

Secretary Report from 01.08.2026 to 21.08.2026.

04.08.02026: A meeting was held with Secretary, JIADA on Ranchi Engineering Cluster, for a Proposal for Common facility centre under MSME Cluster Development Programme. Our delegation included President Shri Randhir Kumar Sharma, Past President Shri S K Agarwal, Jt. Secretary Sri Vivek Tibrewal and EC Member Sri Keshav Chhawchharia.

We have requested JIADA for provide existing building and land at Tupudana on lease as State's Share of 10% under the MSME-CDP programme.

The proposed cluster will have 12-15 MSME member units and common facility centre will have CNC Machining facility, Testing Lab, Tool Room, Heat Treatment, Design Centre and Skill Centre. JIADA showed a positive response and we expect meeting with MD JIADA very soon.

11.08.2026: The 71st RBI Meeting of the Empowered Committee on Micro, Small and Medium Enterprises (MSME) was held at RBI Office. It was attended by Chairman, Banking Sub Committee Sri H.P. Biyani & Hony. Secretary Shri Shivam Singh.

Following agendas point were discussed:

- Credit growth – 21% yoy growth in Jharkhand (MSE), the PMTF target is 20%
- Collateral free loans to MSMEs up to 20 lakhs. Banks cannot accept collateral even voluntary (except gold and silver) up to 20 lakhs. Any loan which has been renewed after 01/04/2026 collateral taken if any has to be returned.
- KFS – RBI team is constantly visiting various bank branches to sensitize the bank employees about KFS. Key Fact Statement is a statement of all charges a bank may charge from a customer. We should be aware of this and ask banks to provide the same.
- Jan Samarth Portal – mudra applications may be processed through Jan Samarth Portal

12.08.2026: A meeting at PVUNL, Patratu on 12.08.26 was held for formation of committee for allocation of ash to MSEs. It was attended by Hony. Secretary, Sri Shivam Singh, CO – Patratu, Chairman – PVUNL and several other representatives of PVUNL. The following major points were agreed upon (regarding purchase of flyash by MSEs and local users)

- Allocation of 1.5 Lakh MT for MSEs via EOI, if EOIs received for more quantity, more will be allocated to MSEs and local buyers.
- Rate fixed @ Re. 1.00 per MT for fly ash.
- Committee will review the allocation every 3 months.

12.08.2026: MSME Idea Hackathon 6.0 screening was arranged at Tool Room, Tatisilwai, Ranchi. Total 49 ideas were initially selected out of which four ideas were forwarded with recommendation. It was attended by Past President, Sri Anjay Pachariwala & Chairman, Banking Sub Committee, Sri H.P. Biyani.