

59th ANNUAL GENERAL MEETING

SECRETARY REPORT

My Dear Members, Friends & Guests,

A very good afternoon to you all. I welcome you all to the 59th Annual General Meeting of our Association. Before I dive into the detailed contents, I would like to extend my heartfelt thanks and gratitude to all our members, Past Presidents, Executive & Sub Committee Members, for their full cooperation and support. Thank you for being the unshakeable pillars of this Association.

This year brought several unforeseen challenges with COVID pandemic. Business and activities were fully closed down for three months followed by partial activity of next three months. Saving and securing life became the utmost priority with limited medical solution. MSMEs were not spared and we too faced a challenging time with endless list of problems and challenges. Lack of finance, work orders, manpower, raw material and zeal to work are few to name. New business norms and practices took over the traditional business practices. The most common being business travel and physical meetings being replaced by virtual meetings. Many of our members lost their close relatives & friends. We offer our tribute to all of them.

MSMEs' faced another challenge from the State Government officials. The entire machinery remains non-co-operative and non responsive. Pollution Control Board, Factory Inspectorate insisted for one to one dealing with exorbitant demands.

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

MEETING WITH INDUSTRIES DEPARTMENT:

08/12/2020: We had sent representation to Sri Nitin Gadkari, Hon'ble MSME Minister and Sri Piyush Goyal, Hon'ble Minister of Commerce & Industry regarding abnormal increase in raw material cost for MSME leading to threat to existence of MSME and attempt to dislodge आत्मनिर्भर भारत Program.

A detailed reply was received from Ministry accepting our contention and concerns.

28/12 and 29/12/2020:

Laghu Udyog Bharati had organized National Virtual meeting on abnormal price increase of raw materials. Our members Sri Deepak Kr. Maroo and Sri Sunil Agarwal highlighted concern of Plastic related MSMES and Sri Anjay Pacheriwala raised plight of metals and steel based MSMES.

Our concern has been confirmed by Sri Nitin Gadkari, Hon'ble Minister of MSME stating cartelization by steel companies.

15.03.2021: Meeting with Secretary/Director of Industries on Draft JIPL 2021. President, Secretary, Vice President attended the meeting. Our suggestions/objections were noted and assured to take note of the same while finalizing the policy.

17.03.2021: Meeting with Secretary Industries at Jharkhand Govt. Mini Tool Room, on their AGM, which was attended by our President.

MEETING WITH THE DIRECTOR, MSME-DI:

27.03.2021: MSME-DI Organized one day Awareness Programme on “**Public Procurement Policy 2012**”. Attended by President, Sri Philip Mathew, Hony. Secretary Sri Anjay Pachariwala & other Members.

Dr. S. K. Sahoo, Joint Director cum Head Of Office, MSME-DI, Ranchi presented details about the salient features of Public Procurement Policy, 2012 relevant to the MSEs. Various distinguished guests who addressed on the occasion were Shri S.R. Paswan, GM, DIC, Ranchi, Shri Philip Mathews, President, JSIA, Shri Ajay Kumar, Chief Manager(E&M)-P, CCL, Ranchi.

In the Technical Session Shri S. Tripathi, Chief Manager, IOCL, Ranchi, Shri Amritanshu Kumar, Facilitator, GeM, Ranchi, Shri Rajesh, Senior Manager(R&R), NTPC, Ranchi, Shri Ankit Rawal, Manager, CMPDI, Ranchi, Shri Sheo Kumar Prasad, Financial Consultant, NSIC, Ranchi spoke about various facilities available for MSE vendors in their organization regarding e-procurement. They also spoke in brief about the procedure of vendor registration, their store requirements and procurement procedures being followed in their Organisations as per GOI.

22.07.2021: Virtual Meeting with MSME-D.I. Ranchi on Creating Awareness among MSMEs for transition of Single use Plastic items to their alternatives. Attended by President Sri Philip Mathew & Hony. Treasurer Sri Vimal Kr. Lakhotia. We all gave our views and objected to the Government’s propel to ban single use plastic, since it has not been defined & clarified any where.

MEETING WITH PRINCIPAL SECRETARY TO CHIEF MINISTER:

14.06.2021: Meeting with Principal Secretary, Chief Minister, Govt. of Jharkhand on issues of MSME’s Sector. We raised our concerns on various issues including the attitude of the Chief Inspector of factories. He assured to examine the matter. Other issues discussed were:-

- 1) Sfurti Yojna : (लघु एवं कुटीर उद्यम विकास बोर्ड को कारगर बनाने हेतु स्थानिय लघु उद्यमियों की भागीदारी)
- 2) New Industrial Policy
- 3) OTS Scheme for Commercial Tax/DIC/JIADA dues.
- 4) Electricity Supply issues.

MEETING WITH ZONAL HEAD, BANK OF INDIA:

16.07.2021: Minutes of Meeting dated 16th July 2021 held in the office of Honorable MP, Sri Sanjay Seth.

JSIA representatives Sri Sachin Kejriwal highlighted the following points:

1. Issue of Prasad Nutriments Pvt Ltd was raised with the Zonal Head, Bank of India. It was assured that better response will be given to the customer and all problems will be ironed out.
2. Concerns raised by Sri Ranjit Tibrewal were put up. Inefficient operations of banks in Tupudana Industrial Area and other branches were brought to notice.
3. Sri Hari Biyani’s request for better implementation of Pradhan Mantri Awas Yojna for low income group was raised.
4. Other issues relating to reduced ‘drawing power’ from CC accounts after submission of monthly statements by various borrowers was raised.

5. Discussion was held on nationalised bank's responsibility and scope for recovery of overdue payments from govt. organizations and PSU's.
6. GM, Premsons group brought to notice of Zonal Head, BOI their issue of stuck dues with the bank. They were assured of earliest remittance.
7. Unavailability of ATM in Mccluskieganj was raised by Sri Sanjay Seth.

The meeting was concluded with distribution of books from book bank to few underprivileged kids.

MEETING WITH GM, JBVNL:

Attended by President, Hony. Secretary, Sri Ravi Tibrewal, Sri H.P. Biyani matter discussed were problem of supply to different Industrial feeders and other commercial issues. Frequent tripping and Power cut, Non implementation of Tariff order provisions were raised.

MEETING WITH SHRI JAYANT SINHA:

18.07.2021: Meeting with Sri Jayant Sinha, Chairman, Parliamentary Committee on Finance, Govt. of India at JSIA on issues related in MSME's Sector. A joint meeting of JSIA, FJCCI and ICAI was arranged. Issues on GST, Income Tax, MCA etc. were discussed. Sri Jayant Sinha noted the same and advised us to prepare a joint representation. JSIA was given the responsibility of preparing representation on GST. We have forwarded our comments/ suggestions

Besides JSIA raised the matter related to delayed payment, Non effective functioning of MSEFC, TReds, Lack of finance to MSME. Our suggestions were accepted by him and assured to forward the same with his recommendations.

MEETING WITH COMMERCIAL TAX DEPT/ STATE CGST/GST.:

03.03.2021: CGST is organising Virtual workshop on GST "Problems being faced in compliance of GST" on Wednesday 03.03.2021. Attended by President Sri Philip Mathew, Hony. Secretary Sri Anjay Pachariwala & others members.

An Outreach program for understanding difficulties of assesseees in compliance of GST was organised by NACIN on 3rd March

The meeting was held in the presence of ADG Patna, DC Audit, DC Prev. etc.

Many issues of trade was taken up in the meeting. Matter related to Eway bill & reduction of time was taken up vehemently by our Secretary Shri Anjay Pachariwala and our strong protest was lodged. Individual issues of trade were discussed and noted for further redressal.

Department informed that rampant misuse of ITC is being done, and that rules are getting tougher to tackle misuse.

President welcomed the initiative of the department for organising outreach program to hear the difficulties of trade especially in the light of RAC's not being held.

JSIA has been repeatedly by trying for one time settlement (OTS Scheme) related to Commercial Tax dues. I take this opportunity to update the house that the same is under consideration and same positive outcome can be expected in next three months.

Webinar on Export Promotion Chaired by Hon'ble Prime Minister on 6th August, 2021, Hon'ble Prime Minister Chaired Virtual Meeting on Export Promotion. JSIA was also invited to join the webinar. Government is roping in our Embassies in different countries and have mandated to identify item wise Export Potential in respective Countries alongwith their tariff barriers and competitions to assist exporters get business for their products.

M.S.E.F.C.:

14.12.2020: Sri Anjay Pachariwala, Hony. Secretary attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM. Details given Below:-

Total Number of Cases : ----- 27
Payment made and cases finally closed: ----- 06
Cases under disposal, part payment made:----- 04
Other cases are fixed for next date ----- 17

16.12.2020: Sri Anjay Pachariwala, Hony. Secretary attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM. Details given Below:-

Total Number of Cases : ----- 27
Payment made and cases finally closed: ----- 05
Cases under disposal, part payment made:----- 04
Other cases are fixed for next date ----- 18

18.12.2020: Sri Anjay Pachariwala, Hony. Secretary attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM. Details given Below:-

Total Number of Cases : ----- 38
Payment made and cases finally closed: ----- 07
Cases under disposal, part payment made:----- 05
Other cases are fixed for next date ----- 26

05.02.2021: Sri Anjay Pachariwala, Hony. Secretary attended the meeting of MSEFC chaired by Director Industries at his chamber at 12.00 AM. Details given Below:-

Total Number of Cases : ----- 27
Payment made and cases finally closed: ----- 06
Cases under disposal, part payment made:----- 04
Other cases are fixed for next date ----- 17

11.02.2021: Sri Anjay Pachariwala, Hony. Secretary attended the meeting of MSEFC chaired by Director Industries at his chamber at 12.00 AM. Details given Below:-

Total Number of Cases : ----- 22
Payment made and cases finally closed: ----- 03
Cases under disposal, part payment made:----- 03
Other cases are fixed for next date ----- 16

23.02.2021: Sri Anjay Pachariwala, Hony. Secretary attended the meeting of MSEFC chaired by Director Industries at his chamber at 12.00 AM. Details given Below:-

Total Number of Cases : ----- **48**
Payment made and cases finally closed: ----- **03**
Cases under disposal, part payment made:----- **05**
Other cases are fixed for next date ----- **40**

11.08.2021: Sri Anjay Pachariwala, Hony. Secretary attended the meeting of MSEFC chaired by Director Industries at his chamber at 12.00 AM. Details given Below:-

Total Number of Cases : ----- **40**
Payment made and cases finally closed: ----- **09**
Cases under disposal, part payment made:----- **05**
Other cases are fixed for next date ----- **26**

13.08.2021: Sri Anjay Pachariwala, Hony. Secretary attended the meeting of MSEFC chaired by Director Industries at his chamber at 12.00 AM. Details given Below:-

Total Number of Cases : ----- **34**
Payment made and cases finally closed: ----- **10**
Cases under disposal, part payment made:----- **07**
Other cases are fixed for next date ----- **17**

17.08.2021: Sri Anjay Pachariwala, Hony. Secretary attended the meeting of MSEFC chaired by Director Industries at his chamber at 12.00 AM. Details given Below:-

Total Number of Cases : ----- **24**
Payment made and cases finally closed: ----- **06**
Cases under disposal, part payment made:----- **05**
Other cases are fixed for next date ----- **13**

25.08.2021: Sri Anjay Pachariwala, Hony. Secretary attended the meeting of MSEFC chaired by Director Industries at his chamber at 12.00 AM. Details given Below:-

Total Number of Cases : ----- **33**
Payment made and cases finally closed: ----- **05**
Cases under disposal, part payment made:----- **07**
Other cases are fixed for next date ----- **21**

ESIC:

22.01.2021: Meeting with Regional Director, ESIC on issues of Small Industries in Jharkhand with regard to ESIC. Attended by Sri Philip Mathew, President, Sri Binod Kr. Agarwal, Vice President, Sri Anjay Pachariwala, Hony. Secretary, Sri Keshav Chhawchharia and Sachin Kejriwal.

The main issues are as follows:

1. List of Tie up Hospital in Jharkhand: Presently 34 Private hospitals and 11 Insured Medical Practitioners (Single Doctor/Clinic) are tied up with ESIC hospital besides dispensaries to provide Medical facility to insured persons (IP) .
2. ESIC Beneficiary (IP) can approach any tied up hospital directly in case Emergency. Under normal circumstances, IP has to avail Medical facility through dispensary/IMP only.
3. ESIC has tied up with private hospitals to provide Medical facilities in areas where they do not have dispensaries. Further by March, 2021, Central Govt. has mandated to cover entire country.
4. ESIC is discussing with State Govt. to provide land in all Industrial Areas across state so that ESIC can set up permanent dispensaries.
5. Delay in payment reimbursement of Medical bills relates to state Govt. ESIC, from their side has been regularly following with state Govt. to clear the pending claims.
6. Coverage of Employees beyond Salary limit of Rs. 21000/- willing to voluntarily avail ESIC facility is under consideration and covered under social security code (Which is yet to be implemented) a proposal to increase salary limit to Rs. 30,000/- is under process.
7. Employees who had been drawing Salary/Wages earlier beyond Rs. 21000/- but now drawing less than Rs.21000/- can again join ESIC facility by depositing their contribution.
8. Employees who have retired from work (Superannuation) can continue to avail ESIC facility by paying nominal charge of Rs. 120/- per annum covering self and spouse. Employees who had retired earlier and now wish to avail ESIC facility can also join.
9. Formation of Consultative/ Advisory Committee:

ESIC has provision of Regional level Committee and district level Committees. Since 2014, these committees has been not functional.

Regional Director assured to re constitute the committee and include JSIA as committee member.

05.03.2021: JSIA with ESIC is organising a Workshop on various schemes of ESIC on 05.03.2021 at JSIA. It was an interactive session followed by open house session. Matters of many members were discussed and appropriate solution was done.

ELECTRICITY DUTY HIKE:

Govt. of Jharkhand has notified a eight times increase in Electricity duty payable by MSME's. JSIA has been seeking legal opinion and have formalised at Joint Forum with other Association on the matter.

JSERC

Due to absence or all the members at JSERC, no significant progress or outcome could be achieved. JSIA had been raising various issues of consumers concern repeatedly and have been able to successfully resolve many issues. Due has not been providing connection to LT or HT Consumers in the command area. JSIA is following up the matter continuously due to absence of Chairman and members, we could not achieve the desired outcome.

RIADA: PCC MEETING:

28.01.2021: Sri Ranjit Tibrewal, PP & Sri Ajay Kr. Datheech, E.C. Member attended PCC meeting in the chamber of MD, JIADA amidst presence of other committee members. Total 17 Application for project clearance were placed before the committee for approval and 16 projects were cleared.

RAILWAY (DRUCC):

20.01.2021: Sri P.K. Dattani, Chairman, Sub-committee for DRUCC attended the Webinar of DRUCC Chaired by Divisional Railway Manager, South Eastern Railway, Hatia, Ranchi.

We submit our agenda for discussion during webinar on 20.01.2021.

1. To Start immediately running of all normal trains instead of special Trains. Due to running of special trains, Senior Citizen, Children etc. are not getting benefits of concession. It is also understood that in the special trains, trains fare is charged more than the fare of normal trains.
2. Ramp facility to be provided at Ranchi Station platform Nos. 2 & 3, 4&5.
3. Yesvantpur – Hatia Express Train No. 22836/35 to run daily instead of 3 days a week.
4. Train No. 18631/32 RNC – GARIB NAWAZ Express to run at least 3-4 days a week with increase in number of A/c and Sleeper Coaches.
5. Escalator at Ranchi Station should run all the time so that incoming & outgoing passengers could take the benefit of it. On the platform indication sign board for the escalator to be fixed on alternate pillars.
6. At Ranchi and Hatia Station, prepaid taxi or prepaid auto facilities should be provided to the passengers.

WEBINAR:

11.11.2020: AGM, SIDBI Ranchi Branch Office organised Webinar on “Schemes of SIDBI and Benefits of TReDS – RXIL.

Webinar Highlights:

- Schemes of SIDBI
- Benefits of TReDS – Need of the Hour for MSMEs

27.11.2020: FICCI National Stock Exchange of India organized Interactive Webinar on Alternative Fund-Raising Platform & Listing for SMEs.

The webinar deliberated on alternate fundraising platforms for SMEs and benefits of listing including discussion on NSE SME platform Emerge, a new source for SME public offerings and providing listing opportunities for SMEs.

12.08.2021: Virtual Meeting with RBI on 51st Meeting of the Empowered Committee on MSMEs. Attended by Sri H.P. Biyani, Chairman, Banking Sub Committee.

Cluster programmes does not take off.

PMRY targets are not seriously implemented.

Urban street vendors are added to PSL.

Whatever scheme GOI or RBI makes, leave aside Social Bankers like SBI, no bank takes keen interest as Banks will always be interested in safety and security of their funds. Any NPA causes same additional work. Naturally small Micro, MSME is not a business loving priority.

Old successful running MSME are spread all over including rural areas, incase Banks collaborate with such MSME without any legal obligation of these MSME, these MSME Entrepreneur can always help to find practical solutions by getting funds to their employees children or local villagers and help bank in all manner as a charitable work. But it helps MSME if per capita income improves in locality.

12.02.2021: UNDP Webinar on Clean Energy Technologies for MSME in Jharkhand. Attended by many members online related to benefits and financing.

Chief Inspector of Factories.

C.I.F. after several followup, finally C.I.F. has provided list of competent persons. We had contacted these persons and finalised rates for our members. But it could not move ahead as CIF directed only few selected competent persons to provide services charging abnormal exorbitant rates. This has been strongly protested and we hope for appropriate solution very soon.

OTHERS:

04.12.2020: District Skill Committee Meeting. Attended by Sri Philip Mathew

29.01.2021: Meeting with CIPET at JSIA office on Friday, 29th Jan.'2021.

17.08.2021: Damodar Valley Corporation had organised a Mela, on New Power Supply Connection at Barhi. Attended by our E.C. Member Sri Sunil Kumar Agrawal.

ABHYUDAYA 21: A BUSINESS PLAN COMPETITION:

4-5/08/2021: Jharkhand Small Industries Association (JSIA) in Collaboration with Department of Management, Birla Institute of Technology, Mesra had organised 'Abhyudaya 21 – A Business Plan Competition' to promote the start-up ecosystem of Jharkhand on a virtual platform (Ms Teams) on 4th & 5th of June from 3:00-5:00 pm.

Statistic:

Total Application received from – 638

Total people qualified for final submission – 122

The qualified and technical team of BIT had selected Top 20 applicant based on the qualification criteria laid down by the team.

The top 20 was then scrutinised by our esteemed Jury as listed below to derive Top 10 applicant.

Jury Member:

1. Mr AP Verma, Senior Financial Advisor
2. Mr Mahesh Poddar, Member of Parliament, Jharkhand
3. Mr Ganesh Natrajan, Chairman: 5F World
4. Ms Malavika Sharma, Butterfly Project
5. Mr Milan Sinha, Senior Financial Advisor

The final programme of the event was conducted on 4th and 5th June 2021 wherein the Top 10 finalist pitched their ideas before the jury member. The jury member after listening to the presentation by each team, and several round of question and answers, evaluated each teams and declared the Top 5 winner of the event.

- 1st place - Bliscare
- 2nd place - Safarnama (Viresh Singh IIM Kozhikode)
- 3rd place - Avishkar Analytics (IIM Calcutta)
- 4th place - Alpha
- 5th place - Cocoons

Ranchi 31st July 2021: Jharkhand Small Industries Association (JSIA) in association with Department of Management, BIT, Mesra had organised the prize distribution ceremony of their event ‘**Abhyudaya 21** – wherein Hon’ble Minister of State for Education, Smt. Annapurna Devi, was the Chief Guest for the event. The Hon’ble Minister joined the event through online video conferencing facility and graced the event.

JSIA proposes to make it an annual event and our Past President Sri Mahesh Poddarji has agreed to sponsor the award for subsequent years.

BALASORE VISIT (dt.03.09.2021):

A delegation of JSIA visited Balasore Chamber of Industries to understand their activities and operation of Skill Training Centre operated by BCIC. JSIA propose have similar facilities at our premises.

Interaction with other Association and outstation members.

A delegation of JSIA visited Chakulia to understand the issues of local MSMEs and improve upon our connects with outstations MSMEs. All their issues were discussed and probable solutions were also advised.

A delegation of JSIA visited Adityapur and had a long discussion with ASIA members. Concerns related to Electricity duty hike, non co-operation by various departments were discussed and formations of a joint team discussed for survival of MSMEs in the present situation.

MEMBERSHIP STRENGTH:

At the beginning of the session our membership was **450**, out of which **167** are general members & **283** are Life members.

During the current session, no new members have joined our Association. Hence as on date our membership strength is **450** (167 General & 283 Life).

JSIA REPRESENTATIONS:

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

- | | | |
|---|---|-----------------------------------|
| 1. Commissioner, Central Excise | : | RAC (Regional Advisory Committee) |
| 2. JIADA | : | PCC (Project Clearance Committee) |
| 3. The Commissioner, Commercial Taxes | : | SGST Advisory Committee-e. |
| 4. JSPCB | : | NOC Expert Committee |
| 5. DRUCC
(Divisional Railway Users Consultative Committee) | : | S.E. Railway (Hatia, Ranchi) |

6. ZRUCC (Zonal Railway User's Consultative Committee)	:	S.E. Railway (Kolkata)
7. JSMDC	:	Coal allotment Committee
8. SIDBI	:	ERAC (Eastern Regional Advisory)
9. MSME-DI	:	SLAB (State Level Inter Institutional Committee of Jharkhand)
10. RBI (Empowered Committee on MSME)	:	SLIIC (State Level Inter Institutional Committee of Jharkhand)
11. Labour Commissioner, Govt. of Jharkhand	:	Jharkhand Minimum Wage Committee
12. ITI (Industrial Training Institute, Hehal)	:	Pariksha Parishad
13. BIS (Bureau of Indian Standards, Patna)	:	State Level Committee on Standardization, Quality & Quality Management for Jharkhand
14. Jh. State Electricity Regulatory Commission	:	Jharkhand State Advisory Committee
15. Director of Industries	:	1) Industries Facilitation Council 2) Apex Body of rehabilitation of Sick units. 3) EoDB Champion 4) Central Institute of Plastic Engg. & Technology (CIPET) - RAC
16. JBVNL	:	Electrical Advisory Committee
17. NBMSME - New Delhi (National Board for Micro, Small & Medium Enterprises)	:	Special Invitee, NBMSME - New Delhi
18. Dy. Commissioner, Ranchi	:	PMEGP, DLEPC, District Skill Committee.
19. Quality Council of India (NABET)	:	Certificate of Accreditation.
20. Department of Information Technology & e-Gov	:	State Standing Committee
21. MECON Limited	:	Plant Level Advisory Committee for MSME
22. Central Tax, (GST), Ranchi Zone	:	Grievance Redressal Committees (Zonal/State Level on GST related issues)

RTI ACT:

Our Association is actively pursuing information from Govt. departments/Institutions for last few years under RTI Act. JSIA is committed to relentlessly pursue information under the Act, for the benefits of members.

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

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

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

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

Anjay Pachariwala
Hony. Secretary