

64TH ANNUAL GENERAL MEETING

SECRETARY REPORT

Respected Members, Past Presidents,

Dear Members, Special Invitees, Members of the Press & electronic media, Ladies & Gentlemen.

A very warm good evening to you all. I welcome you all to the 64th Annual General Meeting of our Association. 64 years has been a long journey with many ups & downs as well fond memories. A journey travelled towards accomplishment. Serving the industry for a better tomorrow. I believe there would hardly be any industry not touched by the good deeds of JSIA in this journey of 64 years. Before I dive into the detailed contents, I would like extend my heartfelt thanks and gratitude to all our Past Presidents, Executive & Sub Committee Members, as well all members, for their full cooperation and support. Thank you for being the unshakeable pillars of this Association.

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

NATIONAL STAKEHOLDERS' CONSULTATION WITH MoU SIGNING CEREMONY AT NEW DELHI:

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.

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.

MEETING WITH HON'BLE DEFENCE MINISTER:

24.08.2025: Meeting with Hon'ble State Defense Minister Sri Sanjay Seth. It was attended by Past President, Sri Arun Kr. Khemka, Sri Deepak Kr. Maroo & Hony. Secretary, Sri Shivam Singh. A preliminary meeting was held and we have presented.

26.08.2025: Curtain Raiser the East Tech Symposium 2025 jointly organized by HQ Eastern Command (Indian Army), "Society of Indian Defense Manufacturers (SIDM)" and the Confederation of India Industry (CII), symposium scheduled from 19th – 21st September 2025 at Tana Bhagat Indoor Stadium, Depatoli Cantt, Ranchi. Hon'ble Rajya Raksha Mantri, Shri Sanjay Seth addressed the gathering. It was attended by Past President Sri Arun Kr. Khemka, Vice President, Sri Randhir Kr. Sharma, Sri Jaideep Modi, Hony. Secretary, Sri Shivam Singh & Sri Vivek Bagla, Sri Adarsh Ramsisaria, Sri Sunil Kr. Agarwal.

We got on opportunity to present our suggestions on the subject. Also, various speakers talked about the various schemes which are in place to help entrepreneurs collaborate with the defense.

05.09.2025: The Meeting with Col. Sri J.K. Singh at Jharkhand Small Industries Association, Kokar, Ranchi. It was attended by Past President Sri Y.K. Ojha, Sri S.K. Agarwal, Sri Anjay Pachariwala, President, Sri Randhir Kr. Sharma, Vice President Sri Ajay Kr. Dadheech, Sri Jaideep Modi, Hony. Secretary, Sri Shivam Singh. Sri Vivek Bagla, Sri Deepak Kr. Maroo, Sri Nishant Prakash, Sri Digamber Prasad, Sri Milan Poddar. He updated about the various schemes of the military for new industries to join as vendors.

19.09.2025 to 21.09.2025: CIL, HQ Eastern Command (Indian Army) & SIDM Jointly organized East Tech Symposium 2025 (Defence Exhibition and Seminar) at Khelgaon, Ranchi on Opportunities for MSME in the State to be a part of National Security. It was attended by President, Sri Randhir Kr. Sharma, Past President Sri Arun Kr. Khemka, Sri Philip Mathew & Sri Anjay Pachariwala, Vice President Sri Jaideep Modi, Hony. Secretary, Sri Shivam Singh, Treasurer Sri Adarsh Ramsisaria & E.C. Member Sri Arun Sharma, Sri Nishant Prakash, Sri Vivek Tibrewal, Sri Vivek Bagla, Sri Kamal Agarwal, Sri Ravi Tibrewal, Sri Madhusudan Agarwal, Sri Sandeep Jajodia, Sri Sunil Kr. Agarwal, Sri Nikhil Kedia, Sri Sachin Kejriwal etc.

Various speakers presented their views and schemes of the government to help businesses become a part of the defense supply chain. Various companies had participated and displayed their products. A meeting with the DRDO Director was also held.

16-17.01.2026: State Level MSME Conclave on “Defense Production and Role of AI Focus MSMEs was held in Jamshedpur. Hon’ble Minister of State for Defense, Govt. of India Shri Sanjay Seth was the Chief Guest. It was attended by Hony. Secretary Sri Shivam Singh.

The honorable minister deliberated once again on inviting MSMEs to be a part of the supply chain for defense. Various industries which are either already related to defense or see the defense sector as a prospect had put up their stalls.

19.02.2026: Meeting with Hon’ble Defence Minister of State Sri Sanjay Seth and Smt. Roshni Khalkho at Hotel Ramada, Bariatu Road. Several members attended the same.

19.06.2026: Workshop on Atmanirbharta, in Defence Manufacturing, Promoting State Ecosystem was 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.

MEETING WITH MICRO, SMALL ENTERPRISE FACILITATION COUNCIL (MSEFC):

12.08.2025: Sri Anjay Pachariwala, President attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM. Details are as below: -

Total Number of Cases:	----	03
Payment made and Cases finally closed:	----	00
Other cases are fixed for next date	----	03

17.12.2025: Past President Sri Arun Kr. Khemka attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.30 AM. Details are as below: -

- Total Number of Cases: ---- 08
- Cases fixed to issue orders as per record ---- 06
- Cases fixed for next date ---- 02

13.02.2026: Past President Sri Arun Kr. Khemka attended the meeting of MSEFC chaired by Director Industries at his chamber at 11.00 AM.

- Total Number of Cases: ---- 07
- Cases disposed ---- 02
- Cases on Order ---- 03
- Cases fixed for next date ---- 02

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 referred to Jhalsa for Mediation/- Conciliation ---- 17
- Cases fixed to issue orders as per record ---- 01
- Cases fixed for next date ---- 16

JHARKHAND GOVT. TOOL ROOM:

13.08.2025: Jharkhand Government Tool Room on Screening of Idea under MSME Idea Hackathon 5.0 at Conference Room of JGTR, Tatisilwai, Ranchi. It was attended by President Sri Anjay Pachariwala.

15.09.2025: 14th Governing Council meeting of Jharkhand Government Tool Room held under the Chairmanship of Secretary Industries-cum-Chairman, Govt. of Jharkhand. It was attended by President, Shri Randhir Kumar Sharma.

07.05.2026: Jharkhand Govt. Tool Room, Tatisilwai on 15th Gov. Council along with 5th AGM. Discussion happened only on 15th Gov. Council along with 5th AGM. It was attended by Vice President, Shri Ajay Kr. Dadheech.

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.

MEETING WITH JSPCB:

25.11.2025: Meeting with Member Secretary-JSPCB. It was attended by Past President Sri Philip Mathew, President Sri Randhir Sharma, Hony. Secretary Sri Shivam Singh & Sri Deepak Kr. Maroo. Team from JSIA met MS-JSPCB for the exorbitant increase in the fee which is to the tune of 372%. MS has shown his inability stating that this increase is as per the central act.

12.05.2026: JSPCB – Meeting regarding finalization of Siting Criteria for Blue Category & Other Industries. It was attended by Past President, Shri Philip Mathew.

MEETING WITH LABOUR DEPARTMENT:

07.11.2025: 18th Regional Committee Meeting, EPF, Jharkhand State was held at 11:30 AM on 07.11.2025 under Chairmanship of Shri Jitendra Singh, IAS, Secretary, Department of Labour, Employment, Training & Skill Development, Govt of Jharkhand.

It was attended by President Sri Randhir Sharma.

Following agendas were discussed:

- Minutes of 17th Regional Committee Meeting held on 19.03.2025.
- Action Taken Report on 17th Regional Committee Meeting.
- Performance of Regional Offices of Jharkhand.
- Information regarding Pradhan Mantri Viksit Bharat Rozgar Yojana.

MEETING WITH CHIEF INSPECTOR OF FACTORY:

17.11.2025: Meeting with Chief Inspector of Factory. It was attended by President Sri Randhir Sharma, Vice President Sri Jaideep Modi, Hony. Secretary Sri Shivam Singh & Sri Keshav Chhawchharia.

In the meeting preliminarily we expressed our concerns over letters being issued to MSMEs unnecessarily to which the Chief agreed to our concern. He also informed that his office is generally discouraged to send unnecessary letters to small units. Additionally, he informed that stability certificate is not required by units employing less than 20 workers. We have asked him to confirm the same in writing, along with a list of the persons enrolled for carrying out stability certification, his response is still awaited.

MEETING WITH STATE GST/CGST:

26.09.2025: Online Seminar held on the GST 2.0 Reforms: Opportunities, Challenges & the Road Head Hon'ble Chief Commissioner, CGST & CX, Ranchi Zone Patna gives the briefing and benefit of the GST 2.0 Reforms. About 75 members from Bihar and Jharkhand attended the seminar. It was attended by President, Sri Randhir Kr. Sharma, has attended the seminar on behalf of JSIA.

05.12.2025: Meeting with the Commissioner Audit on CGST Audit. It was attended by Past President Sri Anjay Pachariwala & Jt. Secretary Sri Vivek Tibrewal.

Various issues related to CGST and compliances were discussed. The issue was discussed along with various other matters.

We give below our issues related to audit of CGST.

1) Audit Compliance:

- Officers ask for details/information/documents from Assesseees for Audit Compliance. Presently, there is no uniform practice about the details/information/documents to be asked for Audit purpose and varies from officers to officer.
- Information/details already available at GST Portal are also asked for.
- Details of Sales/Purchase bills are asked for in excel format.

We suggest that uniform SOP be adopted for GST Audit.

- 2) Notices should be served through speed post along with Email and GST Portal for better compliance.
- 3) In case of purchase return, supplies can only issue credit note. Buyer cannot raise debit note.
- 4) Clarification is requested about ITC eligibility for following:-
 - i) Motor Vehicle used for Factory staff transportation.
 - ii) Lift installed in Factory office building.
 - iii) Uniform to factory workers and staff.
 - iv) Hotel bills outside State - Hotels charge CGST/SGST and not IGST.
 - v) Sales promotion items – Diaries, Calendars etc.
- 5) Non-uploading of Audit Notices on GST Portal: Audit notices are sometimes sent only by email and not uploaded on the GST Portal. In several cases, the emails land in the spam folder, causing the assesses to miss the communication. The department then follows up by phone after no response is received. Suggested Solution could be to mandate uploading of all audit notices on the GST Portal (in addition to email/SMS) so that the assesses receives the notice through an authenticated and tractable medium.
- 6) GST Payment on Import Not Reflecting on GST Portal: Assesseees receive notices for non-payment of GST on imports even though payments were made through ICEGATE. In many cases, the payment data does not sync correctly with the GST portal, creating unnecessary notices and compliance burdens. Suggested Solution could be to ensure seamless and real-time integration between ICEGATE and the GST Portal so that import GST payments reflect automatically without requiring manual intervention.

- 7) **Limited E-Way Bill Data Download (Only 5 Days):** The e-way bill portal allows data retrieval for only 5 days at a time, whereas the GST office often requests data for the entire financial year. Extracting this data manually for 365 days becomes extremely time-consuming for taxpayers. **Suggested Solution:** could be to enable annual or period-based bulk download of e-way bill data to reduce compliance time and avoid manual errors.
- 8) **Notice Issued for Mismatch between Taxable Value and E-Way Bill Data:** Assessors receive notices due to discrepancies between taxable turnover and e-way bill values. However, e-way bills are not required for goods valued below ₹50,000. Therefore, mismatches are natural and cannot be used as the sole basis for issuing notices.

24.03.2026: A “Taxpayer Engagement Programme” was organized at CGST, Audit Hqrs, Ashok Nagar Ranchi. Various listed sample issues, raised during audit, were discussed for facilitation of taxpayers. These meetings will be held every 3 months. Newsletter and PPT already circulated to our members. Any issue related with GST Audit may please be brought to the notice of our sub-committee; the same may be raised in next meeting. It was attended by President, Sri Randhir Kr. Sharma.

20.04.2026: A Stakeholder consultation on ‘Ease of Doing Business (EoDB) initiative under GST with special emphasis on MSME taxpayers was organized in the Office of Principal Accountant General (Audit) at AG Office Doranda, Ranchi. Mrs. Indu Agarwal, Principal Accountant general (Audit) Jharkhand chaired the meeting. The meeting objective was to obtain stakeholder’s insights, suggestions and challenges faced on Ease of Doing Business initiatives under GST. It was attended by President, Shri Randhir Kumar Sharma, and Jt. Secretary Shri Vivek Tibriwal.

26.05.2026: Jt. Commissioner of State Taxes, Ranchi East Zone, Ranchi organized 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.

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.

MEETING WITH SLBC:

12.08.2025: SLBC Meeting. It was attended by Chairman, Banking Sub Committee Sri H.P. Biyani. Guruji Student Credit Card Scheme was explained to us wherein Rs. 15 lakh loan is provided on guarantee of GoJ. Also the ministers have both asked banks to escalate the matter of loans not being repaid and the actions being taken by banks against NPA. On one part they're very much eager to disburse loans and at the same time they directed the banks to call meeting in their offices so that show cause can be issued on time to defaulters.

12.11.2025: SLBCs 93th Meeting. It was attended by Chairman, Sub-Committee Sri H.P. Biyani & Hony. Secretary Sri Shivam Singh.

Following agendas were discussed:

- 2 Crore Accounts opened under PMJDY.
- Loans on CNT Land request to Ministers to make it easy to provide loans on CNT Land
- PMJJBY, Atal Pension Yojna.
- Banks with CD rates below 40% were advised to bring it up to the state average of 52% currently.
- CM, NABARD pointed out that while 1970 cr is given under Mudra Loan average amount is 1.03 Lakh only.
- TDF – Tribal Development Fund by NABARD.
- RBI expressed Concern over NPA rise. KCC interest 3% paid by Govt. of Jharkhand and 4% by Govt. of India if loans are repaid timely.
- Udgam Portal – Amount being kept inactive for more than 10 years is transferred to RBI. They requested everyone to logon to the website and check if anyone has any ancestral account in which money is lying.
- Exchange of worn/torn notes can be done at any branches of bank.
- ULI – Unified Lending Interface (for lending just like UPI) for digitization of lending.

23.03.2026: SLBCs 94th Meeting. It was attended by Hony. Secretary Sri Shivam Singh.

Following agendas were discussed:

- The CNT Act & SPA may be revised by a committee which is being formed for the same.
- NPA reduced by 188 Cr. in MSMEs of Jharkhand.
- MSME – 18000 new accounts opened under MSME.
- Jharkhand's CD ratio is 53% which is 25 points below national average.
- ULI – Unified lending Interface is being introduced by banks - just like UPI. ULI is for lending.

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.

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%)

MEETING WITH RBI:

10.11.2025: RBI 68TH Meeting of the Empowered Committee on MSME. It was attended by Chairman, Sub-Committee Sri H.P. Biyani & Hony. Secretary Sri Shivam Singh.

Important takeaway points are stated below –

- Udyam Assist Certificates to be generated by banks. For banks nodal agency is SIDBI.
- CGTMSE annual Guarantee fee is being reimbursed by Govt. of Jharkhand (SOP has been received by JSIA from SLBC on 17-11-2025 and forwarded to members on 27-11-2025).
- Credit growth target for MSME's is 20% for India Jharkhand has achieved 19%
- KFS - Key Fact Statement to be given to borrowers by banks. (It has been prescribed by the RBI). It's validity is 3 days for loans tenure greater than 7 days and 1 day for loan tenure less than 7 days.
- Takeover prepayment & fore closure charges – w.e.f. 01-01-2026 will not be charged to any individual or MSEs to loans issued under floating rate (RRBs, NBFCs and tier 3 banks limit is 50 lakhs). For already existing loans please wait for the renewal of the same. Once renewal of the same is done this clause will be applicable.

JSIA has asked for the details on problem being discussed between banks regarding Udyam Portal with a view to find a solution.

06.02.2026: The 69th 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.

- CGTMSE Annual Guarantee Fund to be reimbursed by Govt. of Jharkhand. Industry department has informed to MSME-DFO that they're developing a portal for this.
- Declassification of falsely marked MSME accounts is being pursued by RBI.
- PMEGP pendency numbers is large. RBI has raised concerns and instructed banks to clear the same.
- Framework for revival & rehabilitation of MSME (MSMEs can voluntarily approach bank for genuine cases of revival or rehabilitation)
- Collateral free Loan for MSEs –For Loan up to 10 lakhs no collateral should be taken. For good performing units limit can be raised to 25lakhs.
- URC is now available from dig locker and is an acceptable format.
- From Jan 01, 2026 onwards any new loan on floating rate or those renewed post 01st Jan 2026 for individual or MSEs will not bear any prepayment or foreclosure charges. For commercial banks there is no limit on loans, for small finance banks upper ceiling is 50 lakhs.
- KFS (Key fact statement) is to be issued by banks in format set by RBI. Any charges not mentioned in KFS cannot be charged by banks. KFS is to be issued both pre sanction and post sanction even in case of C/C renewals.

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.

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.

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

MEETING WITH PROVIDENT FUND COMMISSIONER:

23.10.2025: Meeting with Employee Provident Fund at JSIA office, Ranchi.

It was attended by several of our members.

They updated about their new ELI (Employment Linked Incentive) scheme which aims at increasing employment. Under this scheme new joiner to EPF (job created during the period 01-08-25 to 31-07-27) will get one-month EPF wage up to Rs. 15,000.00 in two installments

Also, the employer will get incentive per month for 2 years for all sectors whereas manufacturing sector will get benefit for total of 4 years. Establishments already registered with EPFO will be required to hire at least 2 additional employees (for 50 or less workforce) and 5 additional employees (for more than 50 workforce) on a sustained basis for at least 6 months.

<u>EPF Salary</u>	<u>Incentive</u>
Up to Rs. 10,000	Up to Rs. 1,000.00
10,000 – 20,000.00	Rs. 2,000.00
20,000 – 30,000.00	Rs. 3,000.00

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.

MEETING WITH JBVNL:

07.05.2026: A meeting with Shri K Srinivasan (IAS) CMD JUVNL cum MD JBVNL along with major EDs and GMs of JBVNL. Nigam called this meeting to get feedback and suggestion for improvement from Associations'. It was a quite a good meeting with many suggestions from us. On behalf of JSIA Past President cum Sub Committee Chairman Shri Anjay Pachariwala strongly presented our view points. President, Sri Randhir Sharma and EC Member Shri Keshav Chhawchharia also attended the meeting representing JSIA. The major points raised through JSIA were:

- Non Compliance of JSERC (Electricity Supply Code) Regulations
- Non Compliance of Tariff Order 2019 and all subsequent Tariff Orders
- Non Compliance of Electricity Act 2003
- Non Compliance of Court Orders
- Old Board Circulars being followed

MEETING WITH JSERC:

16.09.2025: JSERC State Advisory Committee Meeting. It was attended by Past President, Shri Anjay Pachariwala. Discussion Draft JSERC (Term & Condition for Generation Tariff) Regulations, 2025, Draft JSERC (Terms and Conditions of Transmission Tariff) Regulations, 2025 & Draft JSERC (Terms and Conditions of Distribution Tariff) Regulations, 2025. We have given our Comments for Consideration.

06.02.2026: JSERC State Advisory Committee Meeting attended by Past President, Sri Anjay Pachariwala, Tariff proposal for JBVNL, DVC, Tata Steel, Tata utilities (JUSCO) was presented and discussed.

Comments/Suggestions have been requested from all stake holders.

JSIA has submitted its comments on JBVNL Tariff proposal.

Any member willing to give suggestions/Comments can send to JSIA Office or directly to Secretary, JSERC.

28.02.2026: Public Hearing, JSERC at IMA Hall, Karamtoli. The hearing was attended by Past President Sri Anjay Pachariwala, President Sri Randhir Sharma, Hony. Secretary Sri Shivam Singh and others. JSIA strongly opposed the tariff proposal and highlighted the short comings in their tariff proposal and present supply situation.

MEETING WITH REGIONAL DIRECTOR, PCC MEETING, JIADA:

29.08.2025: Co-Chairman, Sub Committee, Sri Nikhil Kedia attended PCC meeting in the Chamber of MD, JIADA amidst presence of other committee members. Total 74 Application for project clearance were placed before the committee for approval.

24.12.2025: PCC meeting was held in the Chamber of MD, JIADA amidst presence of other committee members. Total 8 Application for project clearance were placed before the committee for approval all 8 projects cleared.

17.02.2026: PCC meeting was held at JIADA Chaired by Shri Varun Ranjan, MD JIADA amidst presence of other committee members. It was attended by Chairman, Sub Committee, JIADA/DIC/PCC - Sri Nikhil Kedia.

Summary of Meeting are as below:-

1. Out of 6 Proposals, 2 Projects has been cleared, 2 Projects Shall be cleared after Site Visit by JIADA Officials to analyse Pollution Impact on Exiting Nearby Units, 1 Project will be finalized after financial due Diligence and will be placed in Next PCC Meeting and 1 Project Proponent was absent.
2. We asked to Share the Minutes of Meetings which MD, JIADA Agreed to and shall be followed for all PCC Meetings.

Other Key Discussion Points:-

1. **Maintenance/Repair of Roads in Existing Industrial Areas** – MD, JIADA Assured that the Road Tenders will be published in Next 3 Months and work shall be completed Within 6 Months.
2. **Draft of Jharkhand Land Allotment Policy** - With Reference to our letter submitted to JIADA regarding sharing of Draft Policy to JSIA/FJCCI, MD Agreed to do the needful.
3. **New Industrial Areas** - We cited for the requirement of New Industrial areas in Jharkhand to Promote industrialization. MD, JIADA Expressed his concern that the state budget allocation for JIADA is very less and Asked JSIA/FJCCI to take up this matter with Department of Industries.

As Discussed in Our Last EC Meeting, the List of Projects along with Contact Person and Phone Number is now being maintained at JSIA, so that once the project is operational, follow up regarding membership can be 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.

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
- Govindpur 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.

04.08.2026: 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.

MEETING WITH JIIDCO:

19.08.2025: Video Conference Webinar organized by Jharkhand Industrial Infrastructure Development Corporation (JIIDCO) on Women-led Entrepreneurship Acceleration Program under RAMP Program of MoMSME, Government of India. It was attended by Hony. Secretary, Sri Shivam Singh.

Adoption of MSME – ODR Scheme (Online dispute Resolution) Website for delayed payment.
Buyer seller meet and reverse Buyer seller meets to be organized
Credit Support – Interest subvention for stressed MSEs.
Online MSME-1 Portal for all MSME needs.
Training for entrepreneurs (Existing)

MEETING WITH ESIC:

17.12.2025: A Webinar being organized by ESIC to review the ongoing SPREE scheme. It was attended by President Sri Randhir Kr. Sharma

Mr. Satyajeet Kumar, Additional Director, ESIC Head Office and in-charge for Jharkhand and Bihar at Head Office attended the meeting. SPREE scheme (Scheme for Promotion of Registration of Employers and Employees) of ESIC, which is providing attractive benefits to register Employers and Employees without any penalty. This is a limited-time opportunity, and the scheme is set to expire on 31st December 2025.

Scheme Expiry Date: 31st December 2025 it was later extended up to 31.01.2026.

JSIA has assured ESIC for the promotion of the SPREE scheme to its members. We also have raised our concern regarding the wage ceiling of Rs. 21000 and why the ESIC benefit is being **withdrawn** to any member after crossing the wage ceiling. The Additional Director has no solution for this he just suggested for manipulation in presenting wages. We are to approach higher to get this done.

MEETING WITH GAIL:

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.

MEETING WITH SIDBI:

05.09.2025: Virtual Interview for the post of Business Support Executive (BSE). It was attended by Hony. Secretary Sri Shivam Singh. Interview for the post of BSE was held and one candidate Sri Ravi Ranjan was shortlisted.

24.09.2025: SIDBI organized NATIONAL CONCLAVE 2025 under Development of Industry Associations (DIA) at Bharat Mandapam, New Delhi. A full day conclave attended by 105 Association throughout India. Welcome address by Shri Manoj Mittal, CMD SIDBI. Shri M Nagaraju, Secretary Dept. of Financial Services, Ministry of Finance, GOI was the chief guest. During the day following sessions being conducted:

- Industry Association Best Practice: Scaling Impact through Collaboration and innovation
- Empowering MSMEs: Leveraging Government Schemes
- Learning from the FPO Model; Empowering Industry Association Structure.

During the Conclave, Industry Association Portal is launched.

During the Conclave, experience of association being shared. Shri Vikram Joshi from Jaipur Integrated Texcraft Park also known as 'Jaipur Bloc', shared their journey how they have transformed their traditional block printing industry, once most polluting industry to eco-friendly textile park of turnover of over 100CR.

Smt. Rama Devi, President, Association of Lady Entrepreneurs of India (ALEAP) shared her experience of "Social Entrepreneurship Incubation". Association has more than 10,000 members across India.

At individual level we have met,
Sri Tarun Vyas, Association of Industries Madhya Pradesh, Indore,
Dr. Darshan Kataria, Pithampur Audhyogik Sangathan, Indore,
Sri Satish Nerlekar, Belgaum District Small Scale Industries Association,

President of Ranipet District Small & Micro Ind. Association, Ranipet, TN.
Sri Harish Patel of North Orissa Chamber of Commerce & Industry, Balasore
Sri Satwik Swain, MD of OASME council for engineering and Technology- A SPV of Cuttack-Bhubaneswar Engineering Cluster, Cuttack. Sri Swain has invited JSIA team to Cuttack to see the facility and we will be planning very soon. It was attended by President, Sri Randhir Kr. Sharma, has attended the conclave on behalf of JSIA.

19.12.2025: Video Conferencing Meeting with officials from SIDBI Promo Scheme.

It was attended by Past President, Sri Ranjit Kr. Tibrewal, President, Sri Randhir Kr. Sharma, Hony. Secretary Sri Shivam Singh, Sri Arun Sharma, Sri Bijay Choudhary and five people from SIDBI, Sri Tamal Sarkar, Smt. Sangeeta Yadav and others

29.12.2025: SIDBI under its DIA (Development of Industry Associations) initiative, organized a virtual workshop titled “Cost-Effective Strategies for Enhancing Revenue Streams of Industry Associations in India in Association with FISME.

It was attended online by Chairman, Banking Sub Committee Sri H.P. Biyani, President Sri Randhir Kr. Sharma & Hony. Secretary Sri Shivam Singh.

16.01.2026: SIDBI, online (Zoom Webinar) – Decoding Labour Laws. It was attended online by Shri Keshav Chhawcharia.

They had updated about the various changes as per the new labour code.

22.01.2026: Meeting with Mr. Tamaal Sarkar, Cluster Specialist, SIDBI, New Delhi at JSIA. It was attended by Past President Sri Anjay Pachariwala, President Sri Randhir Kr. Sharma, Chairman, Banking Sub Committee, Sri H.P. Biyani & Sri Nishant Prakash. The discussion is regarding the ongoing DIA (Development of Industry Association) program by SIDBI. Discussion regarding Income Generating Activities for association being suggested like, Premium listing and Paid advertisement in JSIA Directory etc.

12.02.2026: A webinar under SIDBI’s Development of industry Association (DIA) in collaboration with FSSAI on Food safety compliance: challenges and opportunities for food processing MSME’s. It was attended by our President Shri Randhir Sharma.

Ms. Vaidehi Kalzunkar, Dy Director FSSAI (Technical) has explained the various aspect of FSSAI and it compliances.

MEETING WITH RAILWAY (DRUCC):

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.

MEETING WITH IDBI:

08.08.2025: Meeting with IDBI at JSIA. It was attended by President Sri Anjay Pachariwala, Vice President Sri Randhir Sharma, Hony. Secretary Sri Shivam Singh, Past President Sri Arun Khemka, Sri Y.K. Ojha & Sri Philip Mathew. IDBI showcased its' various products to the members and briefed them about its competitiveness.

MEETING WITH CENTRAL BANK OF INDIA:

16.05.2026: Central Bank of India, Regional Office Ranchi conducted MSME credit outreach program at JSIA. Shri Arvind Kumar, General Manager, Retail Assets and Shri R C Goel, Regional Head, Jharkhand Ranchi addressed the gathering. Central Bank of India has presented many good credit schemes with Rate of Interest starting from 7.75%. They have schemes for all major sectors of MSME at a competitive rate. Anyone looking for any credit facility or loan for vehicle, machinery, solar installation etc. should give a chance to the Central Bank of India, contact also available in JSIA. It was attended by President, Shri Randhir Sharma, Hony. Secretary Sri Shivam Singh, Sri Nishant Prakash, Sri Jaideep Modi & Sri Kamal Agarwal.

MEETING WITH NSIC:

05.08.2025: Awareness Program was organized by NSIC at JSIA. Various members attended the program. The Program was helpful for business involved in arts and crafts, gift items, and packaging materials.

MEETING WITH FJCCI:

23.08.2025: Meeting with FJCCI on East Tech Symposium 2025. It was attended by President, Sri Anjay Pachariwala, Hony. Secretary, Sri Shivam Singh. We placed our suggestions to make it more effective for entrepreneurs. A long discussion was held in this regard.

24.08.2025: Meeting with FJCCI on East Tech Symposium 2025. It was attended by Past President Sri Arun Kr. Khemka, Vice President, Sri Randhir Kr. Sharma & Sri Vivek Tibrewal. A follow-up meeting was jointly held between JSIA FJCCI and LUB.

25.11.2025: Meeting at FJCCI – on ongoing Performance Audit on “Ease of Doing Business in MSME in Jharkhand”

It was attended by Sri Deepak Kr. Maroo and Hony. Secretary Sri Shivam Singh from JSIA. Several members from FJCCI (President, Vice President, Secretary among other members) with Principal Accountant General (Audit) and her team.

We gave various inputs to the auditors and also suggested that a meeting should be called again so that specific inputs can be given on the subjects that require attention.

25.11.2025: Meeting with people from A.G. at FJCCI on Ease of Doing Business .It was attended by Hony. Secretary Sri Shivam Singh & Sri Deepak Kr. Maroo.

People from A.G. had come for audit to understand how the ease of doing business was helping businesses and what was lacking. Since the meeting was called on a short notice, we had requested them to provide us a suitable time and framework for discussion. They had appreciated and assured of future meetings.

SEMINAR/WORKSHOP/WEBINAR/TRADE FAIRS:

26.09.2025: A webinar in collaboration with Schneider Electricals focused on IoT, IIoT, Electrical Equipment Health Audits, and Predictive Maintenance held. The webinar focus on how smart technologies can help MSMEs reduce energy costs, improve equipment reliability, and enhance workplace safety. It was attended by President, Sri Randhir Kr. Sharma, Sri Saurav Agarwal & Sri Vivek Bagla attended the webinar

06.10.2025: Capacity Building Workshop on Capacity Building organised jointly by MSMA, JREDA & ICF focusing on energy efficiency and highlighting various scheme of government. It was attended by Past President Sri Philip Mathew, Sri Anjay Pachariwala, Vice President Sri Ajay Kr. Dadheech & Sri Sunil Gupta, Sri Kishan Kanodi.

President of Ranipet District Small & Micro Ind. Association, Ranipet, TN.

Sri Harish Patel of North Orissa Chamber of Commerce & Industry, Balasore

Sri Satwik Swain, MD of OASME council for engineering and Technology- A SPV of Cuttack-Bhubaneswar Engineering Cluster, Cuttack.

Sri Swain has invited JSIA team to Cuttack to see the facility and we will be planning very soon. It was attended by President, Sri Randhir Kr. Sharma, has attended the conclave on behalf of JSIA.

04.11.2025: Meeting Organized by L & D Centre SAIL/BSL, Bokaro on MSME cost and Competitiveness Works Shop. It was attended by JSIA Member Sri Madhukar Sinha, Bokaro.

A Workshop on Cost Competitiveness of MSMEs in India was held on the 4th of November 2025 at Training & Development Centre Auditorium of SAIL, Bokaro Steel Plant. This cluster level workshop was organised by the office of the Development Commissioner, MSME, Govt. of India. This workshop was well attended by about + 100 entrepreneurs and about 10 officials from MSME Ranchi, Dy. Commissioner GST Audit, Secretary of JIADA, Bokaro Region, SIDBI Ranchi, CII Officials from Ranchi and others.

Prior to this workshop a comprehensive Consultation Note, in 16 pages, was provided to entrepreneurs mentioning various themes, challenges faced in each theme and suggestions. During the workshop it was observed that following were the challenges faced by micro and small enterprises in becoming globally competitive :

1. Cost of finance and availability in time - interest rate for financing SMEs should not exceed 7.5% annually as per present RBI Repo rate. Banks have to expedite sanction and ensure adequate financing.
2. Financial support in modernising existing units to global standards - other developed and developing countries like China, Vietnam, South Korea have identified potential micro and small units and have provided financial subsidies for modernisation to become internationally competitive.
3. Logistics cost being double in India when benchmarked to the best globally - road infrastructure is improving but other means of transport have to be identified for lowering logistics cost.
4. Various statutory clearances and returns to be submitted from time to time - a micro / small industry is self managed and these statutory compliances rob the entrepreneurs of their precious time and mental peace.
5. Creating nodes and container terminals at Ranchi, Jamshedpur, Bokaro, Dumka will help industries engaged in international trade.

14.11.2025: Meeting with Grant Thornton (GT) a consultant from JIIDCO at JSIA. Several of our members attended the same. Persons from GT visited our association to understand the problems being faced by MSMEs and how RAMP scheme can be helpful in solving the issues. We have asked for details on the RAMP scheme and availability of funds for the specific areas so that we can suggest GT/JIIDCO on those specific areas.

23.12.2025: Video Conference (VC) Meeting with Sri Ashish Kumar, Scientist 'B', IT Division, CPCB, Government of India, on Unified Consent and Authorization Management System (UCAMS) a centralized digital platform aimed at simplifying and streamlining the registration of industries and the online submission of consent and authorization applications under various environmental regulations.

It was attended Webinar by Past President Sri Philip Mathew & Hony. Secretary Sri Shivam Singh. It showcased how the new system which will be implemented throughout India will bring about uniformity in the process. It will be implemented on a trial basis in one state to begin with and later will be replicated throughout India.

19.01.2026: Ministry of Commerce and industries have organized a GEM SELLER SAMVAAD at the Auditorium, 2nd Floor, Annex Building, Project Bhawan, Dhurwa, Ranchi from 3.00 PM to 6.00 PM. The CEO of GEM Mr. Mihir Kumar and Mr. A B Chouhan Additional CEO cum Chief seller Officer have addressed the gathering and take-up questions.

For any support in Jharkhand we can contact followings;

Mr. Subrata Sarkar, Senior Asst Director : 9883767438

Mr. Kunal Chourasia : 8936896777,

Mr. Subodh Kant : 7759854918, Gem.jharkhand@gem.gov.in

It was attended by Past President Shri S K Agarwal, President Sri Randhir Kr. Sharma EC Member Sri Nishant Prakash and Mrs Jyoti Agarwal.

31.01.2026: Visit to Inter Engineering Expo 2026 and Jharkhand Mining & Construction Show 2026, at Prabhat Tara Maidan, HEC, Dhurwa, Ranchi.

It was visited by Past President Sri Arun Kr. Chhawchharia, President Sri Randhir Kr. Sharma, Sri Vivek Tibrewal, Sri Rajeev Tibrewal, Sri Nishant Prakash, Sri Sunil Kejriwal, Sri Keshav Chhawchharia Sri Vasu Chhawchharia & Sri Sachin Kejriwal.

25.02.2026: A State level Workshop Organised by GIZ and Grant Thornton Bharat at Hotel Chanakya BNR, Ranchi. President Sri. Randhir Sharma attended the workshop as a Panellist for the discussion “Policy Finance & Regulatory Enabler for Resilient and inclusive MSME Ecosystem”. The other Panellist are Mr. Dharendra Kumar, Ex Jharcraft MD and Prof. Satyam, IIM. The take away from the workshop is, IIM Ranchi and JSIA should have more interactions for some short terms projects. IIM Students do looks for real projects for the mutual benefit for both students and MSME. It was attended by President, Sri Randhir Kr. Sharma.

03.03.2026: The Government of India has organized a Post Budget 2026 webinar to deliberate upon key manufacturing and MSME related announcements made in the Union Budget 2026. The webinar attended by President, Sri Randhir Sharma and Hony Secretary, Sri Shivam Singh.

17.04.2026: A State level Orientation Program on Promotion of Women –Led Entrepreneurship in Jharkhand was organized under RAMP Scheme at JIIDCO. RAMP is a World Bank funded program of about 70 Cr project for the development of MSME. JIIDCO is the main implementing agency for RAMP in Jharkhand. It was an overview for the RAMP Program. This program will run till 2027. It was attended by President, Sri Randhir Kr. Sharma.

07.05.2026: Video Conferencing Webinar Organized by IC (EUROPE) Section, DPIIT, Vanijay Bhawan on Proposed India-Europe Bilateral Delegations 2026. It was attended by Hony. Secretary Sri Shivam Singh & Jt. Secretary Sri Vivek Tibrewal .

Meeting brief :

- A primary discussion meeting was held wherein the Jt. Secretary asked about suggestions from Associations.
- We as association can suggest which country we want to visit and what kind of support we are looking for e.g. Logistics support, Visa support etc.
- UK & Germany are being planed in June.
- Export promotion mission guidelines will be shared with all the associations, so that all the available help can be studied by the associations.
- JSIA Suggested Single Window System for participation in trade fair and testing facility for European Standards.
- New labs may also come up and also talks on ministry level for having same standards for products.

14.05.2026: Industrial Meet was organized at CIPET Ranchi. It was attended by President, Sri Randhir Sharma EC member Shri Kamal Agarwal and Shri Jacob Mathew. CIPET have very good facility of Plastic Machinery, Tool Room CNC Machines. Members can avail the benefit of CNC Work, CAD/CAM facility, Testing Facility etc. at the CIPET Ranchi Centre. You can also hire trained manpower for plastic and tool room industries.

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.

JSIA RCF KAUSHAL VIKASH KENDRA (SKILL CENTRE):

10.10.2025: JSIA RCF Kaushal Vikas Kendra organized a “Workshop on Application of AI Tools”.

It was attended by Past President, Sri N.C. Agarwal, Sri Arun Kr. Khemka, Sri Arun Chhawchharia, Sri Bikash Singh, Sri Philip Mathew, Sri S.K. Agarwal & Sri Anjay Pachariwala, President, Sri Randhir Sharma, Vice President, Sri Jaideep Modi, Sri Ajay Kr. Dadheech, Hony. Secretary Sri Shivam Singh & several of our members.

The workshop was insightful towards use of AI and how technology is changing with the help of AI.

OTHER MEETINGS:

16.10.2025: Diwali Meet – on 16th Diwali Meet was held at JSIA hall. It was a great success and several members attend the same.

03.11.2025: Building a Future – Ready Jharkhand. Financial Planning with Low-Carbon Industrial Growth. It was attended by Past President Sri Philip Mathew.

14.11.2025: Press Conference at JSIA from 4 PM. It was attended by several of our members and Hindustan gave us a good coverage. We expressed our concerns over existing problems in the MSME sector

06.12.2025: Expert talk at Sarla Birla University, Mahilong from 2.00 pm. It was attended by Hony. Secretary Sri Shivam Singh.

The meeting was with Mr. Jagdip Ahluwalia on “Why Houston Port Region is a great destination for Indian Investors in the USA”. He wanted to understand the industry scenario in Jharkhand and updated us how he can help in setting up business in Houston.

24.12.2025: Meeting with Sri Rajesh Sinha, Ex SBI MSME in charge at JSIA. The meeting was regarding scope of work for banking related issues. It was attended by Chairman, Banking Sub Committee, Sri H.P. Biyani & Vice President Sri Jaideep Modi. We’re working on possibility of working jointly with Mr. Sinha on banking related matters.

13.02.2026: Meeting at JSIA with DR. P Meganathan, consultant at TAPAMS attended by President, Sri Randhir Sharma, Hony. Secretary Shivam Singh, Vice President Jaideep Modi, Vice president Sri Ajay Dadheech, Treasurer Sri Adarsh Ramsisaria, E.C.M Sri Madhusudan Agarwal, E.C.M. Sri Arun Sharma, PP. Sri S.K. Agarwal, among others. He updated us about various consulting areas where he has an expertise such as turn-around management, SME IPO, Lean, Industry4.0 and others.

28.02.2026: Meeting with Shri Ravindra Nath Mahto, Speaker Jharkhand Lok Sabha discussion on RECD. It was attended by Past President, Sri Bikash Singh, Sri Arun Kr. Chhwchharia, Sri Philip Mathew, President Sri Randhir Kr. Sharma, Hony. Secretary Sri Shivam Singh. The Speaker has assured that he will raise the matter in the assembly for discussion.

28.02.2026: “Holi Milan” JSIA Members with their Families got together on the auspicious occasion of Holi Milan at Residence of Past President, Sri S.K. Agarwal at Ayodhya Enclave, Ranchi. We thank Sri S.K. Agarwal for hosting JSIA.

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.

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.

JSIA OUTRICH PROGRAMME AT BOKARO & DEOGHAR (IN HINDI):

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 आश्वासन दिया कि जेसिया संचाल परगना के उद्योगों के विकास एवं उनकी समस्याओं के समाधान के लिए हर संभव सहयोग प्रदान करेगा तथा 0राज्य सरकार के समक्ष उनकी मांगों को प्रभावी ढंग से उठाएगा।

बैठक में दोनों संगठनों ने भविष्य में समन्वय के साथ कार्य करते हुए संचाल 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।

MEMBERSHIP STRENGTH:

At the beginning of the session our total membership was **482**.
General Members 167, Life Members 315.

During the current session 08 New Life Members & 01 transfer from General Member to Life. Two members were removed from the list as per the request received from their owner (Sri Rajesh Kr. Bhartiya (Owner) letter given to JSIA on 16/09/26). Name of unit –

- i) M/s Steel Engineering and Processing Works, Old H.B. Road, Ranchi
- ii) M/s Singh Re Rolling Mills, Bargawan, Tata Road, Ranchi.

Hence as on date our membership strength is **488**
General Members 166, Life Members 324-2=**322**

JSIA REPRESENTATIONS:

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

1. Central G.S.T.	:	RAC (Regional Advisory Committee).
2. Central Tax, (GST), Ranchi Zone	:	Grievance Redressal Committees
3. JIADA	:	PCC (Project Clearance Committee).
4. The Commissioner, Commercial Taxes/SGST	:	SGST Advisory Committee-e.
5. JSPCB	:	NOC Expert Committee.
6. DRUCC	:	S.E. Railway (Hatia, Ranchi)
(Divisional Railway Users Consultative Committee)		
7. JSMD	:	Coal allotment Committee.
8. SIDBI	:	ERAC (Eastern Regional Advisory).
9. MSME-Dev. & Facilitation Office	:	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. Department of Industries, GOJ	:	1) MSME Facilitation Council 2) Apex Body of rehabilitation of Sick units. 3) EoDB Champion 4) Central Institute of Plastic Engg. & Technology (CIPET) – RAC. 5) Board Member Jharkhand Tool Room.
16. JBVNL	:	Advisory Committee.
17. Dy. Commissioner, Ranchi	:	PMEGP, DLEPC, District Skill Committee.
18. Department of Information Technology & e-Gov	:	State Standing Committee.
19. MECON Limited	:	Plant Level Advisory Committee for MSME. (Zonal/State Level on GST related issues).
20. Jharkhand Renewable Energy Dev Agency (JREDA):		Financial Institution in Jharkhand State for Facilitating Financing of Energy Efficiency Projects.
21. SLBC (State Level Bankers Committee)	:	State Level Bankers Committee.
23. Employee Provident Fund Organization	:	Regional Committee of EPF, the State of Jharkhand

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, 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, 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.