

Secretary Report from 20.05.2026 to 01.08.2026.

20.05.2026: High Level Meeting on CSR Activities organized by Department of Industries, Govt of Jharkhand with Hon'ble Minister, Department of Industries, Secretary Industries and Director Industries. President, Sri Randhir Sharma & Jt. Secretary Sri Vivek Tibrewal attended the meeting. The meeting was for strengthening and collaborative platform to deliberate upon CSR initiatives and strengthening public-private partnerships and enhancing the impact of CSR interventions.

The key agenda point discussed;

1. CSR funds incurred during the last three financial years
2. Discussion on CSR activities undertaken across various districts
3. Alignment of CSR initiatives with State development priorities
4. Future CSR planning and collaboration.

22.05.2026: Meeting with GAIL in presence of Hon'ble Minister of State for Defence, Sri Sanjay Seth along with Mayor Smt. Roshini Khalkho It was attended by Vice President Sri Ajay Kr. Dadheech, Hony. Secretary Sri Shivam Singh. Jt. Secretary Sri Vivek Tibrewal & Sri Keshav Chhawchharia.

We suggested the following -

- Keeping the price low
- Keeping prices at par with other states (basic rate).
- Trials for use in welding purpose.
- Every month meeting with Stake holders.

25.05.2026: RBIs organized 70TH Meeting of the Empowered Committee on MSME. It was attended by Hony. Secretary Sri Shivam Singh.

Important takeaway points are stated below:—

- **The State Level Bankers' Committee (SLBC)** will coordinate with the Department of Industries, Government of Jharkhand, regarding the reimbursement of CGTMSE fees. The Reserve Bank of India (RBI) will write to the Chief Secretary to facilitate this process. Additionally, the Director of Industries has confirmed that they will designate a nodal officer to collect applications and handle ongoing coordination.
- **The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)** offers a lower Annual Guarantee Fee (AGF) for units located in **Aspirational Districts**. In the State of Jharkhand, **19 districts** have been designated under this category.
- **The operational guidelines** for the **Stand-Up India** Greenfield project modifications—announced in the 2025-26 Budget—have yet to be received. The core scheme has been active since April 5, 2016
- **Revival & Rehabilitation of MSMEs:** Accounts with credit limits up to ₹25 Crore qualify for this scheme. A formal **Committee for Stressed MSME Enterprises** will be set up to process restructuring applications
- A Grievance Redressal Mechanism is a formal framework for receiving, investigating, and resolving complaints to ensure institutional accountability.
- The mandatory collateral-free loan limit is raised from ₹10 lakh to ₹20 lakh. Excellent credit accounts may scale up to ₹25 lakh.
- The RBI's July 2, 2025 circular introduces new rules for loan prepayment charges, effective January 1, 2026. While major commercial banks face no loan limits and cannot charge prepayment fees on eligible loans, Small Finance Banks (SFBs) and Regional Rural Banks (RRBs) can only offer zero prepayment charges on loans up to ₹50 lakh. The loan should've been renewed on/after 1st of January 2026.

- **Key Facts Statements (KFS) for Retail and MSME loans apply to existing and prospective customers.** For loans with a tenor of seven days or more, the KFS validity period is three working days. For short-term loans under seven days, the validity period is one working day.

26.05.2026: Jt. Commissioner of State Taxes, Ranchi East Zone, Ranchi organized by GST and JPT Registration Camp at JSIA. It was attended by Hony. Secretary Sri Shivam Singh. Various members of State GST were present and some new registrations were done.

26.05.2026: Executive Member & Co-Chairman, Sub Committee, JIADA/DIC/PCC - Sri Bijay Choudhary attended PCC meeting in the Chamber of MD, JIADA amidst presence of other committee members. Total 05 Application for project clearance were placed before the committee for approval and 03 projects were cleared.

26.05.2026: A virtual meeting of the District Level Export Promotion Council was held under the chairmanship of the Deputy Commissioner, Ranchi. The meeting was attended by the President, Sri Randhir Sharma.

Mr. Manoj Singh, ADG, DGFT Kolkata, presented the Government of India's vision to promote and facilitate exports.

Mr. Deo Kumar, DGFT Kolkata, is the contact person for all matters related to exports and DGFT. He can be contacted at *8292341594*. The DGFT office welcomes suggestions and has expressed its support for promoting exports from Jharkhand.

The next meeting is scheduled for June 2026. Members are requested to forward their suggestions related to exports and DGFT in advance.

05.06.2026: 95th Quarterly Meeting of the State Level Bankers' Committee was held at Project Building, Dhurwa, Ranchi. It was attended by Hony. Secretary Sri Shivam Singh.

- CD ratio increased from 50.6% to 53.78%. National ratio is greater than 75%.
- For Guruji Credit Card rate of interest is capped at 4%.
- SLBC again raised the issue that due to CNT 1908 & SPT Act 1949 many lands are not being used for bigger industries rather it is being used for running very small businesses.
- SLBC raised the issue of CGTMSE fee reimbursement by Govt. of Jharkhand, industries department which is pending for a long time. The department has not yet started the process. It was a part of the Jharkhand MSME Protsahan Policy 2023 notified on Dec.13, 2023.
- NPS Sanchay is a simplified, zero-friction variant of the National Pension System (NPS) launched by the PFRDA to expand pension coverage among India's informal workforce. A minimum initial onboarding of Rs. 250 is required to open the account. Contribution can be as low as Rs. 10/-
- NABARD in association with XLRI has created an incubation hub for promotion & seed capital for MSME. Rural entrepreneurs will be on focus.
- RBI ULI – unified lending scheme. RBI has introduced ULI just like UPI for lenders.
- RBI also asked for representation from the Industries Department in the MSME Empowered Committee Meeting Chaired by RBI. Regional director.

08.06.2026: A consultative workshop on Industrial Corridor and Plug and Play Infrastructure: State readiness for Global manufacturing and Stakeholder consultative meeting on proposed Amendments to JIADA Regulation was held at Ranchi. It was attended by President, Sri Randhir Sharma along with Chairman, Sub Committee, JIADA/DIC/PCC - Sri Nikhil Kedia, Co Chairman Shri Bijoy Choudhary.

JIADA has presented its future plan for the development of Industrial Area in the state. Plan for FY 2026-27 includes

- Working women hostels in all major cities,
- Green Audit of MSMEs
- Expansion of new industrial area in SORHA, Ranchi
- Govidpur Sahibganj Industrial Corridor (GSIC)
- Land acquisition for development of Integrated Manufacturing Cluster along AKIC (Amritsar Kolkata Industrial Corridor)

Shri Varun Ranjan, IAS, MD, JIADA and his team gave a very good presentation on JIADA Regulation, covering almost all the problems industry faces in land allotment and its processes. During a long open discussion MD himself replied and took suggestion from the representatives from different associations from State. Draft JIADA Regulation is expected shortly for suggestions and comments.

12.06.2026: JIADA Workshop on Green Audit at JSIA at 5.00 pm. It was attended by President, Sri Randhir Sharma, Vice President, Sri Jaideep Modi, Hony. Secretary Sri Shivam Singh & E.C. Members. JIADA officials informed us that the Green Audit will be conducted by third party consultants who will suggest various means to save energy thereby saving costs for industries. A subsidy of Rs. 30,000.00 will be reimbursed to MSMEs through JIADA, this will cover approximately 100% of the cost incurred towards the audit.

19.06.2026: Workshop on Atmanirbharta, in Defence Manufacturing, Promoting State Ecosystem is being held in the Office of Director Industries GOJ. The President Sri Randhir Sharma attended the meeting.

Ms. Rashmi Sinha, DDG (Exports), M/o Defence, GOI-cum Nodal Officer has presented the theme “Atmanirbharta in Defence Manufacturing” led by Department of Defence Production (DDP). The Theme allotted to Jharkhand as Co-Lead State along with Lead State: UP, is –

Theme3: Testing, Certification, Quality Assurance & Standards

Representatives from IIT Dhanbad, BIT, Ranchi, NIAMT, Ranchi, NML, Jamshedpur, GRSE, Ranchi attended the workshop. Presentation about Srijan Portal, IDEX, Technology Development Fund (TDF) has been discussed.

19.06.2026: EPFO, Regional Office Ranchi invited us to the Shaurya Sabhagrah (JAP auditorium), Doranda for the PM Live telecast event for distribution of incentive benefits to eligible employees and employers under the Prime Minister's Viksit Bharat Rozgar Yojana (PM-VBRY), by The Hon'ble Prime Minister, held at Vigyan Bhawan, New Delhi, on 19th June 2026. The Prime Minister's Viksit Bharat Rozgar Yojana (PM-VBRY) was launched by the Hon'ble Prime Minister on 15th August 2025 as an employment-linked incentive scheme to promote large-scale formal job creation and to strengthen social security coverage across various sectors. The scheme is currently being implemented across the country. Under this scheme, incentives are being provided both to first-time employees under Part 'A' and to employers creating additional employment under Part 'B'. The scheme aims to incentivize the creation of over 3.5 crore jobs across the country within a period of two years, for the manufacturing sector 4 years.

President, Sri Randhir Sharma, Vice President, Sri. Jaideep Modi, Hony. Secretary, Shri Shivam Singh, and Chairman, Sub Committee Sri Keshav Chhawchharia attended the program.

23.06.2026: RBI Organised by MSME Day Awareness Programme at Radisson Blu, Ranchi. It was attended by Chairman, Banking Sub Committee Sri H.P. Biyani & Hony. Secretary Sri Shivam Singh. RBI spoke about various schemes of MSMEs and promoted awareness amongst a large group of audience

08.07.2026: A meeting of the GST Grievance Redressal Committee was held on **8th July 2026** at the **Ranchi Commissionerate, Central Revenue Building, Main Road, Ranchi.**

During the meeting, JSIA presented several concerns and suggestions received from its members regarding GST compliance and procedural issues. The following key matters were placed before the Committee for consideration:

1. Compliance Documents for GST Audit

JSIA requested the Department to issue a standardized and comprehensive checklist of documents required during GST Audit. It was submitted that different audit teams often seek varying sets of records, resulting in uncertainty and unnecessary compliance burden for taxpayers. A uniform checklist would ensure transparency, consistency, and ease of compliance.

2. Comprehensive List of Negative Items for ITC Eligibility

JSIA highlighted the need for a comprehensive list of negative items on which Input Tax Credit (ITC) is not admissible or where ambiguity still exists. It was suggested that the Department issue detailed clarifications covering commonly disputed items to reduce litigation and ensure uniform interpretation of the GST provisions.

3. Limited E-Way Bill Data Download & Notices on Value Mismatch

JSIA pointed out the practical difficulties arising from the limited facility available for downloading e-Way Bill data from the GST portal. It was also brought to the notice of the Committee that taxpayers are receiving notices due to mismatches between the taxable value reported in GST returns and the value reflected in e-Way Bills. The Association requested enhancement of the data download facility and issuance of suitable guidelines to address genuine cases where such differences arise due to commercial or statutory reasons.

4. Availability of Certified Copies of Proceedings

JSIA requested clarification on whether certified copies of proceedings, orders, or records relating to cases that have been initiated or concluded can be obtained by taxpayers. It was submitted that access to certified copies would facilitate proper record-keeping and assist taxpayers in legal and compliance matters.

All the issues and suggestions raised by JSIA were comprehensively addressed by **Pradeep Saxena** and the other senior GST officers present during the meeting. The officers provided detailed clarifications on the queries raised and assured the Association that the suggestions would be examined and appropriate action taken, wherever feasible, within the framework of the GST Act and the applicable rules.

The meeting was attended on behalf of the Jharkhand Small Industries Association (JSIA) by Chairman, GST/Commercial Tax, Sub Committee Sri Philip Mathew & Co-Chairman Sri Vivek Tibrewal. The meeting was also graced by JSIA Past President, Shri Mahesh Poddar, who was invited as the Chief Guest.

09.07.2026: Invitation to Participate in National Stakeholders Consultation – Industrial Promotion and Investment & MoU Signing Ceremony at Taj Palace, New Delhi. It was attended by Chairman, Sub Committee Sri Nikhil Kedia.

The program was chaired by Hon'ble Chief Minister Sri Hemant Soren, Chief Secretary Sri Avinash Kumar, Industry Minister Sri Sanjay Prasad Yadav, Health Minister, Dr. Irfan Ansari, Department of Rural Development & Rural affairs, Smt. Dipika Pandey Singh, & Secretary Industry, Director of Industry and Managing Director, JIADA.

Presentation was given by Director of Industries & Managing Director, JIADA on Draft Jharkhand Industrial and Investment Policy and Draft JIADA Regulation 2026 respectively followed by MOU session. Jharkhand secured MOU of 1 lakh Crores out of which major investment commitment was from Jindal Group, Tata, Varun beverages etc.

We had one to one discussion with Secretary Industries Sri Arava Rajkamal & Managing Director, JIADA Sri Varun Ranjan and briefed about the problems faced by MSME of Jharkhand.

He asked us to submit the suggestions in writing and assured to take necessary action to safeguard the interest of MSME of Jharkhand.

10.07.2026: SLBC Participation in Outreach Program on ECLGS 5.0. It was attended by Chairman, Banking Sub Committee Sri H.P. Biyani & Hony. Secretary Sri Shivam Singh.

Following agendas were discussed:

1) **Emergency Credit Line Guarantee Scheme (ECLGS) 5.0.**

i) **Objectives:**

- The Scheme is introduced as a targeted response to the exceptional circumstances caused by the West Asia crisis.
- It aims to support borrowers by encouraging MLIs to provide additional working capital term loans for business continuity and stability.

ii) **Salient Features:**

- Maximum Loan Amount: Rs. 100 crore for MSME/Non-MSMEs.
- Rs. 1500 Crore for Airline Sector.

iii) **Eligible lenders:**

- Scheduled Commercial Banks, AIFIs.
- NBFCs, and SUCBs.

iv) CG Fee : Nil

2) **Eligible Borrower:**

- Business enterprises, including MSMEs having fund-based working capital limits from ML is as on 31.03.2026.
- Account must be classified as 'Standard' (excluding SMA-2) as on 31.03.2026
- Borrowers who have already availed additional credit under CGSE are ineligible up to the limit already availed.
- Scheduled airlines with outstanding fund-based and non-fund-based credit facilities from ML is as on 31.03.2026.
- Guarantee Cover for MSMEs 100%
- For Non-MSMEs and Airline Sector 90%

3) **Grievance & Customer Support Framework**

- Customer Grievance redressal policy is already hosted on the JanSamarth portal: <https://www.jansamarth.in/grievancesPolicy>
- For customer support, applicants can reach as below:
- Contact details:
 - JanSamarth: + 91 79690-76111
 - Bankers Login: + 79690-76123
- Email ID:
 - For customers: customer.support@jansamarth.in
 - For bankers: bank.support@jansamarth.in

As on 31/03/2026 the account should not be in SMA-2 rating to avail this loan. If as on date the account is in SMA – 2 it won't matter and the credit can still be granted should not be NPA.

O – 30 days -- SMA O.

31 – 60 days -- SMA 1

61 – 90 days -- SMA 2.

Loan through the JanSamarth portal. "Jansamarth.in"

ROI capped at 9% (EBLR+0.75%)

10/11.07.2026: झारखंड स्मॉल इंडस्ट्रीज एसोसिएशन (JSIA) के 6 सदस्यीय प्रतिनिधिमंडल की बैठक बोकारो के बियाडा भवन में JEAF और बोकारो चेम्बर के प्रतिनिधियों के साथ लघु उद्यमियों की हुयी जिसमें सभी उद्यमियों ने उद्योगों के संचालन में हो रही परेशानियों पर चर्चा हुयी और JSIA क्योंकि राज्य की राजधानी में राज्य स्तर पर काम कर रही है। उनसे सहयोग की अपेक्षा की।

देवघर, 10 जुलाई 2026: झारखंड स्मॉल इंडस्ट्रीज एसोसिएशन (JSIA) के आउटरीच प्रोग्राम 2026 के अंतर्गत जेएसआईए का 6 सदस्यीय प्रतिनिधिमंडल आज देवघर पहुँचा, जहाँ उन्होंने फेडरेशन ऑफ संचाल परगना चैंबर ऑफ कॉमर्स एंड इंडस्ट्रीज (FSPCCI) के पदाधिकारियों एवं क्षेत्र के विभिन्न उद्योगपतियों के साथ विस्तृत बैठक की।

बैठक की अध्यक्षता झारखंड स्मॉल इंडस्ट्रीज एसोसिएशन (JSIA) के अध्यक्ष, श्री रणधीर शर्मा जी ने की। उन्होंने संचाल परगना क्षेत्र के उद्योगों के समक्ष उपस्थित विभिन्न समस्याओं पर विस्तार से चर्चा की। बैठक में उपस्थित उद्योगपतियों ने विशेष रूप से नए उद्योगों की स्थापना हेतु भूमि की उपलब्धता को सबसे बड़ी चुनौती बताया।

श्री रणधीर शर्मा ने JSIA द्वारा राज्य के उद्योगों के हित में किए जा रहे विभिन्न प्रयासों एवं पहल की जानकारी साझा की। उन्होंने FSPCCI के सदस्यों को आश्वस्त किया कि जेसिया संथाल परगना के उद्योगों के विकास एवं उनकी समस्याओं के समाधान के लिए हर संभव सहयोग प्रदान करेगा तथा राज्य सरकार के समक्ष उनकी मांगों को प्रभावी ढंग से उठाएगा।

बैठक में दोनों संगठनों ने भविष्य में समन्वय के साथ कार्य करते हुए संथाल परगना क्षेत्र में औद्योगिक विकास को गति देने एवं निवेश को प्रोत्साहित करने के लिए संयुक्त प्रयास करने पर सहमति व्यक्त की।

इस अवसर पर जेसिया के उपाध्यक्ष श्री जयदीप मोदी, पूर्व अध्यक्ष श्री अरुण खेमका, संयुक्त सचिव श्री विवेक टिबड़ेवाल तथा कार्यकारिणी सदस्य श्री कमल अग्रवाल एवं श्री निशांत प्रकाश भी उपस्थित रहें।

18.07.2026: PVUNL hosted the Second Ash User Meet 2026 in Ranchi, focusing on transforming waste into wealth through enhanced fly ash utilization. Key strategies highlighted included increased application in cement production, road construction, and eco-friendly brick manufacturing. It was attended by Hony. Secretary Sri Shivam Singh.

24.07.2026: Past President Sri Arun Kr. Khemka attended the meeting of MSEFC chaired by Director Industries at his chamber at 3.00 PM. Details are as below: -

- | | | |
|---|------|----|
| • Total Number of Cases: | ---- | 34 |
| • Cases fixed to issue orders as per record | ---- | 01 |
| • Cases fixed for next date | ---- | 33 |

31.07.2026: Meeting of DRUCC at DRM's Office, S.E. Railway, Hatia, Ranchi. It was attended by Chairman, Sub Committee, DRUCC Sri Binod Kr. Agarwal.

The following points were highlighted:

1. Ranchi–Anand Vihar Express to be extended upto Jaipur.
2. Reconstitute lapsed Station Advisory Committees.
3. Add pantry car to Hatia–Bangalore Special (18637).
4. Expedite Hazaribagh coaching depot construction.
5. Halt 7 major trains at Jhalda station.
6. Improve punctuality of trains entering other divisions.
7. Extend Lohardaga MEMU to Kotshila.
8. Build ROB/underpass at Jhalda–Kotshila crossings.
9. Develop new Ranchi–Gumla–Jashpur–Bilaspur–Raipur rail line.
10. Fix accountability for bed sheet/towel theft & shortages.
11. Restrict sleeper coach entry to valid ticket-holders during exams.
12. Curb unauthorized entry in Kriya Yoga Express (18616) sleeper coach.
13. Improve Patna waiting halls; review AC hall fee.