

FOSMI

Federation of Small & Medium Industries, WB

MSME NEWS

23

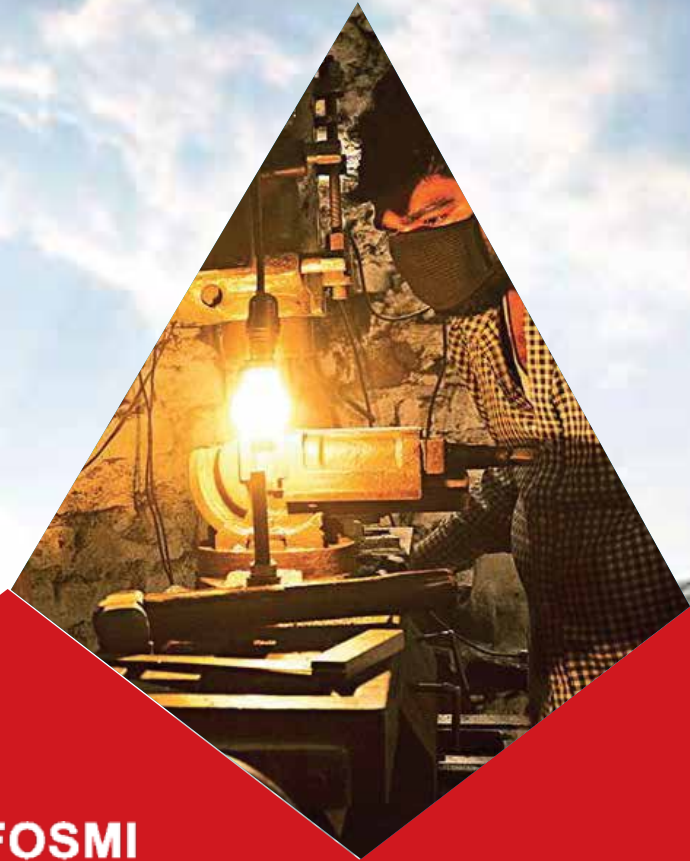


*How MSMEs in 2023
will define the roadmap
for Atmanirbhar Bharat*

26



*How to refine your supply
chain with digitalisation?*



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India built consensus on UKRAINE during the G20 Presidency and expected to come first among members over the next 5 years with a GDP rate as high as 6.3%, overtaking the UK during Boris Johnson's reign. Russia through a widely denounced illegal annexation of 20% area of Ukraine & China all out trying for TAIWAN occupation as well attempting to change India's LAC status quo by force. Russia never thought it would be so tough and difficult to take over, 9 months yet efforts not successful bringing huge loss of precious lives, livelihood, unbelievable destruction, downing the world economy. Investment abroad by India needs to rise for the economy to gain real strength. Protests over inflation sweep across Europe. Mind game decode of SHI & PUTIN and global action needed to avoid World War III. PUTIN'S challenge "TO WIN OR DESTROY THE WORLD".

India with support of Russia, U.S., Europe Britain, Japan etc. for our P.M. Modi policy is in a much better position. Current Inflation-6.7%. 100 million +5 G ready smartphone owners are waiting for an upgrade for the next Data revolution and superfast Internet will get a 5G push soon. Remittances to India record \$100 bn. this year. GST receipts near 1.5 L cr monthly. India China trade deficit in 2020-21 (Covid time) was \$44.03 billion which increased to \$73.31 billion in 21-22. Restricted Chinese product import, boom to MSMEs. About 90% of the state's industrial output comes From MSMEs and large export potential. Forex rises 2.96 bn to \$550 bn. Bengal contributes 12% in total exports to the all-India MSME units with over 90 lakh entrepreneurs providing employment to over 1.3 billion people. Indian brains rule the world today De-Facto. One major step Is the cluster approach. with 600 clusters catering to all sectors. Govt. trying to set up 17 more varieties of Industrial and commercial parks across Bengal.

A global initiative by India to combat climate change and make it a people's movement across the world, at a time the world was being sought to be divided into rival and antagonistic blocks the mission could be a unifying bond as Modi highlighted the need for all countries to come together to address the emergence of CLIMATE CHANGE.

Wish Happy New Year 2023

Best Regards

Kishan Raj Singhwi

krsinghwi5@gmail.com

President's Message



Biswanath Bhattacharya
President, FOSMI

“
FOSMI regularly publishes its news bulletin: FOSMI MSME NEWS for the benefit of the members. The magazine has received a great support from the industry and has increased its readership through the length and breadth among MSME fraternity.”

It is a great honour to get elected again as the President of FOSMI and I look forward to guide the board and our members as we work to fulfil our mission in the coming years. The Council shall be accountable and responsible for the well-being and right governance of FOSMI by safeguarding the interest, rights and expectation of each member of the Federation.

I encourage our board to go further and launch essential committees focused on various areas to identify the needed support system for the members of the FOSMI and work in a true and efficient manner so that the outcome of these committees reflect through satisfying experiences of members of FOSMI which eventually generate membership and strengthen FOSMI.

Over the years, FOSMI has been aligning to the Industries' growth expectations. Many good and bad times were witnessed by this matured and well-organized Federation of MSMEs and stood always in front to extend support and cooperation to its members.

The sustainability of Industries requires key resources to be operated with. This covers infrastructure, knowledge and information and allied good business practices. FOSMI is committed for bringing and made available for the modern, advanced and best platform for its members to grow together. I urge to our members to reciprocate with their participation in events and programs whole heartedly for their self-development and development of their industries.

As per the gazette Notification S.O. No. 4926 (E) dated 18.10.2022 of Ministry of MSME, Govt. of India, the Micro, Small and Medium Enterprises will continue to avail all non-tax benefits in their respective categories post re-classification for three years. Non-tax benefits include benefits of various government schemes, including Public Procurement Policy, Delayed Payment etc. It is indeed a great support for MSMEs. This decision has been taken after due deliberations with MSME stakeholders and is in line with the AatmaNirbhar Bharat Abhiyan, indeed a great support to MSMEs.

FOSMI regularly publishes its news bulletin: FOSMI MSME NEWS for the benefit of the members. The magazine has received a great support from the industry and has increased its readership through the length and breadth among MSME fraternity. It is expected to enrich the bulletin, covering all possible events, news, business section, tips & tech, product information, articles from academia and Institution etc.

As part of the regular curriculum, a good numbers of awareness programs/ interactive sessions were organised during last couple of month for the benefit of the members. The interactive session with MSME-DFO and NSIC on schemes of Ministry of MSMEs, a session on GeM, latest amendment on GST with Directorate of Commercial Taxes, Govt. of W.B. and a Very special session on Competition Act, conducted by Competition Commission of India are the few very useful programs were organised which proved extremely beneficial to our members.

Once again I thank you all, for keeping trust on me with the responsibility as President of FOSMI. I am inviting everyone to be a part of this journey with their valuable contribution, expertise and abilities.

Wish you all very best.

Merry Christmas and very happy New Year 2023 to all.



D. Mitra, IEDS
Jt. Director
MSME-DFO, Kolkata
Ministry of MSME,
Govt. of India

During our ordeal passing from the COVID pandemic, we have felt the need of digital business platforms to survive and grow. We have passed through a period of acute financial crunch and depended heavily on banks/NBFCs for various Govt. Schemes announced by the State & Central Govt. I want to disseminate some more information that we must know and take the benefit. We are still afraid and can't guess future crisis, if any, whether it is 4th wave of COVID or 3rd World War or natural calamities in any form. But we, Indians, do have our indomitable spirit, determination, self-reliance and motivation to fight in our own way to be the winner at the end of the day. An MSME enterprise struggles not only for his own survival but also for the chain of people surrounding it – its workers, customers, suppliers and all other in the business circle.

Sir, we must, therefore, try to get real-time data and information, utilise the same in a manner that suits our demand and we must also learn to unlearn. Unlearn from our mind-set the old concepts, technologies and method that are now obsolete and even do more harm to all of us specially with the advancement of time and processes. While information is the strongest tool, motivation is the strongest power. Adoption of right tool and effective power are the keys to survive and grow.

Now, coming to the important policy initiatives and schemes announced by the Ministry of MSME in the post COVID era, I am providing the brief highlights on Udyam Registration Portal.

As per NSS 73rd round 2015-16, West Bengal stands 2nd as regards the no. of enterprises. West Bengal accounts for 11.62% of MSMEs in the country with over 52 lakh units. Unfortunately we could only reach and motivate around 3.5 lakh units to register in the new portal which has started from 01/07/2020 free of cost for MSMEs. So unless the enterprises are registered, they can't avail the govt. Benefits as MSME. Micro units are exempted from requirement of GSTIN for registration in Udyam Portal. For priority lending, retail and wholesale trade sector can

now be registered in the portal. Even urban street vendors are included from 02/08/2021. The focus on Udyam registration as a first step to avail various offerings from the schemes & services from the MoMSME is still relevant after the new portal is active from 2020. The Parliamentary standing committee on finance has suggested developing the Udyam portal into a one-stop central data repository for the MSME sector by linking it with other databases such as CIBIL data, utility bills data etc. The portal is currently already linked with the Government e-Marketplace (GeM), Income Tax, GST and Trade Receivables Discounting System (TReDS) portals. However, "the committee still feel that whatever data is there with regard to MSME sector, they exist in a fragmented manner and there is no real integration across multiple datasets. Such a database could then be accessed by lenders, after getting the MSME borrower's consent, to extend timely credit to them," said a report tabled by the committee in Lok Sabha on strengthening credit flow to the MSME sector. Govt is also keen to link the Udyam portal with e-Shram, National Career Service (NCS) and Atmanirbhar Skilled Employee-Employer Mapping (ASEEM) to enhance skilling and recruitment for MSMEs. The committee also pitched for creating a 'UPI for MSME Lending' for all MSMEs in the formal sector to access small-ticket working capital loans in a mobile-based, contactless, paperless, and low-cost way. The digital vision of MSME credit is the need of day. The RBI has mandated these regulations in order to check mis-selling to customers, unethical business conduct, exorbitant interest rates, and excessive engagement of third parties in digital lending transactions. Now it is time for all of us to be conversant with these new ways. We hope, West Bengal MSMEs will show the way.

At MSME DFO, Kolkata we have established Enterprise Development cell (EDC) which provides handholding support to all aspiring and existing entrepreneurs I extend open invitation to all of you to visit us, take necessary support services and also suggest yours views so that we can serve you better for your future demands and challenges.

The Bank aims to provide an end-to-end platform for digital and hassle-free journey to the loan applicants for financing Solar projects



Surya Shakti Solar Finance Scheme of State Bank of India

The Surya Shakti Cell will process all the loan applications for Solar Projects sourced from across India, for installation by business entities as well as households.

In a bid to finance solar power projects, State Bank of India (SBI) has launched a dedicated centralized processing cell - Surya Shakti Cell. The Surya Shakti Cell will process all the loan applications for Solar Projects (capacity up to 1 MW) sourced from across India, for installation by business entities as well as households. The Bank aims to provide an end-to-end platform for digital and hassle-free journey to the loan applicants for financing Solar projects. With this digital initiative, SBI will offer a complete solution at competitive rates for Solar projects. Besides this, the entire eco system has been thoughtfully set up to ensure that the customers get all necessary support and guidance to choose the right equipment, resolve technical issues at their door steps and get expeditious approvals of their loans at competitive rates.

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Brief Background:

- To facilitate quick processing and sanction of Solar proposals, a specialized 'SURYA SHAKTI CELL (SSC)' was inaugurated by Hon'ble Chairman on 31.01.2022.
- A new Product 'Surya Shakti Solar Finance' has been developed on 29.01.2022 for financing Solar loans of SME units with capacity up to 1 MW and loan amount up to Rs.4 Cr., for captive consumption.
- SSC, headed by AGM, is a centralized cell to process Solar loan proposals (existing connections) & accord Sanctions (new connections).
- To begin with, an MOU has been entered into with Tata Power Solar Systems Ltd., for processing of their business leads
- The following Structure has been approved for Sanction under the Product:

(i) New To Bank (NTB) borrowers:

- Loans up to Rs.4 Cr. (1 MW capacity) will be processed and sanctioned / controlled by Surya Shakti Cell (SSC) officials.
- Post-sanction formalities (incl. documentation, disbursement, inspection, monitoring, etc.) will be done by the SME Branch / SMEC / RASMEC concerned, where the account is parked and maintained.

(ii) Existing To Bank (ETB) borrowers:

- Officials in SSC will undertake Loan Processing / Assessment of Solar Term Loan up to Rs.4 Cr. (1 MW capacity) on standalone basis.
- Sanction of Solar Term Loan will be done by respective Sanctioning Authority as per

Delegation of Financial Powers based on aggregate exposure.

- An Online Portal has also been developed (for SME loans) and hosted on SBI's Corporate website (<https://bank.sbi/web/business/sme/sme-loans>), which is used for lead generation, online application & uploading of required documents by customers / TPSSL. The documents can be downloaded by SSC for manual processing in LLMS.

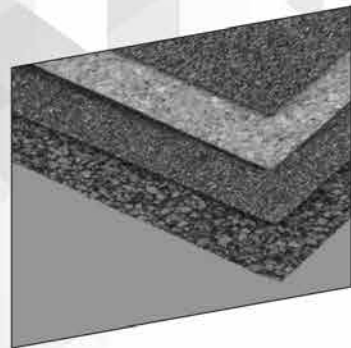
Key features of Product 'Surya Shakti Solar Finance':

- **Facility / Quantum of Finance** : Term Loan- Rs.4 Crores (Max)
- **Target Group** : Existing and Prospective business enterprises, having requirement for installation of Solar rooftop systems upto 1 MW capacity, for captive use
- **Purpose** : For installation of Solar rooftop / ground mounted systems up to 1 MW capacity
- **Interest Rate**: Based on CRA/CUE rating, ranging from 50 – 100 bps over EBLR/ 6 m MCLR (Existing connections), presently 8.05% - 8.55% p.a. 75 – 125 bps over EBLR / 6 m MCLR (new connections), presently 8.25% - 8.75% p.a.
- **Repayment** : 10 years (maximum incl. initial moratorium)
- **Moratorium** : 6 months (maximum), Interest to be serviced during moratorium period
- **Margin**: 20% (minimum)
- **Eligibility**:
 - CRA/CUE: SB-8/CUE-8 & better (or) ECR 'BBB' (or) CRA/CUE: SB-10/CUE-10 & better (or) ECR 'BB' (for customers banking

with us for 5 years or more & has not slipped into SMA-1 in the previous 12 months).

- Electricity Cost Savings shall cover at least the monthly repayment obligations
- CIBIL Score of all Promoters > 650.
- MSME unit having valid Udyam Registration Number (URN)
- Non-MSME unit complying with all eligibility conditions shall also be covered.
- Acceptable Interest Coverage Ratio (1.75), Debt: Equity ratio (4:1) and Debt/EBIDTA (6).
- Net Metering arrangement / Zero Export Device
- **Debt Service Reserve Account (DSRA)**: Equivalent to 3 months' Principal and interest
- **Type of Facility**: Term Loan
- **Primary Security**:
 - Hypothecation of assets created out of Bank finance.
 - Negative lien on factory land & building on which the solar rooftop is proposed to be installed. An undertaking to be obtained from the borrower and kept on record.
- **Collateral** : Not mandatory (up to CRA SB-8). Else, to be explored on a case-to-case basis
- **Guarantee** : Personal guarantee of Promoters (proprietor / partners / directors, etc.)
- **Benchmark**:
 - Average Gross DSCR (at P-90 level): 1.20 (minimum)
 - Fixed Asset Coverage Ratio (FACR) in any year throughout the tenure of the loan: 1.10 (minimum)

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- Interest Coverage Ratio in any year throughout the tenure of the loan: 1.75 (minimum)

- Debt: Equity: 4:1 (maximum)

- Debt / EBIDTA: 6 (maximum)

Financing Branches:

- Centralized Processing / Sanction: Surya Shakti Cell, Mumbai

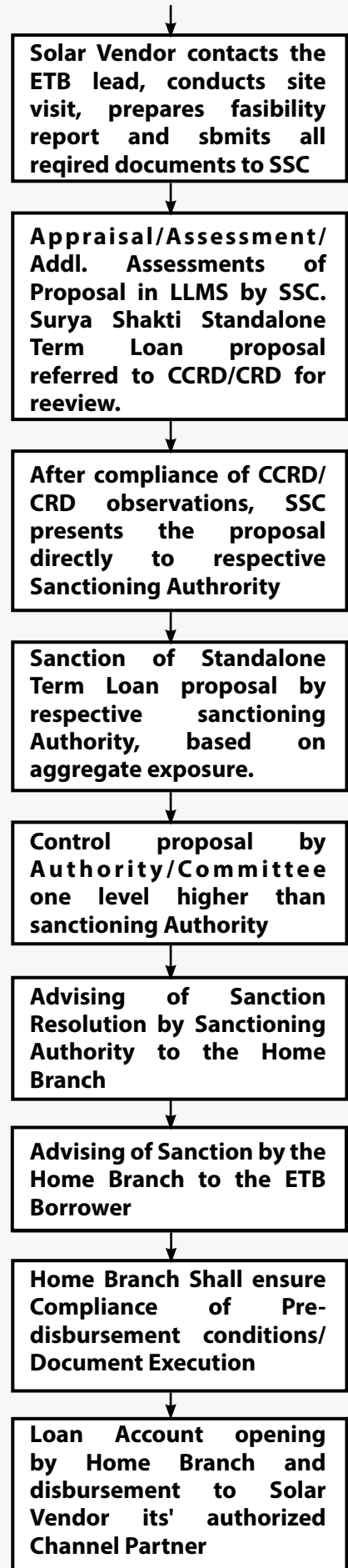
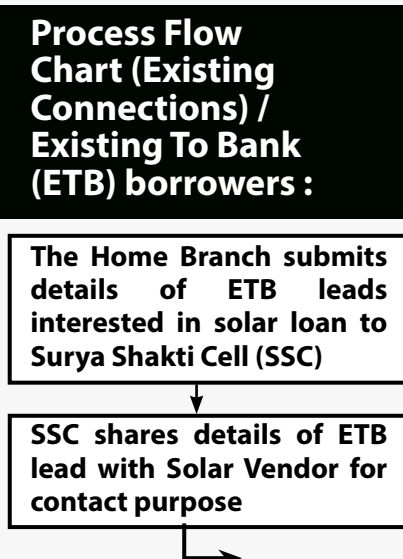
- Inspection & Post-Sanction functions: SME Branch (loans above Rs.50 lakhs) / SMEC (loans upto Rs.50 lakhs), where loan account is parked and maintained.

Assessment of Limit:

Eligible Term Loan amount to be arrived based on lower of the following:

- (i) 20% margin on Project cost
- (ii) Projected CMA data satisfying the benchmark of Average Gross DSCR of min. 1.20

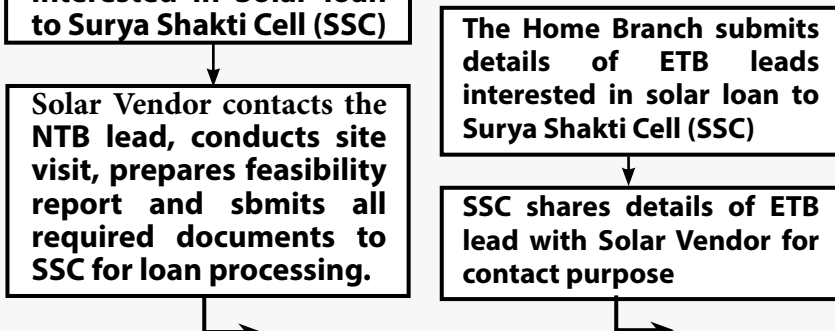
Mode of Disbursement:
Directly to the EPC Contractor

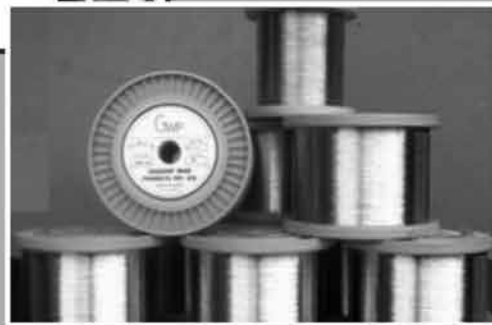


Process Flow Chart (New Connections) / New To Bank (NTB) borrowers :



Process Flow Chart (Existing Connections) / Existing To Bank (ETB) borrowers :





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Interactive Session

Salient Features of Competition Act 2002



An Interactive Session on 'Salient Features of the Competition Act, 2002' was organized by FOSMI on November 21, 2022 at FOSMI Conference Hall. Ms. Sayanti Chakrabarti, Director, Competition Commission of India ('CCI/Commission') interacted with the members of FOSMI and explained the provisions of the

Competition Act, 2002 ('the Act') and the role of CCI, the statutory body mandated to administer the Act. Presented below are some of the key highlights of the discussion.

The competition law was enacted to prevent practices having adverse effect on competition, promote and sustain competition in markets, protect the

interests of consumers and ensure freedom of trade. It is imperative for enterprises, irrespective of their size and scale, to be aware of the provisions of the Act for effective compliance as well as for understanding how and when they can be victims of anti-competitive behaviour. It is only when markets are contestable, competition is on merits, and the competitive process is not distorted by strategic anti-competitive conduct of enterprises that all businesses can flourish to their full potential, thereby pushing the overall economic growth frontier.

The Act prohibits anti-competitive agreements, i.e., agreements that cause or are likely to cause appreciable adverse effect on competition; proscribes abuse of dominant position by enterprises and groups, besides regulating combinations—that is, mergers and acquisitions, which meet the stipulated asset-turnover threshold.

contd. on page 29

International Cooperation Scheme of DC MSME for MSMEs & Financial Schemes of SBI for MSMEs



An interactive session on International Cooperation Scheme of DC MSME for MSMEs and Financial Schemes of SBI for MSMEs was organised by FOSMI in association with MSME- DFO (erstwhile MSME-DI) and State Bank of India on 5th of December 2022 at FOSMI conference hall.

The program was initiated with the deliberation of Shri Goutam Podder, Asst. Director, MSME – DFO Kolkata. Shri Podder explained about the basic requisites for availing Marketing support schemes applicable for both domestic and international market. He vividly explained the facilities offered under the schemes for the participants who intend to participate in various Exhibitions/ Trade fairs under

the revised and approved guide lines of International Cooperation Scheme of DC MSME, Ministry of MSME.

Shri Podder in his deliberations also touched the various programs those are allotted to Industry Associations under the scheme and how such programs can be availed by the industry associations for the betterment of their members. He also touched upon the procedure of arranging Management Development Programs and function of newly constituted Export Facilitation Centre of MSME DFO at Kolkata and available hand holding support through the centre made available to exporters and intending exporters.

contd. on page 28

Interactive Session



One Day Entrepreneurship Awareness Program



An awareness program was organised by FOSMI in association with MSME-DFO (erstwhile MSME-DI) Kolkata, Ministry of MSME and The National Small Industries Corporation Ltd (NSIC), Kolkata on 16th November 2022 at Calcutta Club Ltd. The program showcased a very special session on GeM (Government e-Marketplace).

After the welcome speech of Shri Biswanath Bhattacharya, President FOSMI, Shri Tarak Kansabanik, Assistant Director of MSME -DFO forwarded the session. On his deliberation, Shri Kansabanik made a power point presentation on various schemes available for MSMEs from Ministry

of MSMEs. He highlighted few new schemes like support system on Trademark Registration, ZED scheme and explained its new format. He also gave a detail presentation on International Co-operation Scheme for MSMEs. While explaining the IC Schemes, Shri Kansabanik touched available facilities offered to MSME participants for International and Domestic Fairs.

Shri Kansabanik vividly explained about the available schemes on Cluster Development and how the facilitation offices of MSME- DFO supports the cluster projects. Further he added that at present there are three Branch DFOs at Siliguri, Suri & Durgapur covering 23 districts in West Bengal and one Branch DFO at Port Blair covering two districts in Andaman & Nicobar Islands.



Shri Tarak Kansabanik also touched upon the various support and hand holding system those are made available by MSME-DFO through its office and also detailed about schemes like CGTMSE and briefed about the MSME



Innovative Scheme and said that it is an amalgamation of three earlier schemes of the MSME Ministry: Incubation, Design and Intellectual Property Rights (IPR). These three schemes will function as separate units with interflows and connections.

Followed by session of MSME-DFO, Shri P.K. Jha, Chief General Manager (SG) Central Zone[Gujarat, Rajasthan, Madhya Pradesh & DNH (UT)] of The National Small Industries Corporation Ltd, Govt. of India Enterprises, Ministry of MSME Govt. of India made his deliberation on various support systems offered to MSMEs. In his deliberation, ShriJha explained his perception about the MSMEs of Bengal and North Easter Region. He also expressed that growth of small sectors is not that encouraging as it supposed to be in this sector and felt that



entrepreneurship culture should grow among the youths.

Shri Jha said that the main aim of NSIC is to extend all possible help for the development of MSME. He felt strongly that, the MSMEs should aspire to reach to greatest height through excellence of its activities and NSIC will extend all possible help to their venture.

After the deliberation of the ShriJha, a power point presentation was made on functional areas of NSIC designed for the development of small scale



sector. Namely in the following areas like:

- Single Point Registration Scheme (SPRS)
- Credit Support
- Raw Material Distribution
- Consortia & Tender Marketing Scheme
- NSIC Technical Services Centres
- E-Marketing/ Digital Services facilitation for MSMEs
- National Scheduled Caste and Scheduled Tribe Hub

NSIC during their presentation also played an Audio clip as corporate presentation which covered selected speeches from Ministry of India about aspirations and pragmatic approaches of NSIC for development of small scale sector of India.

Keeping in view of the increasing importance on GeM (Government e-Marketplace), a special session on GeM was clubbed with the program to facilitate members to get themselves aware of the GeM mechanism in public procurement system. FOSMI through its routine activities also organised in the past few sessions on GeM. **Contd. on page..29**

Keeping in view of the increasing importance on GeM (Government e-Marketplace), a special session on GeM was clubbed with the program to facilitate members to get themselves aware of the GeM mechanism in public procurement system.



Before the Commencement of the Business Session of 61st AGM, an interactive session was held with Shri Arup Dey, AGM of Indian bank, MAPC Kolkata Circle Branch, about the various schemes of the bank designed and made available for MSMEs. During the session, ShriDey briefly defined the schemes of the bank with special reference to some of their services which are of interest for MSMEs. During the session, various questions were realised by the members that were duly handled by ShriDeyand the session was found very effective.

61st ANNUAL GENERAL MEETING



At the very beginning of the Business Session, President welcomed all members present in the AGM and paid homage to the departed souls of very old members of the federation namely, Late SantuDutta of M/s. Sourav Engineering Works, Late Alok Kr. Banerji of M/s. Bantronics India and Late K. P. Singh of M/s. Vivek Bulb Industries Pvt. Ltd. All observed one minute silence in the respect of pious souls.

President in his speech, briefed about the limitations, challenges and the achievements of the federation and thanked all members for their uninterrupted support to the federation during COVID period and thanked the members for showing their bounty of eagerness to join the 61st AGMbeing held on physical mode as last two AGMs were held in virtual mode. Thus, members really missed the intimacy and warmth of face-

to-face due to

pandemic conditions and imposed restriction of social distancing.

President shared his experience about the impediments, what the Federation faced during COVID period andgavean elaborated measure that need to be taken to make the Federation financially strong in the coming days.

President during his speech expressed that, presently FOSMI to target fund generation programs and seriously considerto materialise the long awaited FOSMI award programs to recognise the excellence of our member that would surely motivate the members for enhancing their performances.

Duringhis deliberation, President narrated about FOSMI's associations and representations in various important Committees and Councils and how such



representations benefit our members in sorting their various issues. President gave the stress that the different committees so formed, have been performing functionally well but need to function more proactively under the diverse situation in the post COVID period to extend needed services to members.

President called all members to come forward to strengthen FOSMI through membership generation with a very dedicated approach of every member in this respect.

Last but not the least, President thanked all concern of the Federation for their whole hearted support and co-operation which helped him lot in executing his responsibilities. President also recognised the untiring service of the Secretariat during COVID period to help the members. President said that, during these crucial hours, FOSMI Secretariat worked relentlessly to serve the members of the federation even in odd hours. He further added that, there were good numbers of important programs were organised virtually for the benefit of members since last AGM and at the same time, efforts were made by Secretariat to increase new membership and recognised the support of FOSMI membership committee for its support in this respect.

President concluded by saying that, he believes, no leader accomplishes anything alone, rather so many people are involved in the truly transformative achievements. President expressed that he is sure that FOSMI will overcome all crisis with mutual co-operation and spread its wings more prudently in the future.

Followed by the deliberation of President, The Secretary Shir A. K. Sengupta announced the name of the new Directors who have been elected this year and to be inducted in the Council of the federation for a period of two years till conclusion of 63rd AGM to be held in the year 2024.

All members present in the AGM greeted the new Board of Directors with big round of applause.

In the open session, President handled successfully various queries raised by the members and assured all for more improved services to be rendered from the Federation in the days to come. The AGM ended with vote of thanks from Shri Gautam Ray, Vice President, FOSMI ■



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Session on Tata Power Solar & SIDBI



A session with Tata Power Solar and SIDBI was organised on 2nd September 2022 at FOSMI Conference Hall. As the session was initially designed to hold with Tata Power Solar only, since Tata Power solar has the partnership with SIDBI for financing solar project and hence, it was found to be prudent to arrange a session with SIDBI also, along with Tata Power Solar and both the program were held in sequence.

The session initiated with the presentation of SIDBI about its various scheme. Shri Siddhartha Mondal, AGM from SIDBI conducted the session through a highly informative power point presentation. ShriMondal informed that SIDBI (Small Industries Development Bank of India) to offer easy and affordable financing scheme for MSME customers in the roof top solar segment. This scheme will empower MSMEs to adopt sustainable energy for their businesses and promote greener tomorrow.

Shri Mondal was in opinion that easy and less costly financing has been one of the limitations for the MSME to go for solar power project. In order to address this challenge, Tata Power and SIDBI have joined arms to lay-out a completely unique Solar financing answer for the MSME clients assisting them to transfer to rooftop solar with non-collateral at an affordable interest rate and this may also be complimented with a short sanction and quick disbursement process.

He further added that this financing scheme of SIDSBI is solely for MSME clients of Tata Power for each off-grid and on-grid connections.

Followed by the session of SIDBI, Shri Soumyajit Ghosh from Tata Power Solar and his team gave an elaborate picture of the various services those are made available or offered for MSMEs from Tata Power Solar. Shri Ghosh said that as solar energy technology advances, its use in variety of products is becoming widespread and affordable.

contd. on page 28

An interactive session with Smt. Lovely Mukherjee, Sr. Jt. Commissioner, Directorate of Commercial Taxes, Govt. of West Bengal, held on 18th November 2022 at FOSMI office on “Recent Amendments in GST”.

Smt. Mukherjee in her deliberation explained in detail about the provision relating to GSTrefund and inverted duty structure. She also touched about the necessity to resolve the issue of unclaimed ITC. Smt. Mukherjee added that the claim must be lodged for ITC, else the unclaimed ITC are transferred to central pool and thereby state revenue is slashed. She defined the process how an unclaimed ITC are transferred to Central pool.

Members have discussed about their issues relating to time of supply under GST provisions and various situations were brought before Smt. Mukherjee for her pragmatic opinion and rules of GST in such situations.

Smt. Mukherjee touched briefly about the recommendations



Interactive Session on GST

of 47th GST Council. Members have raised the issues of their back offices, lacking appropriate information/ exposures about various compliance of GST. She assured to arrange a special session with FOSMI on back office support with the expert faculty from the department. It was definitely a very important suggestion for the benefit of our members.

Smt. Mukherjee explained about the newly constituted

Grievance Redressed Committee of State of West Bengal where FOSMI has also the representation and she explained how the said committee is proactively functioning for the benefit of the taxpayers in resolving their issues and extend advises.

The session so held, was very lively and informative and have helped the participants to get clarification of their various issues through interactions. ■



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Emerging in Amrit Kaal

How MSMEs in 2023 will define the roadmap for Atmanirbhar Bharat



Amrit Kaal, as defined by Prime Minister Narendra Modi, is the journey of new India for the next 25 years. “It is just the beginning of the golden era,” the PM has reiterated on several occasions, adding that micro, small, and medium enterprises (MSMEs), will be a major driver of this growth. MSMEs form the backbone of the Indian economy, accounting for 30% of the country’s GDP, 48% of overall exports, 95% of the country’s industrial units, and 40% employment of India’s workforce. Thus the 633.9 lakh MSME units in India power the country’s economy. Unlike the other business sectors, including startups and large legacy family businesses, MSMEs, for years, have lacked ‘glamour’. Although they have been slow in adapting to the changing industry needs, they have played a crucial role in shaping the development of Indian industries. The COVID-19 pandemic, which threatened their survival, forced these units to move out of their comfort zone and transform in the emerging business world—the Amrit Kaal. Experts say 2023 will see MSMEs become stronger, both technologically and financially.

Here are 5 key trends the MSME industry will witness in 2023 and define the roadmap for Atmanirbhar Bharat.

The year of IPOs

Unlike startups and large enterprises, small and medium businesses listing themselves in the public

forum sounds unfamiliar. However, more than 10,000 companies are expected to list on the SME Exchange in the next five to ten years, says Amit Kumar, Founder of MSMEEx, a micro advisory platform providing business advisory and consulting services.

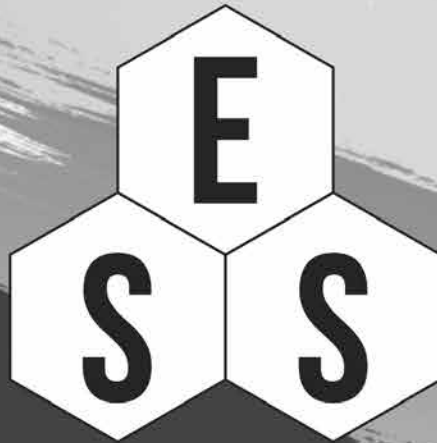
“There are around three lakh businesses in India operating in the revenue range of Rs 5 crore to Rs 250 crore but only around 690 are listed. And out of these, around 97 companies got listed in 2022 itself. So you see, there is a huge potential for listing. Every issue is getting oversubscribed and in 2023 we can expect more than 200 companies to get listed,” he says.

While a significant number of IPOs can be expected in the MSME sector, Saket Dalmia, President of PHD Chamber of Commerce and Industry, believes this trend will continue only when the government takes proactive steps, such as campaigns to increase awareness of such IPO platforms and financial incentives. The government should handhold MSMEs to adopt such funding channels via providing some kind of financial assistance, he says. “It must strengthen the working and reduce regulatory burden for the Fund of Funds created for such IPOs.”

Digital penetration

Digitisation is a key driver for the growth of the MSME industry. While the adoption rate is slower compared to other sectors, Saket says the PayPal ‘MSME Digital

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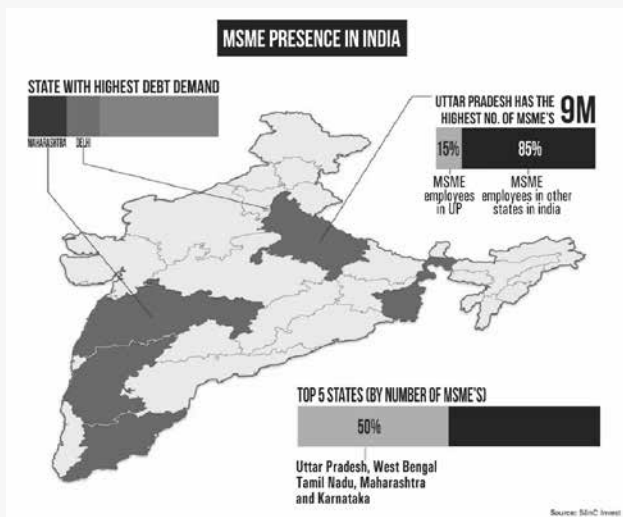
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Readiness Survey 2022' revealed that 52% of small businesses saw a favourable influence of digitalisation on their business once economies reopened after two years of the pandemic. "The year 2023, therefore, will be about sustaining the momentum and future proofing the business with relevant technologies," says Harsh Pokharna, Co-founder and CEO of OKCredit. Rural India has become a potential target market for MSMEs with a digital presence, says Harsh, adding that MSMEs like small shops and small businesses in rural India can leverage the digital solutions offered by fintechs to run their daily business operations.

"Data analytics will help have a deeper understanding of the borrower profile to avoid NPAs," Harsh highlights. Talking about digitisation, Amit touches upon the inception of ONDC (Open Network for Digital Commerce). He says ONDC will revolutionise the whole ecommerce ecosystem, which, at some point, was a pain point for MSMEs. Thus, 2023, will open more avenues for the micro and small units to reach more customers.

Lending will increase

Recently, venture capital firm BlinC Invest released its MSME Lending Report 2022 which stated that the sector has a total demand of ~Rs 69.3 trillion with only a fraction of the demand being catered to by the formal lending segment. MSMEs have a huge demand for working capital requirements. While NBFCs and fintech companies are coming up with a lot of initiatives such as collateral-free and minimum documentation loans, the lack of awareness in the sector is a challenge. The government is bolstering MSMEs through various schemes. However, a majority of the MSMEs are unaware of these benefits, says Mukesh Mohan Gupta, President, Chamber of Indian Micro Small and Medium Enterprises. This gap can be addressed via awareness programmes. Lending in 2023 will be driven by favourable regulations, advent of digital technology and increasing contribution of MSMEs in the overall growth story of the country, says Harsh of OKCredit. He says MSMEs in India will have a stable environment to expand their businesses due to the continuous growth of the Indian economy.

A conducive atmosphere and an enabling framework will continue to accelerate growth in MSMEs, thus leading to an increase in lending. "SMEs do not want to lose control of their business nor do they understand the language of investors and thus, they prefer lending as the best option. With the growth of MSMEs, the lending industry will grow too," says Amit of MSMEEx.

Brand building will be in focus

MSMEs have been too conventional for long in their business operations. However, during the lockdown, while their businesses suffered losses, they understood the potential of brand building. Mukesh Mohan Gupta of Chamber of Indian Micro Small and Medium Enterprises says businesses can fix up the pricing of their products through branding, and this can help the sector to operate and survive in the competitive market. He the government had earlier launched support schemes for MSMEs for brand building but these are currently non-functional. Banks and governments can launch some initiatives on these lines, which can boost MSMEs' confidence in their products, he adds.

Imports substitution

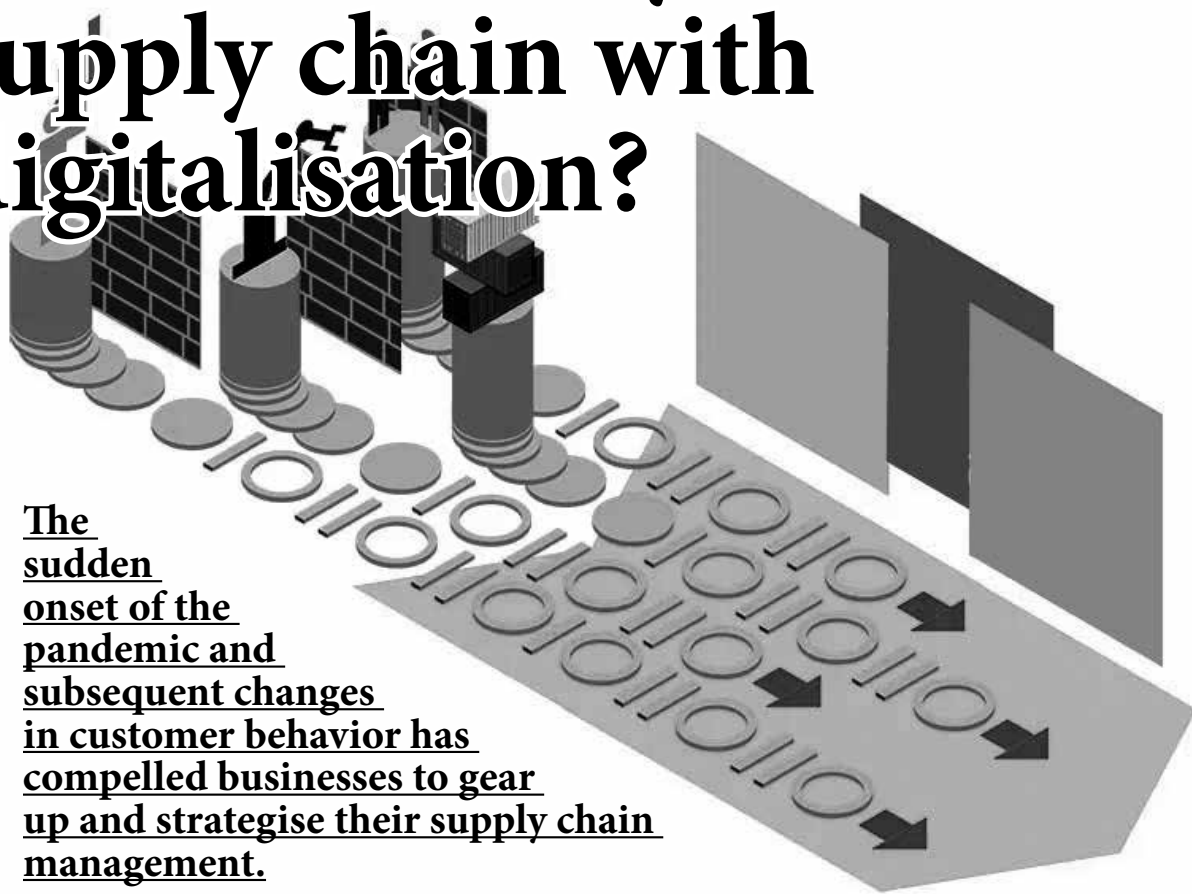
The vision of Atmanirbhar Bharat calls for reducing imports and increasing exports. Saket of PHD Chamber of Commerce and Industry says the government's vision for becoming atmanirbhar and complementing the Make in India Scheme is encouraging MSMEs to build capabilities and access domestic markets. "In the upcoming year we are likely to see import substitution by our MSMEs. Also, given the procurement support extended by the government and the Vocal for Local Campaign, MSMEs will dominate the domestic markets." Here, it is interesting to note that, with the opening up of defence procurement, more and more MSMEs are entering the arena of defence manufacturing, and this trend will increase further, he adds.

Addressing the PHDCCI's States' Policy Conclave 2022 recently, Union Minister of MSMEs, Narayan Rane, said that as global recession clouds loom around the world economies, India can shield itself by strengthening the MSMEs sector and making it more resilient. "Atmanirbharta can only be achieved with the MSMEs leading from the front," he said.

With MSMEs shouldering the responsibility of making India a 10-trillion economy, the government's support and handholding is crucial. ■

Services offered by digital platforms help businesses manage their operations, maintain digital records, and inventory, make timely payments, and collect receivables. This leads to generation of alternative data, which can provide an in-depth understanding of merchants.

How to refine your supply chain with digitalisation?



The sudden onset of the pandemic and subsequent changes in customer behavior has compelled businesses to gear up and strategise their supply chain management.

Technology for MSMEs: We all know that a robust supply chain system is imperative to the seamless growth of any business. The higher the efficiency of the supply chain mechanism, the better the overall development of the business. It also plays a crucial role in nurturing long-term business-client relationships. However, the global MSME supply chain is undergoing a paradigm shift. Factors like a global pandemic, large-scale digitization, dynamic customer preferences etc., are responsible for bringing out this revolution in the supply chain system. Let us look at the ongoing trend in the global supply chain systems for MSMEs!

Current scenario: A digital bend in the supply chain

Even after putting in uncountable efforts, global leaders have failed to breathe life into the dying economy worldwide. The fragility of the business environment, altered customer behavior, rise and fall in customer demand, logistics performance etc., have direct implications on the supply chain system of MSMEs. In order to cope with these challenges,

an increasing number of businesses are embracing digitisation. The ultimate motive behind this herculean move is to render seamless services to the customers. Digitisation allows manufacturers to produce tailor-made goods at a large scale and then get them shipped without any unnecessary delay. Apart from the digitisation of supply chain systems, here are a few strategies that businesses have started to implement to redefine their supply chain strategy:

- 1. Creation of a dedicated supply chain team:** Building a dedicated supply chain team is one of the most effective things every business must do to enhance its supply chain system. When you have a specialised supply chain team in place, overall management becomes easier and leaves room for no mistakes.
- 2. Reliance on predictive analysis:** In order to avoid instances of overstocking and stockouts, businesses should start by analysing consumer preferences. This enables them to forecast customer demand. As a result, inventory management gets quite convenient and straightforward.

3. **Laying down the key performance indicators:** Understanding the KPIs or Key Performance Indicators (inventory turnaround time, costing, speed, rate of complaints, customer satisfaction etc.) can help businesses to improve their supply chain management system further. The significance of different KPIs will vary according to different businesses based on their requirements, budget and other factors.
4. **Setting up an integrated platform:** Developing a unified system that covers different functions such as marketing, production, operation, etc., offers a comprehensive view of the business. Know that a comprehensive view is always better than a compartmentalized work pattern when it comes to supply chain management.
5. **Following the make-to-order policy:** Following the 'make-to-order' policy over the 'make-to-stock' policy gives businesses an edge over those manufacturers who tend to practice the latter.
6. **Collateral-free working capital to streamline the supply chain:** Small businesses often face setbacks because of a lack of capital in the initial stage of business. Seeking pools of collateral-free working capital can, therefore, streamline business operations.
7. **Evaluating GST risk of vendors:** Since MSMEs operate with a very thin margin, their first priority should be to evaluate the GST risk of vendors. It is important to review the present vendor history in order to strike out the non-compliant vendors. Educating the vendors regarding the significance of GST compliance can also save a lot of hassles.
8. **Negotiating back-to-back payment terms to compress the working capital cycle:** The procedure in which the total net working capital is converted into cash is called a working capital cycle. Businesses generally try to streamline the cash flow by selling out the stock as soon as possible. It is, therefore, necessary to negotiate back-to-back payment terms so as to compress the working capital cycle.
9. **Develop Analytics Capabilities :** Much of the work that goes into digitization comes down to where you should invest your financial resources. Which supply chain management software should you adopt? Where should you make technological upgrades within your value stream? But you also need to consider where you're going to expend your intellectual resources—i.e. what are you going to develop your organization's expertise in? Our recommendation is that you put your focus on developing advanced analytics capabilities as an organization. By doing so, you'll put yourself in a position to get the most out of

all of the data that comes along with having a digital supply chain. After all, what's the point of going digital if you're not going to leverage those digital data streams into improved forecasts and potential process improvements via predictive and prescriptive algorithms?

5. **Embrace Industry 4.0:** At last, we've reached the final step towards creating a true digital supply: embracing Industry 4.0. In the section above, we gestured at the strategies you can use to get the most out of the data that your newly-digitized



supply chain will provide, but this goes a little bit further than that. Industry 4.0, also known as the fourth industrial revolution, is about more than just maximizing the value of your data. It's about automating digital workflows and combining human and digital capabilities to create cyber-physical systems. Instead of receiving alerts from your IoT devices when something strange is happening on your factory floor, let the factory correct the issue automatically. If your supplier is going to be late with a shipment, let your advanced planning and scheduling flows automatically reorganize themselves in a way that's fully visible to planners. At the end of the day, this is the trajectory that the digital supply chain seems to be on; as you digitize, it's crucial to keep this vision of the future in mind. This way, you can position yourself in advance to take advantage of Industry 4.0 processes as they emerge.

Conclusion

Businesses worldwide are striving hard to match up with the upheavals of the supply chain system. The sudden onset of the pandemic and subsequent changes in customer behavior has compelled businesses to gear up and strategise their supply chain management. If implemented correctly, the above tactics will bring noticeable results and offer long-term stability to supply chain systems. ■

Contd from page 13

International Cooperation Scheme of...

digital platform was also defined by Shri Ranajay Roy and Shri Subrata Kumar Ray. They well supplemented with the various information/ explanation during the deliberations on various points as and when raised by



There was a good interactive session after the deliberation of Shri Podder. The program found extremely beneficial for the participants.

Immediately after the session of MSME-DFO, a session with State Bank of India was arranged on various schemes of SBI meant for MSMEs. Shri Ranajay Roy, AGM, Shri Subrata Kumar Ray, AGM (SME) and their team conducted the session.

At the outset, Mr. Ranajay Roy, AGM defined briefly about the various functions of SBI and explained how distinctly the services and products of SBI are different from the conventional products of other banks and how services of SBI have edges over other Banks.

The AO, SME, South 24 Parganas made power point presentation about the SME Asset Products. While explaining the products, the speaker touched upon the SME asset backed loan meant for manufacturing and service sector also applicable for self-employed/ professional, individual covered under MSMED Act 2006 and also meant for Retailer/ Traders. As explained, the support through the scheme is for the purpose to build current asset, fixed asset, business purpose, capacity expansion, modernisation etc. and he also defined the key features of the scheme.

The participants were introduced with the LRD (Lease Rental Discounting) Schemes. The various features of the schemes like, Limit of Loan, requirement of Primary & Collateral Securities, Re-payment, rate of interest etc. were well defined through the power point presentation.

The RTMU (Regional Treasury Marketing Unit) of SBI made a highly informative power point presentation on Export Credit Product and FCN(RB) Loans. Shri Ranajay Roy, AGM explained in detail about the Export finance facilities offered by SBI both for Pre-shipment and Post-shipment export businesses. A brief outline was given on various features of FCN(RB) Loan during the session together with the available products of SBI under

the participants.

Shri Ranajay Roy defined Surya Shakti Finance Scheme of SBI to facilitate quick processing and financing of Solar proposal. Shri Roy added that this scheme has been developed on 29.01.2022 for financing Solar loan to SMEs with capacity upto 1MW and loan amount upto 4 crore for captive consumption and informed that SBI have tied up with Tata Power Solar to their solar projects for extending financial support to SMEs interested for adoption of solar power. Shri Roy also defined various other features with process flow chart of availing the scheme for new connection, old connection and Phase 1 Hybrid journey {Digital (inline portal) + Manual} of the Surya Shakti Finance scheme.

Due to time constraint, it was not possible to cover other products of SBI, however, the team SBI have touched the essential schemes meant for MSMEs very vividly and question hour session was found very lively. The issues / questions raised by the members were satisfactorily responded by the SBI officials. The program concluded with assurance from SBI to do more such similar programs in future and SBI officials assured their all support to the members of FOSMI. ■

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Session on Tata Power Solar ...

MSMEs find the adaption of solar energy become a very good option in reducing its energy cost and thereby receiving advantage in product pricing.

Shri Ghosh through PPT detailed the various prestigious projects of Tata Power which were successfully completed. In course of his deliberation, he also explained their support system for the MSMEs and their remarkable achievements in these segments were also highlighted.

During the session many of our members shown their inclination towards adoption of Solar Power for cost reduction and Shri Ghosh assured to extend all possible help to our members to their Solar project. ■

Contd. from page 13

Salient Features of.....



Horizontal agreements between competitors including cartels that directly or indirectly determine purchase or sale price, limit or control production, supply, markets etc., share the market or source of production or provision of services, directly or indirectly result in bid rigging or collusive bidding, are prohibited under the Act, as they are presumed anti-competitive. Agreements amongst enterprises or persons at different stages or levels of the production chain such as tie-in arrangement, exclusive supply agreement, exclusive distribution agreement, refusal to deal etc. are prohibited if such agreements cause or are likely to cause an appreciable adverse effect on competition in India. These vertical agreements are assessed in a rule of reason frame work.

As per the Act, no dominant enterprise/group in any relevant market can impose unfair or discriminatory price or condition in purchase or sale of goods and services, limit or restrict production, technical or scientific development, deny market access, conclude contracts subject to acceptance of supplementary obligations by other parties, or use

its dominant position in one relevant market to enter in to, or protect, other relevant market.

For contraventions of the provisions of the Act, CCI can direct parties to 'cease and desist',

i.e. to discontinue and not to engage in anti-competitive conduct. It can also impose monetary penalties, up to 10 per cent of the average relevant turnover of the enterprise concerned. In case of cartels, the penalty can be even higher. Besides the contravening companies, individuals involved in anti-competitive conduct are also liable to be proceeded against.

It is essential for enterprises to put in place an effective competition compliance programme, conduct competition audit of their agreements, policies and practices and train their employees on competition issues to avoid violation of the law and associated costs and reputational damage. Trade associations and their office bearers also need to be aware of the law and ensure that their platform is utilised by members for legitimate association activities and not for orchestrating anti-competitive agreements. The Act empowers the Commission to grant leniency by levying a lesser penalty on a member of the cartel who provides full, true and vital information regarding the cartel. Stakeholders can take benefits of the leniency provisions and come forward with vital information to help the Commission unearth cartels. Any person, consumer or their association or trade association can file information with the Commission on issues relating to anti-competitive agreements and abuse of dominant position.

All relevant information, including filing related information, frequently asked questions, advocacy booklets are available on the CCI website <https://www.cci.gov.in/>. ■

One Day...

Contd. from page 15

After the session of NSIC, Shri Biswajit Sarkar Master Trainer and State GeM Facilitator, took the session on GeM and explained the concept and various aspects of GeM through a highly informative power point presentation. During the session, Shri Sarkar also highlighted the recent changes which were brought in to the GeM to make it more vibrant and tender friendly in public procurement system.

At the end there was a very lively interactive session. The officials of NSIC, MSME-DFO and GeM responded to the various queries of the members. All the dignitaries assured to extend all their possible support to MSMEs as and when needed.

Before conclusion of the session, Shri Biswanath Bhattacharya, recognized Shri Sanjay Goenka of M/s. Hindcon Chemicals Ltd. for his outstanding performances, with memento and congratulated him for being a listed company from MSME fraternity. President also recognised and honoured other supporting partners of the program namely, Shri Subir Ray of D. Kapur Pvt Ltd, Shri Pradeep Kr. Madhogaria of M/s. Yashi Foundry Tools.

In the beginning, a special slot was given to M/s. Dukume India LLP for their presentation about various ERP solutions designed for MSMEs. Their exhibits and power point presentation found very encouraging among the participants.

Program ended with vote of thanks from Shri Gautam Ray, Vice President, FOSMI. ■

FOSMI has been inducted in the Regional Advisory Committee (RAC) of National Board for Workers Education and Development, (Formerly Central Board for Workers Education), Min. of Labour & Employment, Govt. of India. The board offers various training for the MSMEs through its office at Kolkata. The Training Module is as under:

DATTOPANT HENGADI

National Board for Workers Education and Development

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Title	CONTENTS
1. Employee Orientation for Adaptive Mindset	<ul style="list-style-type: none"> ▶ Changing Industrial and market scenario and the Organisation ▶ Know your industry ▶ Forces of competition and issues relating thereto ▶ Need for Fast response to change and conducive Mindset
2. Enhancing Productivity	<ul style="list-style-type: none"> ▶ Factors of Productivity improvement ▶ Productivity improvement Techniques ▶ Sharing the gains of Productivity ▶ Role of Employees and management in increasing Productivity
3. Imbibing Safety culture & Safety Management Systems	<ul style="list-style-type: none"> ▶ Overview of Industrial Safety- Key Concepts ▶ Safety Management Framework and Outline of S. M. Standards ▶ Structure and Adaptations of HIRA ▶ Shop floor level Practices of safety Management
4. Quality Culture	<ul style="list-style-type: none"> ▶ Concept of Quality ▶ History of Quality movement ▶ Quality Systems- QC, KAIZEN, Six Sigma etc ▶ Total Quality Management.
5. Customer Orientation	<ul style="list-style-type: none"> ▶ TEconomic Facts about Customer Loyalty ▶ Looking at The Customer ▶ Quality Service & Orientation ▶ The Customer Service Process ▶ Personal Action Plan
6. Team Building And Leadership	<ul style="list-style-type: none"> ▶ Individual and group ▶ Teamwork and TeamBuilding ▶ Effective interpersonal relationships ▶ Leadership Qualities& styles of a Team Leader
7. Communication Skills at Work	<ul style="list-style-type: none"> ▶ Individual and group ▶ Teamwork and TeamBuilding ▶ Effective interpersonal relationships ▶ Leadership Qualities& styles of a Team Leader
8. KAIZEN AND Housekeeping	<ul style="list-style-type: none"> ▶ Concept and importance of KAIZEN ▶ KAIZEN implementation and follow-up ▶ Basic principles of house keeping ▶ Five “S” – concept and implementation
9. Gender Equality and Prevention of Sexual harassment at Work	<ul style="list-style-type: none"> ▶ Women in Organisations ▶ Need for Gender equality at work ▶ Sexual Harassment at work place – the legal provisions ▶ Interpersonal relations at work place ▶ Case studies

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