From the Desk of Director In-Charge:

With the advent of Unlocking 1.0, the MSME Sector in India entered into a new phase of development. The very definition of MSME has been widened in line with the announcements of the huge economic boost up package by the Hon’ble Finance Minister of India on 13th of May 2020.

Now the turnover criteria has been added with the earlier investment criteria. The change will definitely be beneficial for the service sector of the economy, which is the largest contributor to the National GDP, but not getting any substantial help from the Government through different M/o MSME Schemes. Moreover, a larger number of enterprise will come under the umbrella of MSME Sector with the change in definition. This issue of ‘Udyami Bangla’ will largely focus on the change in definition and its possible implications on the economy.

I hope this new development will bring shine in the present gloomy economic scenario and help the entire MSME Sector to bounce back to the growth path.

Krishnadas Bhattacharjee

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Editorial:

The post-COVID “world (will be) switching from just in time to just in case”. This quote was brought to my attention by Pascal Lamy, the former Director General of the WTO. While emerging areas of technology have been opening up right along as trends like IoT, security, cloud, and collaboration propel the industry forward, the COVID-19 pandemic has caused massive disruption around the globe and is accelerating the need for brand-new technology skills. That’s because many businesses are not operating at least partially – if not entirely – via employees working remotely from their homes. Similarly, long drawn process of registration of patents and lack of proper monetary incentives for research and development is a permanent drag for this sector. Here government may envisage what can be done, can make tie-up with many premier educational institutions and can dig many other innovative ways

As a plethora of different supporting stimulus for the MSMEs are in place, one point that the government may seriously ponder over is to see that there remains a perfect co-ordination among all the bodies entrusted to implement these stimulus’s and should see there is no duplicity. It should also to be ensured that the benefits of all these schemes are transmitted to the ground level quickly and adequately. The definition of MSMEs has been further amended by the Cabinet since the announcement of the Aatmanirbhar Bharat Package.

Meanwhile, Cyclone Amphan, the most powerful storm in the Bay of Bengal in over a decade, ripped through West Bengal, destroying thousands of homes and uprooting innumerable trees. Authorities are still struggling to mount relief operations amid a lockdown to contain the unprecedented coronavirus pandemic. Large-scale damage to infrastructure, public and private property was reported from North and South 24 Parganas, East and West Midnapore, Kolkata, Howrah and Hooghly districts. With all these odds, We all are struggling to reach the bottomline. Unless we can develop that dedicated bottom line, many of the MSME entrepreneurs may be left unnourished. So what we think necessary at this time is to take time to gather ourselves, to play our cards cautiously, timely and appropriately. If it happens, certainly we will flourish all at a time – the big industries and MSMEs together.

We, at MSME-DI, Kolkata are gradually trying to bring back normalcy, rather neo-normalcy facing the tough challenges as you all are and reaching out to you with fresh news and views for your feedback.

Debabrata Mitra
Social Entrepreneur  
**Bhuniakhali Gram Bikash Kendra**

Email : bgbk.ed@gmail.com  
Phone : +91 9641364421, 03228 277250

Bhuniakhali Gram Bikash Kendra, a NGO, has been working on livelihood, health, education since the year 2008 and still now carrying on the same activities all over the State of West Bengal. In the discharge of various social activities, the NGO has long been associated with MSME DI, Kolkata, DH & FWS, Purba Midnapur and Paschim Medinipur, IL&FS, BRAINWARE, Kolkata, Padmasamvana Charity Trust, WBKVIB and many other GO and NGO sectors. Over the years, the NGO - Bhuniakhali Gram Bikash Kendra has been playing a pivotal role through its association with MSME DI, Ministry of MSME, Govt. of India, Kolkata in organizing a No. of livelihood programmes, such as, ESDPs and EDP programmes and greatly helped in giving training to more than 100 educated unemployed youth, specially the women, in various districts in West Bengal, such as, Purba and Paschim Midnapur, Purulia, 24-Parganas(S) and 24-Parganas(N) etc. and thereby developing their skill in readymade garment making.

M/s Bhuniakhali Gram Bikash Kendra, NGO-cum-MSME unit, having Udyog Aadhaar No.-WB12A0005404, is now running their unit by engaging trained women for manufacturing Face Masks, Readymade Garments etc. in the wake of covid 19 pandemic situation during lockdown period. MSME –DI, Kolkata is in continuous touch with Bhuniakhali Gram Bikash Kendra and has been rendering handholding support and marketing assistance to the unit since its inception.

Now the NGO-cum-MSME unit Bhuniakhali Gram Bikash Kendra are supplying Face Masks to IOCL Haldia, Haldia Dock CCS, Naichanpur 2 Gram panchayat, Bargodagodar Gram Panchayat, all government registered office of PurbaMidnapur and Jhargram District, Ramkrishna mission and to many private and Govt. offices all over West Bengal. They are now interested for production of PPE for frontline workers in the wake of pandemic covid 19.
CSIR-CMERI’s Technology Bouquet For Covid-19:

CSIR-CMERI is working on the war-footing level to minimize the impact of COVID-19 through technological intervention. As spelled by WHO, Personal Protective Equipment (PPE) is most important in preventing transmission of Corona virus in the society, thus the Institute has channelized its resources optimally to develop PPE and community-level safety equipment for helping the public at large and health care institutions.

Click the following link for few of the customized technologies which are the need of the hour

[Click Here for Details]

For some other technologies and innovations by CSIR-CMERI, click the following link.

[Click Here for Details]

New Scheme details on Champions Portal:

Various measures and new schemes have also been announced Details about these can be read here

[Click Here for Details]

PM Modi Launched CHAMPIONS: Technology Platform to empower MSMEs. See Press Bulletin here:

[Click Here for Details]

PM Modi launches Champions Portal: Technology platform to empower MSMES:
Kolkata

Webinar conducted on Covid-19 and small business

One day online webinar on ‘Covid-19 and Small Business: Way-out Strategies’ was conducted at Institute of Management Study, Mukundapur Road, Kolkata a Management College on 9th May 2020. The objective of this webinar was to share information on various strategies that MSMEs can consider to survive in post lockdown Covid19 scenario. The programme was conducted by Institute of Management Study, Kolkata. S. Mukhopadhyay, Asstt. Director, MSME-DI, Kolkata participated as honorary speaker for this webinar along with Dr. Tapas Ranjan Saha, Director, IMS group ad Dr. Arijit Banerjee, CEO, Rameasis Pvt Limited, Kolkata. There were more than 100 online participants who include prospective and existing entrepreneurs, college faculties and professionals. Speakers were presented their idea through slide sharing online platform during the programme. The ideas were mostly covered how to use online platform for marketing and sale of products, to arrange manufacturing facility of essential product, identification of Covid items for immediate market, planning for import substitute products and items from priority sector on post Covid scenario etc. The participants were shared information on various portals like Covid warriors, Champion; Idea etc to explore way out strategy. Dr. Arijit Banerjee, CEO, RPL Kolkata shared his experience during lockdown period and how he has channelize his resources to manufacture for Sanitize pod even he is manufacturer of Bio Toilet. Dr. T R Saha being opening speaker, assured all the participants to conduct many more this type of webinar with experienced faculty which may ease the hardship of MSME fraternity. In the interaction session, participants were replied on finance, technology and market related questions. The webinar ended with vote of thanks by Dr. Moumita Saha, Associated Professor. IMS, Kolkata. A few photo snaps of this online programme are attached.

Webinar on Changing Scenario of Intellectual Property Rights for MSME post COVID

On the EVE of World IP day on 28.04.2020, one Interaction meet through webinar was organized by MSME-DI, Kolkata on the topic “Changing Scenario of Intellectual Property Rights for MSME post COVID” in Association with Merchants Chamber of Commerce and Industry (MCCI) on 28.04.2020 for the benefit of MSME.

During inaugural session, Munmun Banerjee, Asstt, Director General, MCCI, Kolkata welcomes all the participants and briefed about the programme.

The programme has been inaugurated by Sri R. Kothari, Vice President, MCCI. During his inaugural speech he encourages the participants for protection of IP through IP law.

Sri P. K. Das, Deputy Director, MSME-DI, Kolkata delivered lectures on importance of IP
protection and details IP schemes of DCMSME, Govt of India followed by financial assistance for availing of IP protection. He also briefed about the role of IPFC set up by MSME-DI, Kolkata and requested all the participating MSME for protection of IP and avail the Govt, of India benefits. He also brief that in post COVID 19 changing scenario, MSME may rethink about digital work, latest design, innovative work and develop their work by using Incubator, Design Clinic and Other scheme of DCMSME, New Delhi.

During technical session, Dr. S. K. Mitra, Ex-Deputy Controller of Patent & Design, IPO requested all the MSME for grabbing the post COVID opportunity and reforms their manufacturing capacity and produce products relevant to COVID 19. He also requested to explore expired or medical related works which are not patented and manufacture product on market demand.

Sri Biswajit Sarker, Advocate, IP briefed about the Importance of IP in globally. He pointed out that now a day’s foreign buyers accepted materials only when the supplying MSME has self branding & Certification. He also briefed that there is huge opportunity of manufacturing of Medical items, food, Hosiery. He also briefed about the role of branding and IP for development of service sector.

The Programme was concluded with Q & A session. Questions raised by the participants are properly addressed by Guest Faculties and MSME-DI, Kolkata officials. The programme has been attended by 46 participants.

The programme was ended by vote of thanks given by Sri S. Kothai, Chairman, MCCI Council of MSME.

There are some other Webinars where Officers of MSME-DI, Kolkata have participated:

<table>
<thead>
<tr>
<th>Date on which webinar Organized/ Participated</th>
<th>Topic on which webinar organized</th>
<th>Total no of participants attended</th>
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<tr>
<td>28/04/20</td>
<td>1. Changing scenario of IPR for MSMEs post Covid19</td>
<td>80-100</td>
</tr>
<tr>
<td>15/05/20</td>
<td>2. Financial Management &amp; business continuity post Covid for MSMEs</td>
<td>80-90</td>
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<tr>
<td>15/05/20</td>
<td>3. IPR - a gold mine to explore post Covid19</td>
<td>80</td>
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<tr>
<td>15/05/20</td>
<td>4. Generation of MSECPD cluster in Coir Sector</td>
<td>50-70</td>
</tr>
<tr>
<td>11/05/20</td>
<td>5. Intervention &amp; support of MSME through IPR Post Covid 19</td>
<td>80</td>
</tr>
<tr>
<td>09/05/20</td>
<td>6. Small Business Enterprises: wayout strategies post Covid19</td>
<td>90</td>
</tr>
<tr>
<td>05/05/20</td>
<td>7. Health &amp; well being at work an ergonomic perspective</td>
<td>70</td>
</tr>
<tr>
<td>05/05/20</td>
<td>8. Covid 19 MSME Way forward.</td>
<td>100</td>
</tr>
<tr>
<td>27/04/20</td>
<td>9. Market strategy and Future planning for Gems &amp; Jewelry sector MSMEs</td>
<td>90</td>
</tr>
</tbody>
</table>
Bankura district is one of the seven districts of Bardwan Division of West Bengal. The district may be described as the “connecting link between the plains of Bengal on the east and Chhota-Nagpur plateau on the west.”

Introduction: Once Centre of the famous Malla kingdom, the district and its surrounding regions are identified for its later middle age period’s historical and cultural significance. The religion of the Malla kingdom was Vaishnavism which shaped the culture of the region. In 1765, the Malla Kingdom was annexed with the British East India Company and the modern Bankura district took its form in 1881 and was named after its headquarters.

Bankura has gained wide appeal as a popular tourist destination. The district falling under Eastern Chhotanagpur Plateau, looks like handpicked by Mother Nature and is blessed with old brown hills, murmuring rivers, ancient temples- all bearing testimony to a rich culture and tradition.

Bishnupur deserves a special mention in that the town hosts a good many temples like Madan Mohan temple, Shyam Roy Temple and a short distance away, at Jairambati the famous temple dedicated to Sarada Devi for crores of devotees of the Ramakrishna Monastic Order. The town also has its own distinct musical tradition known as Bishnupur Gharana.

The hills at Biharinath and Susunia are spots of natural wonder and ideal for trekking and going foot-loose.

Mukutmonipur situated at the confluence of River Kansabati and Kumari has the second largest river dam in India. Hemmed in by hillocks all around, the still water of the lake offers a hypnotic visual of the azure sky above and is a delight for lovers of nature in its pristine beauty.

Bishnupur is the headquarter of the Bishnupur sub-division of
Brief History of Bankura:

There is no authentic historic document relating to the naming of the district. Some critic cites that the name may have been derived from the language of the Kol-Mundas, where ‘baku’ means extremely beautiful and ‘orah’ or ‘rah’ means habitation. Some says that it may have come from the word ‘banka’ which means zig-zag. Again, take into account that one of the most influential deities in the district is Dharma Thakur and he is locally called Bankura Roy. Some says that the district headquarters and the district are named after his founder, a tribal chief named Banku Rai. Another legend suggests that the town was named after Bir Bankura, one of the twenty-two sons of Bir Hambir, the Raja (King) of Bishnupur who developed the town that now bears the name Bankura. It has also been suggested that the name is a corruption of the word Bankunda, meaning five tanks. The name Bacoonda is found in old official records.

Sign of early human habitation are found in the area of Dihar. It is said the about 1000 BC people used to settle on the north bank of the Dwarakeswar. Bankura district was inhabited by various tribes who have come from northern India and settled here. As a part of ancient Rarh, the people of the district are referred to as asuras (demons) in Aitareya Aranyaka (around 7th century BC). Old Jain book Acaranga Sutra (around 4th century) also described the people of this are as uncivilized and barbaric.

Susunia edict of the 4th century written in Prakrit and Sanskrit suggests that Chandravarman, son of Simhavarman, was the ruler Pushkarana (modern Pokhanna in Bankura district). According to the inscription on the Allahabad pillar, Chandravarman was defeated by Samudragupta and the area became a part of the Gupta Empire. The area was for many years part of Dandabhukti and Bardhamanbhukti. By 6th century A.D. when the Gupta power was declining, Sasaka became the King of Gour sometime before 606 A.D. with his capital at Karnasuvarna and all the tracts surrounding the present day Bankura district appear to have been included in Sasanka’s Empire. With the death of Sasanka his empire broke up and with the rise of Gopal in 8th century, the Pal Empire became the principal
power of Eastern India. But probably the Pal Empire didn’t extend south of the Damodar river before Devpal’s regime and that too for a brief spell.

From around 7th century till around the advent of British rule, the Bishnupur kingdom of the district have witness the rise and fall of Hindu rulers. Bishnupur was then called Mallabhumi as smaller kingdoms of aboriginal tribes, such as Dhalbhum, Tungbhum, Samantabhum and Varahabhumi or Varabhumi were gradually subdued and overshadowed by the Malla kings of Bishnupur.

Malla dynasty was founded by Adi Malla, ruled in Laugram which is almost 8.4 kilometres (5.2 miles) from Kotulpur, for 33 years. Adi Malla was a title bestowed to him when he was only 15 years as because there were no wrestlers to beat him. The word Adi Malla means the original or unique wrestler. He was known as the Bagdi Raja. Jay Malla, the successor and his son extended his domain and shifted his capital to Bishnupur. The subsequent kings steadily extended their kingdom. Other renowned rulers of Malla dynasty were Kalu Malla, Kau Malla, Jhau Malla and Sur Malla.

**Vaishnavism:** The 49th ruler of the Malla dynasty was Bir Hambir who flourished around 1586 AD and ruled in 16th-17th century. He was contemporary of the Mughal Emperor Akbar and Muslim historians mentioned his involvement on the side of Mughals in their struggle against the Afghans. For gaining suzerainty he used to pay an annual tribute to the Muslim viceroy of Bengal. Worship of Madan Mohan in Bishnupur was introduced by him after he was converted to Vaishnavism by Srinivasa.

**Mughal Period:** Geographically Bankura is protected by the hurried current of Damodar river and by a widespread region of scrub wood and sal jungle. The powerful Malla kings ruled the area rather peacefully. Even the great Mughal didn’t intervene. Later the suzerainty of the Mughal rulers was acknowledged by the Malla Kings of Vishnupur by way of paying the annual tributes. However in 1590, Malla King Bir Hambir rescued Jagat Singh - the son of Akbar’s General Raja Man Singh - during a battle at Raipur in present Bankura between the Mughal and the Afghan. Raja Man Singh also came to his help when the Afghans attacked Bir Hambir for his loyalty to the emperor of Delhi. Later Bir Hambir reigned for a long time
almost as a sovereign. There is, however, instances of several stray clashes between Utkal kings and Muslim invaders over possession of some other parts of the present day district.

**Maratha Raids:** The Bishnupur Rajas started declining in the first half of the 18th century. First, the Maharaja of Burdwan seized the Fatehpur Mahal, and then the Maratha invasions laid waste their country. Myth runs that when the Marathas under Bhaskar Rao attacked Bishnupur in 1742, the troops of Gopal Singh put up a spirited fight. Suddenly Gopal Singh ordered to retreat them within the fort and asked the citizens to pray to Madan Mohan in order to save the city. Madan Mohan responded and the cannons were fired without human assistance. The Maratha’s retreated but took control over the less protected parts of the kingdom. Bishnupur Raj family was ruined due to intrigue and litigation and eventually in 1806, the estate was sold for arrears of land revenue and bought up by the Maharaja of Burdwan.

**British Administration:** In the year 1760, Bishnupur was ceded to the British with the rest of Burdwan chakla. The Marathas had laid the country waste and famine of 1770 completed the misery of the kingdom. People swept away, cultivation failed and there was lawlessness everywhere due to lack of powerful administration as once the powerful king had been reduced to the status of a mere zamindar. Making Suri the capital, Bishnupur was united with Birbhum in 1787 but rebellious situation prevailed. Till 1793, Bankura continued to be part of Birbhum, when it was transferred to the Burdwan collectorate.

Towards the end of the 18th century, when Bankura was part of Jungle Mahals, certain portions of the district around Raipur were affected by the Chuar rebellion. The disturbances of the Chuar in 1832 in the western part of the district lead to the disbandment of the Jungle Mahals in 1833. Bishnupur was transferred to Burdwan. In 1872, the parganas of Sonamukhi, Indas, Kotulpur, Shergarh and Senpahari were transferred from Manbhum to Burdwan. In 1879, the district acquired its present shape with the thanas (Police Stations) of Khatra and Raipur and the outpost of Simplapal being transferred from Manbhum, and the thanas of Sonamukhi, Kotulpur and Indas being retransferred from Burdwan. However, it was known for some time as West Burdwan and it came to be known as Bankura district from 1881 onwards only. Since then there has been no change either in the physical boundary of the district or in the administration of justice.

**General Characteristics of the District**

The district of Bankura is one of the most backward districts of the State of West Bengal. The district is characterized by low industrialization with high dependence on agriculture. As such the State Government in its incentive scheme has placed Bankura district in ‘C’ Category. The district is devoid of any large scale industries and the rate of growth of Small Scale Industries is also not satisfactory. The Small Scale Industries are either based on the processing of local resources or are traditional in nature. However, the district is moderately rich in traditional skills, particularly in the fields of handloom and handicraft.

**Location & Geographical Area:** Bankura district is situated between 22°38’ and 23°38’ north latitude and between 86°36’ and 87°46’ east longitude. With a triangle shaped contour, the district lies in the Burdwan Division of West Bengal. The Damodar river separates Bankura from Burdwan district in the north. The district of Midnapore and Purulia share its southern and western boundaries respectively with Bankura. The south-eastern part of the district is bounded to a certain extent by Hooghly district.

**Topography:** In general, the quality of soil of the uplands is poor for growing cash crops. The lowlands on the other hand have fertile soil giving ample scope for farming. Loam and clayey soil exists in the blocks of Indus and Kotulpur of Bishnupur Sub-Division. The northern
part of Sonamukhi block has a high content of alluvium soil and is prone to wide spread cultivation of paddy, wheat, potato, oil-seeds, etc. The soil, however, in the other blocks consists of sand loam and latitude gravel.

The Damodar, the Dwarakeshwar, the Gandheshwari and the Kangsabati are the principal rivers flowing through the district. These rivers are mostly hill streams originating from the western uplands and marked by seasonal flow of water. There are also other smaller rivers like Silabati, Gandheswar, Sali, Jayponda which are mainly monsoon dependent.

### Availability of Minerals

<table>
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<tr>
<th>S.NO.</th>
<th>MINERAL</th>
<th>Availability</th>
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<tbody>
<tr>
<td></td>
<td>MAJOR MINERAL</td>
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<tr>
<td>1</td>
<td>COAL</td>
<td>In Mejia, the proved-reserve is 13.14 million tons and the indicated reserve being 197.37 million tonnes according to the Geological Survey of India. In Barjora area, the proved reserve is 114.27 million tons (IBM, 2013).</td>
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<tr>
<td></td>
<td>MINOR MINERAL</td>
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<tr>
<td>1</td>
<td>China Clay</td>
<td>China Clay reserve is there in Kharidungri, Jharia, Kacha, Peripathar, Bagabra, Beria, Dhatula, Ghanaban, Manipur, Sirbada, Tilasuli, Bhandara, Ghati, Radhamadhav, Dalembhiya, Tipam, Dhubara, Khair Kanali, Kanchanpur and Jambodia areas of the district. The deposits are about 22.47 million tonnes. Occurrences of clay have also been reported from Ghutgarya and Sonergram.</td>
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</table>

**Forest**

The district is moderately rich in forest resources. The total area under forest in Bankura district is 148930 hectares. However, the revenue earned through forest produce is not sizeable enough because regular felling of trees is not done by the Forest Department and accordingly the utility of major forest produce on sustained basis is not possible to report as far as this district is concerned. However, large areas of forest exist in Sonamukhi, Joypur, Bishnupur, Motgoda and Ranibandh areas that are considered to be the major forest producing areas of the district.

### Administrative Set Up

<table>
<thead>
<tr>
<th>Sub-Division</th>
<th>Police Station</th>
<th>C.D.Block/M</th>
<th>Panchayat</th>
<th>Samity</th>
<th>Gram</th>
<th>Gram Sansad</th>
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# District at a Glance

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<th>Unit</th>
<th>Statistics</th>
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</tr>
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<td></td>
<td>i) Latitude</td>
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<td>22°38' and 23°38' N</td>
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<td></td>
<td>ii) Longitude</td>
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<td>86°36' and 87°46' E</td>
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<td>iii) Geographical Area</td>
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<td>ii) Police Stations</td>
<td>2014</td>
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<td>iii) Inhabited Villages</td>
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<tr>
<td></td>
<td>iv) Mouzas</td>
<td>2001</td>
<td>Nos.</td>
<td>3830</td>
</tr>
<tr>
<td></td>
<td>v) Panchayat Simitis</td>
<td>2014</td>
<td>Nos.</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>vi) C.D. Block</td>
<td>2014</td>
<td>Nos.</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>vii) Municipalities</td>
<td>2014</td>
<td>Nos.</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>viii) Gram Panchayats</td>
<td>2014</td>
<td>Nos.</td>
<td>190</td>
</tr>
<tr>
<td></td>
<td>ix) Gram Sansad</td>
<td>2014</td>
<td>Nos.</td>
<td>2504</td>
</tr>
<tr>
<td></td>
<td>x) Assembly Area</td>
<td></td>
<td>Nos.</td>
<td>12</td>
</tr>
</tbody>
</table>

## 2. Population

| A    | Sex-wise               |      |      |            |
|      | i) Male                | 2011 | Nos. | 1838095    |
|      | ii) Female             | 2011 | Nos. | 1758579    |
| B    | Rural Population       | 2011 | Nos. | 3296901    |

## 3. Agriculture

<table>
<thead>
<tr>
<th>Land utilization</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Total Area</td>
<td>2013-14</td>
<td>Hectare</td>
<td>336353</td>
</tr>
<tr>
<td>ii) Forest cover</td>
<td>2013-14</td>
<td>&quot;</td>
<td>149330</td>
</tr>
<tr>
<td>iii) Non Agriculture Land</td>
<td>2013-14</td>
<td>&quot;</td>
<td>161561</td>
</tr>
<tr>
<td>iv) Culturable Waste land</td>
<td>2013-14</td>
<td>&quot;</td>
<td>1482</td>
</tr>
</tbody>
</table>

## 4. Forest

| (i) forest | 2010-11 | Hect. | 149330 |

## 5. Livestock & Poultry

### A. Cattle

- i) Cows: 2012 | Nos. | 1384915
- ii) Buffaloes: 2012 | Nos. | 66708

### B. Other livestock

- i) Goats: 2012 | Nos. | 756548
- ii) Pigs: 2012 | Nos. | 52959

### 6. Railways

| (i) Length of rail line | 2010-11 | Kms | 144 |

---

**Note:** The table above provides a summary of the geographical, administrative, and demographic data for the district, including population statistics, agricultural land utilization, and livestock figures. The data is presented in a clear and organized manner, facilitating easy reading and understanding of the district's characteristics.
7. Roads
(a) National Highway 2010-11 Kms 126
(b) State Highway 2010-11 Kms 395
(c) Main District Highway 2010-11 Kms N.A
(d) Other district & Rural Roads 2010-11 Kms N.A
(e) Rural road/ Agriculture Marketing Board Roads 2010-11 Kms N.A
(f) Kachacha Road 2010-11 Kms N.A

8. Communication
(a) Telephone connection 2010-11
(b) Post offices 2010-11 Nos. 569

9. Public Health
Allopathic Hospital 2014 No. 22
Beds in Allopathic hospitals 2014 No. 452
Primary health centers 2014 No. 78
Private hospitals 2014 No. 46

10. Banking commercial
Commercial Bank 2014 Nos. 225
Rural Bank 2014 Nos. 183
Central Co-Operative Bank 2014 Nos. 1
PLMB Branches 2014 Nos. 1
Co-operative Credit Societies 2014 Nos. 666

11. Education
(a) Primary school 2013-14 Nos. 3550
(b) Middle schools " Nos. 369
(c) Secondary & senior secondary schools " Nos. 481
(d) Colleges " Nos. 21
(e) Technical University " Nos. 0

Existing Status of Industrial Areas in Bankura District

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Ind. Area</th>
<th>Land acquired (In hectare)</th>
<th>Land developed (In hectare)</th>
<th>Prevailing Rate Per Sqm (In Rs.)</th>
<th>No of Plots</th>
<th>No of allotted Plots</th>
<th>No of Vacant Plots</th>
<th>No. of Units in Production</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bishnupur</td>
<td>172.89 acre</td>
<td>177.00 acre</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>9</td>
</tr>
</tbody>
</table>

Source: District Statistical Handbook of BAES & Economic Review, 2014, Govt. of W.B

INDUSTRIAL SCENARIO OF BANKURA DISTRICT
Industry at a Glance

<table>
<thead>
<tr>
<th>Sr No</th>
<th>Head</th>
<th>Unit</th>
<th>Particulars</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>REGISTERED WORKING FACTORIES</td>
<td>NO.</td>
<td>260</td>
</tr>
<tr>
<td>2</td>
<td>MICRO &amp; SMALL ENTERPRISES</td>
<td>NO.</td>
<td>2638</td>
</tr>
<tr>
<td>3</td>
<td>ESTIMATED AVG. NO. OF DAILY WORKER EMPLOYED IN SMALL SCALE INDUSTRIES</td>
<td>NO.</td>
<td>2121</td>
</tr>
<tr>
<td>4</td>
<td>EMPLOYMENT IN REGISTERED WORKING FACTORIES</td>
<td>NO.</td>
<td>1321</td>
</tr>
<tr>
<td>5</td>
<td>NO. OF INDUSTRIAL AREA</td>
<td>NO.</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: WBSIDC & WBIDC
UDHYOG AADHAAR REGISTRATION STATUS as on 23rd March 2018:

<table>
<thead>
<tr>
<th>Micro</th>
<th>Small</th>
<th>Medium</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>5428</td>
<td>4750</td>
<td>659</td>
<td>19</td>
</tr>
</tbody>
</table>

DETAILS OF EXISTING MICRO & SMALL ENTERPRISES AND ARTISAN UNITS IN THE DISTRICT

<table>
<thead>
<tr>
<th>NIC CODE</th>
<th>TYPE OF INDUSTRY</th>
<th>NO. OF UNITS</th>
<th>INVESTMENT (Lakh Rs.)</th>
<th>EMPLOYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Manufacture of food products</td>
<td>64</td>
<td>7979</td>
<td>922</td>
</tr>
<tr>
<td>12</td>
<td>Manufacture of Tobacco Products</td>
<td>6</td>
<td>110</td>
<td>687</td>
</tr>
<tr>
<td>13</td>
<td>Manufacture of Textiles</td>
<td>4</td>
<td>1728</td>
<td>401</td>
</tr>
<tr>
<td>16</td>
<td>Manufacture of wood and products of wood &amp; cork, except furniture; manufacture of articles of straw and plaiting materials</td>
<td>1</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>17</td>
<td>Manufacture of paper and paper products</td>
<td>1</td>
<td>32</td>
<td>16</td>
</tr>
<tr>
<td>20</td>
<td>Manufacture of chemicals and chemical products</td>
<td>5</td>
<td>1395</td>
<td>216</td>
</tr>
<tr>
<td>22</td>
<td>Manufacture of rubber and plastic products</td>
<td>5</td>
<td>5441</td>
<td>245</td>
</tr>
<tr>
<td>23</td>
<td>Manufacture of other non-metallic mineral products</td>
<td>16</td>
<td>31690</td>
<td>811</td>
</tr>
<tr>
<td>24</td>
<td>Manufacture of basic metals</td>
<td>39</td>
<td>266899</td>
<td>5290</td>
</tr>
<tr>
<td>25</td>
<td>Manufacture of fabricated metal products except machinery and equipment</td>
<td>3</td>
<td>2219</td>
<td>280</td>
</tr>
<tr>
<td>27</td>
<td>Manufacture of electrical equipment</td>
<td>3</td>
<td>2634</td>
<td>48</td>
</tr>
<tr>
<td>28</td>
<td>Manufacture of machinery and equipment n. e. c.*</td>
<td>2</td>
<td>4457</td>
<td>63</td>
</tr>
<tr>
<td>31</td>
<td>Manufacture of furniture</td>
<td>1</td>
<td>4418</td>
<td>157</td>
</tr>
<tr>
<td>52</td>
<td>Warehousing and Support activities for Transportation</td>
<td>28</td>
<td>8159</td>
<td>448</td>
</tr>
</tbody>
</table>

Source: Directorate of M & SSE, Govt. of West Bengal
* Not available from The Directorate of M & SSE, Govt. of West Bengal

Large & Medium Scale Industries in the District:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name</th>
<th>Location</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Xpro Ltd.</td>
<td>Barjora</td>
<td>Packaging</td>
</tr>
<tr>
<td>2.</td>
<td>Bhaskar Srachi Ltd. (Under cosnt.)</td>
<td>Barjora</td>
<td>Steel plant</td>
</tr>
<tr>
<td>3.</td>
<td>Kangasabti Spinning Mill</td>
<td>Barjora</td>
<td>Synthetic Yarn</td>
</tr>
<tr>
<td>4</td>
<td>Nikamal</td>
<td>Barjora</td>
<td>Plastic Product</td>
</tr>
<tr>
<td>5</td>
<td>Hindustan Seals Pvt. Ltd.</td>
<td>Barjora</td>
<td>Mosquito Coil</td>
</tr>
<tr>
<td>6</td>
<td>Sarada Fertiliser</td>
<td>Onda</td>
<td>Fertiliser</td>
</tr>
<tr>
<td>7</td>
<td>Mejia Thermal Power</td>
<td>Mejia</td>
<td>Thermal Power</td>
</tr>
<tr>
<td>8</td>
<td>Basab Steel</td>
<td>Bishnupur</td>
<td>Steel Plant</td>
</tr>
<tr>
<td>9</td>
<td>Sonamukhi CADC Co- Opt.Cold storage</td>
<td>Sonamukhi</td>
<td>Cold Storage</td>
</tr>
<tr>
<td>10</td>
<td>Times Pac</td>
<td>Barjora</td>
<td>Packaging</td>
</tr>
<tr>
<td>11</td>
<td>Sibaji Electro Steel</td>
<td>Barjora</td>
<td>Iron Casting</td>
</tr>
<tr>
<td>12</td>
<td>EMR Polytex</td>
<td>Barjora</td>
<td>HDPEa Oven Sacks</td>
</tr>
<tr>
<td>13</td>
<td>Diesel Forge</td>
<td>Barjora</td>
<td>Forged Steel</td>
</tr>
<tr>
<td>14</td>
<td>Shiva Durga Oil Co.</td>
<td>Barjora</td>
<td>Rice Bran Oil</td>
</tr>
</tbody>
</table>
Bankura has gradually gained attraction as a popular tourist destination. Located in West Bengal, Bankura is home to various art and architecture spots, terracotta temples, dense virgin forests, hills and scenic beauty spots. Susunia, the second highest hill of Bankura, is famous for rock climbing, trekking and attracts adventure enthusiasts and tourists because of its natural springs. The Biharinath Hill has the highest altitude in the district. It stands guard on the northwestern border and is believed to be an age-old centre of Jainism. The one-of-a-kind Rasmancha Temple is located at Bishnupur in Bankura and is regarded as the oldest brick temple in India! Garh Darwaja is a terracotta gateway situated in Bankura near Bishnupur. The sector has a lot of potential to grow. The infrastructure needs to be developed and with the help of information technology, the sector may boost the local economy to the next level.
Potentials other areas for service industry

i) Agro service centre
ii) Repairing & servicing of domestic electrical appliances
iii) Screen printing
iv) Beauty parlour
v) Offset printing
vi) Dry cleaning
vii) Automobile repairing & servicing
viii) Spray painting
ix) Bus body building
x) Battery charging

Beliatora, Barjora Bishnupur, Sonamukhi, Bankura, Taldanga, etc., are some important places for industrial development.

Potential for new MSMEs

1. Bakery
2. Rice Milling
3. Agricultural Tools
4. Roofing Tiles
5. Crushed Stones
6. Poultry Feed
7. Agro Servicing units
8. Mfg. of Sal Leaf cups & Plates (Laminated)
9. Tyre Retreading
10. Automobile Painting & other repairing services.

DETAIL OF MAJOR CLUSTERS

Roofing Tiles, Brass & Bell Metal are the major clusters available in the Bankura District, West Bengal.

Existing Clusters of Micro & Small Enterprise

<table>
<thead>
<tr>
<th>Cluster</th>
<th>SPV Co-ordinator Phone/ Email Details</th>
<th>SPV Co-ordinator Address Details</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>CFC Project in Roofing Tiles Cluster, Murlu, Dist. Bankura.</td>
<td>SPV’s contribution: Rs. 29.67 Lakh, Grant in Aid (GoWB): Rs. 50.45 Lakh, Grant in Aid (GoI): Rs. 191.97 Lakh, Total: Rs. 272.09 Lakh. Details of Fund Contribution already made: SPV – Rs. 29.67 lakhs, State Govt. – Rs. 50.45 lakhs. Advance paid by State Govt. to meet the expenditure against GOI contribution – Rs. 98.48 lakhs</td>
<td>Shri Bijoy Mahato, Secretary, Murlu Clay Tiles Cluster Industrial Co-operative Society Ltd, (SPV), The Secretary, Murlu Clay Tiles Cluster Industrial Co-operative Society Ltd, Murlu, P.S. Saltara, Dist. Bankura, Pin - 722158.</td>
<td>The CFC has been visited by the officials of MSME-DI, Kolkata. 100 micro units will be benefitted after starting of the work of CFC. Around 1200 people have been benefitted.</td>
</tr>
</tbody>
</table>

Details for Identified cluster (Under MSME-DI, Kolkata)

Name of the cluster: - Brass & Bell Metal products at Kenjikura, Bankura

<table>
<thead>
<tr>
<th></th>
<th>Principal Products Manufactured in the Cluster</th>
<th>SPV Co-ordinator Phone/ Email Details</th>
<th>SPV Co-ordinator Address Details</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Brass &amp; Bell Metal products.</td>
<td>Kenjikura Basan Shilpa Samabay Samity Ltd.</td>
<td>Murlu, P.S. Saltara, Dist. Bankura, Pin - 722158.</td>
<td>The CFC has been visited by the officials of MSME-DI, Kolkata. 100 micro units will be benefitted after starting of the work of CFC. Around 1200 people have been benefitted.</td>
</tr>
<tr>
<td>2</td>
<td>Name of the SPV</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>No. of functional units in the clusters</td>
<td>100. Out of 260 units are functional</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Turnover of the Clusters</td>
<td>Average 32kgs. Thali/Utensil being produced/day/unit. Rate Rs. 450/- per kg.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Value of Exports from the Clusters</strong></td>
<td>NA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employment in Cluster</strong></td>
<td>5 – 6 artisans per unit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Average investment in plant &amp; Machinery</strong></td>
<td>Rs. 50,000/- per unit</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| **Major Issues / requirement** | 1) Permit required for coal around 6.8 Ton per unit per month.  
2) For CFC formation, stakeholders contribution 10% of 30 lakh which is equivalent to 3 lakh. Stakeholders are unable to contribute this amount.  
3) For CFC formation, at least 0.5 acre land will be required. Stakeholders are unable to spare this from their existing nearly cultivated land. |
| **Presence of capable institutions** | CMERI, NIT at Durgapur. Besides this four numbers AICTE approved Colleges available in Durgapur |
| **Thrust Areas** | Skill Development, Marketing of finished products |

| **Problems & constraints** | Educational background of each artisans is poor (less than Class-VIII). Don’t like to take risk on new products and challenges. Initiatives are also found less. Br. MSME-DI, Durgapur has completed Soft Intervention part and provided training to sensitive artisans at least from 100 units on Market Development Programme, Capacity Building, Technology Upgradation for new design and diversified products (Dokra & Sheet metal works). Besides this, Soft Intervention under MSE-CDP Programme, the artisans were also provided, 30 days exposure on ESDP on Metal Castings. One exposure visit to Metal Handicrafts Service Centre (MHSC), Moradabad, Uttar Pradesh was also organized for eight selected candidates. |

Present status of the Cluster: The knowledge as gained from the training programmes under MSE-CDP (Soft Intervention part), they were initially motivated to prepare Dokra products in their idle capacity but due to funds constraint they have not proceeded further and stuck into their traditional products (Bell Metal Thali). Due to their inert attitude they are not able to accumulate 10% fund requested for the CFC formation. Lot of correspondences have been made to the cluster but not a single reply received from their end. Due to this passive characteristic of these entrepreneurs, no programme was organized since the financial year 2011-12 onwards.

**Details of Identified Cluster (Under Directorate of MSME, Govt. of WB)**

**Name of the cluster: Roofing Tiles Cluster at Murlu, Bankura**

| **1** | **Name of Cluster** | Roofing Tiles |
| **2** | **Principal Products Manufactured in the Cluster** | Roofing Tiles |
| **3** | **Name of the SPV** | Murlu Clay Tiles Cluster Industrial Co-Operative Society Ltd. |
| **4** | **No. of functional units in the clusters** | 198 |
| **5** | **Turnover of the Clusters** | Rs. 10 Cr. |
| **6** | **Value of Exports from the Clusters** | NA |
| **7** | **Employment in Cluster** | 1600 |
| **8** | **Average investment in plant & Machinery** | NA |
| **9** | **Major Issues / requirement** | Modernization for technology up-gradation; Testing and R&D facility. |
| **10** | **Presence of capable institutions** | Central Glass & Ceramic Research Institute. |
| **11** | **Thrust Areas** | Testing of Raw materials & finished goods; Energy efficiency for modern kiln; Clay treatment facility & Product diversification |
| **12** | **Problems & constraints** | Finance; Skill development |
| **13** | **Testing needs** | Clay treatment & finished goods. |
| **14** | **Access to export market** | - |
| **15** | **Name of the association** | Murlu Clay Tiles Cluster Industrial Co-Operative Society Ltd. |

**General issues faced by the industry:**

Cottage & Small Scale Industry constitutes a major segment of district’s economy. It provides maximum employment opportunity next to agriculture and this accounts nearly 9 percent of district Income. There is ample scope of development in this sector with provision of modern
technology and other infrastructure facilities. Effort has been taken up for the improvement designs, marketing assistance and finance etc. specially in case of brass & bell metal craft, conch shell products, fishing hook, pottery and leather products etc. through different development agencies. New technology in Babui Rope Making and Sal leaf product have contributed and impact on the rural people of tribal areas.

Bankura is one of the most backward districts of West Bengal in terms of economic and human development and also it has largest schedule tribe population. Water scarcity is a regular threat for the people of Bankura district which has a great negative impact on development of Bankura. In spite of its geographical advantage of the closeness to the heavy industrial region of West Bardhaman, Bankura failed to reap the benefits due to shortage of water necessary for industrial growth. Less water intensive industries are flourishing there of late. The development of human resource is also a considerable challenge. More training programmes required for the backward classes with special emphasis on skill development. Credit related issues for the MSE sector needs proper redressal and support from the banking institutions.

For any queries regarding MSMEs in Bankura District, feel free to contact:

Shri Tapas Roy
District Nodal Officer,
Bankura
Investigator (Mech)
MSME-DI, Kolkata
+91 9432457026;
tapasroy@dcmsme.gov.in
LAUNCH OF CHAMPIONS PORTAL

Prime Minister Shri Narendra Modi launched the technology platform CHAMPIONS (https://champions.gov.in) which stands for Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength. As the name suggests, the portal is basically for making the smaller units big by solving their grievances, encouraging, supporting, helping and handholding. It is a real one-stop-shop solution of MSME Ministry.

Various measures and new schemes have also been announced. These are as follows:

1. Rs. 3.00 Lakh crores loans to MSMEs: Collateral Free, Guarantee Free
2. Distressed Assets Fund - Subordinate Debt Scheme for MSMEs
3. Equity Infusion for MSMEs through Fund of Funds

Ministry of MSME gears up to implement the New Norms of classification of MSMEs. You are also aware that the upper ceiling for classification of MSMEs now has been raised. New definition and criterion has been notified; it will come into effect from 1st July, 2020. As part of new definition, Exports will not be counted in turnover for any enterprises whether micro, small or medium.

Detailed guidelines alongwith other clarifications and regulations are being issued separately.

OFFER OF TECHNOLOGIES BY CSIR-Central Mechanical Engineering Research Institute, Durgapur:

CSIR-CMERI is working on the war-footing level to minimize the impact of COVID-19 through technological intervention and developed lots of technology to fight against COVID-19. CSIR-CMERI has also developed contiguous products such as Soaps and Hand Sanitizers with strict adherence to WHO guidelines for Soaps and Sanitizers. The main objective of CSIR-CMERI is to know the industries/ entrepreneur under MSME about the technologies of CSIR-CMERI for its commercialization and also to promote new and better products. They want to connect the industrialists and to share their technologies.

For details contact:
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Ph.No.09474640064/0875939523 Email: ajoy.roy@cmeri.res.in & kumarajoy1962@gmail.com
Website www.cmeri.res.in

FDI can be explored in NBFCs to strengthen them for extending support to MSMEs- Shri Nitin Gadkari

Shri Nitin Gadkari, Union Minister for MSME and Road Transport and Highways held meetings via video conferencing on 4th June 2020 with the representatives of Council of Leather Export, FICCI-“NBFC Program” and IMC Chamber of Commerce and Industry on impact of COVID-19 on MSMEs.

During the interaction, the Minister mentioned that for providing much needed impetus to the MSME sector to deal with the current economic instability the government has announced Special Economic Package: Aatmanirbhar Bharat Abhiyan. He further explained
the various support measures which have been announced for MSMEs including changes in definition of MSMEs to provide the required support to the sector. He has added that definition of medium enterprises has been further revised by increasing the investment and turnover limit basis inputs from related stakeholders. Addressing the representatives of Council of Leather Export, the Minister mentioned that the proposal for establishing leather cluster nearby to Agra Ring Road may be submitted. These industrial clusters may develop smart cities, smart villages and other infrastructure to help the people working in leather sector of Agra. He added that the permission from Ministry of Aviation may be explored for using private airline for the purpose of sending export products. Shri Gadkari said that the need of the hour is to fight the war against COVID-19 pandemic while continuing the economic activity. The Minister further mentioned that the pandemic can be a blessing in disguise, and we need to utilize this opportunity. He emphasized on usage of PPE (masks, sanitizer etc.) and advised to maintain social distancing norms.

He mentioned that special focus is required to reduce imports from other countries. He added that Ministry of MSME is working on two booklets to cover details about last three year’s export and import. The Minister opined that strengthening of NBFCs, state cooperative banks, district cooperative banks, credit societies etc is required to extend support to MSMEs during this challenging time. Further, FDI can be explored in NBFCs to strengthen them, which will lead towards greater support to MSMEs. Some of the questions asked and the suggestions given included: Including traders as MSMEs, inclusion of Medium enterprises in the M/o MSME order dated 02.11.2018 related to timeline of 45 days for payment to MSMEs, incorporating digital KYCs in case of NBFCs, push required from RBI to change master KYC notification encouraging use of contact list KYC, including cotton spinning in the eligibility list of Interest Subvention Scheme, permission for cargo flight in Kanpur, reducing imports and utilizing domestic capacity, need of labour reforms to bring change in MSME sector, etc. Shri Gadkari responded to the questions from representatives and requested for sending suggestions and assured all the help from the government.

Ministry of MSME gears up to implement the New Norms of classification of MSMEs

Union Ministry of Micro, Small and Medium Enterprises (M/o MSMEs) has issued Gazette notification to pave way for implementation of the upward revision in the definition and criteria of MSMEs in the country. The new definition and criterion will come into effect from 1st July, 2020. After 14 years since the MSME Development Act came into existence in 2006, a revision in MSME definition was announced in the Atmnirbhar Bharat package on 13th May, 2020. As per this announcement, the definition of Micro manufacturing and services units was increased to Rs. 1 Crore of investment and Rs. 5 Crore of turnover. The limit of small unit was increased to Rs. 10 Crore of investment and Rs 50 Crore of turnover. Similarly, the limit of medium unit was increased to Rs. 20 Crore of investment and Rs. 100 Crore of turnover. The Ministry of MSMEs is working on two booklets to cover details about last three year’s export and import. As per this announcement, the definition of Micro manufacturing and services units was increased to Rs. 1 Crore of investment and Rs. 5 Crore of turnover. The limit of small unit was increased to Rs. 10 Crore of investment and Rs 50 Crore of turnover. Similarly, the limit of medium unit was increased to Rs. 20 Crore of investment and Rs. 100 Crore of turnover. The Government of India on 01.06.2020 decided for further upward revision of the MSME Definition. For medium Enterprises, now it will be Rs. 50 Crore of investment and Rs. 250 Crore of turnover. The existing criterion of definition of MSMEs is based on the MSMED Act, 2006. It was different for manufacturing and services units. It was also very low in terms of financial limits. Since then, the economy has undergone significant changes. After the package announced on 13th May, 2020, there were several representations saying that the announced revision is still not in line with market and price conditions and hence it should be further revised upwardly. Keeping in mind these representations, Prime Minister decided to further increase the limit for medium Units. This has been done in order to be realistic with time and to establish an objective system of classification and to provide ease of doing business. Also, a new composite formula of classification for manufacturing and service units has been notified. Now, there will be no difference between manufacturing and service sectors. Also,
a new criterion of turnover is added. Ministry officials said that the new definition will pave way for strengthening and growth of the MSMEs. Particularly, the provision of excluding the exports from counting of turnover will encourage the MSMEs to export more and more without fearing to loose the benefits of a MSME unit. This is expected to exponentially add to exports from the country leading to more growth and economic activity and creation of jobs. Detailed Guidelines and Clarifications as regards the classification in pursuance of the changed definition are being issued separately by the MSME Ministry. Ministry of MSME has reiterated that it has put in place a very strong handholding mechanism for MSMEs and new entrepreneurs in the name of Champions (www.champions.gov.in) which was recently launched by the Prime Minister. Interested Enterprises/People can take benefit of this mechanism and can also put their queries or complaints. The same will be attended to with utmost promptness.

Cabinet approves Upward revision of MSME definition and modalities & road map for implementing remaining two Packages for MSMEs (a) Rs 20000 crore package for Distressed MSMEs and (b) Rs 50,000 crore equity infusion through Fund of Funds

In line with Government of India’s top focus on energising MSMEs in the country, a special meeting of Cabinet Committee on Economic Affairs (CCSEA) was convened under the Chairmanship of Prime Minister Shri Narendra Modi, here today, which approved the upward revision of MSME definition and modalities/ road map for laying down effective implementation mechanism for the remaining two announcements under the Atmanirbhar Bharat Package. These include:

• In the package announcement, the definition of micro manufacturing and services unit was increased to Rs. 1 crore of investment and Rs. 5 crore of turnover. The limit of small unit was increased to Rs. 10 crore of investment and Rs. 50 crore of turnover. Similarly, the limit of a medium unit was increased to Rs 20 crore of investment and Rs. 100 crore of turnover. It may be noted that this revision was done after 14 years since the MSME Development Act came into existence in 2006. After the package announcement on 13th May, 2020, there were several representations that the announced revision is still not in tune with market and pricing conditions and it should be further revised upwards. Keeping in mind these representations, it was decided to further increase the limit for medium manufacturing and service units. Now it will be Rs. 50 crore of investment and Rs. 250 crore of turnover. It has also been decided that the turnover with respect to exports will not be counted in the limits of turnover for any category of MSME units whether micro, small or medium. This is yet another step towards ease of doing business. This will help in attracting investments and creating more jobs in the MSME sector. The following table provides the details of revised limits:

<table>
<thead>
<tr>
<th>Category</th>
<th>Old Capital</th>
<th>Old Turnover</th>
<th>New Capital</th>
<th>New Turnover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro</td>
<td>25 Lakh</td>
<td>10 Lakh</td>
<td>1 Crore</td>
<td>5 Crore</td>
</tr>
<tr>
<td>Small</td>
<td>5 Crore</td>
<td>2 Crore</td>
<td>10 Crore</td>
<td>50 Crore</td>
</tr>
<tr>
<td>Medium</td>
<td>10 crore</td>
<td>5 Crore</td>
<td>50 Crore</td>
<td>250 Crore</td>
</tr>
</tbody>
</table>

• Approval for provisioning of Rs 20,000 crore as subordinate debt to provide equity support to the stressed MSMEs. This will benefit 2 lakh stressed MSMEs.

• Approval for equity infusion of Rs. 50,000 crore for MSMEs through Fund of Funds (FoF). This will establish a framework to help MSMEs in capacity augmentation. This will also provide an opportunity to get listed in stock exchanges.

With today’s approval, implementation Modalities and Road Map for entire components of the Atmanirbhar Bharat Abhiyan package are in place. This will help in attracting investments and creating more jobs in the MSME sector.
In the aftermath of COVID-19 pandemic, Prime Minister Shri Modi was quick to recognise the role of MSMEs in building the Nation. As such, MSMEs formed a very prominent part of the announcements made under the Atmanirbhar Bharat Abhiyaan. Under this package, the MSME sector has not only been given substantial allocation but has also been accorded priority in implementation of the measures to revive the economy. To provide immediate relief to MSME sector, various announcements have been made under the Package. The most important ones also included:

- Rupees Three lakh crore collateral-free automatic loans for MSMEs to meet operational liabilities, buy raw material and restart businesses.
- Revision of MSME definition to render maximum benefits to the sector;
- Disallowing global tenders in procurements upto Rs. 200 crores to create more opportunities for domestic players,
- And clearing of MSME dues by the Government and Public Sector Units within 45 days.

Government of India has been taking all necessary steps to ensure that the benefit of these landmark decisions reaches to the MSMEs at the earliest. In this regard, following necessary policy decisions have been already taken and the implementation strategy has been put in place.

- The scheme for Rs. Three lakh crore collateral-free automatic loans was earlier approved by CCEA and has been formally launched.
- Modalities have been worked out for Upward revision of MSME Definition making it more inclusive broad-based providing greater avenues to MSMEs to harness their potentials.
- Similarly, amendments in General Financial Rules mandating no global tenders for procurement upto 200 crore have been carried out. The new rules have already been issued and effected. This will open up new business avenues for Indian MSMEs.
- To ensure that MSME payments are released within the timeframe of 45 days, directions have been issued at the level of Cabinet Secretary, Expenditure Secretary and Secretary, MSME.
- To further ease the burden on MSMEs, RBI has extended moratorium on repayment of loans for another three months.

To manage all this, a robust ICT based system called CHAMPIONS has also been launched by the Ministry of MSME. The portal is not only helping and handholding MSMEs in the present situation, but is also providing guidance to grab the new business opportunities and in the long run, become national and international Champions.

MSME Ministry is committed to support the MSMEs, and the people who depend on them. All efforts are being made to encourage MSMEs to take benefit of the initiatives under the Atmanirbhar Bharat package and our other schemes.

**Government is exploring new financial lending institutions to support small-scale units – Shri Nitin Gadkari**

Union Minister for MSME and Road Transport and Highways, Shri Nitin Gadkari today said that the government is exploring new financial lending institutions to support small-scale units in terms of financial support. Shri Gadkari said that government is working towards strengthening the NBFCs which will help small businesses to avail easy credit in the coming time. He was speaking at a meeting via video conferencing with the Members of Calcutta Chamber of Commerce on impact of COVID-19 on MSMEs and the measures taken to address the challenges at hand.
Addressing the members, Shri Gadkari re-iterated that these are trying times as we are waging a war against COVID-19 pandemic as well as the economic instability caused by it. He requested all the stakeholders to work in tandem and urged the industry to maintain a positive attitude during this time to tide over this crisis.

The Minister also stressed on usage of PPE (masks, sanitizer etc.) and advised to maintain social distancing norms in personal life and at work places. Apprising the representatives of recent announcement on Special Economic Package: Aatmanirbhar Bharat Abhiyan, he explained various support measures which has been announced for MSMEs such as collateral free automatic loan, distress fund etc. He said that all these measures will provide the required support to MSMEs to face the current economic challenges. The Minister also informed them that there has been restructuring of 6 lakh MSMEs till March 2020 and the Ministry is aiming to cover additional 25 lakh until December 2020. He added that the current contribution of MSMEs in export is 48%, which may be increased to 60%. He further shared that currently 11 crore jobs have been created through MSMEs and this to be increased to 5 crores. The Union Minister mentioned that special focus towards export enhancement is the need of the hour. He further added that there is need to reduce our cost on production, logistics etc. to become economically viable. The Minister shared that the Ministry of MSME is working on two booklets to cover details about last three year’s export and import. Some of the questions asked and the suggestions given included: issue of delayed payment needs additional thrust to ensure timely payment to MSMEs, interest subvention of 4% should be looked at to provide support to MSMEs and safeguard them from becoming an NPA, how banks can be incentivized for proper implementation of proposed measure etc. Shri Gadkari responded to the questions from representatives and assured all possible help from the government.

Solar sector has huge potential to benefit energy extensive sectors – Shri Nitin Gadkari

Union Minister for MSME and Road Transport and Highways, Shri Nitin Gadkari today held meeting via video conferencing with the members of Maha Solar Sangathan to understand the opportunities in the solar energy sector.

The Minister highlighted the importance of solar energy and said that the sector has a huge potential and can help to reduce the electricity cost significantly. He further mentioned that sectors such as agriculture, warehousing etc. are energy extensive sectors and proper commercial use of solar energy such as solar water pump for irrigation and solar electricity for cold storage can contribute towards reducing power cost.

The Union Minister emphasized on the need of export enhancement along with import substitution to replace foreign imports with domestic production. He highlighted that India still imports energy efficient solar panels and encouraged the manufactures to make India self-reliant with the help of “Make in India” products. The Minister mentioned that for providing much-needed impetus to the MSME sector to deal with the current economic instability, the government has announced several measures under Special Economic Package: Aatmanirbhar Bharat Abhiyan including collateral free automatic loan, which will allow the MSMEs to enhance working capital by 20% without providing additional collateral.

Shri Gadkari urged the industry representatives to come up with some new, innovative and economically viable business model which can be implemented in various sector such as agriculture, warehousing etc. to provide low cost sustainable energy. He said that this will not only help to reduce the cost of energy in various sector but also give the required thrust for “Make in India” initiative. He opined that industry should focus more on innovation, entrepreneurship, science and technology, research skill and experiences to convert the knowledge into wealth. The Minister recalled that Government of Japan has offered special
package to its industries for withdrawing Japanese investments from China and move elsewhere. He said that this can be an opportunity for India to attract foreign investment in the country. Some of the questions asked and the suggestions given included: Addition of Solar PV in the list of technology under CLCSS scheme, revision of turnover limit in the new MSME definition, subsidy on export for MSME to encourage the manufacturing and reduce import etc. Shri Gadkari responded to the questions from representatives and assured all possible help from the government.

**Economic viability is crucial for higher educational institutions - Shri Nitin Gadkari**

Transport and Highways, Shri Nitin Gadkari today said that economic viability is crucial for higher education institutions. These institutions need to reduce their operating cost without compromising on quality. He was addressing a meeting via video conferencing with the representatives of MIT ADT University on future of higher education.

The Minister said that upgradation of universities is required, and value based education is the strength of the society. He further shared that our youth should understand their strengths and weaknesses and problems faced by them can be converted into opportunities. He added that enhancing capability of the youth is critical for the country at this stage.

Shri Gadkari emphasised the need for integrated approach, effective coordination and team spirit among stakeholders and urged the industry to have self-confidence and positive attitude to overcome this challenging phase.

He opined that industry should focus more on innovation, entrepreneurship, science and technology, research skill and experiences to convert the knowledge into wealth. The Minister recalled that Government of Japan has offered special package to its industries for taking out Japanese investments from China and move elsewhere. He mentioned that it is an opportunity for India which should be leveraged.

He opined that there is need to work on decentralization of industries and focus on rural, tribal and backward areas of the country. He added that there is need to explore Agro MSME sector. The Minister also stated that the government is planning to introduce vehicle scrap policy. Recycling clusters may be started near the ports, which will boost automobile manufacturing industry in the country. The Minister responded to the questions from participants which were about qualities needed for an entrepreneur and guidance on decision making.

**Relief package announced by Union Government for different sectors**

Union Minister for MSME and Road Transport and Highways Shri Nitin Gadkari has said that the relief package announced by the Union Government for different stakeholders/sectors including MSME, labour, agriculture etc. and the new definition of MSMEs will give huge boost to industry. He called for exploring the rating of MSMEs and asked the participants to give suggestions for effective implementation of Fund of Funds announced as part of the package for MSMEs. Shri Gadkari said this today while addressing meetings with the representatives of Business Network International and MM Activ Sci-Tech Communications via video conferencing on “Impact of COVID-19 on MSMEs” and “Future of Indian Industry after 20 lakh crore package” respectively. Shri Nitin Gadkari also said that there is need to explore Agro MSME and Fishing MSME sector. The Minister stated that all the stakeholders including government are facing challenges due to COVID -19. He urged the industry to maintain a positive attitude during these difficult times to tide over the present crisis as negativity is not in anybody’s interest. Recalling that Government of Japan has offered special package to its industries for taking out Japanese investments from China and move elsewhere, he opined
that it is an good opportunity for India which should be grabbed. Referring to Green Express Highway project, he said that work has already started on new Delhi - Mumbai Green Expressway which passes through rural, tribal and backward areas. This, he stressed, is an opportunity for industry to make future investments in industrial clusters, logistics parks equipped with state-of-art technology along the way passing through rural, tribal and less developed areas. Stating that there is a need to work on decentralization of industries from metro/big cities, he said focus should be on rural, tribal and backward areas of the country. The Union Minister emphasized that special focus towards export enhancement is the need of the hour and necessary practices shall be adopted to reduce power cost, logistics cost and production cost to become competitive in the global market. He cited an example that by introducing vehicle scrap page policy production cost can be reduced. Further, he mentioned that there is also need to focus on import substitution to replace foreign imports with domestic production. The Minister shared that the Ministry of MSME is working on two booklets to cover details about last three year’s export and import. Shri Gadkari mentioned that industry should focus more on innovation, entrepreneurship, science and technology, research skill and experiences to convert the knowledge into wealth. Some of the questions asked and the suggestions given included: How to leverage “Blessing in Disguise” mentioned by the Minister, what more BNI can do to make an impact on society, what is the message for companies who are in problem during COVID-19, increasing the limit of MUDRA loans to 25 lakh to benefit micro enterprises, issuance of simple guidelines for recently announced 3 lakh crore collateral-free automatic loans for MSMEs etc. Shri Gadkari responded to the questions from representatives and assured all possible help from the government. He emphasized that industry should take a positive approach and tap the opportunities that will be created when the COVID-19 crisis gets over.

Cabinet approves the new developments in MSME Sector

Cabinet approves

- Additional funding of up to Rupees three lakh crore through introduction of Emergency Credit Line Guarantee Scheme (ECLGS)
- 100 per cent credit guarantee coverage by National Credit Guarantee Trustee Company Limited (NCGTC) to Member Lending Institutions (MLIs)
- Guaranteed Emergency Credit Line (GECL) facility to eligible Micro, Small and Medium Enterprise (MSME) borrowers, including interested MUDRA borrowers

The Union Cabinet, chaired by the Prime Minister Shri Narendra Modi, has given the following approvals:

- To enable additional funding of up to Rs. three lakh crore to eligible MSMEs and interested MUDRA borrowers by way of “Emergency Credit Line Guarantee Scheme.”
- Under the Scheme, 100% guarantee coverage to be provided by National Credit Guarantee Trustee Company Limited (NCGTC) for additional funding of up to Rs. three lakh crore to eligible MSMEs and interested MUDRA borrowers, in the form of a Guaranteed Emergency Credit Line (GECL) facility.

For this purpose, corpus of Rs. 41,600 crore shall be provided by Government of India spread over the current and the next three financial years.

The Cabinet also approved that the Scheme would be applicable to all loans sanctioned under GECL Facility during the period from the date of announcement of the Scheme to 31.10.2020, or till an amount of Rs 3,00,000 crore is sanctioned under the GECL, whichever is earlier.
Details:
The Emergency Credit Line Guarantee Scheme (ECLGS) has been formulated as a specific response to the unprecedented situation caused by COVID-19 and the consequent lockdown, which has severely impacted manufacturing and other activities in the MSME sector. The Scheme aims at mitigating the economic distress being faced by MSMEs by providing them additional funding of up to Rs. 3 lakh crore in the form of a fully guaranteed emergency credit line. The main objective of the Scheme is to provide an incentive to Member Lending Institutions (MLIs), i.e., Banks, Financial Institutions (FIs) and Non-Banking Financial Companies (NBFCs) to increase access to, and enable availability of additional funding facility to MSME borrowers, in view of the economic distress caused by the COVID-19 crisis, by providing them 100 per cent guarantee for any losses suffered by them due to non-repayment of the GECL funding by borrowers.

The salient features of the Scheme include -

i. All MSME borrower accounts with outstanding credit of up to Rs. 25 crore as on 29.2.2020 which were less than or equal to 60 days past due as on that date, i.e., regular, SMA 0 and SMA 1 accounts, and with an annual turnover of up to Rs. 100 crore would be eligible for GECL funding under the Scheme.

ii. The amount of GECL funding to eligible MSME borrowers either in the form of additional working capital term loans (in case of banks and FIs), or additional term loans (in case of NBFCs) would be up to 20% of their entire outstanding credit up to Rs. 25 crore as on 29th February, 2020.

iii. The entire funding provided under GECL shall be provided with a 100% credit guarantee by NCGTC to MLIs under ECLGS.

iv. Tenor of loan under Scheme shall be four years with moratorium period of one year on the principal amount.

v. No Guarantee Fee shall be charged by NCGTC from the Member Lending Institutions (MLIs) under the Scheme.

Interest rates under the Scheme shall be capped at 9.25% for banks and FIs, and at 14% for NBFCs.
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

NOTIFICATION

New Delhi, the 1st June, 2020

S.O. 1702(E).—In exercise of the powers conferred by sub-section (1) read with sub-section (9) of section 7 of the Micro, Small and Medium Enterprises Development Act, 2006 (27 of 2006) and in supersession of the notification of the Government of India, Ministry of Small Scale Industries, dated the 29th September, 2006, published in the Gazette of India, Extraordinary, Part II, Section3, Sub-section(ii), vide S.O. 1642(E), dated the 30th September 2006 except as respects things done or omitted to be done before such supersession, the Central Government, hereby notifies the following criteria for classification of micro, small and medium enterprises, namely:—

(i) a micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
(ii) a small enterprise, where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;
(iii) a medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

This notification shall come into effect from 01.07.2020.

[F. No. 2/1(5)/2019-P&G/Policy (Pt.-IV)]
A. K. SHARMA, Secy.
**ATMANIRBHAR BHARAT ABHIYAN**

**BENEFITS TO MSME**

**ARRANGEMENT OF FUND**

**A. COLLATERAL FREE LOAN**
- Rs. 3 Lakh crores working capital loan.
- This will be provided in the form of additional working capital finance of 20% of the outstanding credit as on 29 February 2020, in the form of a Term Loan at a concessional rate of interest will be provided.
- MSMEs which have upto Rs. 25cr outstanding loan as on 31st Mar. 2020 and a turnover of upto Rs. 100 cr. will be eligible.
- Period of loan will be 4 years with a moratorium period of 12 months.
- 100 % credit guarantee will be given by Govt. to Bank and NBFC on the principle and interest amount

**B. DEBT FOR STRESSED MSMEs**
- Rs. 20,000 cr. will be provided to MSMEs which are in need of equity support
- All Non-performing assets and stressed MSMEs will be eligible for it
- Promoters of MSMEs will be given debt by banks, which will then be infused by promoters as equity in company, Banks will provide debt to promoter equal to 15% of his existing stake in the unit subject to maximum of Rs. 75lakhs
- Government will support them with Rs. 4,000 Cr. to Credit Guarantee Trust for Micro and Small enterprises (CGTMSE)

**C. EQUITY FUNDING TO MSMEs/STARTUPs**
- Rs. 50,000 cr. equity infusion through MSME Fund of Funds
- Govt. will set up a Fund of Funds with the corpus of Rs. 10,000 cr. that will provide equity funding support to MSMEs.
- The Fund of Funds shall be operated through a Mother and a few Daughter funds. It is expected that with leverage of 1:4 at the level of daughter funds, the Fund of Funds will be able to mobilise equity of about Rs 50,000 crores.

**NEW DEFINITION OF MSME**

<table>
<thead>
<tr>
<th>Existing MSME Classification</th>
<th>Criteria : Investment in Plant &amp; Machinery or Equipment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classification</td>
<td>Micro</td>
</tr>
<tr>
<td>Mfg. Enterprises</td>
<td>Investment&lt;Rs. 25 lac</td>
</tr>
<tr>
<td>Services Enterprise</td>
<td>Investment&lt;Rs. 10 lac</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Existing MSME Classification</th>
<th>Composite Criteria : Investment And Annual Turnover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Classification</td>
<td>Micro</td>
</tr>
<tr>
<td>Manufacturing &amp; Services</td>
<td>Investment&lt; Rs. 1 cr. and Turnover &lt; Rs. 5 cr.</td>
</tr>
</tbody>
</table>
REGULATORY COMPLIANCES

- General Financial Rules (GFR) of the Government will be amended to disallow global tender enquiries in procurement of Goods and Services of value of less than Rs 200 crores.
- Statutory PF contribution of both employer and employee reduced to 10% each from existing 12% each for all establishments covered by EPFO for next 3 months, i.e June, July and August 2020. This scheme will be applicable for workers who are not eligible for 24% EPF support under PM Garib Kalyan Package and its extension.
- There is a scheme introduced as part of PMGKP under which Government of India contributes 12% of salary each on behalf of both employer and employee to EPF, i.e 24% of salary. This will be extended by another 3 months for salary months of June, July and August 2020.
- CPSEs (Central Public Sector Enterprises) and State PSUs will however continue to contribute 12% as employer contribution.

TAXATION BENEFITS

- The pending income TAX REFUNDS to charitable trusts and non-corporate businesses and professions including proprietorship, partnership and LLPs and cooperatives shall be issued immediately.
- Reduction in Rates of ‘Tax Deduction at Source’ and ‘Tax Collected at Source’ - The TDS rates for all non-salaried payment to residents, and tax collected at source rate will be reduced by 25 percent of the specified rates for the remaining period of FY 20-21 i.e if earlier rate of TDS was 10%, then the new TDS Rate will be 7.5%.
- The due date of all Income Tax Returns for Assessment Year 2020-21 will be extended to 30 November, 2020. Similarly, tax audit due date will be extended to 31 October 2020.
- The date for making payment without additional amount under the “Vivad Se Vishwas” scheme will be extended to 31 December, 2020.

OTHER BENEFITS

- Relief to Contractors - All central agencies like Railways, Ministry of Road Transport and Highways and CPWD will give extension of up to 6 months for completion of contractual obligations, including in respect of EPC and concession agreements.
- Relief to Real Estate Projects - State Governments are being advised to invoke the Force Majeure clause under RERA. The registration and completion date for all registered projects will be extended up to 6 months and may be further extended by another 3 months based on the State’s situation. Various statutory compliances under RERA will also be extended concurrently.
The prevailing time is very difficult. The Nation is under an unprecedented pandemic situation which created a massive economic crisis. We need to win over this Covid19 pandemic as soon as possible. And the weapon is protective items like facemask, PPE Kits, hand sanitizer etc. There is a huge demand of such items all over the world. M/o MSME and Government of India insisting entrepreneur to manufacture such items indigenously to meet up the demand and export the items wherever possible. This will minimize the import bill and earn foreign currency for the nation, which is under stiff economic crisis. As per the opinion from WHO, this pandemic situation may continue and we have to live our life with this virus. So, the manufacturing of these protective items now have paramount importance and it is an opportunity too. To grab such opportunity, entrepreneur must come forward. MSME-DI, Kolkata has prepared some sample project to facilitate such entrepreneurship. Following are the links for such project profiles:

- **COTTON MUSK MANUFACTURING**
- **PPE KIT (COVER ALL) MANUFACTURING**
- **HAND SANITIZER MANUFACTURING**
- **N-95 MUSK MANUFACTURING**
- **PET BOTTLE MANUFACTURING**
It has been felt necessary to put up and promote a unified, empowered, robust, bundled and technology driven platform for helping and promoting the Micro, Small and Medium Enterprises (MSMEs) of the country. As the name suggests it will aim at Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength. Accordingly, the name of the system is CHAMPIONS. This is basically for making the smaller units big by helping and handholding.

Three basic objectives of the CHAMPIONS:

- To help the MSMEs in this difficult situation in terms of finance, raw materials, labour, permissions, etc.
- To help the MSMEs capture new opportunities including manufacturing of medical items & accessories.
- To identify the sparks, i.e., the bright MSMEs who can withstand at present and become national and international champions.

STANDARD OPERATING PROCEDURE

That’s how the tagline: Our small hands to make you LARGE!

1. Broad objectives of CHAMPIONS:
   i. Grievance Redressal: resolve the problems of MSMEs including those of finance, raw materials, labor, regulatory permissions etc particularly in the Covid created difficult situation;
   ii. To help them capture new opportunities: including manufacturing of medical equipments and accessories like PPEs, masks, etc and supply them in National and International markets;
   iii. To identify and encourage the sparks: i.e. the potential MSMEs who are able to withstand the current rough weather and can become national and international champions.

2. The System and the Technology:
   i. It is a bundle of technologies put together to handhold, guide, empower, ease and encourage the MSME sector of India;
   ii. In simple terms, it is a web based portal which will provide facilities to the MSMEs and other related stakeholders to voice their issues and grievances and get resolution and way forward;
   iii. Extensive use of AI, Machine learning and Data analytics is being done to avoid and reduce human intervention, delay and duplication in the processes;
   iv. The system also has seamless integration with other grievance related portals of GOI like CPGRAMS and a number of other portals of the MSME Ministry;
   v. A large number of FAQs listed herein will also help answer many of the queries of the applicants.
3. **The Five Focus Areas (Catchment):**

i. Now onwards, Grievances of the MSME Units and stakeholders will be invited and enlisted only on the Champions platform and dealt with through the system made herein for the purpose. They will be given an auto generated unique ID number starting with GR;

ii. Grievances being registered on GOI’s CPGRAMS portal as well as any other portal of the Ministry of MSME will also be directly fetched by the Champions platform. They will be given an auto generated unique ID number starting with CP;

iii. This Portal will also capture and encourage ideas and collaborative, supportive ecosystem of experts and technocrats who can guide in the technical, managerial and financial issues faced by the MSMEs. They will be given an auto generated unique ID number starting with CO;

iv. Champions platform will also capture the self-pro-active administrative interventions by the functionaries of the Ministry of MSME. They will be given an auto generated unique ID number starting with IN.

v. It will also capture the VIP References coming from Hon. Ministers and other dignitaries. They will be given an auto generated unique ID number starting with VI.

4. **Dealing with the Issues:**

i. All the above five category of issues will be bundled together and as soon they land on the portal a unique ID and acknowledgement as above will go to the person writing the same;

ii. The bundle of issues so received will get automatically segregated subject wise and officer wise and get transferred to concerned officials (Branch/Bureau/Office Heads) under the MSME Ministry (including those of DC office and other organizations);

iii. The concerned officers will deal with issues with utmost promptness, sensitivity and seriousness;

iv. In any case, the matters should NOT remain unattended for more than three days and should NOT remain inconclusive after seven days;

5. **Resolving / Closing the Issues:**

i. After dealing with the issues and after satisfying that all aspects of the issue have been taken into account, the concerned officer may take a final decision including to close the matter;

ii. However, if there is an extreme humanitarian case or a case of injustice and / or harassment or undue delay, and if the decision is against the individual or unit, the unit or its promoters must be heard telephonically or in person;

iii. The Control rooms being set up as part of this mechanism can be used for this purpose.

6. **Open issues:**

   After the above process, there would still be a basket of those grievances / issues which have not been closed as above.

   Thus, for the top leadership of the MSME Ministry, there are two tasks:

   i. To Monitor and ensure that the above system runs smoothly and effectively;
ii. To pro-actively take up those issues and grievances which have not been closed as above yet.

7. Intervention by Secretary MSME:
   i. Secretary MSME will keep reviewing the overall functioning and outcome of the Champions system on regular and day to day basis;
   ii. Moreover, every fortnight he will also hold a formal session/ interaction with selected applicants whose grievances are not settled;
   iii. This would be done in and through the control room wherein Video conference cum calling and other technical facilities will be used.

8. The Champion Control Room (CCR):
   i. It is very important to ensure that the MSME sector can avail of benefits of the Government schemes and support;
   ii. Handholding of MSMEs needs to be done to ensure that the MSMEs do not face problem in accessing various inputs and requirements;
   iii. This will be facilitated by and through the Champion control rooms;
   iv. Control Rooms will be set up in Hub (Central/ New Delhi) and Spoke (States) Model.

9. The Champion Control Room (CCR): (Central Level):
   i. A control room will be set in the office of the Secretary MSME for handling the entire process of Champions;
   ii. The control Room will function from 8 AM to 10 PM every day;
   iii. Duty of the staff in two/three shifts will be put for this purpose;
   iv. There would be Video conferencing facilities, landlines and internet connected PCs to handle, record and process the matters;
   v. There would be enough landline numbers to call the stakeholders and ascertain the facts or resolve the issues;
   vi. Grievances will not be invited on telephone. They will be enlisted ONLY on and through the Portal.

10. The Champion Control Room (State Level): SCR:
   i. The State level Champion Control room will be set up in the Development Institutes (DIs) and other institutions of the Ministry;
   ii. We have KVIC, NSIC, MGIRI, Coir Board and institutions like 18 Tool Rooms, 4 Testing Centers (TCs) and 7 Testing Stations (TSs) under this Ministry;
   iii. In a State level Champion Control room, there could be representation of any of these offices or agencies under the Ministry;
   iv. The Director of the DI or In-charge officer of the nominated institution would be responsible for functioning of the State control room;
   v. The control Room will function from 8 AM to 10 PM every day;
   vi. Every nominated institution should dedicate at least 4-6 officials (preferably from Group A and B officials).
   vii. Duty of the staff in two/three shifts will be put for this purpose;
viii. In addition to resolving the specific issues themselves, the SCRs will also be contacting various stakeholders at the field level including the Banks, CPSEs, DICs, State Govt. Offices, MSME Clusters and MSME Associations in their respective areas of jurisdiction to know and resolve the nature of the general problems which the MSMEs may be facing;

ix. The State level Champion Control rooms would also feed the information and inputs in the Champions system and would pro-actively take up the matters with the officials of the MSME Ministry to resolve the same.

11. Accountability:

   i. Every Branch/Bureau/Office Head and officer will devote time and energy to this system and will deal with the issues flagged thereon diligently;
   
   ii. They will also bring on board and unify other processes of the Ministry or GOI or States meant for the same purpose(s);
   
   iii. Performance on this front, speed, sensitivity and professionalism will form an important part of the Personal / Annual assessment of the officers of the Ministry.

CHAMPIONS portal has been fully designed in house in a very short time with the help of NIC. Trial launching has been done on 9th May, 2020. Suggestions for improvement are also welcome at email id: champions@gov.in
AMPHAN RAVAGED MSME-DI CAMPUS

A very severe cyclone Amphan had struck West Bengal on 20.05.2020 and caused severe damage to the entire Institute premises - gardens, lawns, pathways, pond, entry gate, boundary walls, office windows, rooms etc. Trees uprooted, pond overflowed, electricity lines in the surrounding localities snapped as trees fell on them, premises waterlogged, boundary wall collapsed near entry gate – a chaotic scenario was present all around. The entire eco system of the lawns and gardens had been ravaged.

To tackle the above situation, all efforts were taken up from 22nd May onwards to restore normalcy to the extent possible. The Swachhta team of MSME-DI, Kolkata took up extensive cleaning and restoration activities – trees were cleared from pathways, the broken branches were cut into pieces and removed, bamboo props were provided to the partially uprooted trees, 3 big trees were re-planted using manual labour as well as back hoe (JCB) machine, fish feed was provided to nurture the fishes in the pond, young trees were replanted with adequate soil at their bases to replenish them, pond embankments were cleared of debris, partially broken branches of trees which hung dangerously and precariously were carefully cut and brought down, gardens and lawns were mowed, temporary furrows/trenches were dug in the fields to enable drainage of excess water which had accumulated in the office premises, submerging the entire lawns, gardens and pathways.

Still lot of work is pending to revive the campus in to its old beauty. Financial support is expected from DC-MSME for meeting the expenses of the revival. Hope the beauty will be regained and the ecosystem of the campus will rejuvenate again.
DEVASTATION OF AM-PHAN IN MSME-DI, KOLKATA CAMPUS