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MSME *news*

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Business Growth of MSMEs



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Hearty Congrats to Hon. Chief Minister Mamata Banerjee, back to power for the 3rd consequent term on West Bengal people's verdict. It is now her 1st priority to contain the CORONA Tsunami to save lives. Cases / Death rates increasing, Oxygen shortage, thus reducing beds in hospitals, situation abnormal, Bureaucracy to check and speed up action. Many suitable steps have already been taken by her by restricting activities by partial Lockdown to break the chain of transmission and curb the spread of COVID infection and hope good results will be known later this month itself.

More steps desperately needed. LIFE vs LOCKDOWN - for balancing both SAVE LIFE and SAVE ECONOMY, it is Vital to focus on manufacturing -INDUSTRY and TRADE to strengthen. Nothing is permanent in this world -we are looking for this change from Odd to Good - Fair Monsoon for 2021 offers a spot of cheer amid the storm of clouds gathering over the economy and double-digit GDP forecast further inspiring.

To contain Global pandemic, we are also to come forward and follow CORONA safety protocols strictly-Double Mask up, Wash hands, keep sanitizing, Get Vaccinated, Maintain Social Distance, Stay Home as far possible, Help people, needy by all possible means

Best Regards

Kishan Raj Singhwi

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President's Message



Biswanath Bhattacharya
President, FOSMI

“

It is now really alarming that 2nd wave of Corona is surging. The prevailing situations have changed the entire working philosophy. Under these circumstances, a Federation like FOSMI need to accelerate its activities to support its members.

”

Congratulations!!! FOSMI takes the opportunity to congratulate the Trinamool Supremo Smt. Mamata Banerjee for winning the State Legislative Assembly Election 2021 of West Bengal for the third time in succession with absolute majority. FOSMI assures for all possible co-operations from the Federation.

The Q4 of FY 2020-21 witnessed the unprecedented increase of raw materials prices, shortage of containers and higher cost of freight. All these are threatening the existence of MSME Exporters. Difficulties in getting containers for export and high freight charges, these areas need immediate attention of the Govt.

It is now really alarming that 2nd wave of Corona is surging. The prevailing situations have changed the entire working philosophy. Under these circumstances, a Federation like FOSMI need to accelerate its activities to support its members. The supply chain management which is the core operational aspects of every progressive industry is being gradually transforming to digital mode. FOSMI has timely arranged training module for its members to understand such changes and to adopt digitalization.

In the meantime few useful webinar being organised with special reference to newly enacted Four Labour Codes, was found very useful for members. FOSMI also associated with London Overseas Centre of Cost Accountant (LOCCA) through its first international webinar on UK-India Living Bridge in association with Govt. of UK, UKIBC, IBG to facilitate members with the opportunities of B2B Meeting, JV opportunities with UK based MSMEs for mutual benefit.

We all should hope that the year 2021-22 would get MSMEs back on track. We need total focus, attention, and threading/ monitoring to our businesses.

Best wishes to all.

Stay safe & keep yourself healthy.



Green Manufacturing : Opportunities for Deliberate Behavioural Changes

DR. L. N. VEMURI

MBA (Public Systems, Specialization: Energy Management)

2020-22 IISWBM, Kolkata

**Government of India
aims to create 100
million new jobs in
the sector by 2022. If
India has to achieve
ambitious target
of production in
manufacturing sector,
it is imperative for
MSMEs to contribute
significantly and be
part of the global
recognition.**

Introduction

SMEs represent a broad and heterogeneous class of enterprises, and their legal and technical definitions vary by country, and from June 2020 onwards, India has adopted marginal amendment to the definition (Reference1),

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

A formal survey on the reasons for Energy Management System among the Small and Medium Scale industries Germany shows that more than 90% prefer for reducing energy costs followed by preparation towards rising energy prices by around 55% and another 50% of the voting for reducing of greenhouse gases. Some additional reasons found to be for improving working

conditions, increasing the value of the building, improving production conditions, improving the image, increasing the product quality and increasing the safety among the workers etc. It is believed that SMEs make up 99% of all businesses and provide about 60% of jobs on Earth.

Manufacturing has emerged as one of the high growth sectors in India. With the Prime Minister of India, launching the 'Make in India' program, India is aiming to be the world's manufacturing hub and thus should attain global recognition to the Indian economy. Government of India aims to create 100 million new jobs in the sector by 2022. If India has to achieve ambitious target of production in manufacturing sector, it is imperative for MSMEs to contribute significantly and be part of the global recognition. The growth and extent of success of MSMEs will depend largely on how successfully and efficiently energy management systems are in place and they are functioning to the objective. The draft strategy paper floated by the Department for Promotion of Industry and Internal Trade (DPIIT) on reforming industrial growth has focus on taking the share of manufacturing in India's Gross Domestic Product (GDP) to 20% by 2025(Reference2).With slew of reforms and continuous inclusion of different sectors towards Production Linked Incentive (PLI) scheme, the Government has approved the PLI scheme for 10 key sectors which included:

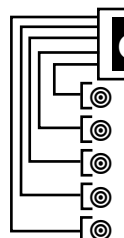
- Advance Chemistry
- Electronic/Technology Products
- Automobiles and components
- Pharmaceuticals drugs
- Telecom and Networking Products
- Textile Products:
MMF segment and technical textiles
- Food Products
- High Efficiency Solar PV Modules
- White Goods (ACs & LED)
- Speciality Steel

With an outlay of INR 6,238 crores in the budget 2021-22, India has been aiming to stand as globally competitive creating economies of scale and efficiency.

According to (Reference3), the impact of trade liberalization on the environment may be broken down into three effects: scale, composition, and technique. As scale represents expansion of economic activity, composition captures the reallocation of marketshare across industries. Technique represents all of the effects that change average industry pollution intensity. Further, technique effect is a proxy to the technology

adaptation, how process efficiency is achieved at the backdrop of fuel mix. Apart from process specific technologies, cross cutting options include, motors, transformers, lighting, compressors, air conditioning, pumps, blowers, co.generation etc. could form important areas for potential energy efficient opportunities(Reference4).

Influenced by OECD's (Organisation for Economic Cooperation and Development) Green growth strategy(Reference5) this article adapts a marginally improvised green manufacturing strategy for SMEs that might suit to the Indian scenario or to specific industrial clusters catering to the manufacturing (Figure1 and Table 1 and Table 2).



Green manufacturing at SMEs

- ⊗ Enable GM through behavioural change
- ⊗ Leverage on deliberate shift
- ⊗ Industrial Associations to Support transition
- ⊗ Strengthen local cluster cooperation
- ⊗ Engage Internships to Measure progress

Table 1:

Opportunities for Green Manufacturing Practices

- Role of Renewables
- Installation of solar panels/ mobile wind-mills
- Energy sources using used bio-waste

- Energy Efficiency
- Encouraging for LED lamp infrastructure. pump/ motor and transformer efficiency

- Understanding about Greenhouse emissions - reduction/ elimination or discouraging past practices
- Encouraging third party audit on emissions/ processing of emission gases before releasing into atmosphere

- Conservation of Water resources
- Reuse of water towards agricultural practices/ clean manufacturing process conscious efforts on leakages/ water installations audit

- Installation of Hanging gardens among manufacturing clusters
- Self-reliance on vegetables generation/ horticulture opportunities among manufacturing cluster.

Table 2

Strategies and Description for Green manufacturing (GM)

Proposed strategies	Description
<p>Enable green manufacturing through behavioural change</p>	<ul style="list-style-type: none"> ⊙ Green manufacturing is consciously practiced manufacturing through simple behavioural shift with existing machinery and appliances. ⊙ Need to replace compliance with repeat checks ⊙ Engaging one new practice a week and continue to append efforts in that direction ⊙ At Stage 1, it is owning a practice, recording, recollection and sharing and at Stage 2, overcoming apprehensions, improvisations, learning, recording, recollecting and sharing.
<p>Leverage on deliberate shift</p>	<ul style="list-style-type: none"> ⊙ Game playing with deliberate green manufacturing practices ⊙ Noticing the change, ⊙ Experiencing a sense of personal contribution ⊙ Celebrating the shift, ⊙ Promoting a practice, ⊙ Encouraging others to evaluate, ⊙ Inspiring others to do better.
<p>Leverage on deliberate shift</p>	<ul style="list-style-type: none"> ⊙ Game playing with deliberate green manufacturing practices ⊙ Noticing the change, ⊙ Experiencing a sense of personal contribution ⊙ Celebrating the shift, ⊙ Promoting a practice, ⊙ Encouraging others to evaluate, ⊙ Inspiring others to do better.
<p>Industrial Associations to Support transition</p>	<ul style="list-style-type: none"> ⊙ Seeking support from the industrial associations or federations, ⊙ Listing industry specific best practices ⊙ Extending similar practices in the neighbouring geographies ⊙ Digital recording ⊙ Sharing among larger industrial associations across the country ⊙ Celebration of Green manufacturing week ⊙ Compilation of digital records on green manufacturing under one cluster ⊙ Intra-cluster exchanges ⊙ Honouring innovation in green manufacturing ⊙ Creating nodal cell for green manufacturing/ energy efficiency management ⊙ Toll free number generation for green manufacturing/ energy efficiency ⊙ Engaging Management Trainees for annual SME green manufacturing audit ⊙ Developing green manufacturing rubrics
<p>Strengthen local cluster cooperation</p>	<ul style="list-style-type: none"> ⊙ Inter-cluster green manufacturing visits ⊙ Inter-cluster energy efficiency competition ⊙ Green manufacturing map/ flow-chart/ sketch notes

contd. page 9

Proposed strategies	Description
	<ul style="list-style-type: none"> ⊙ Shaping annual iconic practices of green manufacturing/ energy efficiency practices ⊙ Outreach activities in green manufacturing/ energy efficiency into neighbouring geographies ⊙ Inspiring manufacturing cluster/ units/ or categorization against small/ medium and micro enterprises. ⊙ Uniqueness mapping/ developing standard manufacturing procedures
Engage Internships to Measure progress	<ul style="list-style-type: none"> ⊙ Invite academic institutions to sponsor young management graduates to measure temporal change in the practices. ⊙ Evaluation and direct transfer of green manufacturing practices through literature survey ⊙ Organising energy efficiency quiz through training workshops ⊙ Ethnographic behavioural assessment of the manufacturing cluster

Discussion

Green manufacturing is deliberate efforts in establishing manufacturing processes that are environmentally-friendly through which workers will engage themselves through learning about why excess use of water, electricity or other natural resources do not comply with the quality of manufacturing but will add-up to the challenges into the future manufacturing. The deliberate practices include reducing pollution generating practices, exchanging ideas about controlling waste generation, on recycling, and reusing of materials. Further taking part in the deliberations and enabling new workforce to adapt to green manufacturing quickly and sustainably. Further, the practices should also enable the workers on learning changing emission norms, modern tools for measuring the ground conditions,

and consequences. Manufacturing related procurements should also be thoroughly checked for the source related green manufacturing practices such that complete value chain can strengthen the practices for longer periods to come.

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3. https://arefiles.ucdavis.edu/uploads/filer_public/2014/03/27/martin-energy-efficiencynov.pdf
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“Going green can help you keep more cash in your pockets, and in some ways, it can be really easy to start. Installing energy-efficient lighting, for example, can substantially reduce your long-term electrical costs.”



It is a settlement of the debt of a distressed company with the help of an agreement inked between the creditors and the investors. At least 66% of the creditors who are unrelated to the corporate debtor must approve the resolution plan before submitting it to the NCLT.



Pre- Package Insolvency Resolution process for MSME Enterprises

✍️ **Partha Kamal Sen**, *Insolvency Professional*

The Central Cabinet had approved on 31st March, 2021, the proposal to make amendments in the Insolvency and Bankruptcy Code, 2016 (IBC), through the Insolvency and Bankruptcy Code (Amendment) Ordinance, 2021. The President promulgated the Insolvency and Bankruptcy Code (Amendment) Ordinance, 2021 on 4th April 2021 and the said ordinance had been published in the Official Gazette on the date.

The said Ordinance inserts Chapter IIIA in IBC 2016 to provide a “pre-package insolvency resolution process for corporate debtors classified as Micro, Small and Medium enterprises (MSMEs). The amendments aims to provide an efficient alternative insolvency resolution framework for MSMEs under IBC 2016, for ensuring quicker, cost-effective and in a manner which is least disruptive to the continuity of their businesses.

The Preamble of the Ordinance explains the necessity of such action due to unique economic challenges that have been created by COVID -19 situation. In fact the said Ordinance comes within

two weeks of the lifting of a one-year suspension of insolvency proceedings against Covid-related defaults, amid heightened possibilities of a rise in bad loan cases.

The said Preamble also states that the primary purpose for the introduction of the pre-package insolvency resolution process is to ensure “quicker, cost effective and value maximising outcomes for all the stakeholders in a manner which is least disruptive to the continuity of their businesses and which preserves jobs.”

The Central Government sets minimum limit upto Rs. 10 lakh for default to initiate resolution process by MSME corporate debtor. To file for pre-pack insolvency, the MSME debtor will require the approval of unrelated financial creditors accounting for at least 66% of dues.

It can be filed under a newly inserted Section 54C of the IBC 2016. Given that MSMEs have limited wherewithal to go through a long and rigorous insolvency process, the time-limit for resolution has been drastically reduced. **contd on page-17**

A Webinar on Membership Development of FOSMI

A webinar on Membership Development was conducted over CISCO Webex platform with the initiative of FOSMI Membership Committee on 26th of February 2021. The program was conducted by Shri Debasish Mitra, Past District Governor 2006-07, Rotary International District 3291.

After the initial address of Shri Biswanath Bhattacharya, President FOSMI, Shri Tamalesh Kumar, the Chairman FOSMI Membership Committee, formally introduced the Speaker PDG Debasish Mitra before the participants.

Shri Mitra initiated by explaining few inspiring quotes about the importance of members and essentialities to connect people and how to inspire them to become the member. Shri Mitra said in the very simplest form, the membership can be defined as "The state of belonging to or being a part of a group or an organization". He further added that the quest for increase of membership should always remain as the prime objective of a federation like FOSMI and membership of any organization that allows people to subscribe, and often requires them to pay a membership fee or "subscription". Membership organizations typically have a particular purpose, which involves connecting people together around a particular profession, industry, activity, interest, and mission. This might simply be to encourage or facilitate interaction, but it also often involves promoting and enhancing the purpose itself.

He further added that federation like FOSMI should generate a feeling of unity among its members. Their unity makes the federation strong and enables it to achieve their common goal. Usually it is the common phenomenon that members give more importance to their common interests than to their individual interest. This increases their friendship, fellow-feeling and cooperation and ultimately the associations are benefited. It is therefore utmost necessary that membership development should remain as the focus area of a federation like FOSMI.

Subsequently, Shri Mitra defined various membership criteria being adopted by FOSMI and explained various tools for increase of membership, however, it was strongly suggested by him that quality activities of a federation like us will lure

other units to become the member of FOSMI. He further added that, it is of course the duty of each and every dedicated member of FOSMI to strive at their individual level to add on membership and start proposing to his contacts or associates for becoming the member of FOSMI.

Shri Mitra suggested a very simple slogan but could be effective like, EACH ONE BRING ONE, which infers that, every member only to bring one member in every year, which is quite feasible but resultant impact could be enormous. However, he further said that the main purpose of the Federation like FOSMI is to assist its members in protecting their legitimate interests and extend help by way of increasing their knowledge

about the current business scenario through various programs and workshop and hand hold the members as and when needed then only purpose of membership services can be justified.

Shri Mitra concluded by saying that every members have the responsibility to strengthen the federation by their quality services and should always support the federation with membership development and propagate the information of quality services offered by FOSMI among the MSME fraternity to attract other units to become the member of FOSMI and it should be a continuous task for every member. The program ended with very successful note and question raised by the participants were properly handled by the speaker. ■



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replace outgoing
seniors, and take
over leadership
positions**



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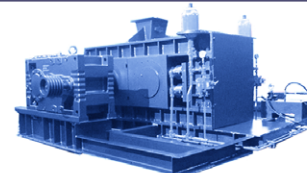
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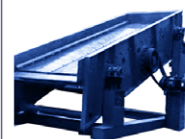
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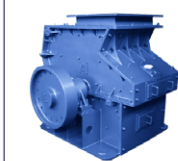
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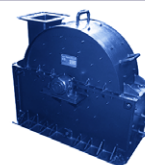
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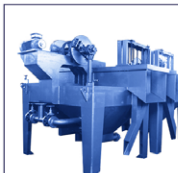
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DUPLEX DIAPHRAGM JIG

“INDUSTRY 4.0 & Smart Manufacturing

The New Paradigm for Business Growth of MSMEs



A look at how sensors, RFID chips, 'cyber physical' systems and the Internet of Things are transforming manufacturing from R&D to the plant floor and supply chain.

FOSMI, WB, organized a 2 hour webinar, including a Q & A session, on the topic “Industry 4.0 & Smart Manufacturing: the new paradigm for business growth of MSMEs” on 10th February, 2021. Mr. B. Shanmuga Sundaram, Director, STEPS Knowledge Services Pvt. Ltd., Coimbatore (www.stepsknowledge.com), was the Speaker and Prof. Chandradeep (CD) Mitra, Advisor, FOSMI Governing Council and Advisor, Centre for Entrepreneurship & Innovation, IIM Calcutta, was the Keynote Speaker at the webinar.

Following the Opening remarks by Mr. Biswanath Bhattacharya, President, FOSMI, Mr. CD Mitra, Keynote Speaker, set the context of the topic by emphasizing the relevance & significance of industry 4.0 and adoption of digital technology for today’s manufacturing industries. He mentioned that Covid-19 has been a wake-up call for all of us and it has decisively proven that we need to change the ways we run our businesses. He added that the future growth of Companies would largely depend on their ability to use technology.

Mr. B. Shanmuga Sundaram, who spoke on the topic, introduced STEPS Knowledge Services Pvt. Ltd. before his detailed presentation on the topic.

STEPS Knowledge Services Pvt. Ltd., established in the year 1986, specializes in many different areas including a) Electronics Design & Product Development, b) Design of Special Purpose Machines, Embedded Systems& Test Automation, c) Training on electronics for Corporates & Academia, d) Setting up Electronic labs for Educational institutions, e) IPR & Patents and Process Consultancy & deployment for SMEs.

Mr. Shanmuga Sundaram covered the following key areas in his presentation.

Industry 4.0 and Smart Factory:

Journeying along the stages of evolution of industry - starting from Industry 1.0, the first industrial revolution in the 18th Century which brought about equipment powered by Steam & water, to Industry 2.0, the mass production assembly line of the 19th century, and then on to Industry 3.0, popularizing automated production using electronics & IT in the 20th century - we are now into Industry 4.0, the

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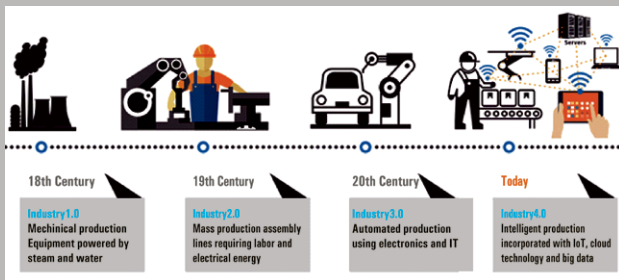
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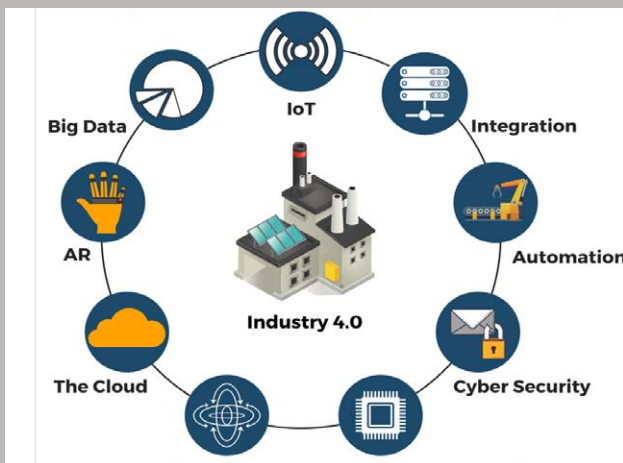
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fourth industrial revolution which encompasses Intelligent Production incorporated with IOT (Internet of Things), Cloud technology and Big Data.



Industry 4.0

Industry 4.0 is a convergence of multiple disciplines & technologies and involves the following: a) Connected systems b) Autonomous systems, c) IOT, d) Open Standards & decentralization with a central repository of data, e) Edge computing, f) AI (Artificial Intelligence), g) AR/VR (Augmented Reality / Virtual Reality), h) Integration to Business Analytics and i) Integration to Business Management.



Industry 4.0 Enabling Technologies

Primary reasons for adopting Industry 4.0 are a) faster production, b) better quality, c) increased productivity, d) sharing economy e) mass customization. Industry 4.0 is a framework that focuses on convergence & connectivity between People, Business and Things (Equipment / Machinery etc.).

Smart Factories of today are those that embrace the promise & potential of Industry 4.0. They operate in a highly digitalized and connected environment where machinery & equipment are able to improve processes through automation and self-optimization. Though termed as a 'Factory' the concept of Smart Factory is not confined to manufacturing alone. Key objectives of a Smart Factory are to be a) Responsive & fast acting, b) Versatile & flexible, c) Effective & efficient. These

combine with the key elements of Industry 4.0 which are a) Digitalisation, b) Automation, c) Connectivity and d) Analytics. Initial investments for a Smart Factory may be high but the recurring costs will be lower than conventional processes.

Applications:

Industry 4.0 facilitates activities in many different industries. Some of the industry sectors which can gainfully adopt Industry 4.0 are a) Metal Working, b) Chemicals & Plastic industry, c) Foundry, d) Engineering Products. Appropriate data exchange & signals from relevant operation stages in these industry sectors provide many productivity improvement opportunities.

Metal Working industry:

- Waiting for /seeking clarification on drawings, waiting for tools & consumables / measuring instruments, material handling equipment can be addressed.
- Worn out & damaged tools can be tracked and dynamically alerted about.
- Inventory of tools – both on & off the machines (CNC) – can be uniquely identified.
- Operator empowerment, Operator attitude tracking for potential quality & productivity improvement.
- Tracking Turn Around Time (TAT) vs. Cycle time to determine non-value added activities without manual intervention.

Industry 4.0 is characterized by 4 foundational technologies applied along the value chain.

1. Connectivity, data, computational power
 - Sensors
 - Internet of Things
 - Cloud technology
 - Block chain
2. Analytics and intelligence
 - Advanced analytics
 - Machine learning
 - Artificial intelligence
3. Human-machine interaction
 - Virtual and augmented reality
 - Robotics and automation (collaborative robots, AGVs1)
 - RPA12 chatboats
4. Advanced engineering
 - Additive manufacturing (eg, 3D printing)
 - Renewable energy
 - Nanoparticles

- Monitoring health of machinery & equipment including material handling equipment like Cranes & Forklift Trucks.

Chemical & Plastic Industry: Besides the common opportunities as in Metal Working Industry a few particular opportunities are as below.

- Monitoring raw materials for environmental conditions and transferring relevant information to the Process Team.
- Measurement of online viscosity, density & other relevant parameters and integrating the measurement data with the Control mechanism for regulation.
- Mining sample analysis data between batches and connecting the same with possible variables using AI (Artificial Intelligence) for prediction of subsequent batches.
- Hazard warning to Operators and recording such situations for future analysis by Management.
- Chemicals, Cosmetics, Personal Products are the most popular candidates for Mass Customization to suit specific needs.

Foundry:

- Influence of each of the major components used in Foundry Operations – Metals, Chemicals and tooling – has a high impact in the process and hence availability of timely data from each of these major components is extremely important.
- Inspection results need to be associated with production data to find ways to avoid recurrence of defects.
- Suitability of equipment for a foundry environment is critical and prior mention of expected conditions plays a vital role in automation. Once automated it could lead to very high scalability.

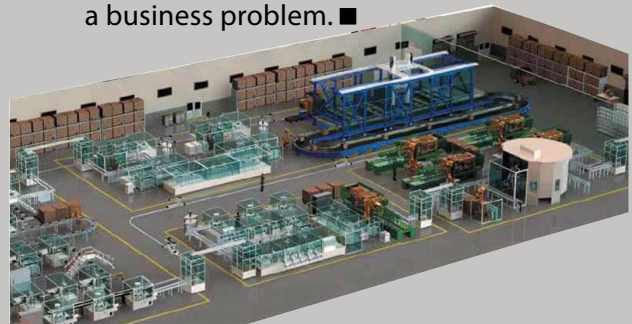
Engineering Products:

- For assembly intensive products mating tolerances and tools used for assembly play a major role in Turn Around Time (TAT) vs. Cycle Time. Tracking them for upfront information is key.
- Since stage wise tests are important to isolate areas of non-compliance, introducing additional testing stages and communicating test data for subsequent testing stages would help preparedness.

- Customised inspection & testing solutions not only ensure quality but also enhance productivity and facilitate diagnosis during non-compliance.

Conclusion:

- The myth that Digital transformation is forced upon by the Customers is not true. It begins internally for a conscious reason or from an expectation of the top management.
- Developing effective Industry 4.0 strategies is not limited to vision & technology, it encompasses the entire activities of the value chain.
- Organisations should use data driven insights & inputs from diverse and inclusive sets of stakeholders for effective decision making. It is essential to understand the needs of the Shop floor Supervisors, Front line Workers and Field Service Technicians.
- It is critical that Organisations have internal alignment across department & functions.
- IT (Information Technology) – OT (Operations Team) integration is a key success factor for Industry 4.0.
- Businesses need solutions for their problems and not IOT / Digital / Cloud Technology. Any proposed digital solution should solve a business problem. ■



Industry 4.0 Market, by Region:

North America

- US
- Canada
- Mexico

Europe

- Germany
- France
- UK
- Italy
- Spain
- Rest of Europe

APAC

- China
- Japan
- South Korea
- India
- Rest of APAC

RoW

- Middle East & Africa
- South America

contd. from page-10

Pre- Package Insolvency

Eligibility criteria for submission of Resolution Plan : The said Ordinance extends the benefit of the exemptions of IBC 2016 to MSMEs applying for pre-package insolvency resolution process. These are discussed below.

As per Section 29A of IBC 2016 certain eligibility conditions as prescribed have to be fulfilled by the Resolution Applicants. However, Section 240A of IBC 2016 granted some exemption for MSME debtors. Accordingly they are exempted from the requirements of clause (c) and (h) of Section 29A of the code, i.e. the prohibition of the Resolution Applicant from submitting resolution plan who has an account declared as Non Performing Asset (NPA) by the Reserve Bank of India for 1 year preceding submission of the plan or is a promoter of, or in the management or control of a corporate debtor whose account has been classified as a NPA for 1 year before submission of the plan. Section 29A (h) prohibits a person from submission of the resolution plan if they have executed an enforceable guarantee in favour of a creditor of a corporate debtor against which the application for insolvency resolution process has been made by such creditor and has been admitted by the Adjudicating Authority. However, necessary regulatory leniency has been provided to MSME debtors in this regard, in view of their business size, the insolvency costs and chances of their revival through resolution process. As such the promoters of MSME debtors can submit resolution plan under corporate insolvency resolution process if they satisfy the eligibility criteria as prescribed in the Section 29A of IBC 2016, except the provisions of clauses (c) and (h) therein.

Also the said Ordinance provides the aforesaid exemptions to the MSME debtors applying for pre-package insolvency resolution process by allowing the promoters with NPA and / or guarantor for the corporate debtor undergoing corporate insolvency process, to participate in the resolution process and submission of resolution plan.

Adjudicating Authority shall either admit or reject

the application for initiation of pre-pack within 14 days from the date of filing of the application

Approval of the base resolution plan by the Committee of Creditors : The said Ordinance stipulates that every corporate debtor shall submit a Base Resolution Plan within 2 days of the application being admitted by the Adjudicating Authority to the Resolution Professional (RP), and the plan so submitted shall conform to the requirements under Section 30 (2) of IBC 2016. The RP shall then present the plan to the Committee of Creditors (CoC) to determine the viability and feasibility of the plan. If the plan so submitted does not impair any claims of the operational creditors, the CoC may approve the plan. However if the CoC disapproves the plan, then RP invites for fresh bid from the outside general public and the plan(s) so received will be compared with the base resolution plan by a mechanism called "Tick Mark" mechanism.

Time line for completion of pre-package insolvency resolution process : The pre-packaged insolvency resolution process will be completed within 120 days from its commencement date, out of which 90 days' time has been given to the RP to file the resolution plan with the Adjudicating Authority and 30 days time has been given to the Adjudicating Authority to approve the resolution plan. If no resolution plan is approved by the CoC within the time line of 90 days, then RP shall apply to the Adjudicating Authority to terminate the pre-packaged insolvency resolution process.

Conclusion :The incorporation of pre-package insolvency resolution process for MSMEs in the IBC 2016 will alleviate the distress faced by MSMEs due to the impact of the pandemic. It provides an efficient alternative insolvency resolution framework for corporate persons classified as MSMEs for timely, efficient and cost-effective resolution of distress thereby ensuring positive signal to debt market, employment preservation, ease of doing business and preservation of enterprise capital. Through this amendment the continuity of business operations without any disruption for corporate debtor would be ensured and also it would ensure less process costs and maximum assets realization for financial creditors, Further there would be lesser burden on Adjudicating Authority. ■





Considering their huge numbers and heterogeneity, applying the umbrella policy for MSMEs isn't serving their interests

Micro Enterprises need exclusive treatment

Micro enterprises are identified from the survey-based information captured by National Sample Survey Organisation (NSSO), a key data-collection agency of the government. It is dissatisfying that the same schedule is used to seek responses by clubbing micro enterprises with small and medium enterprises (SMEs), which collectively are referred as MSMEs. In 2007, the Ministry of MSMEs was formed in recognition of their distinctness from the large firms. For most part of the policy and stimulus package, the incentives and relief are designed as common across MSMEs bringing them under one umbrella. This tends to bypass micro enterprises even if they are overwhelmingly predominant in the collective group of MSMEs.

Consequently, a clear understanding of the huge heterogeneity, characteristics, constraints and other attributes, which are critically important for policy design, is just not possible. Nor does the umbrella policy for the MSMEs have much relevance for micro enterprises.

Latest available NSSO data show that manufacturing-based micro enterprises constitute 99.7 per cent of the MSMEs while supporting 97.5 per cent of employees. The micro units account for 90.1 per cent of the MSME output and 91.9 per cent of income. A similar pattern is observed for the service-based micro enterprises that also happen to be twice as much (in number) the micro-sized manufacturers.

The micro enterprises have lesser employees (typically up to 10), are started with low capital and have relatively localised market. Even more distinct is their asset ownership pattern vis-à-vis SMEs. A high proportion of the fixed assets of the SMEs are owned. This is in contrast to the ownership pattern of micro units, where fixed assets are more dispersed between the owned and hired, with the latter accounting for around one-third (see figure).

The share of hired assets is even higher for services. This is in sharp contrast to a much lower share of hired assets under the SME segment. Heterogeneity in the form of greater use of hired assets under the micro segment can be interpreted in two different ways. First, the ability to own capital is low, also implying that rental expenses constitute a higher share in total costs.

Second, greater use of hired assets indicates that capital loans for machinery and equipment may not be sought after. It could be the case that a micro-enterprise is unwilling to invest in view of the risks associated with market uncertainties. Very often, capital loans are used to stimulate growth of the MSMEs; this could have little relevance for the micro-enterprises. And, evidence for the same is not too far in the past when there were few takers of the Covid stimulus package.

Vulnerable segment

Undoubtedly, micro enterprises represent the most vulnerable segment. These were the major

victims of both demonetisation and the sudden lockdown to contain Covid-19. These enterprises are omnipresent in the business environment around us. A craftsman, weaver, food processor, fisherman, carpenter, shoe-maker/cobbler, tutor, tailor, plumber, electrician, street side food shop, ice-cream parlour, beauty salon, motor (repair) garage, transport agency, advertising entity are just a few examples.

Notably, most of these are service-based. Their presence in high numbers makes them the most diffused segment in our socio-economic system. Therefore, micro-enterprises are distinct in the variety of activities and characteristics, but low in economic contribution. Nevertheless, these enterprises are hugely consequential for the marginalised sections bypassed by the development process. Their existence is compelled by subsistence necessities of a workforce which has no access to training and formal jobs. Despite supporting a large proportion of the workforce, they lack a lobby to voice their concerns simply because of a fragmented structure.

The heterogeneity vis-a-vis the SMEs also gets underscored from wide difference in their incomes. The income per enterprise of a manufacturing SME is 26 times that of a micro enterprise. Similarly, income per enterprise of a service SME is 14 times higher.

The asset ownership pattern has implications for technology upgradation. Greater use of hired assets inhibits technology upgradation. Embracing technology in the micro units has a different context, at least in the present. Technology refers to doing things more efficiently, not necessarily the best and high-tech method.

To illustrate, a small food-selling outlet can be facilitated through better kitchen technology

(vegetable cutters, packing machines, fuel saving) and the adoption of practices for improved hygiene and sanitation; a fisherman would benefit from digital connectivity for price discovery and access to a deep-freezing utility; plumbers, carpenters, electricians and beauticians gain from training; while craftsmen require aggregators, textiles units need market access through information; transport agency requires real-time information on routes and passenger traffic, and an advertising entity benefits from printing and installation equipment.

All this clearly suggests the type of information within the diverse micro-segment that is required to design trade-wise policy for effective solution.

Foremost is the need to acknowledge that serving micro-enterprises and SMEs through a common policy does not meet the needs of micro units. In fact, the RBI expert committee report on MSMEs documents that micro (and small) enterprises have limited bargaining capacity. They also fear retaliation from buyers in response to raising the issue of delayed payments.

The earlier set-up, Micro and Small Enterprises Facilitation Council (MSEFC), was also found to be differentially effective in addressing their payment concerns. In another attempt to expedite the settlement of payments, an online portal, SAMADHAN, was launched. Here again, the awareness of micro-enterprises was found inadequate. Similarly, these units are disproportionately disadvantaged when it comes to participating in public procurements due to a limited understanding of the procedures and low volumes.


With a greater role envisioned for MSMEs in the \$5 trillion economy by 2024-25, it is important that the micro segment is not left behind. Their inclusion is contingent upon recognition of the uniqueness for policy design. The first step would be to gather information recognising their uniquely diverse attributes.

Despite a dedicated ministry, this recognition for data collection on micro-enterprises is conspicuous by its absence. Subsuming them into the wider MSMEs amounts to losing their individuality. Consequently, addressing their concerns through blanket policies for the MSMEs amounts to a one-size-fits-all approach. A thoughtfully crafted and focussed approach towards micro-enterprises for gathering and capturing specific information is an inevitable consideration for the New Industrial Policy. *Source: BL*


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Productive and Efficient Working from Home



Since you're working from home, you might feel like you don't need breaks, because you're already in your comfortable environment. But that's not true. Working constantly without breaks can significantly lower your productivity without you even realizing it. Therefore, it's best to follow your office break timings.



Work from Home is fast becoming a new normal. Has it affected efficiency and quality the work deserves? Are we missing the office environ? Have the work schedules we are so used to gone topsy turvy? Let's take a look at some of the measures that you can take to boost your productivity while working from home to deliver your best.

Follow the clock

Just because you're working from home doesn't mean you don't need to maintain a proper work-life balance. Create a schedule and follow it. By defining your working hours and knowing when to sign off, you'll be able to separate personal from professional and deliver efficiently.

Set clear ground rules with the people who you share your living space with

You need to explain to your housemates that the office hours are for office only. Just because you

are at home doesn't mean you can help out with household chores during your working hours. If you have children, you need to sit them down and explain to them what they can and cannot do during your working hours. Also, try to find a quiet corner in your house to set up your workstation. Busy areas such as living rooms do not translate into good working spaces.

Breaks are important

Since you're working from home, you might feel like you don't need breaks, because you're already in your comfortable environment. But that's not true. Working constantly without breaks can significantly lower your productivity without you even realizing it. Therefore, it's best to follow your office break timings. For instance, if your office allowed a lunch break of 1 hour and you're done having lunch in 40 minutes, don't jump into work. Relax for twenty minutes. It'll recharge your creativity and make you feel fresher and more interested in work.

Create a permanent workstation

Being at home doesn't mean you should roam around your house with your laptop and work anywhere you want. To deliver your best, you need to maintain a certain level of professionalism - even at your home! Find a well-lit, quiet corner in your home where you can work in peace without getting disturbed occasionally by your housemates. It will give you the feeling of actually working in an office, and also if you're appearing for a meeting, you'll give a much better impression if you're at your work desk than in your bedroom.

Get a Virtual Private Network (VPN)

One major issue of working from home is that it has made organizations more vulnerable to cyber-attacks. The high-end security systems that are available at the office aren't usually available at people's homes. Consequently, it becomes easier for hackers to target organizations that are working from home. This is where a VPN comes as an invaluable tool. It creates a secure tunnel between you and the server and keeps your data safe from attacks. You should always use a VPN whenever you're connected to a network that you don't control.

Don't let social distancing ruin friendships

Don't take it the wrong way. No one is asking you to go out and meet people against social distancing protocols. But it's also important to stay in touch with people. This is especially important if you're a business owner. Socializing helps create bonds that forge strong

teamwork. And as we know, "teamwork makes the dreams work". Therefore, business owners need to arrange regular team meetings where the employees can socialize with each other and discuss the issues they're facing and measures they're taking to overcome them. However, excessive socializing can also lead to a downfall in productivity. Therefore, make sure to maintain a proper balance between the two.

If you're sick, take a day off

People who work from home tend to not take sick leaves because they feel like they're already at home. Well, if your company is allowing you to take sick days, why not take them when you need them. Instead of trying to power through your illness, give your body the rest that it needs. It will help you heal faster. To stay productive in the long term, it's necessary to give your body the rest that it needs.

Don't miss out on training opportunities

If you want to advance in your career, you mustn't miss out on training opportunities. Since everyone is working from home, in-person training may not be possible. But, several companies are organizing training workshops online, which might be compulsory or invitational. Many times, people tend to slack off and deliberately miss the invitational workshops. However, attending those workshops and learning more about your domain would only benefit you.

Communicate

Communication goes beyond socializing. The larger the company, the greater the number of employees, the greater would be the confusion. Make sure to communicate your about your work to your colleagues so that you aren't unnecessarily overburdened. It could also be a good idea to take the help of work management software, where people can see the work that is delegated to them and others. This will keep the pipeline open and ensure a smooth workflow.

Stay optimistic

These are difficult times and given all the chaos and destruction that the Covid-19 pandemic has caused, no one can be blamed for feeling dull or gloomy. But unfortunately, that attitude doesn't help anyone. A positive attitude on the other hand can turn things around. Once you start to believe that you have what it takes to see this through, your chances of survival increase drastically. We are capable of a whole lot more than we give ourselves credit for. So when you go to work, go with the attitude to do something productive; something that would make a difference.■

RBI's relief : Hit by second Covid wave

MSMEs call for more support

According to them, measures such as revisiting classification of bad loans and clearing pending dues from government agencies are also required

Micro, small & medium enterprises (MSMEs), which have been hit badly by the second wave of Covid, have said that the Reserve Bank of India's (RBI's) steps to ensure liquidity and provide support are not enough. According to them, measures such as revisiting classification of bad loans and clearing pending dues from government agencies are also required. "The RBI has most correctly recognised how small businesses and financial entities at the grassroots level are bearing the considerable burden of the pandemic. It has, thus, unveiled measures to help them," said Deepak Sood, *secretary general of ASSOCHAM*.

"It's a great move and will boost the confidence of businesses. But the problem with loan restructuring is that it is difficult for businesses to prove the viability of a business on paper at this time due to the uncertainty caused by the second wave," said Mukesh Gupta, *president, Chamber of Indian Micro, Small and Medium Enterprises*.

Gupta further said that restructuring should be allowed for loans that have been categorised as non-performing assets (NPAs). According to RBI norms, a borrower's account has to be a standard asset.

"In fact, after restructuring, the account should be categorised as a standard account, if the bank thinks that the project is viable," he said, adding that delayed payment to MSMEs by various government agencies and large corporates continues to remain a challenge. The RBI announced measures to ensure liquidity and provide support to small businesses. It allowed re-opening of one-time restructuring for individuals and MSMEs till September 30. In cases where individual borrowers and MSMEs have availed restructuring of loans that provided a moratorium of less than two years, banks are being allowed to modify the moratorium period up to two years. For MSMEs restructured earlier, banks are allowed to review working capital sanctioned limits based on a reassessment. The imposition of lockdown across several states has hurt small businesses the most. It is felt that support to small businesses is crucial. as they are major job creators. ■



Circulars- Notifications/Circulars

Banks can deduct new Loan to MSME from NDTL till 31.12.2021

Scheduled Commercial Banks allowed to deduct amount equivalent to credit disbursed (up to ₹ 25 lakh per borrower) to new MSME borrowers from their Net Demand and Time Liabilities (NDTL) for calculation of the Cash Reserve Ratio (CRR) up to the fortnight ending December 31, 2021.

RBI/2021-22/30

DoR.RET.REC.09/12.01.001/2021-22 May 05, 2021

All Scheduled Commercial Banks

Madam/Sir

Credit to MSME Entrepreneurs

Please refer to our circular DOR.No.Ret. BC.37/12.01.001/2020-21 dated February 5, 2021, on captioned subject.

2. In terms of the above circular, Scheduled Commercial Banks were allowed to deduct the amount equivalent to credit disbursed to new MSME borrowers from their Net Demand and Time Liabilities (NDTL) for calculation of the Cash Reserve Ratio (CRR). This exemption was available up to ₹ 25 lakh per borrower for the credit disbursed up to the fortnight ending October 1, 2021.

3. It has been decided to extend this exemption for such credits disbursed up to the fortnight ending December 31, 2021. All other instructions contained in the circular *ibid* remain same.

Yours faithfully

(Thomas Mathew)
Chief General Manager

For more details, contact : Ujjwal Mukherjee, Joint Secretary Tel : 22485114, 99030 19892

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