:

Representation made by MGVCCL reg. serving the notice for additional amount for Security Deposit.

S e m i n a r o n

u n d e r s t a n d i n g t h e Compliances, Incentives & New Avenues in Exports at Vadadara : 17.06.22

Export oriented members were requested to join this seminar organized by FIEO at Vadodara.

Webinar – Refunds under GST : 18.06.2022

Members were requested to join the webinar organized by Exim Club.

“Udyami Bharat Program” – 30.06.22

The above program was organized by Ministry of MSMEs, Govt. of India under the Chairmanship of Hon'ble Prime Minister at Vigyan Bhawan, New Delhi. From FSSI, Mr. Jaydeep Modi, Mr. Dhankesh Patel, Mr. Jayantibhai Patel & Mr. Shantilal Patel were attended the program.

July'22

Webinar on “Recent Initiatives in GST for MSME Sector” : 07.07.22

Members were requested to join this webinar which was organized by DGTS.

Conference on “Ease of Doing Business – Institutional support to MSMEs : 07.07.22

Members were informed reg. the above conference.

Buyer-Seller Meet – 2022 : 19.07.22

Members were requested to participate to this meeting organized by FICCI.

LEADS – 2022

Members were requested to participate at this global initiative taken by FICCI, which was supported by Ministry of External Affairs, Govt. of India.

Important Circulars / Notifications were sent to members during the period

1. Inputs on 358 Items Reserved for MSMEs : MSME-DI
2. Covid Vaccination – Booster Dose
3. Ministry of Commerce & Ind. Reg. Extension of Date for Mandatory Electronic Filing of Non-preferential Certificate of Origin.
4. CGST & Central Excise reg. Webinar on 47th GST Council Meeting Recommendations & GST changes.
5. Scheme for Awards to MSMEs & Export Award.
6. Reserved Items for Under Purchase Policy – 2016 – for Gujarat MSMEs.
7. Industries Commissionerate – GoG reg. MSME Sustainable (ZED) Certification Scheme.
8. MSME Ministry reg. Exhibition on the contribution of Central Public Sector Enterprises in Nation Building under the Aegis of “Azadi Ka Amrit Mahotsav”.
9. Invitation for the Hon'ble Prime Minister's event at GIFT-IFSC.
10. Capacity Building Program – Awareness program on Exports India @75.
11. Awareness seminar about Ban on Single Use Plastic.

12. Har Ghar Tiranga (Tricolor in Every Household/Factory Premises) program.
13. Invite suggestions of MSMEs related to Finance & Banking.
14. Policy reg. support system for nurturing student start-ups in the Gujarat State.

Interaction with ESIC : 23.09.22

The above presentation was held by Directorate of ESIC (Ministry of Labour & Employment, Govt. of India) at Hotel Grand Mercure, Vadodara. Mrs. Amita Nayar & Ms. Kaur highlighted the services offered by ESIC i.e. Registration under the scheme, avail the benefits from ESIC & provides Medical Care to insured Employees & their Families.

Conference on “Finance Facilitation & Technology Facilitation for MSMEs : 07.10.22

The above conference was organized by FSSI with the support of MSME-DFO, Ahmedabad, MCX of India Ltd., Mahindara Insurance Brokers Ltd. & Bank of India at Hotel Grand Mercure, Vadodara. The speakers were –

Mr. Vikas Gupta, Asst. Director – MSME-DFO

Mr. P N Solanki, Dy. Director – MSME-DFO

Ms. Komal Kanzaria, VP, MCX of India Ltd.

Mr. Chitaranjan Rege Head-Base Metal, MCX of India Ltd.

Ms. Vaishakhi Shah, Practice Leader, Mahindra Insurance Brokers Ltd. And

Mr. P N Pandey, AGM, Bank of India.

Nearly 100 delegates attended the workshop.

FSSI Welcomes New Members

Name of the Co. & Address	Type of Member	Activity	Contact Person
M/s. Maruti Engineering Plot # 292, GIDC Estate, Makarpura, Vadodara.	PATRON	Engineering Works	Mr. H I Patel CEO
M/s. Meck Industries Plot # 560/4, GIDC Estate, Makarpura, Vadodara	PATRON	Precision turned components	Mr. Tejas Shah Partner
M/s. Filtronics Systems 105, Palace Plaza, Nr. Kashivishwanath Temple Lalbaug Road, Vadodara	PATRON	Leading Solution provider	Mr. Prakash Rao Director

'Time is ripe for SMEs to focus on foreign markets via e-commerce and then quickly move to direct exports'

Trade, import and export for MSMEs: It is a timely opportunity for the Indian government to pivot SME exports through e-commerce. Our e-commerce policy framework needs to provide a level-playing field to benefit the SMEs and put them on a new growth trajectory.



For SMEs aspiring for global expansion, joining some well-established e-commerce platforms can be the first easy step for testing the foreign waters before starting an independent D2C presence.

Trade, import and export for MSMEs: The Covid-19 pandemic impacted the SMEs that contribute significantly to the Indian economy as the backbone. Before the advent of online market platforms, SME exporters needed a significant investment of their time and money to participate and promote their business abroad. They needed participation in international trade fairs and exhibitions to connect with prospective buyers and generate inquiries (leads) from the importers and book orders. Then, they struggled to arrange logistics, receive payments, and handle sales returns and customer services. Now, e-commerce helps them accomplish this seamlessly.

The online opportunity

The pandemic led to consumers shifting to online shopping for contactless payments and deliveries, accelerating the usage of e-commerce worldwide. The internet penetration, the increasing number of

connected devices, and the surge in the search by the 80 per cent of the population living outside India prompted the Indian SMEs to go online. Negative consumer reviews for made-in-China products too made a solid case of 'made-in-India' ethnic brands breakout by the SMEs to the Indian diaspora and other consumers abroad. Further, the US-China trade war also fueled the entry of Indian SMEs into international marketplaces due to their recognition and image for offering quality products meeting global standards at competitive prices. With the government's push for 'Make-in-India' products through 'Atmanirbhar Bharat,' the world has a keen interest in offerings from India.

The rise of e-commerce

The e-commerce platforms are an indirect route to exporting, enabling the SMEs to transcend boundaries and sell to customers worldwide who usually search for products they wish to buy. Small enterprises with no footprint in the host country markets find e-commerce easy to adopt and scale-up. They reduce dependence on traditional overseas buyers, whose buying practices are much less transparent due to their negotiation tactics. Online marketplaces make the SME export cycle seamless. The time is ripe to concentrate on exploring the foreign markets through e-commerce and then quickly move to direct exports.

Several Indian direct-to-consumer (D2C) brands explore their global reach with inbound marketing, lead generation, booking orders, invoicing, receiving payments, dispatching finished goods, and service support. They are witnessing significant demand in international markets across products and service categories. Certain products from India are competitive and still meet global standards, which works towards getting SMEs access to international

marketplaces.

E-commerce has democratized international business opening the doors for SME exports without any restriction on location. SME's target market is no more only the domestic customers. E-commerce offers a robust platform for conducting business and entering into transactions at a national and international level. With the help of e-commerce, SMEs can reorganize, cut expenses, and even explore expansion opportunities for achieving higher growth and profits through optimal utilization of resources. They can access a broader market for promoting their products and services since e-commerce offers technological advancements and a broader customer base through the internet.

E-commerce affects the growth of SMEs as well as their internationalization. Although e-commerce fetches billions of dollars every year, it has many drawbacks that impact SMEs. While e-commerce sales are growing faster than physical ones, physical stores account for at least 90% of total retail sales in India. The main benefit of physical stores is the see, touch, and try aspect, which is not always possible in the case of online shopping.

E-commerce platforms: An evaluation

Prima facie, compared to e-commerce platforms, traditional SME exporters will have a stronger connection and relationship with their customers. However, e-commerce websites can attract more customers and transactions even though the operational costs and profits could be lower due to the commoditization of brands.

E-commerce is proving to be a boon. It brings the buyers and sellers together by acting as a mediator or facilitator between the two. Further, online retailers can take care of the payments and logistics. Even service-based SMEs have a level playing field with large service providers in telemedicine, consultation, psychotherapy, yoga, wellness, and others. The benefits include wider reach, enhanced revenue, and reduced hassles.

India is home to several well-established foreign-origin and Indian-origin e-commerce players,

including Amazon, Flipkart, Myntra, Shopclues, etc. operating in the B2C markets apart from the likes of India Mart Alibaba, and several other trade portals in the B2B markets. With several small SMEs lacking knowledge about foreign customers, their culture, skills to promote their businesses abroad, and the staying power to bear losses due to the risks related to payments and logistics, e-commerce comes to their rescue. Even the SMEs who lack funds to set up their online store for such expansion can gain an initial experience in the international markets.

The way forward

It is a timely opportunity for the Indian government to pivot SME exports through e-commerce. Our e-commerce policy framework needs to provide a level-playing field to benefit the SMEs and put them on a new growth trajectory. To accelerate the e-commerce exports by Indian SMEs further, the government needs to support the SMEs with some significant policy changes to get more competitive in quality and prices. Availability of finance and logistics support is equally crucial for SMEs to adopt the D2C route. Usually, there arises a question about the best way for a small business to sell online in the international markets. For SMEs aspiring for global expansion, joining some well-established e-commerce platforms can be the first easy step for testing the foreign waters before starting an independent D2C presence for deeper engagement in the chosen markets.

In short, SMEs need a 360-degree hand-holding by the government and online business facilitation. Educating SMEs on global value chains and quality compliance would further help them leverage the e-commerce platforms to grow their business. Besides this, SMEs without sound technological expertise need protection against cyber malpractices. States can set up Export Facilitation Cells (EFCs) to identify the products and markets and meet the export compliances by involving the District Industries Centers (DICs).

Rajendra Prasad Sharma is the Professor & Head, MDP, Indian Institute of Foreign Trade, Kolkata. Views expressed are the author's own.

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રિઝર્વ બેન્કના ફાઈનાન્સિયલ સ્ટેબિલિટી રિપોર્ટ અનુસાર વર્ષ ૨૦૨૦ના માર્ચ ક્વાર્ટરમાં એમએસએમઈ સેક્ટરની ગ્રોસ એનપીએ ઘટી ૯.૩ ટકાના સ્તરે આવી ગઈ છે, જે વર્ષ ૨૦૨૧ના માર્ચ અને ડિસેમ્બર ક્વાર્ટરના અંતે અનુક્રમે ૧૦.૮ ટકા અને ૧૦.૪ ટકા નોંધાઈ હતી. જૂન ત્રિમાસિક ૨૦૨૧માં આ

બેડ લોન રેશિયો ૧૧.૯ની ઉંચી સપાટીએ પહોંચી ગયો હતો. જેનું કારણ લોન મોરેટોરિયમની સમાપ્તિ અને કોરોના મહામારીની બીજી લહેરની પ્રતિકુળ અસરો હતી.

બેન્કોએ લોન રિસ્ટ્રક્ચરિંગ સ્કીમ હેઠળ રૂ.૪૬,૧૮૬ કરોડની લોનનું રિસ્ટ્રક્ચરિંગ કર્યું છે, જે એમએસએમઈ સેક્ટરને આપેલા કુલ ધિરાણના ૨.૫ ટકા સમકક્ષ છે, આટલો ઉંચો આંકડો આ સેક્ટરમાં તણાવ ઉભું કરવાની ક્ષમતા ધરાવે છે.

એક સર્વે અનુસાર ૬૫ ટકા બેન્કોને એમએસએમઈ સેક્ટરમાં ચાલુ કેલેન્ડર વર્ષના જુલાઈથી ડિસેમ્બર દરમિયાન બેડ લોનની સમસ્યા વજરવાની ચિંતા સતાવી રહી છે.

સિડબી અને કેડિટ વ્યુરો ટ્રાન્સ્યુનિયન સિબિલના તાજેતરના અહેવાલ અનુસાર વીતેલા નાણાકીય વર્ષ ૨૦૨૨ના ચોથા ત્રિમાસિક દરમિયાન એમએસએમઈ સેક્ટરની એનપીએમાં ૧૨.૫૯ ટકાનો ઉછાળો આવ્યો હતો. જે માર્ચ ૨૦૨૧ના રૂ.૨.૬૨ લાખ કરોડથી વધીને માર્ચ ૨૦૨૨ના અંતે રૂ. ૨.૯૫ લાખ કરોડે પહોંચી ગઈ હતી, જે કોરોના મહામારી પ્રતિકુળ અસરોનું પરિણામ છે.

રિઝર્વ બેન્કના આંકડા મુજબ એમએસએમઈ અને મોટા ઉદ્યોગોને આપેલું ધિરાણ જુલાઈ અંત સુધીમાં વધીને રૂ.૩૧.૮૨ લાખ કરોડે પહોંચી ગયું છે જે આઠ વર્ષનું સૌથી વધુ ધિરાણ અને વાર્ષિક તુલનાએ ૧૦.૫ ટકા અને માસિક સરખામણીએ ૦.૪ ટકા વધારે છે. ઔદ્યોગિક ધિરાણ એ બેન્કોની કુલ લોનમાં ૨૭.૭ ટકા હિસ્સો ધરાવે છે. છેલ્લે મે૨૦૧૪માં ઔદ્યોગિક ક્ષેત્રે



આ ઝડપી ધિરાણ વૃદ્ધિ જોવા મળી હતી, તે સમયે કોર્પોરેટ લોન ગ્રોથ ૧૧ ટકાથી ઉંચા દરે વધ્યું હતું.

હાલ માઈક્રો અને સ્મોલ ઉદ્યોગોને ફાળવેલી ધિરાણમાં વાર્ષિક ધોરણે ૨૮.૩ ટકા તેમજ મધ્યમ કદના ઉદ્યોગોને આપેલી લોનમાં ૩૬.૮ ટકાનો વધારો થયો છે, તો મોટા ઉદ્યોગોને લોન ફાળવણી ૫.૨ ટકા વધી હતી.

બેન્કિંગ સેક્ટરની એકંદરે એસેટ ક્વોલિટી સુધરી હોવા છતાં પણ માઈક્રો, સ્મોલ એન્ડ મિડિયમ એન્ટ પ્રાઈઝિસ માં લોન એક્સપોઝર હજી પણ ચિંતાનો વિષય છે.

રિઝર્વ બેન્ક ઓફ ઈન્ડિયાની કોવિડ રિસ્ટ્રક્ચરિંગ સ્કીમ્સ હેઠળ મોરેટોરિયમનો અંત અને વ્યાજ દરોમાં વધારો એ ચિંતાજનક વિષય છે. બેંકરો એ જણાવ્યું કે, કેટલાંક નાના સાહસો હજી પણ કોરોના મહામારીના ફટકાથી બેંકો થઈ રહ્યા છે અને તેઓ નાણાકીય ભંડોળ અને ચૂકવણી કરવામાં સંઘર્ષ કરી રહ્યાં છે. કોરોના મહામારી દરમિયાન એમએસએમઈ સૌથી વધુ પ્રભાવિત થયા હતા અને તેમને રાહત આપવા હેતુ લોન મોરેટોરિયમ તેમજ લોન રિસ્ટ્રક્ચરિંગની સુવિધા આપવામાં આવી હતી.

એક રિપોર્ટ અનુસાર ઔદ્યોગિક ધિરાણમાં વૃદ્ધિના ચાલકબળ પેટ્રોલિયમ, આયર્ન અને સ્ટીલ, પેટ્રોકેમિકલ્સ અને માઈનિંગ સેક્ટર હતા. બીજી તરફ, ટેલિકોમ્યુનિકેશન, ટેક્સટાઈલ, ફૂડ, પ્રોસેસિંગ અને અન્ય ઈન્ફ્રાસ્ટ્રક્ચર આંશિક રીતે વૃદ્ધિને સરભર કરે છે. હાલની મંજૂરીની માર્યાદાઓને ઉપયોગ અને કેટલાક ક્ષેત્રોમાં પુનઃઉપયોગને લીધે છેલ્લા ત્રણ વર્ષમાં ઉદ્યોગોનું ધિરાણ રૂ ૨૮-૨૯ લાખ કરોડની રેન્જમાંથી બહાર નીકળી ગયું છે.

નેશનલ સેમ્પલ સર્વેના ૭૯માં રાઉન્ડના આંકડા અનુસાર, ભારતમાં લગભગ ૬.૩૩ કરોડ એમએસએમઈ એકમો છે. મોટાભાગના એમએમએમઈ ઉત્તર પ્રદેશ અને પશ્ચિમ બંગાળમાં છે. ૯૩ ટકા એમએસએમઈ માઈક્રો કેટેગરીના છે અને માત્ર ૧ ટકા મધ્યમ કદના એકમો છે. ઓટોમોબાઈલની મોટી કંપનીઓ પણ તેમના પાર્ટ્સ એમએસએમઈ એકમો પાસેથી મેળવે છે.

-ગુ.×સ.

દેશના ઔદ્યોગિક વિકાસની સ્ટોરીમાં MSME ક્ષેત્રનું નામ સુવર્ણાક્ષરે લખાવવું જોઈએ

દેશના આર્થિક તંત્રના કરોડરજૂ સમાન એમએસએમઈ ક્ષેત્ર માટેનો MSME DAY

ભારતમાં લોકોને ફાઇર્સ ડે, મધર્સ ડે તારીખો ખબર હોય છે અને તેની ઉજવણીની પાછળ લાખો રૂપિયા ખર્ચાય છે. પરંતુ ગયા અઠવાડિયે ૨૭ જુને દેશના આર્થિક તંત્રના કરોડરજૂ સમાન એમએસએમઈ ક્ષેત્રને વધાવતો ખજાણે કેઈપણ જાતની ધામધૂમ વિના ઉજવાઈ ગયો. હકીકતે તો આ ડે શાનદાર રીતે ઉજવીને લોકોમાં અવેરનેશ ઉભી કરવી જોઈએ કેમકે આ રોજગારી આપતું ક્ષેત્ર છે. લોકોને ખ્યાલ અવવો જોઈએ કે તમારી આસપાસ જે સમૃદ્ધિ નજરે પડે છે તેની પાછળ નાના અને લઘુ ઉદ્યોગોની મહેનત છે.

ગુજરાતમાં ચાર લાખથી વધુ ખજાણે છે તેમાંથી ૯૯ ટકાને ખબર નહીં હોય કે આપણા બિઝનેસમાં અવેરનેસ ઉભો કરતો દિવસ ઉજવાઈ ગયો છે અને કોઈ પણ જાતની માહિતી વગર તે પસાર થઈ ગયો છે.

ખજાણે ડે લોકો સુધી પહોંચે અને લોકોનું મહત્વ સમજે એવું પહોંચે અને લોકો તેનું મહત્વ સમજે એવું કરવાની જવાબદારી સરકારે ઈન્ડસ્ટ્રીયલ એસોસિયેશન અને કોર્પોરેટ કંપનીઓના માથે નાખી દેવી જોઈએ.

રાજ્ય સરકાર મોટા ઉદ્યોગો માટે લાલ જાજમ બિછાવે છે. તેમને ઉત્પાદન માટેના તમામ સવલતો આપે છે. મોટી કંપનીઓ સાથે એમઓયુ કરીને સરકાર મોટી સિદ્ધિ હાંસલ કરી હોય એવો દેખાવ કરે છે. આવા એમઓયુ પૈકી ૯૦ ટકા વેસ્ટ બોક્સમાં જતા હોય છે. દેશના જીડીપીમાં જેમનો ફાળો નોંધપાત્ર છે એવા ખજાણે સેક્ટરને આગળ વધારવા કોઈ ખાસ પ્રયાસો જોવા નથી મળતા.

હજારો નાના એકમો બંધ પડેલા છે. મોટા ભાગના આર્થિક સંકડામણો કે બેંકોની વ્યાજ ખંખેરી લેવાની ચાલાકીનો ભોગ બન્યા હોય છે. કોઈ પોતાનું એકમ બંધ રહે તેમ નથી ઈચ્છતું પરંતુ તેને ફરી શરૂ કરવા માટેનું પીઠબળ આપનાર કોઈ નથી. રાજ્ય સરકાર પાસે આવું વિચારવાનો સમય નથી તે દેખાઈ આવે છે.

૨૭ જુને બેંકોને સાથે રાખીને ઉજવવા જેવી હતી. દરેક ઈન્ડસ્ટ્રીયલ એસ્ટેટમાં હાર તોરા કરીને ખજાણે ઉજવવો જોઈએ. ચીન જે રીતે નાના એકમોને આર્થિક ટેકો આપે છે તે રીતે બેંકોને ટેકો આપવા આદેશ કરવો જોઈએ.

ચીનની પ્રોડક્ટસ ભારતના માર્કેટમાં કેવી રીતે ઘૂસી ગઈ અને ભારતના લાખો નાના ઉદ્યોગ એકમોને કેવી રીતે લોથ વાળી દીધો તે અંગે વારંવાર આર્થિક ક્ષેત્રના વિદ્વાનો ચર્ચા કરતા આવ્યા છે. જે ચર્ચા ભારતમાં થતી આવી છે તે વિશ્વમાં પણ થઈ રહી છે. તાજેતરમાં ગૃપ-૭ દેશોની બેઠક જર્મનીમાં યોજાઈ ત્યારે દેશોના ઈન્ફ્રાસ્ટ્રક્ચર ઉભા કરવા ૬૦૦ અબજ



ડોલર ફાળવવા સંમતિ બની હતી. ચીનની વિશાળ મેન્યુફેક્ચરિંગ કેપેસિટી કેટલું નુકશાન કરી ગઈ તેનું હવે વિશ્વને ભાન થયું છે. ૬૦૦ અબજ ડોલરની ફાળવણીમાં ૨૦૦ અબજ ડોલર તો અમેરિકાના છે. ભારતમાં તે ફંડ કેટલું આવશે અને ક્યાં વપરાશે તે હાલમાં કહી શકાય એમ નથી કેમકે ૬૦૦ અબજ ડોલરની વાતો હજુ પ્રારંભિક સ્તરે છે.

અહીં મહત્વની વાત એ છે કે ખજાણે ક્ષેત્રને આપણે પૈસા ફાળવીને છૂટા થઈ જઈએ છીએ. તેમની સમસ્યાઓ અને તેમના વિકાસ અટકવા પાછળના કારણો જાણવાની કોઈ સરકારોએ દરકાર નથી કરી.

કેન્દ્રમાં આઠ વર્ષથી ચાલતી મોદી સરકાર પણ તેમાં આવી જાય છે ખજાણે ક્ષેત્રને વધુ નાણા ફાળવવાથી તેનો વિકાસ થાય છે તે વાતમાં બહુ દમ નથી.

ગુજરાતમાં લાખો નાના ઉદ્યોગો એકમો છે. તેમણી સમસ્યા વન ટુ વન જાણવાની કોઈનેય પડી નથી. આ લોકો અનેક સમસ્યાથી પીડાઈ રહ્યા છે.

રાજ્યો બંધ પડી રહેલા કારખાના બંધ કેમ છે તેની દરકાર કોઈએ કરી નથી. કેટલાક કાયદાની યુગલમાં ફસાયેલા છે તો કેટલાક સ્થાનિક સરકારી સમસ્યાનો ભોગ બનેલા છે તો કેટલાક આર્થિક સંકડામણનો ભોગ બન્યા છે. તો કેટલાક હિમ્મત હારી ગયેલાઓ છે. સરકાર નવા ઈન્ડસ્ટ્રીયલ એસ્ટેટો ખોલવામાં ઉત્સાહી છે પરંતુ ક્યારેક જૂના અને બંદ કારખાન ફરી કેવી રીતે ખુલી શકે તે જાણવાનો ઉત્સાહ નથી બાતાવ્યો. હકીકતતો કોઈ ઉત્સાહી ઉદ્યોગ પ્રધાને તેની એ.સી ચેમ્બરમાંથી બહાર આવીને ગુજરાતના બંધ કારખાનઓને સર્વે કરાવીને તેને ફરી ખોલવાની ઝુંબેશ શરૂ કરવાની જરૂર જણાય છે. આ બંધ કારખાના સૂકાઈ ગયેલા ઝાડ જેવા હોય છે. જો તેમના

થોડા ખાતર પાણી મળી રહે તો તે ફરી નવપલ્લીત થઈ શકે છે. બેંકોને સાથે રાખીને સંયુક્ત પ્રયાસ કરવામાં આવે તો અનેક એકમો ફરી ધમધમતા થઈ શકે છે અને રોજગારી વધી શકે. બેંકોની લોનની ફાળવણી શંકાના ધોરણે થાય છે. આ માટે ચીનની ઈકો સિસ્ટમ સમજવા જેવી છે.



ચીન ઉદ્યોગો શરૂ કરવા કરતાં ઉદ્યોગ બંધ કરવા પાછળના કારણો બાબતે વધુ સવાલો પૂછે છે. ત્યાં આર્થિક મદદ ઉપરાંત પ્રોડક્ટના વેચાણ અને તે

માટેના સેન્ટરો વગેરેની માહિતી વધુ અપાય છે.

સ્ટાર્ટઅપને જેટલું મહત્વ અપાય છે એટલું જ મહત્વ બંધ ઉદ્યોગ એકમોને આપવું જોઈએ. સ્ટાર્ટઅપમાં યુનિકોર્ન(૧ અબજ ડોલર)ની જેમ પ્રશંસા થાય છે એમ ઉદ્યોગો એકમોમાં સૌથી વધુ ઉત્પાદન કરીને સસ્તા ભાવે અન્ય દેશોમાં મોકલનાર એકમોની પણ પ્રશંસા થવી જોઈએ. આપણે ચીનને દુશ્મન તરીકે જોવાની ટેવ સાથે આગળ વધ્યા છીએ પરંતુ આ પાડોશી ચીનની ઔદ્યોગિક ક્રાંતિ વિશે કોઈ સમજવા તૈયાર નથી. આજે વિશ્વને ખબર પડી છે કે ચીને વિશ્વમાં ના બજારોને પોતાની મુઠ્ઠીમાં રાખ્યા છે.

ખજાબ ૩ે ઉજવવા માટે નવેસરથી વિચારવાની જરૂર છે. નાના કારખાનેદારોને નજર અંદાજ કરવામાં આવી રહ્યા છે. સરકારે વિચારવા જેવું છે કે જે ક્ષેત્રનો જીડીપીમાં નોંધ પાત્ર ફાળો છે તેને લોકો સમક્ષ લાવવા ઉજવણી કરવી જોઈએ.

ઉદ્યોગ ક્ષેત્રે ઊભી થયેલી રોજગારી પૈકી ૯૦ ટકા રોજગારી નાન એકમો આપે છે. આ કડવું સત્ય જાણવા છતાં આ ક્ષેત્રને લોકોની નજરથી દુર રખાયું છે. દેશના ઔદ્યોગિક વિકાસની સ્ટોરીમાં ખજાબ ક્ષેત્રનું નામ સુવર્ણાક્ષરે લખાવવું જોઈએ. તે સાબિત થઈ રહ્યા છે... પણ દેશના જીડીપીમાં જેમનોનો ફાળો ટકા છે તેમની સામે જોવાની કોઈને ફૂરસદ પણ નથી.

-ગુ.×સ.

RBI mulling ways to improve credit access to MSME sector

The central bank is considering launching a portal, which will be monitored by the RBI, to ensure easy credit access to MSME, he said.



"Of the 6 or 7 things we are taking on as deliverables for this year, I think this year will be the RBI's year of MSME. We are already working with banks to ease the credit cycle and improve access to credit to MSMEs. We can think of different dispensations for MSME," he said.

With the Reserve Bank of India (RBI) trying to focus on ways to improve credit access to the MSME sector, Deputy Governor Michael Patra believes this year to be the RBI's year of MSME. The central bank is working with banks to improve existing credit access for MSME

and also reduce cost of credit. The central bank is considering launching a portal, which will be monitored by the RBI, to ensure easy credit access to MSME, he said.

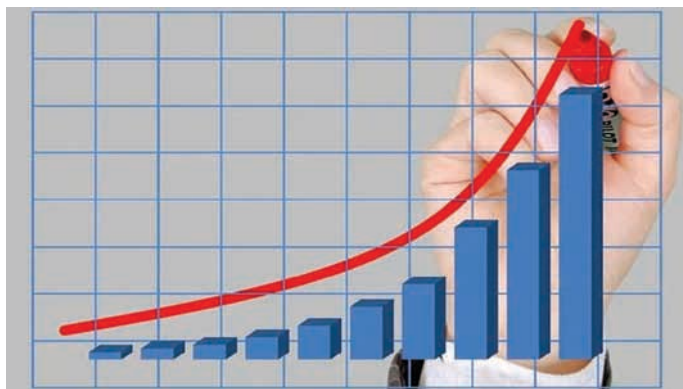
"Of the 6 or 7 things we are taking on as deliverables for this year, I think this year will be the RBI's year of MSME. We are already working with banks to ease the credit cycle and improve access to credit to MSMEs. We can think of different dispensations for MSME," he said.

The RBI in 2020 announced the emergency credit line guarantee scheme (ECLGS) scheme, which led to an increase in loan demand. The scheme is extended till March 2023. On a year-on-year basis, the outstanding credit to MSMEs by banks increased by 13.4% in March 2022 compared to 10.6% a year ago, as per RBI's annual report for FY22.

The central bank is also in talks with big businesses and various government departments to improve the payment cycles to MSMEs as such businesses do not get paid in time. For such small businesses payments not coming on time is always a pain point, Patra said.

80% SMEs expect jump in order books in Q3 as demand revives: Survey

Ease of Doing Business for MSMEs: The index, which measures the level of optimism among SMEs on key business parameters, said small businesses with improved confidence are looking to enhance their capacity utilisation to 60 per cent in the third quarter vis-a-vis 55 per cent in the second quarter.



Small businesses with improved confidence are looking to enhance their capacity utilisation to 60 per cent in the third quarter vis-a-vis 55 per cent in the second quarter, survey said.

Ease of Doing Business for MSMEs: The business confidence of SMEs in India has improved with 80 per cent of enterprises expecting an increase in their domestic order books in the third quarter of 2022 with pick-up in demand, up 5 percentage points from the second quarter, resulting in the growth of sales revenue, said Small Business Confidence Index survey released by industry body Associated Chambers of Commerce and Industry of India (Assocham) and analytics company D&B on Wednesday.

The index, which measures the level of optimism among SMEs on key business parameters, said small businesses with improved confidence are looking to enhance their capacity utilisation to 60 per cent in the third quarter vis-a-vis 55 per cent in the second quarter. However, SMEs' optimism pertaining to new investments was largely intact with 75 per cent of respondents in the survey expecting a jump in their

fixed capital investment in comparison to 77 per cent in Q2.

Even as the Reserve Bank of India (RBI) has been tightening the monetary policy compelled by inflation, SMEs do not find any concern with regard to the availability of credit, the survey noted. "Good thing is that the latest RBI credit policy statement gave an assurance that enough liquidity would remain in the system," said Deepak Sood, Secretary General ASSOCHAM. He hoped banks would continue to meet the working capital needs of SMEs ahead of the festive season this year.

Importantly, the RBI has raised the repo rate by 1.4 per cent since May this year to control inflation. It had increased the rate by 0.4 per cent in May followed by 0.5 per cent each in June and August respectively, taking the policy repo rate to 5.40 per cent so far.

On the other hand, large companies in the private and public sectors should ensure SME vendors are paid well in time to ensure the payment and receipt cycle remain smooth and seamless, said Sood.

"This is critical for meeting the working capital requirements of the SMEs well in time, more so when the festive season holds promise for faster recovery and particularly for the SMEs, both in manufacturing and services," he said.

The survey added that 79 per cent of the respondents expected credit access to be normal in Q3 — one percentage point higher than the trendline for the preceding quarter. This was despite an increase in interest rates in the recent months and the continuation of the same in the immediate future, it noted.

– Sandeep Suri

એસએમબી ટેકનોલોજી દ્વારા વ્યવસાયમાં વૃદ્ધિ માટે માઈક્રોસોફ્ટ કાર્યરત

MSME દેશના સામાજિક-આર્થિક વિકાસની કરોડરજૂ

ભારતનું એસએમબી સેક્ટર દેશના સામાજિક આર્થિક વિકાસની કરોડરજૂ છે, જે જીડીપીમાં નોંધપાત્ર યોગદાન તથા ૪૦ ટકાથી વધુ ભારતીય કર્મચારીઓને રોજગાર આપે છે. છેલ્લાં બે વર્ષમાં જોવા મળ્યું છે કે કેવી રીતે ડિજિટલ ટ્રાન્સફોર્મેશન અને ક્લાઉડ અપનાવવાથી નાના વ્યવસાયોની સુરક્ષા અને સ્થિતિસ્થાપકતાને સુનિશ્ચિત કરવા સાથે તેમના ઓપરેટિંગ મોડલને પુનઃવ્યાખ્યાયિત કરી શકાય, તેમને વૃદ્ધિ માટે સશક્ત બનાવી શકાય તથા તેમના ગ્રાહકોને સેવા પ્રદાન કરી શકાય. એસએમબીની સફળતા માટે વ્યવસાયિક વ્યૂહરચના સાથે ટેકનોલોજીમાં રોકાણ અને તેની સ્વીકાર્યતા જોડવામાં આવે તે ખૂબજ મહત્વપૂર્ણ છે. અમારા અભ્યાસ મૂજબ ભારતમાં ૨૬ ટકા એસએમબી નવી ટેકનોલોજીસને વહેલી અપનાવે છે, ટેકમાર્ટ જેવી પહેલો યોગ્ય ટેકનોલોજી, કૌશલ્યો અને સ્ત્રોતો દ્વારા ભારતમાં એસએમબીને સશક્ત કરવાની તેમજ તેમની ડિજિટલ ટ્રાન્સફોર્મેશનના સફરને સહયોગ કરવાની અમારી કટીબદ્ધતા અનુરૂપ છે. દેશમાં એસએમબીને સશક્ત કરવાના પ્રયાસોને આગળ ધપાવતા માઈક્રોસોફ્ટ ટીડી સિનેક્સ કંપની ટેક ડેટા સાથે. આ કાર્યક્રમનો ઉદ્દેશ્ય ચોક્કસ વ્યવસાયિક જરૂરિયાત મૂજબ વિશિષ્ટ સોલ્યુશન્સ પ્રદાન કરીને વ્યવસાયોના ડિજિટલ ટ્રાન્સફોર્મેશન અને તેને વેગ આપવાનો હતો. નિષ્ણાંતો સાથે વ્યક્તિગત પરામર્શ, સોલ્યુશન્સની રજૂઆત અને ક્લાઉડ ઉપર ડીપ-ડાઈવ સેશન, સહયોગ અને બિઝનેસ

ડિજિટલ ટ્રાન્સફોર્મેશન જર્નીમાં ઉઘોગોને મદદ મળશે

આજ પ્રકારે વિશ્વમાં અગરબત્તીને તેની ઉભરતી વ્યવસાયિક અને ટેકનોલોજીની જરૂરિયાતો માટે આધુનિક એચઆર સોલ્યુશન્સની જરૂર હતી. માઈક્રોસોફ્ટ એજ્યોરનો ઉપયોગ કરતાં ફેક્ટોએચઆર (માઈક્રોસોફ્ટ પાર્ટનર) ક્લાઉડ-આધારિત આધુનિક વર્કપ્લેસ સોલ્યુશન અપનાવીને સાઈકલ અગરબત્તીએ તેના કર્મચારીઓની કાર્યક્ષમતા અને ઉત્પાદકતામાં ૪૦ ટકાનો સુધારો હાંસલ કર્યો છે. ફેક્ટોએચઆરના મોબાઈલ-આધારિત, પ્લગ-એન્ડ-પ્લે ફીચર્સ તેમજ એજ્યોર પ્લેટફોર્મની ક્ષમતાઓથી કંપનીને તેની સાપ્તાહિક પૌલ પ્રોસેસને ઓટોમેટ કરવામાં તથા હાજરી ટ્રેક કરવામાં તેમજ બીજા ઓફિસ કાર્યો સાથે વ્યવસાયિક ખર્ચને વ્યવસ્થિત કરવામાં મદદ મળી છે. તેનાથી કર્મચારીઓ અને ગ્રાહકો પ્રત્યેની કટીબદ્ધતા જાળવી રાખી શકી તથા ત્રણ પેઢીની કામગીરીને આગળ ધપાવી શકી છે. ભારતમાં ૧૭૦૦૦થી વધુ પાર્ટનર્સ દ્વારા ૨૦૦,૦૦૦થી વધુ એસએમબી ગ્રાહકો સાથે કામ કરે છે તેમજ એસએમબીને સશક્ત કરીને તેમની ખરીદી, ગોકવાણ અને સમગ્ર આઈટી રોડ મેપને ડિજિટલ ટ્રાન્સફોર્મેશન જર્નીમાં મદદરૂપ બને છે.

ટુલ્સ દ્વારા વ્યવસાયો કેવી રીતે સ્ત્રોતોનું યોગ્ય પ્રકારે સંચાલન કરવું, પ્રક્રિયાઓને વધુ કાર્યક્ષમ રીતે આગળ વધારવી અને વ્યવસાયને નવી ઊંચાઈએ લઈ જવા સહિતની બાબતો સમજવા સક્ષમ બન્યાં હતાં. આ કાર્યક્રમમાં ૨૦૦થી વધુ વ્યવસાય માલિકો, વ્યવસાયનો નિર્ણય કરનારા, ટેકનીકલ નિર્ણયો લેનારા, આઈએસવી અને પાર્ટનર્સ એક છત નીચે એકત્રિત થયાં હતાં. માઈક્રોસોફ્ટ એસએમબી વોઈસ એન્ડ એટિટ્યુડ્સ ટુ ટેકનોલોજી સ્ટડી ૨૦૨૨માં પણ જણાવ્યું છે કે ભારતમાં સ્મોલ એન્ડ મીડિયમ બિઝનેસિસ(એસએમબી) ટેકનોલોજી ઉપર ખર્ચ કરવામાં નેતૃત્વ કરી રહ્યાં છે તથા તેમાંથી આશરે ૩૫ ટકા તેમની આવકના ૧૦

ટકા જેટલી રકમ ટેકનોલોજી માટે ખર્ચ કરે છે, જે વૈશ્વિક સમકક્ષો કરતાં વધુ છે. ભારતમાં મોટાભાગના એસએમબી ક્લાઉડ અપનાવવાના ભવિષ્ય અંગે આશાસ્પદ છે તથા દેશમાં ૨૭ ટકા એસએમબી લગભગ ક્લાઉડ આધારિત છે. ગ્રાહકોના આધારમાં વધારો તથા ગ્રાહકોને જાળવવામાં સુધારો જેવાં પરિબળો ભારતમાં એસએમબી દ્વારા ટેકનોલોજી અપનાવવા માટેના મુખ્ય કસ્ટ છે, જ્યારે કે તીવ્ર સ્પર્ધાને મોટો અવરોધ(૩૫ ટકા) તરીકે જોવામાં આવે છે. (લેખક: માઈક્રોસોફ્ટ ઈન્ડિયાના મીડિયમ એન્ડ સ્મોલ બિઝનેસ, કોર્પોરેટ, એક્ઝિક્યુટિવ ડાયરેક્ટર છે)

New Guidelines of Micro & Small Enterprises Cluster Development Programme (MSE-CDP) approved.

The Government has approved New Guidelines of Micro & Small Enterprises Cluster Development Programme (MSE-CDP) which will be implemented during 15th Finance Commission Cycle (2021-22 to 2025-26). The scheme aims at enhancing the competitiveness and productivity of Micro & Small Enterprises by undertaking interventions such as :

કોરોનાના કાળમાં જરી કરાયેલી એમએસએમઈ લોન સરકાર માટે પડકાર બનવાના સંકેત

નાની કંપનીની વ્યાખ્યામાં ફેરબદલથી બેન્કોની બેલેન્સશીટ્સ નબળી પડવાના જોખમમાં વધારો થશે.

ઈમરજન્સી કેડિટ લાઈન ગેરન્ટી(ઈસીએલજી) સ્કીમ હેઠળ માઈક્રો, સ્મોલ એન્ડ મીડિયમ એન્ટરપ્રાઈઝિસ(એમએસએમઈ)ને પૂરી પડાયેલી દર છમાંથી એક લોન્સ નબળી પડ્યાનું તાજેતરમાં એક અહેવાલમાં જણાવ્યું હતું. છેલ્લાં ૨૭ મહિનામાં બેડ લોન્સમાં રૂપાંતર થયેલી મોટાભાગની એમએસએમઈ લોન્સ રૂપિયા વીસ લાખથી ઓછી રકમની હોવાની પણ નોંધ કરાઈ હતી. છૂટી કરાયેલી કુલ ૯૮ લાખ લોન્સમાંથી ૧૬.૪૦ ટકા અથવા તો ૧૬ લાખ લોન્સ નોન પરફોર્મિંગ એસેટ(એનપીએ) બની ગયાનું નેશનલ કેડિટ ગેરન્ટી ટ્રસ્ટી કંપની લિ.(એનસીજીટીસી) એ જાહેર કર્યું છે. આ લોન્સ પર દેખરેખ રાખવા એનસીજીટીસીની રચના કરવામાં આવી છે.

કોરોનાના કાળમાં એમએસએમઈને ટેકો પૂરો પાડવા મે ૨૦૨૦માં સરકારે ઈસીએલજી હેઠળ પૂરી પડાયેલી લોન્સ પેટે સરકારે ગેરન્ટી પૂરી પાડી છે. વિવિધ કારણોસર ખાસ કરીને નાણાંબીડને લઈને સામાન્ય સંજોગોમાં પણ એમએસએમઈ વિસ્તરણ કાર્યક્રમો હાથ ધરી શક્તિ નથી. વિસ્તરણના અભાવે તેઓ વર્ષો સુધી એક જ સ્થિતિમાં જોવા મળે છે. કોરોનાની મહામારીમાં એમએસએમઈ ક્ષેત્રને સૌથી વધુ ફટકો પડ્યો હતો. લિક્વિડિટીની ખેંચ, ઢીલથી થતા પેમેન્ટ્સ, ડીફોલ્ટ જોખમ, પૂરવઠા સાંકળમાં ખલેલ તથા શ્રમિકોની અછત જેવા પડકારોનો દેશના એમએસએમઈ સામનો કરી રહ્યા હતા તે હકીકતને ધ્યાનમાં રાખી સરકારે કેડિટ ગેરન્ટી સ્કીમ મારફત તેને ટેકો પૂરો પાડવાની કવાયત હાથ ધરી છે.

અત્રે ઉલ્લેખનિય છે કે આગામી ૬ મહિનામાં બેન્કિંગ ઉદ્યોગોમાં એમએસએમઈ ક્ષેત્રની એનપીએમાં વધારો થવાની કિક્કી-આઈબીએના પંદરમા રાઉન્ડ સર્વેમાં ભાગ લેનારી બેન્કોમાંથી ૬૫ ટકા બેન્કોએ ચિંતા વ્યક્ત કરી હતી.

બેન્કોની આ ચિંતા એમએસએમઈ ક્ષેત્રમાં નબળાઈના સંકેત આપે છે, તે હકીકત છતાં તાજેતરમાં સરકારે મૂડી અને કદની દ્રષ્ટિએ કઈ કંપનીને નાની કહી શકાય તે માટેની વ્યાખ્યાની

ફેરરચના કરી છે. વ્યાખ્યામાં ફેરબદલ કરીને સરકારે વધુ કંપનીઓને નાની કંપનીમાં સમાવી લીધી છે. કંપનીઓ પર ફરજપાલનો બોજ હળવો કરવામાં આવી હોવાનું માનવામાં આવે છે.

રૂપિયો ૪૦ કરોડ સુધીના અથવા તેનાથી ઓછા ટન ઓવર સાથેની અને રૂપિયા ચાર કરોડ સુધીના અથવા તેનાથી ઓછી પેઈડ-અપ કેપિટલ ધરાવતી કંપનીને નાની કંપનીની વ્યાખ્યામાં આવરી લેવામાં આવી છે. આ અગાઉ આ ધોરણ રૂપિયા વીસ કરોડ અને બે કરોડ સુધીનું હતું. મોટી કંપનીઓની સરખામણીએ નાની કંપનીઓને ફરજપાલનમાં છૂટ આપવામાં આવે છે. નાની કંપનીઓએ કેશ ફ્લો સ્ટેટમેન્ટ્સ પૂરા પાડવાના રહેતા નથી એટલું જ નહીં તેઓ વર્ષમાં માત્ર બે વખત બોર્ડ મીટિંગ બોલાવે તો પણ ચાલે છે અને વાર્ષિક રિટર્નર્સ સંક્ષેપમાં રજુ કરી શકે છે.

દેશમાં નાની કંપનીઓ અથવા તો એમએસએમઈ ટેકો પૂરો પાડવા સરકાર છેલ્લા અને વર્ષોથી શ્રેણીબદ્ધ રાહતો પૂરી પાડી રહી છે. એમએસએમઈને એનક રાહતો અને છૂટછાટો છતાં આર્થિક આંચકાઓ સામે તે જલદીથી નબળી પડી જાય છે, તે અનેક વેળા જોવા મળ્યું છે. કોરોના કાળમાં અપાયેલી એમએસએમઈમાં ઊભી થયેલી બેડ લોન્સ તેનું તાજું ઉદાહરણ છે. ઈસીએલજી સ્કીમ હેઠળની લોન્સ પેટે સરકાર ગેરન્ટર બની હોવાથી બેન્કો પણ નાની કંપનીઓ લોન્સ પૂરી પાડવામાં ખચકાતી નથી. વર્તમાન નાણાં વર્ષના પ્રથમ પાંચ મહિનામાં કંપનીઓને પૂરી પડાયેલી લોન્સમાંથી ૯૦ ટકા જેટલી લોન્સ નાની કંપનીઓને ગઈ હોવાનું રિઝર્વ બેન્કના આંકડા જણાવે છે.

કોરોના અને ઉદ્યોગો પર તેની અસર હાલમાં ભલે દુર થઈ ગઈ છે, પરંતુ કુગાવા તથા કામકાજ પાછળના ખર્ચમાં વધારા ઉપરાંત બેન્કો દ્વારા વ્યાજ દરમાં વધારો નાની કંપનીઓ માટે નવો પડકાર બની રહ્યો છે.

એસેટ ક્વોલિટીની દ્રષ્ટિએ જોવા જઈએ તો, દેશની બેન્કો એનપીએમાં ઘટાડો થઈ રહ્યો છે ખરો પરંતુ આ સમસ્યામાંથી હજુ સાનુકૂળ કહી

શકાય તે રીતે બહાર આવી નથી ત્યારે નાની કંપનીઓ માટેની વ્યાખ્યામાં ફેરબદલ બેન્કો માટે પ્રતિકૂળ સ્થિતિ ઊભી કરશે તેવી શક્યતા નકારી શકાય એમ નથી. ઈસીએલજી જેવી સ્કીમ મારફત બેન્કો પર ખાસ કરીને સરકારી બેન્કો પર ધિરાણ છૂટા કરવાનું દબાણ રહે છે અને માટે બેન્કો લોન્સ છૂટી કરવામાં ઢીલું મૂકતી હોય છે, જેનું દબાણ છેવટે સંબંધિત બેન્કો પર જોવા મળે છે. કોઈપણ દેશમાં આર્થિક નબળાઈની સ્થિતિમાં નાના ઉદ્યોગોને ધિરાણ પૂરા પાડવાની નીતિ આવશ્યક બની રહે છે, તેમાં બેમત નહીં પરંતુ ભારત જેવા દેશમાં આ જવાબદારી માત્ર સરકારી બેન્કો પૂરતી જ સીમિત રાખીને તેમના પર બોજ વધારવાનું કોઈપણ રીતે યોગ્ય જણાતું નથી. અર્થતંત્રના વિવિધ રીતે યોગ્ય જણાતું નથી. અર્થતંત્રના વિવિધ ઘટકોને ધિરાણ પૂરા પાડવા પ્રોત્સાહનો પૂરા પાડવાની યોજના યોગ્ય છે, પરંતુ તેના પરિણામો નિરાશાજનક ન રહે તેની ખાતરી રાખવાની રહે છે.

દેશમાં એમએસએમઈ ક્ષેત્રને ધિરાણ પૂરા પાડવા માટેની ખાસ નાણાંકીય સંરચાઓની રચનાના અભાવે તેઓ સ્પર્ધાત્મક દરે બોરોઈંગ કરી શકતા નથી. તેમણે તેમની નાણાંકીય જરૂરીયાત પૂરી કરવા બેન્કો પર વધુ મદાર રાખવો પડે છે. એમએસએમઈ ક્ષેત્રને તેમના ગ્રાહકો તરફથી કેશ ફ્લોસ અનિશ્ચિત રહેતો હોવાથી બેન્કિંગ ક્ષેત્ર તેમને નાણાં પૂરા પાડવામાં ત્યારે જ ઉત્સાહ દર્શાવે છે જ્યારે સરકાર દ્વારા રિપમેન્ટ્સની ગેરન્ટી પૂરી પાડવામાં આવે. હવે સરકારે નાની કંપનીઓની વ્યાખ્યાને વિસ્તૃત બનાવી તેમાં વધુ કંપનીઓને આવરી લીધી છે. ત્યારે વધુને વધુ નાની કંપનીઓને બેન્કોએ સરકારની સ્કીમ્સ અથવા તો તેના ઈશારે લોન્સ છૂટી કરવાનો વારો આવી શકે છે. અપેક્ષા રાખીએ નાની કંપનીઓને લોન્સ છૂટી કરવામાં બેન્કો સાવચેતી ધરાવે અન્યથા બેન્કોની એસેટ ક્વોલિટી લથડતા વાર નહીં લાગે.

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MSME credit demand from non-metros back to pre-Covid levels: Study

Credit and Finance for MSMEs: In the second wave, MSMEs were well prepared and could adjust to the new business environment as only 30 per cent MSMEs had required support last year in comparison to the first wave in 2020, the study noted.



To support MSMEs in their recovery, NeoGrowth had launched its Sanjivni initiative to extend financial and non-financial assistance. (Image: pixabay)

Credit and Finance for MSMEs: MSME credit demand from non-metro cities in March 2022 was back to pre-Covid levels vis-a-vis the marginal lag recorded in metro cities, according to a study launched by digital MSME lender NeoGrowth. In terms of segments, non-discretionary demand-oriented businesses such as petrol pumps, infrastructure, and auto had recovered faster than consumer-facing and discretionary demand-oriented businesses, the study noted assessing over 40,000 MSMEs from 25 cities for the period March 2020 to March 2022.

The study *Rising In The Face Of Adversity* also highlighted the revival of MSMEs during the post-Covid

period. In the second wave, MSMEs were well prepared and could adjust to the new business environment as only 30 per cent MSMEs had required support last year in comparison to the first wave in 2020, the report said.

“Many MSMEs were struggling in 2020-21 due to the burden of loan repayments because of the cessation of demand from consumers...The MSME ecosystem in India is a ‘Survival to Revival’ saga. The vital lessons learned from the pandemic have transformed the way businesses operated and fast-tracked their move to digital. The credit demand from MSMEs is back to a healthy level,” said Arun Nayyar, Whole Time Director & Chief Executive Officer, NeoGrowth.

According to the study, while MSMEs across segments were impacted due to the pandemic, it was only 46 per cent MSMEs across India that needed financial support to mitigate the impact with higher demand from non-metros than metros. Moreover, financial support availed by non-discretionary MSMEs was lesser compared to other businesses.

MSMEs in 2020 were impacted during the lockdown due to restrictions on movement, inability to manage cash flows due to reduced consumer demand, and uncertainty around business recovery post resumptions. To support MSMEs in their recovery, NeoGrowth had launched its Sanjivni initiative to extend financial and non-financial assistance through customized solutions for all types of customers irrespective of the severity of the impact. The company said it had registered a 30 per cent growth in its customer base from 16,087 during March 2020 to 20,868 as of March 2022.

—Source : FE

From LCA to missiles, MSMEs propel tech

While an Ahmedabad unit makes casings for indigenous missiles with its proprietary tech, a Bhavnagar company provides parts for India's Light Combat Aircraft (LCA) Tejas. These are just two examples of the gamut of services provided by state based MSMEs to the defence sector. As the state hosts DefExpo 2022, Gujarat based companies said they are happy that the sector is expanding.

AGM (Marketing) of Bhavnagar based I&PCL, one of the exhibitors said that

the company provides small parts for defence and space equipment. "With a thrust on Make in India and some items earmarked for Indian companies, I believe more players will foray into the sector" he said. "Fabrication and precision have remained Gujarat's forte, and I am sure DefExpo will provide that ground to us".

President of Gujarat Chamber of Commerce & Industry (GCCCI) said that over the past few years, there has been a steady rise in companies supplying

directly or indirectly to the defence forces.

"We are identifying demand and trying to meet it. DRDO has been proactive in giving us inputs on products and specification." Many, however, said that despite DRDO mentioning 100 MSMEs from Gujarat - one of the highest among Indian States - associated with the defence services, there are few which deal only in defence.

- TNN

SME IPOs catch investors' fancy, 87 hit primary mkt

Raise Rs. 1460 crore through initial share sales in Jan-Sept

Strong performance of past IPOs spurred investors' interest, with 87 Small and Medium Enterprises (SMEs) garnering Rs.1460 crore through initial share-sales in the first nine months of the year. This was way higher than 56 companies that had raised Rs.783 crore through initial public offering (IPO) in the entire 2021, the industry data showed.

Further, the remaining part of the year 2022 can see more mature companies accessing the platform. Moreover, tech-based and larger broking players can play a major role in developing the SME platform, Uday Nair, Director at Fedex Securities, said, "Overall, the year is good for SME companies looking to raise capital from the exchange".

"SME segment is not impacted by the bearishness in the market and investors are looking forward to the healthy pipeline of IPOs going forward, many companies have file or planning to file their documents for listing on the BSE SME and NSE Emerge platforms," Prateek Jain,

Director at Hem Securities, said.

Going by the industry data, a total of 87 IPOs has debuted on the SME platforms and raised Rs.1460 crore during January to September. These companies belong to a wide range of sectors like IT, Automotive Components, Pharma, Infrastructure and Hospitality and Jewellery.

The month of September saw 29 SMEs hitting the primary market despite volatility in the secondary market compared to nine in the preceding month. Of the 29 issues, 25 have already concluded and the remaining four are ongoing. Many IPOs have seen robust participation from qualified institutional investors as well as retail investors and one such public issue was that of Insolation Energy. The IPO of Insolation Energy, which successfully concluded last week, was subscribed by 183 times. This was the highest subscription in any BSE SME IPO.

Industrial Policy will be booster shot : stakeholders

As the state government's "Atmanirbhar Gujarat Schemes for Assistance to Industries" rolls out a slew of incentives for micro, small and medium enterprises (MSMEs), large and mega industries of the state and industry players in general, delighted with the opportunities. Stakeholders say that at a time when the industry is grappling with multiple challenges ranging from inflation to a slowdown-like situation, additional assistance will work as a booster dose.

The Government aims to attract investments worth Rs. 12.5 lakh

crore to create job for about 15 lakh young people, as part of the scheme.

The scheme will allow MSMEs and large companies to get 75% net SGST reimbursements on fixed capital investment over 10 years, a reimbursement of employee provident fund for 10 years and electricity duty exemption for five years.

President of Gujarat Chamber of Commerce & Industry (GCCCI) said "The new scheme is aimed at providing comprehensive support to MSMEs such as reimbursement of net SGST, EPF reimbursement and

rent assistance". He added "It provides handholding to MSMEs and at the same time it encourages mega industry which provides exponential business opportunities. Stamp duty paid to the government on the purchase of land for projects was a major financial burden for units". He went on to say "Therefore the 100% reimbursement of stamp duty and registration fees to eligible units will provide the much needed relief".

immediately past chairman, CII Gujarat State Council said "The scheme will help industries become part of global supply chains".

Over 70 per cent job seekers in India prefer to work in SMBs than large enterprises, says Indeed report

Ease of Doing Business for MSMEs: SMBs are expected to create 2 million jobs in the next 5 years and hence SMBs must adopt democratic hiring practices that allow them to create a diverse talent pool.



According to the study, Bangalore, Mumbai, Chennai, Hyderabad, and Kolkata respectively are the top five cities where job seekers are highly attracted to SMBs.

Ease of Doing Business for MSMEs: More than 70 per cent job seekers in India prefer working in small businesses (SMBs) instead of large enterprises, revealed findings from the study done by job listings platform Indeed.

The research was conducted with 1320 job seekers and 610 small businesses by analytics firm Valuevox on behalf of Indeed.

The report stated that the jobseekers believe SMBs provide a faster growth curve and a dynamic learning environment as compared to larger companies.

More than 73 per cent of India's talent pool said they prefer having a challenging job role that allows them to step outside their comfort zone and 67% preferred a job that allowed them to innovate and learn.

The jobseekers are also aware that working at small businesses could mean letting go of a few things. In fact, 44 per cent of job seekers surveyed feel SMBs offer low salaries, inadequate benefits and perks (32%), and have limited resources (31%), said the report.

"It is evident that job seekers are focused on SMBs which means that they [small businesses] need to lay the foundation for strong HR practices and realize the value of hiring right to flourish and contribute to India's growing economy," Sashi Kumar, Head of Sales, Indeed India said.

According to the report, Bangalore (83%), Mumbai (83%), Chennai (75%), Hyderabad (71%), and Kolkata (69%) are the top five cities where job seekers are highly attracted to SMBs. The IT sector (at 39%) is the most preferred sector of jobseekers followed by hospitality and food (at 24%) and e-commerce (23%).

The top job roles preferred by India's talent pool are a software developer followed by sales executive, front desk executive, customer relationship manager and HR associate respectively.

"SMBs are expected to create 2 million jobs in the next 5 years and hence SMBs must adopt democratic hiring practices that allow them to create a more diverse talent pool," said Kumar, in the company's statement.

Despite the attention given to SMBs by jobseekers, the small businesses are still struggling to capture the right talent because of over reliance on referrals and family connections, noted the study. Almost 60% of SMBs reported having a 40% skill gap in their organizations.

"Today's SMBs are facing increased competition for talent, especially from large players. They are struggling to find the right fit candidates, and are wary of the impact hiring delays will have on their business," said Kumar.

—Source : FE

બોગસ બિલિંગની સમસ્યામાં ઈસાતા અટકવા શું કરવું જોઈએ?

- બોગસ બિલિંગની સમસ્યાને કારણે સરકારી અધિકારીની ઝપટે ન ચઢી જવું હોય તો હવે વેપારીએ તેને માલ વેચનાર અંગે બજારમાં તપાસ કરીને રિપોર્ટ મેળવવો પડશે.
- માલ વેચનારનો જીએસટી નંબર ખરેખર સક્ષમ વ્યક્તિ છે કે નહિ તેની ખરાઈ પણ કરવી પડશે.
- બોગસ બિલ આપનાર પકડાય તો તેનું રજિસ્ટ્રેશન આપ્યા તારીખથી એટલે કે એબ ઈનિશિયો રદ થાય છે. તેની તેના બિલ લેનાર વેપારીઓને જ તકલીફ પડે છે. માલ વેચનાર વેપારી અંગે જરાય શંકા જાય તો એલર્ટ થઈ જવાનું રહેશે.
- બોગસ બિલિંગ કરનારાઓના જીએસટી રજિસ્ટ્રેશન કંગાળ વ્યક્તિઓને નામે હોવાથી તેમની પાસેથી રિકવરી આવતી નથી. તેથી બિલ લેનાર વેપારી જ છેવટે ઈસાશે તે સમજી લેવું જરૂરી છે.
- બોગસ બિલ આપનાર ટેક્સ જમા કરાવતો નથી, તેથી ટેક્સ જમા ન થયો હોય તો ઈનપુટ ટેક્સ ક્રેડિટ ન આપવાની જોગવાઈ સરકારે કરી દીધી છે.

Govt looking for in situ solutions for MSMEs: FM Sitharaman on deriving benefits from India's workforce

Skill, labour, talent for MSMEs: "We are looking for in situ solutions for MSMEs because they are the ones who give training and employ people locally as much as the large-scale units collectively," said Nirmala Sitharaman.



Sitharaman also sought to know from the Indian industry what is stopping them to get into manufacturing when many foreign companies are looking to enter India due to favourable policies. (Representative image)

Skill, labour, talent for MSMEs: Finance Minister Nirmala Sitharaman underscored the significance of micro, small and medium enterprises (MSMEs) in order to access how India can benefit from its vast labour force. The minister in a conversation with Hero Enterprise Chairman Sunil Kant Munjal at the Mindmine Summit 2022 said the litmus test for India in the next 25 years of Amrit Kaal is to see how the country can benefit from its workforce.

"If I take the example of the production-linked incentive (PLI) scheme, one of the things we are looking at is its impact on the labour force. When we talk about MSMEs, we are looking for in situ solutions for MSMEs because they are the ones who give training and employ people locally as much as the large-scale units collectively," Sitharaman said.

"So the policy has necessarily underlined the importance of labour and that is where we think we are pushing technology and digitisation as much as we are pushing opportunities for work," the minister added. Sitharaman's remarks were in response to the question by Munjal on whether there is a tweak required in government policies to encourage enterprises for more hiring and better compensation and work conditions for workers.

Sitharaman also sought to know from the Indian industry what is stopping them to get into manufacturing when many foreign companies are looking to enter India due to favourable policies.

"A lot of companies are moving out of China and want to come (to India) because they find policies a lot more attractive and not just PLI as the overall ecosystem is far more facilitative of such companies looking to move to India. But equally, I would want to know from the Indian industry what is it they are hesitant about," the minister said.

The government had last year launched the PLI scheme with an outlay of around Rs 2 lakh crore for 14 sectors, including automobiles and auto components, white goods, textiles, advanced chemistry cell (ACC) and speciality steel. The objective was to make domestic manufacturing globally competitive, curb cheaper imports and reduce import bills by offering companies incentives on incremental sales from products manufactured in India.

According to the Udyam portal data shared by Minister of State for MSMEs Bhanu Pratap Singh Verma in the Parliament during the recent monsoon session, the number of jobs created by new enterprises had doubled post-pandemic. From 48 lakh and 53 lakh jobs created by new enterprises in FY19 and FY20 respectively, the number shot up to 1 crore jobs in FY21 and 1.16 crore jobs in FY22.

World Bank cuts India's economic growth forecast to 7.5% for FY23

As rising inflation, supply chain disruptions and geopolitical tensions taper recovery, India's GDP growth forecast for the current fiscal has been cut to 7.5 per cent, said the World Bank in its latest issue for Global Economic Prospects. Growth, is said, will also be supported by fixed investment undertaken by the private sector and by the government, which has introduced incentives and reforms to improve the business climate.

This forecast reflects a 1.2 percentage point downward revision of growth from the January projection. Growth in India slowed in the first half of 2022 as activity was disrupted both by a surge in Covid-19 cases, accompanied by more targeted mobility restrictions and by the war in Ukraine, added the bank, as per a report.

65% of banks expect MSME NPAs to increase in second half of 2022: FICCI-IBA survey

Credit and Finance for MSMEs: Apart from the MSME sector, aviation, tourism, power, and retail trade are the top sectors that are likely to see increase in NPA levels in the second half of 2022.



In comparison to the latest survey, 82 per cent of respondent banks in the previous survey (July-December 2021) had expected MSME NPA levels to rise in the first half of 2022.

Credit and Finance for MSMEs: The latest round of the bankers' survey by industry body FICCI and Indian Banks' Association (IBA) on Monday said 65 per cent of respondent banks expect non-performing assets (NPAs) in the MSME sector to increase in the second half of the current calendar year (July-December 2022). In comparison, 82 per cent of respondent banks in the previous survey (July-December 2021) had expected MSME NPA levels to rise in the first half of 2022. The latest survey recorded responses from 25 banks representing a mix of the public sector, private sector and foreign banks constituting about 76 per cent of the total banking asset size.

Importantly, a recent report by SIDBI and credit bureau TransUnion CIBIL had reported a 12.59 per cent jump in the MSME sector's NPAs during the fourth quarter of FY22 to Rs 2.95 lakh crore from Rs 2.62 lakh crore during Q4 FY21, indicating the Covid impact. The overall MSME NPA rate as on March'22 was 12.8 per cent vis-a-vis 12.5 per cent for March'21 and 12.6 per cent for March'20.

The Reserve Bank of India (RBI) also in its

Financial Stability Report (FSR) in June this year had noted that even as the gross NPA ratio of banks in the MSME sector dipped from 11.3 per cent in September 2021 to 9.3 per cent in March 2022, the bad assets in the sector remain relatively high. According to the report, the Rs 46,186-crore restructured MSME portfolio, which constituted 2.5 per cent of total advances under the May 2021 restructuring scheme, has the potential to create stress in the sector.

However, in terms of the overall asset quality across sectors, the FICCI-IBA survey noted that over 50 per cent of respondents expect gross NPA levels to be below 8 per cent by the end of December 2022 while 33 per cent of respondents view gross NPA levels to be at 8-9 per cent. The reasons for the same included recovery of the economy from the Covid shock, higher credit growth, substantial deleveraging of corporate balance sheets, better performance of industry, healthy capital position, use of recovery agencies, and transfer of NPA accounts to National Asset Reconstruction Company Limited (NARCL).

In contrast, respondents who see high NPA risk in the range of 9-10 per cent in the second half of 2022 attributed it to supply chain disruptions, rising inflation, higher commodity prices, asset quality deterioration, possible global recession and slowdown in global trade triggered by prediction of recession in the US.

Apart from the MSME sector, other sectors that are likely to have higher NPAs in the coming six months included aviation with 50 per cent of respondents expecting a jump in NPAs followed by 45 per cent of respondents who anticipate a jump in NPAs in the tourism and hospitality sector. Power and retail trade were the other two sectors in the top-five bracket with respondent banks expecting a 35 per cent jump in NPAs in both sectors.

Self-Reliant India fund: Rs 1,600 crore invested in 88 MSMEs, says MSME Secretary BB Swain

Credit and Finance for MSMEs: "Our (government) target was if we give one rupee, the private sector would give four rupees for equity sharing. So, we targeted a ratio of 1:4 while it is running at 1:7. This shows there is enough money for MSMEs that are talented and doing well," said MSME Secretary BB Swain.



The government of India has invested about Rs 200 crore and the private sector has invested about Rs 1,400 crore to fund the first set of 88 MSMEs. (Twitter/@minmsme)

Credit and Finance for MSMEs: The government Self-Reliant India (SRI) fund, which provides equity funding to small businesses, has invested Rs 1,600 crore in funding to 88 micro, small and medium enterprises (MSMEs) in the country, said BB Swain, Secretary, Ministry of MSMEs at the MSME Growth Conclave organised by Gujarat University. SRI fund is a SEBI-registered category-II Alternative Investment Fund (AIF) announced in May 2020 that operates through a mother-fund and daughter-fund structure and aims to invest Rs 50,000 crore into MSMEs. Funding to the first set of 88 MSMEs was made through the 25 empanelled private equity firms, according to Swain.

"MSMEs are not really known for seeking equity but the scheme has started promoting it (equity capital). Our (government) target was if we give one rupee, the private sector would give four rupees for equity sharing. So, we targeted a ratio of 1:4 while it is running at 1:7. This shows there is enough money for MSMEs that are talented and doing well. They are definitely getting enough funding," said Swain.

SRI fund is implemented by NSIC Venture Capital Fund Limited (NVCFL), a wholly-owned subsidiary of the government's MSME growth agency National Small Industries Corporation (NSIC). The government is the sole anchor investor in the SRI fund with the initial support of Rs 10,000 as the mother fund. The rest 80 per cent of the Rs 50,000 crore fund will be raised by daughter funds from banks, financial institutions, HNIs, and others.

Also read: SIDBI's 59-minute loan scheme: 2.24 lakh loans involving Rs 66,635 crore disbursed so far, shows govt data

Around 5,000 MSMEs are expected to benefit from the SRI fund, MSME Minister Narayan Rane had informed the Lok Sabha in February this year. "Assuming an average investment of Rs 10 crore per MSMEs, approximately 5000 MSME are likely to be benefited," Rane had said. Among the empanelled daughter funds were Aavishkaar India Fund VI, Alkemi Venture Fund II – Scheme I, Gaja, Capital India Fund 2020, Ivycap Ventures Trust Fund III, Stakeboat Capital Fund II, and more.

A winsome equation for MSMEs and the industry

Ensuring competitiveness of Indian MSMEs is critical for the overall growth of the manufacturing sector and the country's economy. However, this would depend on the ability of the MSMEs to adopt best practices on quality, safety, supply chain management, natural conservation amongst others. The ZED Certification Model has holistically integrated the best

practices to make it easier and simple for MSMEs to understand and adopt these practices.

Adoption of ZED practices in the right spirit will help the MSMEs manufacture quality products, improve productivity and enhance profitability while reducing the negative impact on the environment. This will also benefit the entire industry as MSMEs are

critical to the supply chain.

"To make an Aatmanirbhar Bharat, our MSMEs have an important role to play and that is why we have launched the ZED Certification Scheme to improve their quality, productivity and also exports."

Shri Narayan Rane
Hon'ble Minister
Ministry of MSME

MSME sector's share in India's GDP drops from over 30%: Govt data

Ease of Doing Business for MSMEs: Former MSME Minister Nitin Gadkari in 2020 had set a target of increasing MSMEs' share in exports to 60 per cent from 48 per cent and 5 crore additional jobs apart from the jump in GDP share to 40 per cent by 2025.



According to SBI Research, India's economy grew by 8.7 per cent in FY22 to Rs 147 lakh crore. (Image: pixabay)

Ease of Doing Business for MSMEs: The share of 6.3-crore strong micro, small and medium enterprise (MSME) sector in the country's gross domestic product (GDP) dropped from 30.50 per cent during the financial year 2018-19 and FY20 to 26.83 per cent during the first year of the Covid pandemic 2020-21, official data showed. MSMEs' share in the GDP had earlier increased from 29.25 per cent in FY17 to 29.69 per cent in FY18.

While the data for the previous financial year 2021-22 wasn't shared by Minister of State for MSMEs Bhanu Pratap Singh Verma in his written reply to the question on the contribution of the MSME sector to GDP in the Lok Sabha on Thursday, the drop in FY21 assumed significance as the government has been looking to boost MSME sector's overall performance in the coming years.

Former MSME Minister Nitin Gadkari in 2020 had set a

target of increasing MSMEs' share in exports to 60 per cent from 48 per cent and 5 crore additional jobs apart from the jump in GDP share to 40 per cent by 2025.

Meanwhile, a Crisil report as well in June this year had noted that over a quarter of Indian MSMEs had lost their market share of more than 3 per cent due to the Covid pandemic while half of them suffered a contraction in their earnings before interest, tax, depreciation and amortisation (Ebitda) margins because of a sharp rise in commodity prices last fiscal, compared with the pre-pandemic (FY20) level.

The SME Report 2022 analysed 69 sectors and 147 clusters having revenue of Rs 47 lakh crore, representing nearly a fourth per cent of India's GDP. "SMEs in several sectors saw market share loss of over 3% and Ebitda margin erosion compared with fiscal 2020 last fiscal. For instance, the pandemic-induced supply chain disruptions impacted small pesticides manufacturers more. On the other hand, large ones leveraged their global presence to procure raw materials, so could eat up a huge chunk of the SME pie," said Pushan Sharma, Director, CRISIL Research.

According to SBI Research, India's economy grew by 8.7 per cent in FY22 to Rs 147 lakh crore, only 1.5 per cent higher than the pre-Covid year of FY20. For FY23, the real GDP growth is projected to be at 7.5 per cent.

The government, last week, also reported a dip in MSMEs' share in the country's annual merchandise exports to 45.04 per cent in FY22 in comparison to 49.75 per cent during FY20 and 49.35 per cent during FY21. However, the MSME exports' value had surged 21.8 per cent from \$155.9 billion during FY20 and 31.9 per cent from \$143.9 billion during FY21 to \$190 billion during FY22.

Small pharma units nudge FDCA on ease of doing Biz.

Small Scale Pharma units in Gujarat are facing a financial burden owing to the polices of the state Food and Drug Control Administration (GDCA).

The Drug Controller General of India (DCGI) had released a list of products under the Kokate Committee, and most states charges a product licence fee of Rs.300 for

products on the Kokate list. The committee was set up by the government to examine the safety and efficacy of unapproved drugs that were licenced by the state licencing authorities without approval from the DCGI.

In Gujarat, for around 15% of these products - which do not have a DCGI no-objection certificates (NOC)

dates stipulated on the Kokate committee list - the FDCA charges manufacturers a licence fee of Rs.1 lakh. Owners of pharma units have to these products from the market to prove that they have been on sale for at least four years.

Small Scale Indian Drugs Manufacturers Association (SIDMA), on condition of

Cont. On Page 46

MSME definition to be modified, FISME calls for suggestions

Ease of Doing Business for MSMEs: Due to the steep rise in raw material prices, many small enterprises have crossed the threshold of small enterprises and graduated to medium, making them ineligible for government subsidies.



The last drastic modification to the definition of Micro, Small and Medium Enterprises (MSME) occurred two years back in 2020.

Ease of Doing Business for MSMEs: Federation of Indian Micro and Small & Medium Enterprises (FISME) is calling for suggestions to put before the central government as they seek to revise the definition of Micro, Small and Medium Enterprises (MSMEs) in the country. The criteria for Udyam registration eligibility might also be reviewed.

The last drastic modification to the definition of Micro, Small and Medium Enterprises (MSME) occurred two years back in 2020 when the investment and turnover figures were increased to accommodate medium enterprises.

The recent rise in the raw material prices has increased the turnover of many small enterprises as a result of which they have crossed the threshold of small enterprises and graduated to medium. On the other hand, due to covid, turnover of many medium

enterprises got affected and they became small businesses.

In both the cases, the transition made them ineligible to access subsidies and public procurement that are reserved exclusively for micro and small enterprises.

Also, a number of anomalies have come to light. There are sectors such as defense where capital investments is high but turnover is low. Similarly, in sectors like gems and jewellery, investment is quite low but turnover is extremely high. In either case, it is difficult to fit such huge sectors in the existing MSME definition.

In light of the above, the Union Government is likely to amend the criterion of turnover and investment for the enterprises that are capital heavy. There is also the possibility of introducing a rollover clause of a few years to assist MSMEs that have moved from one threshold to another in the sector.

Federation of Indian Micro and Small & Medium Enterprises (FISME) is amidst collating suggestions to present to the Government for the new definition.

According to the revised definition of MSMEs that was approved by the government in June 2020, the investment limit for micro enterprises was increased to Rs 1 crore (from Rs 25 lakhs) while the turnover limit was capped at Rs 5 crore.

On the other hand, for small enterprises, the investment limit was increased to Rs 10 crore from Rs 5 crore and the turnover limit was set to Rs 50 crore. For medium enterprises, the investment limit was increased to Rs 50 crore from Rs 10 crore along with the turnover limit at Rs 250 crore. The revised definition had also removed the distinction between the manufacturing and services sectors.

Cont. From Page 45

anonymity, said "Licences for products on the Kokate committee list, whose NOC date is not mentioned, still cost Rs. 1 lakh. Most other states levy a Rs.300 fee for these products. We are demanding that the FDCA bring down the fee at par with other states". Another SIDMA member said "Gujarat

FDCA demands product licences for all brands. This means if a manufacturer has received a product licence for a paracetamol brand, he will have to get a new licence to manufacture other brand of the same molecule. Other states' F D C A departments allow manufacturers to have more than one brand of the same molecule with

one licence. Units here are active in contract manufacturing and get orders from multiple companies to manufacture multiple medicines of the same molecules and they have to get production licences for each of them. This leads to unfair practices too."

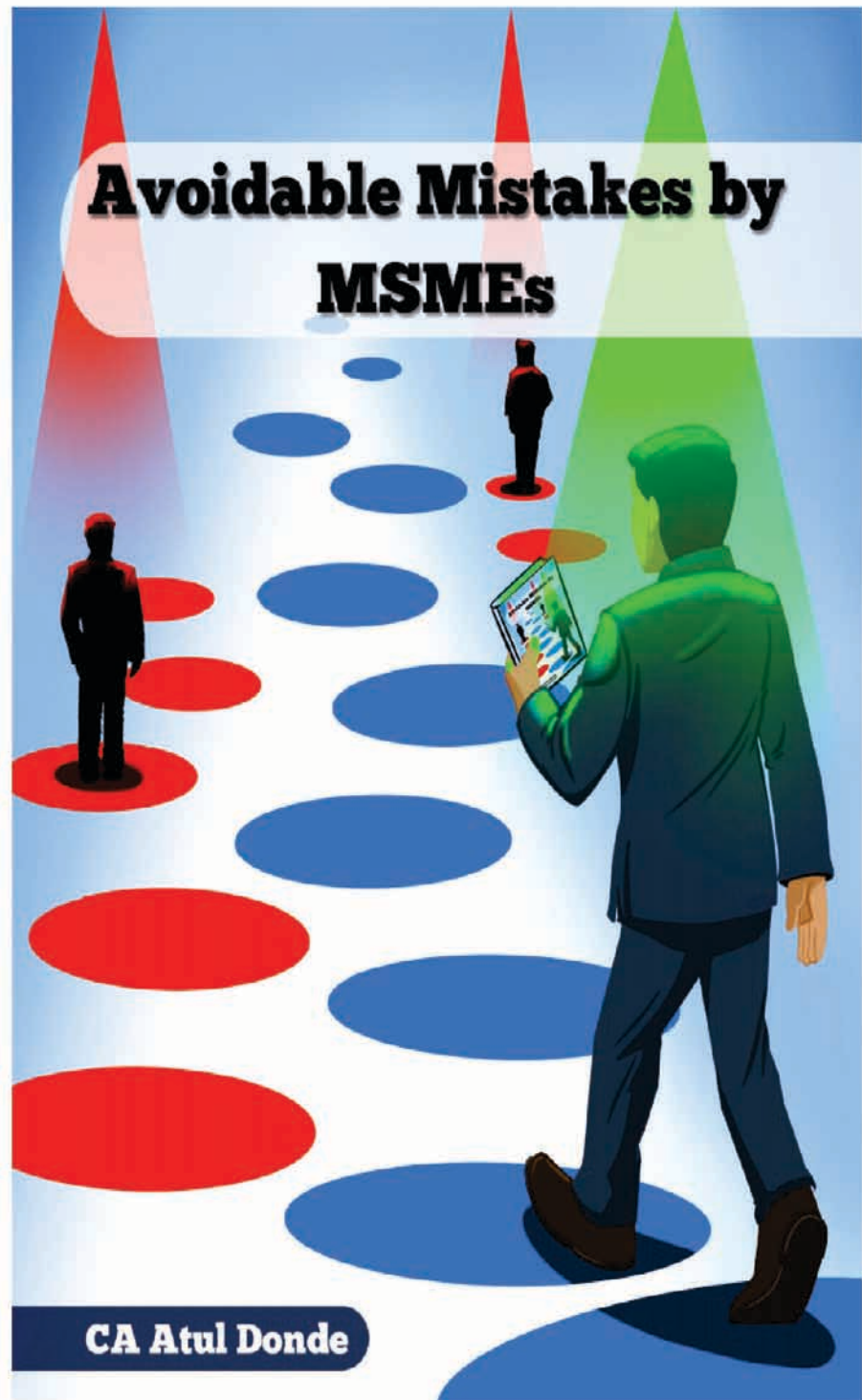
AVOIDABLE MISTAKES BY MSMEs

A guide for every MSME Entrepreneur

"First time attempt" is experienced by everyone many times in their life.

When an entrepreneur starts his business after quitting a job, his experience of managing his own business is also one such "first time attempt". One may have worked at the senior positions for a long period; but, when he starts sitting at the other side of the table, his role becomes "Owner" or "Entrepreneur" and not of a "Senior Manager". Therefore he needs to change his approach from Employee to the Owner. Being the Owner, he is primarily responsible for the success of his business at the same time ensure a "win-win" situation for all the stake holders ranging from Employees, Vendors, Customers, Bankers, Financers and the Government.

Managing a business in the capacity of an Owner is difficult; Owner needs a completely different set of



skills to handle the situation and to solve different types of problems than any Senior Executive. It is very apt to mention here that the guidance in such situation cannot be readily available and therefore the Owner is prone to the vulnerability of making mistakes. Mistakes can be of omission of something (Mistake of Omission) or selecting a wrong alternative (Mistake of Commission).

Main jobs of the Owner of the business are

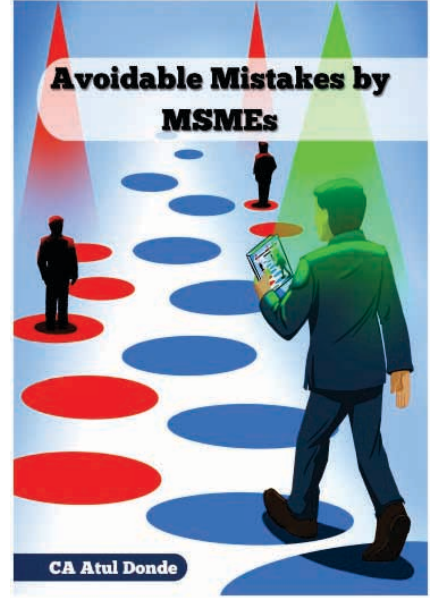
1. Building his own organization
2. Developing the Standard Operating Procedures for Production,

3. Stores, Accounts, and Administration etc.
4. Developing New clients
5. Developing the products
6. Training the Employees
7. Arranging Finance
8. Keeping updated market himself about the and customer's demands

Wrong decisions taken by the Owners in these areas, or not taking any decision in these areas affects the business very badly. Businesses run in a Non Standard methods do not progress fast, in fact the fear is the competitor grows fast and takes away the major share of the market. Therefore for the Promoter or Owners, taking correct and

timely decisions is very essential.

Main intention of the author behind the book is the MSME promoters should always be recognized as a "Promoter" or "Founder" of a reputed industrial undertaking in their retired life.



-Source : TISA

કોસ સબસિડીનું ભારણ MT વીજ જોડાણ લેનારને માથે

ગુજરાતમાં છ વર્ષથી વીજદારમાં વધારો ન કરવામાં આવ્યો હોવનો દાવો કરવામાં આવે છે, પરંતુ વાસ્તવમાં યુનિટદીઠ વીજદરમાં છ વર્ષમાં રૂ.૩.૨૯નો જંગી વધારો આવ્યો છે. ફ્યુઅલ પ્રાઈસ એન્ડ પાવર પરચેઝ એગ્રીમેન્ટની ફોર્મ્યુલાનો ઉપયોગ કરીને આ વીજદાર વધારો કરી દેવામાં આવ્યો છે. કોસ સબસિડીનું એટલે કે ખેડતોને મફતના ભાવે આપવામાં આવતી વીજળીનું બધું જ ભારણ હાઈ ટેન્શન પાવાર જોડાણ લેનારા ઉદ્યોગોને માથે જઈ રહ્યું છે. હવે કંપની દ્વારા આપવામાં આવતા વીજ પુરવઠાના ખર્ચ અને વીજ પુરવઠા થકી તેને થતી આવકને આધારે જ ગુજરાત વીજ નિયમન પંચના પક્ષપાતી વલણનો પર્દાફાશ થઈ જશે. ગુજરાત ઉર્જા વિકાસ નિગમ અને વીજ વિતરણ કંપનીઓને યુનિટદીઠ ૧ પૈસાનો તફાવત જ મળે છે. યુનિટદીઠ ખર્ચ રૂ.૬.૨૮ સામે યુનિટદીઠ આવક રૂ.૬.૨૯ની છે. આમ યુનિટે એક પૈસાનો નફો કરે છે. ગુજરાતના હાઈટેન્શન વીજ વપરાશકારો યુનિટદીઠ સબસિડીનો સૌથી વધુ રૂ. ૧.૫૮નો બોજ વેંઢારે છે. કૃષિ સેક્ટરને આપવામાં આવતી રાહતનો બોજ તમને માથે આવી રહ્યો છે.

પાવર સેક્ટરના ૩૬ વર્ષના અનુભવી નિષ્ણાંત તરીકે નવા ખરડા અંગે અવલોકન કરતાં જણાય છે કે વાસ્તવમાં ઈલેક્ટ્રિસિટી એમેન્ડમેન્ટ બિલ ૨૦૨૨ ગ્રાહકોને કે પછી વીજ વિતરણ કંપનીઓને કોઈ જ ફાયદો કરાવે તેમ જણાતું નથી. કેન્દ્ર સરકાર વીજ કંપનીઓ કોઈ જ ફાયદો કરાવે તેમ જણાતું નથી. કેન્દ્ર સરકાર વીજ કંપનીઓની વધી રહેલી ખોટને અંકુશમાં લેવા માટેના હથિયાર તરીકે તેનો ઉપયોગ કરી રહી છે. બીજી તરફ વીજ વિતરણ કંપનીઓ પાસે તેના વીજ ઉત્પાદકોને ચૂકવવા નાણાં નથી. વીજ નિયમન પંચો ગ્રાહકોના હિતોનું રખોપું કરવાની તેમની ફરજ અદા કરવામાં નિષ્ફળ ગયા છે. વાર્ષિક વીજ દર નિયંત્રણમાં પણ તેમની ભૂમિકા મર્યાદિત રહી છે. કારણકે રાજ્ય સરકાર ઈલેક્ટ્રિસિટી એક્ટની કલમ ૧૦૮ હેઠળ તેમને જે આદેશ આપે તેનું પાલન કરવું ફરજિયાત છે. તેથી વીજ નિયમન પંચો સરકારની કઠપૂતળી બની ગયા છે. ગુજરાતના વીજ ગ્રાહકો યુનિટદીઠ રૂ. ૭.૫૦થી વધુ ચૂકવી રહ્યા છે. મહિને ૫૦૦ યુનિટથી વધુ વીજળી વાપરનારે યુનિટદીઠ રૂ. ૯ જેટલી ઊંચી કિંમત ચૂકવવી પડી રહી છે.

Over 10,000 MSMEs shut during 2016-2022 period; 96% in past 3 years, shows govt data

Ease of Doing Business for MSMEs: "Closure of MSMEs is certainly a concern for the government for which necessary steps and studies have been undertaken," Ishita Ganguli Tripathy, Additional Development Commissioner, Ministry of MSME told Financial Express Online.



2,870 MSMEs registered on the Udyam portal were shut between April 1, 2022, and July 20, 2022, along with employment loss for 19,862 people. (Image: pixabay)

Ease of Doing Business for MSMEs: The government has come out with consolidated data on the number of MSMEs closed over the past six years including the Covid period in the country. According to the combined data from the Udyam registration portal and the erstwhile Udyog Aadhaar Memorandum (UAM), 10,067 MSMEs were shut from 2016 to 2022.

Sharing data in the Rajya Sabha in a written reply to a question on the closure of units, Minister of State for MSMEs Bhanu Pratap Singh Verma noted that 400 MSMEs (4 per cent of total closures) were shut during the 2016-2019 period as per the UAM data. On the other hand, the majority 96 per cent units — 9,667 were shut between 2019 and 2022, according to the UAM and Udyam portal data.

In reply to a separate question on the Covid impact on MSMEs, Verma shared that 2,870 MSMEs registered on the Udyam portal were shut between April 1, 2022, and July 20, 2022, along with employment loss for 19,862 people. Likewise, 6,222 Udyam-registered MSMEs were shut in FY22 with 42,662 people losing jobs. Between July 1, 2020, and March 31, 2021, 175 Udyam units were closed and 724 jobs were lost.

"Closure of MSMEs is certainly a concern for the government for which necessary steps and studies have been undertaken. The closure is one of the reasons cited by units for cancelling their MSME registrations, but the reason for closure is not always mentioned by them.

Other reasons for cancelling registrations include stopping the manufacturing of goods or moving to other businesses or they just don't need the registration anymore," Ishita Ganguli Tripathy, Additional Development Commissioner, Ministry of MSME told Financial Express Online.

Citing studies by SIDBI, SBI, and others, Tripathy noted that while there have been closures, some of them have been temporary and due to schemes such as Emergency Credit Line Guarantee Scheme (ECLGS), many MSMEs have been able to save employment as well.

According to a SIDBI survey of a random sample pool of 1,029 MSMEs undertaken late last year across 20 States and two union territories and submitted on January 27, 2022, 67 per cent MSMEs reported temporary closure for up to a three-month period during Covid in the financial year 2020-21. The survey results were shared by MSME Minister Narayan Rane in Parliament during the Budget session. On the other hand, as per an SBI report in January this year, ECLGS had saved the livelihood of 6 crore families of workers employed in MSMEs as nearly 13.5 lakh MSME loan accounts were saved with credit support.

Among the measures announced by the government post pandemic under the Aatmanirbhar Bharat package for the MSME sector apart from ECLGS and Udyam portal were Subordinate Debt for stressed MSMEs, Rs 50,000 crore equity infusion through Self-Reliant India Fund, revised definition of MSMEs, and no global tenders for procurement up to Rs 200 crore.

—Source : FE

Scheme will encourage green manufacturing : CM

According to Gujarat CM Bhupendra Patel, the scheme will also encourage industries towards green manufacturing practices and adopt decarbonization initiatives.

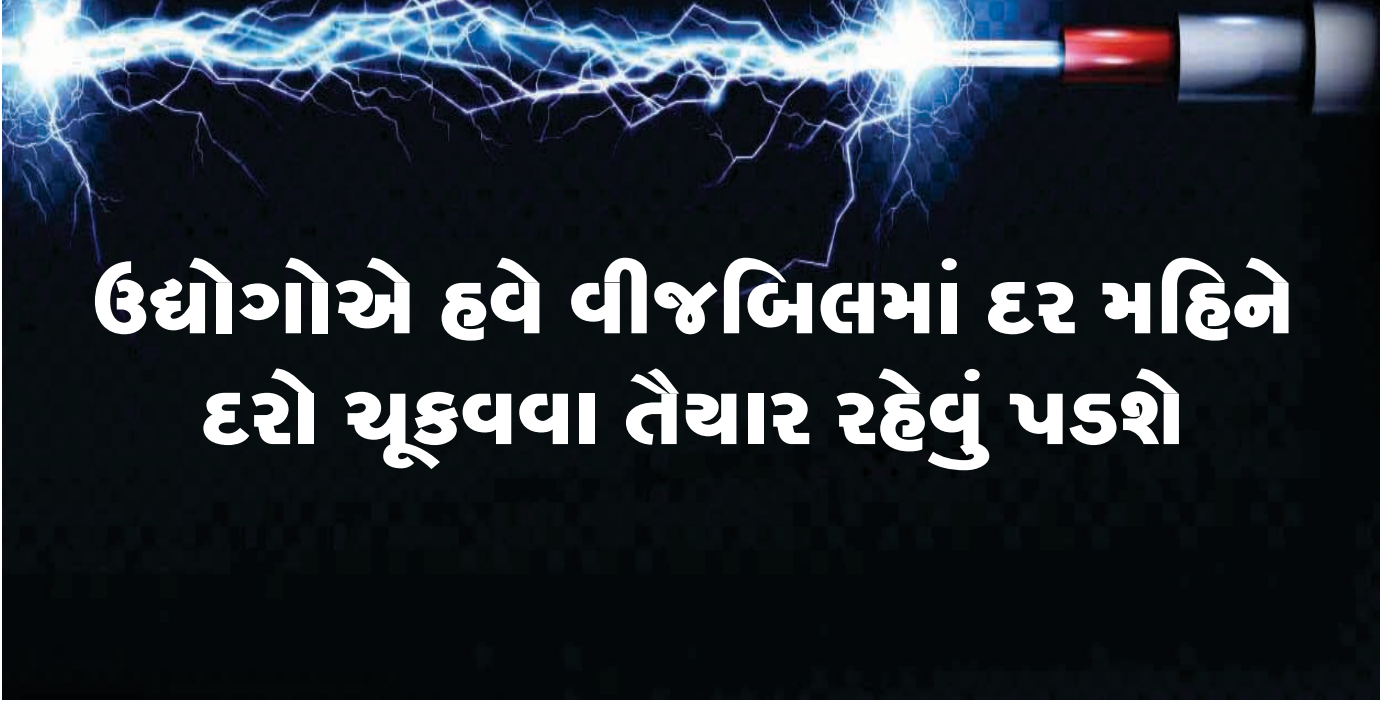
Under the scheme, micro industries will attract capital subsidy up to Rs.35 lakh, MSMEs will gain interest subsidy up to Rs.35 lakh per annum up to 7 years and incremental incentives will be extended to women entrepreneurs, young entrepreneurs, startups, and differently abled entrepreneurs.

on the other hand, large scale and mega industries will get interest subsidy upto 12% of fixed capital investment.

Additionally mega investments with at least Rs.2,500 crore of investment and employment commitment of 2,500 persons will also get net SGST reimbursement upto 18% of fixed capital investment over 20 years.

Again, 100% of input SGST paid on capital goods shall be reimbursed over 20 years in addition to 100% reimbursement of stamp duty and registration charges paid to govt for purchase and/or lease of land meant for the project.

—TNN



ઉદ્યોગોએ હવે વીજબિલમાં દર મહિને દરો ચૂકવવા તૈયાર રહેવું પડશે

કેન્દ્ર સરકારની મિનિસ્ટ્રી ઓફ પાવર દ્વારા નવા તૈયાર કરવામાં આવી રહેલા ઈલેક્ટ્રિસિટી(એમેન્ડમેન્ટ) રૂલ્સ ૨૦૨૨માં ફ્યુઅલ પ્રાઈસ એન્ડ પાવર પરચેઝ એગ્રીમેન્ટ હેઠળ વીજળીના યુનિટદીઠ આવતો વધારો દર મહિને જ ગ્રાહકો પાસેથી વસૂલી લેવાની વીજ વિતરણ કંપનીઓને છૂટ આપી દેવાનો નિર્ણય લેવા માટે સૂચિત મુસદ્દો તૈયાર કરી દેવામાં આવ્યો છે. આ મુસદ્દા અંગે ૧૧મી સપ્ટેમ્બર સુધીમાં સ્ટેક હોલ્ડર્સને તેમના પ્રતિભાવ આપવાની સૂચના આપો દેવાઈ છે. પરિણામે દરેક કેટેગરીમાં આવતા વીજગ્રાહકોએ એટલે કે હાઈટેન્શન, લો ટેન્શન, કોમર્શિયલ અને રેસિડેન્શિયલ વીજ વપરાશકારોએ -ફ્યુઅલ પ્રાઈસ એન્ડ પાવર પરચેઝ એગ્રીમેન્ટની ફોર્મ્યુલા હેઠલ યુનિટદીઠ રૂ.૩.૨૯નો ચાર્જ ચૂકવવો પડશે. અત્યારે હેઠળ યુનિટદીઠ ૨.૬૦ વસૂલવામાં આવે છે. આમ યુનિટદીઠ અંદાજે ૬૯ પૈસાનો વધારો તો એક ઝાટકે જ આવી જશે. (યુનિટદીઠ ચાર્જમાં ૬૯ પૈસાના આવનારા આ વધારાને આધારે જ માસિક વીજ બિલમાં થનારા અંદાજિત વધારાની ગણતરી કરવામાં આવી છે. ગુજરાતમાં દરેક કેટેગરીના વીજ વપરાશકારોને માથે યુનિટદીઠ મિનિમમ ૬૯ પૈસાનો વધારો આવશે જ આવશે. આ વધારા સાથે ઈલેક્ટ્રિસિટિ ડ્યુટીમાં પણ કેટેગરી પ્રમાણે વધારો આવશે.) ત્યારબાદ પાવર પરચેઝ કોસ્ટમાં અને ઈંધણ ખર્ચમાં થનારી વધઘટ પ્રમાણે વીજળીના યુનિટદીઠ ચાર્જમાં દર મહિને વધારો ઘટાડો થયા કરશે.

એચ.ટી., એલ.ટી. અને કોમર્શિયલ જોડાણકારો પર મહિને કેટલો વધારાનો બોજ આવશે ?

એનર્જી અને રેગ્યુલેટરીના એક્સપર્ટ કે. કે. બજાજનું કહેવું છે: “દેશભરની સરકારી વીજકંપનીઓની ૨.૧૩ લાખ કરોડની ખોટ સરભર કરવા પ્રયાસના ભાગરૂપે આ કવાયત કરવામાં આવી રહી છે. દેશભરના રાજ્યોની વીજ કંપનીઓને નુકસાનીના ખાડામાંથી બહાર કાઢવા કેન્દ્ર સરકારે સાત વર્ષમાં ત્રણ ત્રણ વાર બેઈલ આઉટ પેકેજ





આપ્યા તે પછી પણ કંપનીઓ ખોટમાંથી બહાર ન આવતા સરકારે ની ફોર્મ્યુલા હેઠળ વીજળી પેદા કરવા માટેના ફ્યુઅલ પ્રાઈઝ એટલે કે કોલસો, લિગ્નાઈટ, ગેસના ભાવમાં આવતા વધારાનો ભોજ દર મહિને વસૂલી લેવાશે. તેમ જ જરૂરિયાત પ્રમાણે ઈન્ડિયન એનર્જી એક્સચેન્જમાં વીજળી વેચવા આવતા ખાનગી વીજ ઉત્પાદકો પાસેથી ખરીદવામાં આવતી યુનિટદીઠ રૂ.૧૨ સુધીના ભાવની વીજળીના ખર્ચનો આવતો ભોજો દર મહિનાને અંતે ગ્રાહકો પાસેથી વસૂલી લેવાનો નિર્ણય કર્યો છે.” આ ફોર્મ્યુલાને ફ્યુઅલ પ્રાઈસ એન્ડ પાવર પરચેઝ એગ્રીમેન્ટ તરીકે ઓળખાવવામાં આવે છે.

પરિણામે ઔદ્યોગિક, કોમર્શિયલ અને રહેઠાણના વીજ વપરાશકારોને માથે વીજ બિલના ખર્ચમાં બહુ જ મોટો વધારો આવી જશે. ચાલીસથી સો કિલોવોટના વીજ જોડાણ ધરાવતા લો ટેન્શન વીજ વપરાશ કારો, ૧૦૦ કિલોવોટથી વધુનું વીજ જોડાણ ધરાવતા હાઈ ટેન્શન વીજ વપરાશકારો તથા ૧૦ થી ૪૦ કિલોવોટનું જોડાણ ધરાવતા કોમર્શિયલ વીજ વપરાશકારોને માથે કેટલો વધારો આવશે તેનો અંદાજ અહીં મૂકવામાં આવી રહ્યો છે. કે. કે. બજાજનું કહેવું છે, “સો કિલોવોટથી મોટા વીજજોડાણ લેનારા હાઈટેન્શન વીજ વપરાશકારોમાં માસિક ૧૦,૦૦૦ યુનિટનો વપરાશ કરતા એકમોના બિલમાં અંદાજે મહિને

રૂ.૭૫૯૦ અને મહિને ૨૦,૦૦૦ યુનિટ વીજળીનો વપરાશ કરતાં એકમોને માથે મહિને રૂ.૧૫,૧૮૦નો વધારાનો ભોજ આવશે. તેમજ લો ટેન્શન વીજ ધરાવનારોઓ નાના ઉદ્યોગોનો માસિક વીજ વપરાશ ૪૦૦૦ યુનિટનો હશે તો તેમના વીજ બિલમાં અંદાજે ૫૦૦ યુનિટ વીજળીનો વપરાશ કરતાં કોમર્શિયલ યુનિટના વીજ બીલમાં અંદાજે રૂ. ૪૧૪ અને મહિને ૧૦૦૦ યુનિટ વીજળીનો વપરાશ કરતાં કોમર્શિયલ યુનિટ્સના બિલમાં રૂ ૮૨૮નો વધારો આવી જશે.”

વીજ કંપનીઓની કાર્યક્ષમતાના અભાવનો ભોજ ગ્રાહકોને માથે નાખવામાં આવી રહ્યો હોવાનો નિર્દેશ મળી રહ્યો હોવાનું વીજ ક્ષેત્રના જાણકારોનું કહેવું છે. આ સૂચિત મુસદ્દા અંગે ઔદ્યોગિક વીજ વપરાશકારો કે પછી કોમર્શિયલ વીજ વપરાશકારોને ૧૧મી સપ્ટેમ્બર સુધીમાં તેમના મંતવ્યો આપી દેવાની સૂચના આપવામાં આવી છે. ત્યારબાદ તેમના સૂચનોને ધ્યાનમાં લઈને કેન્દ્ર સરકાર ફાઈનલ નિયમો તૈયાર કરી દેશે. આ નિયમો આગામી ત્રણેક મહિનામાં અમલમાં આવી જશે. ગુજરાત સરકારના વીજ ઉત્પાદક પ્લાન્ટ સરેરાશ ૩૦ ટકા પ્લાન્ટ લોડ ફેક્ટર-પીએલએફ પર ચાલી રહ્યા છે. આ પ્લાન્ટ લોડ ફેક્ટર વધારવામાં આવે એટલે કે કુલ ઉત્પાદન ક્ષમતા પ્રમાણે જ વીજ ઉત્પાદન કરવામાં આવે તો ખાનગી

કંપનીઓની વીજળી ઓછી ખરીદીવી પડી શકે છે. તેમ થાય તો પાવર પરચેઝ કોસ્ટ ઓછી થઈ શકે છે. બીજી તરફ સોલાર, વિન્ડ અને જળવિદ્યુતથી વીજળી પેદા કરવા પર વધુ ફોક્સ કરવામાં આવે તો ગુજરાતના વીજ વપરાશકારોને માથેથી વીજ ખર્ચનો બોજ હળવો કરી શકાશે.

ભારત દેશના અન્ય રાજ્યોની વીજ વિતરણ કંપનીઓએ રૂ. ૨.૧૩ લાખ કરોડથી વધુ ચૂકવણી કરવાની બાકી છે. આ ચૂકવણી થાય તે માટે તેમને ફ્યુઅલ પ્રાઈસ એન્ડ પાવર પરચેઝ એગ્રીમેન્ટ હેઠળ દર ત્રણ મહિને વધારવામાં આવતા ચાર્જ દરેક મહિનાને અંતે લાગુ કરી દેવાની ફરજ પડશે. ગુજરાત સરકારની વીજ કંપનીઓ પોતાના વીજ ઉત્પાદન મથકોની કુલ વીજ ઉત્પાદક ક્ષમતાના માંડ ૫૦ થી ૫૫ ટકા વીજળી પેદા કરીને બાકીની વીજળી બહારથી યુનિટદીઠ રૂ. ૧૨ સુધીના ભાવે ઈન્ડિયન એજર્સ એક્સચેન્જના માધ્યમથી ખાનગી સપ્લાયર પાસેથી ખરીદતી હોવાથી ગુજરાતના વીજ વપરાશકારોને માથે દર મહિને નવી નવી રકમનો વીજ ખર્ચનો બોજ વધતો રહેવાની સંભાવના રહેલી છે.

નવા તૈયાર થયેલા નિયમોમાં એક નિયમ એવો પણ છે કે પાવર પરચેઝ કોસ્ટ દર મહિને જેટલો પણ વધારો આવે તે તમામ વધારો વીજ વપરાશકારો પાસેથી વસૂલી લેવાના રહેશે. તેને માટે ગુજરાતમાં જર્કની એટલે કે ગુજરાત વીજ નિયમન પંચની આગોતરી મંજૂરી લેવાની જરૂર જ નથી. અત્યારની વ્યવસ્થા હેઠળ વીજ વિતરણ કંપનીઓ દર ત્રણ મહિને વીજદરમાં યુનિટદીઠ ૧૦ પૈસાનો આપો આપ જ વધારો કરી શકે છે. તેનાથી વધુ વધારો કરવો હોય તો તેવા સંજોગોમાં તેમણે ગુજરાત વિજ નિયમન પંચ પાસેથી મંજૂરી માગવી પડે છે. આ મંજૂરી મળ્યા પછી જ અને મંજૂરી મળી હોય તેટલા પ્રમાણમાં જ વીજળીના યુનિટદીઠ દરમાં તેનો ઉમેરો ઉમેરો કરી

ગ્રાહકો પાસેથી વસૂલી શકે છે. હવે આ બંધનમાંથી વીજ વિતરણ કંપનીઓને મક્કિત મળી જવાની સંભાવના છે.

જો ત્રણ મહિના પછી નવા નિયમોનો અમલ ચાલુ કરી દેવાય તો તેવા સંજોગોમાં વીજ વિતરણ કંપનીઓ દર મહિને સંપૂર્ણ પાવર પરચેઝ કોસ્ટ વસૂલ કરતી થઈ જશે. એપ્રિલથી જૂન ૨૦૨૨-૨૩ ના પહેલા ત્રિમાસિક ગાળાની ગુજરાતની વીજ કંપનીઓની પાવર પરચેઝ કોસ્ટ યુનિટદીઠ સરેરાશ રૂ. ૨.૭૫ની આવે છે. તેમાંથી રૂ. ૪.૫૭ વસૂલ કરવાની તેમને છૂટ મળી ગઈ છે. આમ ત્રણ જ મહિનામાં પાવર પરચેઝ કોસ્ટમાં યુનિટદીઠ રૂ. ૧.૧૮નો વધારો આવી ગયો છે. આ જ ત્રણ માસના ગાળામાં ટ્રાન્સમિશન એન્ડ ડિસ્ટ્રીબ્યુશન લોસ ૧૫ ટકાનો રહ્યો છે. તેને કારણે યુનિટદીઠ બીજા ૨૧ પૈસાનો બોજ ગ્રાહકોને માથે આવ્યો છે. આ ત્રણ જ મહિનામાં માં યુનિટદીઠ રૂ. ૧.૩૯નો વધારો આવ્યો છે. અત્યાર સુધીની કુલ ની યુનિટદીઠ રકમ રૂ. ૩.૨૯ થઈ છે. તેમાંથી યુનિટદીઠ રૂ. ૧.૯૦ વસૂલવામાં આવી રહ્યા છે. જર્ક પાસે ગયા પછી તેમને યુનિટદીઠ રૂ. ૨.૬૦ પેટે વસૂલ કરવાની છૂટ મળી છે. તેથી ગુજરાતના વીજ ગ્રાહકો પાસેથી આજની તારીખે પણ યુનિટદીઠ ૬૯ પૈસા વસૂલવાના બાકી છે.

મહિને ૨૦૦ યુનિટ વીજળી વાપરનારના વીજળીના બિલમાં રૂ. ૧૭૩નો વધારો થશે.

નવા નિયમો મુજબ દર મહિને વધતી સંપૂર્ણ પાવર પરચેઝ કોસ્ટ વસૂલી લેવામાં આવે તો મહિને ૨૦૦ યુનિટ વીજળી વાપરનારોના વીજ બિલમાં રૂ. ૧૭૩નો અને મહિને ૪૦૦ યુનિટ વીજળી વાપરનારોના વીજ બિલમાં રૂ. ૩૮૪નો વધારો થઈ જશે. આપણે જૂના અને નવા દર અંદાજિત દર પ્રમાણે વીજ બિલમાં જોવા મળનારા વધારાની વિગતે સમજાવે તો નીચે દર્શાવેલ મુજબની સ્થિતિ સર્જાશે.

શિર્ષક	મહિને ૨૦૦ યુનિટ વપરાશ		મહિને ૪૦૦ યુનિટ વપરાશ	
	જૂના દર	નવા દર	જૂના દર	નવા દર
ફિક્સ કોસ્ટ મહિને	રૂ. ૭૦	રૂ. ૭૦	રૂ. ૭૦	રૂ. ૭૦
વીજ વપરાશનો ચાર્જ મહિને	રૂ. ૭૪૩	રૂ. ૭૪૩	રૂ. ૧૬૫૯	રૂ. ૧૬૫૯
FPPPA ચાર્જ મહિને	રૂ. ૫૨૦	રૂ. ૬૫૮	રૂ. ૧૦૪૦	રૂ. ૧૩૧૬
કુલ માસિક ચાર્જ	રૂ. ૧૩૩૩	રૂ. ૧૪૭૧	રૂ. ૨૭૬૯	રૂ. ૬૦૪૫
ઇલેક્ટ્રિસિટી ડ્યૂટી	રૂ. ૨૦૦	રૂ. ૨૩૫	રૂ. ૪૧૫	રૂ. ૪૫૭
કુલ વીજ બિલ	રૂ. ૧૫૩૩	રૂ. ૧૭૦૬	રૂ. ૩૧૮૪	રૂ. ૩૫૦૨
યુનિટદીઠ ચાર્જ	રૂ. ૭.૬૭	રૂ. ૮.૫૩	રૂ. ૭.૮૦	રૂ. ૮.૭૬
યુનિટદીઠ વધારો	રૂ. ૦.૦૦	રૂ. ૦.૮૬	રૂ. ૦.૦૦	રૂ. ૦.૯૬

Appointments



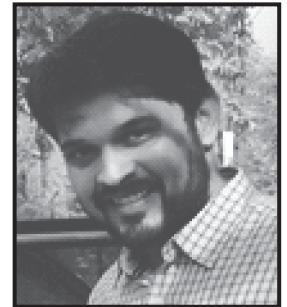
Mr. M D Patel Director, Hydro Pneumatics Engg. Co. is elected as President of Vadodara Chamber of Commerce & Industry (VCCI) for the year 2023-24.

Mr. Dhankesh Patel Mg. Director Elcen Machines Group is appointed as Vice President of All India Electric Motors Mfgs. Association for the year 2023-24.



Mr. Hemant Shah Director, Hemant Industries, is elected as President of a wellknown MPC Gymkhana (Polo Club).

Mr. Prayut Bhamawat Director, Mangalam Steel Cast is appointed as a Hon. Secretary of Indian Institute of Foundry, Western Region. He is also appointed as a Council Member of IIT-BHU Alumni



Mr. Dhwanish Shah, Foundry Head, Gujarat Swichgear Mfg. Co. is appointed as a Chairman of Indian Institute of Foundrymen, Vadodara Chapter for the year 2022-24.

Mr. Jaydep Modi, Managing Director, Sujay Engineers & President, FSSI is appointed as a key member of Advisory Committee as well as a Brand Ambassador of Gujarat Region of a well known Cosmos Co-op. Bank (Multistate Scheduled Bank), Pune.



Mr. Raju Shah, Director, Shree Vallabh Alloy Steel Cast & Hon. Secretary of FSSI is appointed as a Council Member of IIF, Western Region.

Mr. Vipul Ray, Managing Director, Elmex Controls Pvt. Ltd. is elected to CII National Council as President of IEEMA.



Mr. Himanshu Patel, Sr. Vice President, VCCI is appointed as a Chairman of Forthcoming VCCI-Expo 2023 Exhibition

'MSMEs can generate higher profits through e-commerce'

Small Businesses play important role in job creation : MSME MoS

E-commerce has enabled micro, small and medium enterprises to increase profits, reduce marketing expenses and extend their reach to new markets, Minister of State of MSME Bhanu Pratap Singh Verma said.

While speaking at the CII Indian MSME growth summit, Verma said that MSMEs play an important role in job creation and expansion of manufacturing base in the country and there is a need to enhance focus on them to achieve a \$5 trillion economy.

"Small businesses need to improve their management skills and make their technology base smart. In recent years online markets have developed through e-commerce which has had a positive impact on MSMEs. They can generate higher profits through e-commerce. It will increase revenue and margin, extend reach to new markets, help them save marketing expenses and customers will get a better experience" Verma said.

He said that after the pandemic wave, the MSME sector has been standing firmly.

"There is development happening in MSME space and it can be seen across the country. Main reason for this is progressing changes in our public policies" the minister said. He said that there were neither masks nor sanitizers when the corona period started in India.

He said that some MSME units became sick, some were unable to pay their labour and due to some other reasons

they were on the verge of shutting down. The minister said that the Prime Minister had contemplated about the situation in advance and ECLGS (Emergency Credit Line Guarantee Scheme) was launched to help them.

MSME Secretary B B Swain said that the ministry has been working to ease credit access for MSME through various schemes. "Total loan guaranteed under ECLGS is Rs.3.47 lakh crore out of which amount earmarked to MSME is Rs.3.1 lakh crore. The performance of the credit guarantee scheme has achieved a milestone with guarantee coverage of Rs.56,000 crore. This is the highest ever since its inception" Swain said.

The minister at the event also launched a report on the India D2C market compiled by Praxis in association with Shiprocket and CII. According to the report, Delhi, Bangalore and Mumbai are the major supply and demand hubs for the most of the D2C (direct to customers) players who book orders online and ship products directly to customers.

The report estimates grocery and gourmet market size for D2C segment to be around \$570.8 billion, jewellery \$82.4 billion, apparel and footwear \$80.7 billion, home décor, household, supplied and garden segment to be around \$26.5 billion, personal care \$18.2 billion, electronics \$9.1 billion and healthcare \$9.7 billion in financial year 2022.

- TOI

Slow but steady, MSME NPA declines

As the Covid-19 fears receded and capex cycles resumed in certain sectors, micro small and medium enterprises (MSMEs) shown a slow but steady revival. Clearly, the bad loan burden of MSMEs has declined 11% in the first quarter of 2022-23, as compared to the year ago period. According to the latest report by the State Level Banker's Committee (SLBC), Gujarat, non-performing assets (NPAs) of MSMEs have gone down from Rs.10640 crore in Q1 of FY 2022 to Rs.9529 crore in the corresponding quarter of the current fiscal year.

Explaining reasons, a senior official in a nationalized bank said on condition

of anonymity, "The post-covid revival appears to be upbeat at the moment, however, the actual picture will be visible only during the second and the third quarter. With demand coming back, industries have definitely done well. The growth, however, is limited to certain specific sectors."

According to the SLBC report, the gross NPA to outstanding ratio has declined significantly from 7.5% last fiscal during the quarter to 5.08% this fiscal year.

The situation is similar for non-banking finance companies (NBFCs) as well, wherein MSME NPAs have declined, reflecting a revival.

Umesh Revankar, co-chairman,

Finance Industry Development Council (FIDC) said, "The capex cycles have resumed and this is a major indicator of MSME businesses showing signs of revival. Even in case of NBFCs, the overall NPAs have gone down to settle at par with pre-covid levels".

The SLBC report also suggests that MSME advances have grown 32% in the first quarter at Rs.1.87 lakh crore growing from Rs.1.41 lakh crore.

Industry players, claim that the growth, however, is limited to certain sectors, some of which do struggle amidst inflation pressures and eroding demand.

- TOI

FSSI Event Photographs



Smt. Ranjanben Bhatt Hon'ble Member of Parliament Inaugurating the EngiExpo-2022 Exhibition.



Chief Guest Smt. Ranjanben Bhatt, Hon'ble Member of Parliament lighting the Lamps at the Inaugural Ceremony of Engi-Expo.



Mr. Jaydeep Modi, President, FSSI, welcoming Chief Guest, Guest of Honours & Invitees at the Inaugural Ceremony of Engi-Expo-2022 held on 26-03-2022 at Navlakhi Ground, Vadodara.



Shri Keyur Rokadia, Hon'ble Mayor, VMSS, delivering his speech at the Inaugural Function of Engi-Expo.



Mr. Jaydeep Modi, Presenting a Memento to Hon'ble Smt. Ranjanben Bhatt.



Mr. Jaydeep Modi presenting a memento to Shri Keyurbhai Rokadia Hon'ble Mayor, VMSS.



Mr. Dhankesh Patel, Presenting a Memento to Shri Shaileshbhai Mehta, Hon'ble Member of Vidhan Sabha



Mr. Natubhai Patel Presenting a Memento to Mrs. Seemaben Mohile, Hon'ble Member of Vidhan Sabha.



Mr. Dhanwan Vyas presenting a Memento to Dr. Vijay Shah.



Chief Guest Smt. Ranjanben Bhatt & other Dignatories releasing a Special Edition of "Udyog Mitra".



Invitees at the Engi Expo.

Visiting & View of Stalls at the Engi Expo-2022.



Conference on Finance Facilitation & Tech. Facilitation for MSMEs



Mr. Vikas Gupta, Jt. Director MSME-DFO giving his inaugural address.



Mr. Jaydeep Modi President Welcoming the Speakers & Delegates.



Mr. Chittaranjan Rege, Head Base Metals, MCX is giving his presentation



Mrs. Komal Kanzaria giving her presentation.



Mr. P N Solanki Dy. Director, MSME-DFO, giving his presentation.



Ms. Vaishaki Shah practice Leader of Mahindra Insurance Brokers Ltd. Mumbai, giving her presentation at the conference.



Nr. Dhankesh Patel Chairman MDP, FSSI, presenting a Memento to Mrs. Kamal Kanzaria & Mr. Chittaranjan Rege, of MCX of India Ltd.



Mr. Jaydeep Modi Presenting a Memento to Mr. Vikas Gupta & Mr. P N Solanki



Mr. Samir Patel Hon. Jt. Treasurer, FSSI, presenting a Memento to Ms. Vaishaki Shah, of Mahindra Insurance Brokers Ltd.



Mr. Jayantibhai Patel, Hon. Jt. Secretary, FSSI, presenting a Memento to Mr. P N Pandey, AGM, Bank of India.



Delegates at the conference.



Mr. Raju Shah, Hon. Secy. FSSI giving his vote of thanks at the conference



Group Photo of Members at the conference



Mr. Jaydeep Modi President presenting a lotus pot to Ms. Amita Nayar, Sr. Branch Manager, of ESIC at the interactive session on ESIC Sceme for MSME sectors.



Mr. Jaydeep Modi, President submitted a Memorandum reg. some critical issues of MSME sectors to Shri Narayan Rane, Hon'ble of MSMEs at Vigyan Bhawan, New Delhi.



At the FSSI meeting, Mr. Dhankesh Patel IPP, FSSI (R) felicitated for his appointment as a Vice President of All India Electric Motors Association, Mumbai.



Mr. Jayantibhai Patel, Hon. Jt. Secretary, presenting a lotus pot to Mr. Vihang Shah, CEO, of Vihang Enterprises at the interactive session on "Pro-fit Health Package".



Mr. Jaydeep Modi, President at the "Udyami Bharat" program held at Vigyan Bhawan New Delhi under the Chairmanship of Hon'ble Prime Minister. From FSSI, Mr. Dhankesh Patel, Mr. Jayantibhai Patel & Mr. Shantilal Patel were also attended.

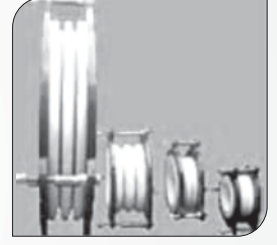
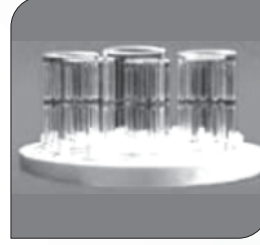
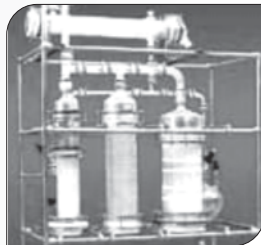
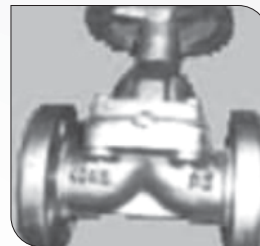


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the product poses threat of third party bodily injury / property damage OR results into actual third party bodily injury / property damage. Mentioned below are some of the expenses that can be covered under the policy:

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- Additional staffing costs
- Removal/de-installation costs
- Disposal
- Replacement/repair/refund
- Recall notices & communications

Directors & Officers Liability policy covers the personal liability of a Director / Officer in the event of a claim or law suit alleging their wrongdoing in connection with the Company's business. It pays for damages due to loss caused to the third party arising out of the wrongful act of the Director / Officer in discharging their fiduciary responsibility. The cover applies to former, present and future Directors and the Management comprising officers and employees in a managerial or supervisory capacity. The policy normally covers the Parent company and all subsidiaries. The policy is designed to operate on an unnamed basis covering all directors /officers and employees of the Policyholder. Product Liability can bring about class action suits against the organisation. As per Companies Act 2013, any such breach can make the directors personally liable. It is therefore important to have a robust Directors & Officers Liability policy in place.

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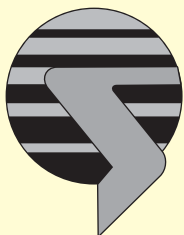
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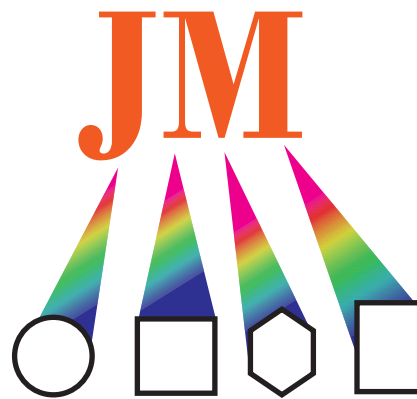
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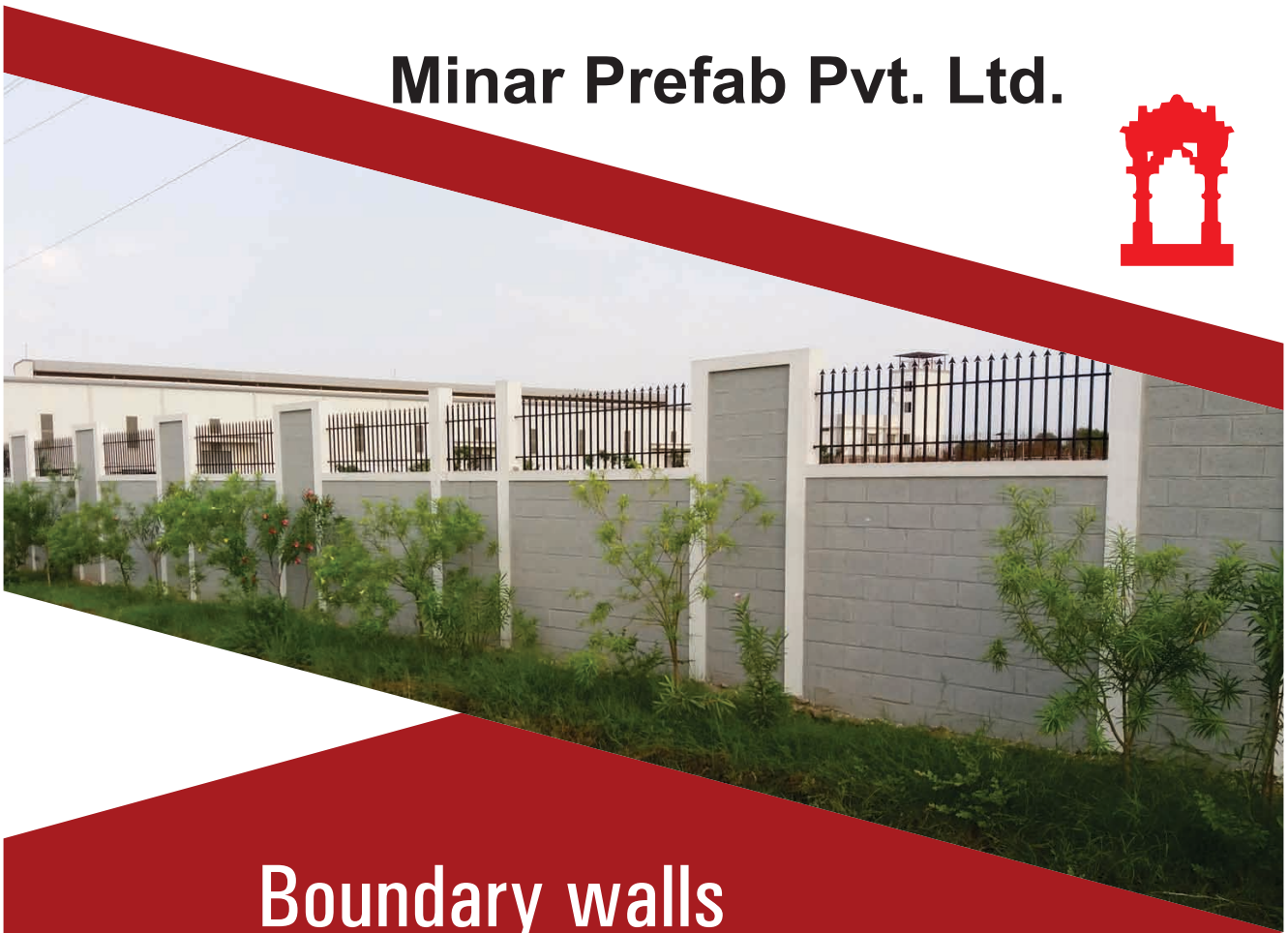
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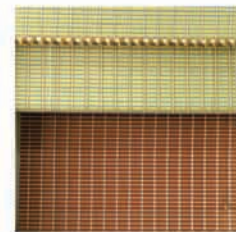
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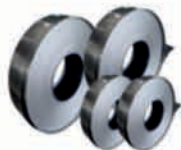
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