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MSME *news*

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# Editorial



**"In a world of uncertainty, India's MSMEs stand resilient—powering progress, fueling self-reliance."**

**T**oday's world is marked by growing geopolitical tensions—from the prolonged Russia-Ukraine conflict to pressure on Taiwan and unrest in the Middle East. Coupled with the rise of advanced military technologies, these shifts are reshaping global security and economic dynamics. Global surveys suggest nearly half of people in Western countries fear the outbreak of a third world war within the next decade.

Amidst this uncertainty, India remains a pillar of stability, balancing global relationships while sustaining economic momentum. With a projected GDP growth of 6.5% in 2024–25 and similar expectations for 2025–26, along with easing inflation and supportive monetary policy, India continues to lead among emerging economies.

At the heart of this resilience lies India's Micro, Small, and Medium Enterprises (MSMEs). Contributing over 30% to GDP and employing more than 110 million people, MSMEs have displayed exceptional adaptability—embracing digital tools, improving product quality and tapping into new domestic and global markets despite export slowdowns and trade shifts.

More than just economic contributors, MSMEs represent India's decentralized and flexible production strength. As global supply chains fragment and larger economies turn inward, Indian MSMEs are helping build resilient domestic ecosystems, promote entrepreneurship, and ensure inclusive growth across rural and semi-urban regions.

Supportive policy frameworks around credit, digital adoption, skilling and market development have further empowered the sector. As India eyes a future as a global manufacturing hub and a self-reliant economy, MSMEs will remain at the forefront—ensuring economic stability and strategic independence in a volatile world.

With Warm Regards

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*Biswanath Bhattacharya*  
*President, FOSMI*

## *President's Message*

### **MSMEs: The Unsung Heroes Powering New India**

Dear Members,

As we reflect on the economic and industrial developments shaping our nation, one fact stands tall — Micro, Small, and Medium Enterprises (MSMEs) are playing a pivotal role in scripting the story of a New India.

Across the country, and especially here in West Bengal, MSMEs are contributing not just to economic metrics, but to employment generation, regional development, and inclusive entrepreneurship. With over 30% contribution to the national GDP, nearly half of India's exports, and more than 120 million livelihoods dependent on the sector, the significance of MSMEs is beyond question.

Our enterprises embody resilience, innovation, and grassroots strength. From manufacturing units in Howrah, 24 Parganas and Durgapur to artisan clusters in rural Bengal, MSMEs are quietly powering India's growth from the ground up. They have shown unmatched adaptability — be it embracing digital platforms, shifting to greener technologies, or navigating supply chain challenges.

Yet, despite being the backbone of our economy, MSMEs continue to face constraints — limited access to credit, delayed payments, regulatory bottlenecks, and the need for greater market linkage. It is time the contributions of this sector are not just acknowledged, but truly recognized and supported in tangible ways.

We continue to advocate for a stronger, fairer ecosystem for Micro, small and medium industries — including easier credit flow, infrastructure development, streamlined compliance, and faster resolution of MSME dues. We urge both policymakers and larger corporate stakeholders to view MSMEs not as ancillary participants, but as equal partners in nation-building.

In the meantime, FOSMI has also organized several impactful programs in association with leading institutions such as the Quality Council of India (QCI), New Delhi, NABH, Bureau of Indian Standards (BIS), Directorate of Legal Metrology, Department of Consumer Affairs & Fair Business Practices, Government of West Bengal, as well as TRAI and BSNL. These included the “Gunavatta Yatra – A Journey Towards Quality Excellence” aimed at enhancing healthcare standards; a session on The Consumer Protection Act and Telecom Sector Issues; and an awareness program on BIS Certification Process, Relaxations for MSMEs and Legal Metrology. Each of these initiatives served as an important platform for knowledge sharing and capacity building for our member industries.

FOSMI's 66th Foundation Day and World MSME Day celebration reflected our commitment to empowering MSMEs through knowledge, finance and innovation. The engaging sessions and collaborative spirit underscored the sector's vital role in economic growth. Let us continue working together to build a resilient, modern and sustainable MSME ecosystem.

We invite all our members to stay engaged, share ideas and collaborate — because it is only through collective effort that we can ensure our sector receives the attention and support it rightfully deserves.

Let us remain committed to building a resilient, self-reliant and globally competitive MSME sector — one that stands tall in the vision of a New India.

Thank You!

## The WRISTS Framework in Action

# Advancing Gendered Confidence from Empowerment to Liberation in Nepal's MSMEs



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**W**omen's Economic Empowerment (WEE) has dominated international development discourse for decades, with frameworks emerging to bridge gaps in access to finance, markets, and policy inclusion. While well-intentioned, the dominant empowerment discourse often adopts a top-down perspective, presuming that women inherently lack agency and must be endowed with power from external actors. This approach overlooks

the critical reality: many women already demonstrate entrepreneurial capacity, commitment, and resilience in the face of economic adversity.

This study argues that it's time to replace the empowerment narrative with one of liberation—freeing women from structural, social, and policy-based limitations that inhibit the full realization of their economic potential. In fact, what women need is the removal of barriers and obstacles that restrict their ability to use their potentialities. Women who navigate systemic, structural, and domestic barriers to independently sustain and grow businesses demonstrate significant entrepreneurial resilience and innovation.

To assess and advance this paradigm, this study applies the WRISTS framework, developed by Prof. Dr. Raj Kumar Bhattarai and disseminated in his white paper (2024), to measure confidence and capability among entrepreneurs. WRISTS—an acronym for Wages, Rent, Interest, Supply, Technology, and Support—offers a pragmatic structure for analyzing operational constraints in enterprise development. For this study, it served as both an evaluative instrument and a

theoretical lens to identify gender-based performance differences.

### Theoretical framework

The WRISTS framework was conceived as a grounded, systems-oriented tool to diagnose and address barriers in small and medium enterprise (SME) sustainability. According to Bhattarai (2024), the model seeks to operationalize WEE through six integrated domains:



Figure 1: The WRISTS Framework

The **WRISTS framework** influences a business's operational efficiency, sustainability and growth. The components of the framework are interdependent, such that strengths or weaknesses in one domain influence the performance of others. Below is an elaboration on each component and their interrelationships:

**WAGES:** The ability to offer fair and regular compensation to workers. A business's ability to pay fair and consistent wages affects employee morale, retention, and productivity. Competitive wages attract skilled labor, reducing turnover costs and ensuring operational continuity. However, high wage demands can strain cash flow, affecting a firm's ability to meet other WRISTS obligations, such as Rent (premises costs) and Interest (payment to loan). Conversely, underpaying workers may lead to high attrition, disrupting Supply chains due to labor shortages and reducing the capacity to leverage Technology effectively due to a lack of skilled personnel.

**RENT:** Capacity to secure and manage affordable business premises. The cost and suitability of physical locations impact operational efficiency. High rental costs can divert funds from Wages or Technology investments, while poorly located premises may disrupt Supply chain logistics. Conversely, strategic locations near suppliers or customers can enhance

Supply resilience and reduce transportation costs. Additionally, flexible or co-working spaces may lower overheads, freeing capital for Interest repayments or Support initiatives like mentorship programs.

**INTEREST:** Access and payment to suitable financing instruments. A business's ability to secure loans at favorable interest rates determines its capacity to invest in Technology, expand Supply networks, or upgrade facilities (Rent). High-interest debt can constrain cash flow, limiting Wage increases or Support services like training. Conversely, smart financing (e.g., low-interest loans or grants accessed via Support networks) can fuel growth in other areas, such as automation (Technology) or inventory management and movement (Supply).

**SUPPLY:** Maintaining resilient and responsive supply chains. A robust Supply chain ensures timely access to materials, preventing production delays. Disruptions (e.g., geopolitical risks or supplier failures) can increase costs, affecting Interest (due to higher working capital needs) and Wages (if production halts lead to layoffs). Investing in Technology (e.g., AI-driven demand forecasting) can enhance supply resilience, while strong Support networks (e.g., industry partnerships) can help secure alternative suppliers.

**TECHNOLOGY :** Adapting and utilizing modern digital and mechanical tools. Modern Technology [automation, artificial intelligence (AI), Enterprise Resources Planning (ERP) systems] boosts efficiency, reducing operational costs linked to Wages (fewer manual processes) and Rent (optimized space usage). However, tech investments require capital, affecting Interest burdens. Outdated systems, meanwhile, weaken Supply chain tracking and competitiveness. Access to Support (e.g., government tech grants) can ease adoption costs.

**SUPPORT :** Access to business networks, mentorships, grants, and legal aid. Strong Support systems (industry alliances, incubators, grants) help businesses navigate challenges in other WRISTS areas. For example, mentorship can optimize Interest negotiations with lenders. Legal aid ensures compliance, avoiding fines that strain Wages or Rent budgets. Similarly, networking can improve Supply chain partnerships or Technology collaborations. In absence of Support, MSMEs may struggle to access financing (Interest), adopt innovations (Technology), or retain talent (Wages).

The **WRISTS framework** suggests that businesses must balance these six components holistically. Strengthening one area (e.g., Technology) can alleviate pressures elsewhere (e.g., Supply inefficiencies), while neglecting any component (e.g., Support) can create vulnerabilities across the entire model. A sustainable business strategy requires continuous assessment and optimization of all WRISTS elements in tandem.



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This model stands apart from other empowerment frameworks by focusing on functional and infrastructural constraints rather than identity-based metrics alone. It assumes capability but investigates whether enabling conditions exist or are blocked by policy, social norms, or market failure.

In this study, WRISTS was deployed not as a passive survey tool but as a critical intervention, offering both data and direction for transforming entrepreneurship ecosystems.

## Methodology

### Research context

This research was embedded within the broader project: Promoting Innovation and Inclusion in Growth Potential Enterprises in Nepal, conducted between 2023 and 2026. The project received financial support from the International Development Research Center (IDRC), Canada and was implemented by the Nepal Development Research Institute (NDRI). Institutional collaboration included the Ministry of Industry, Commerce and Supplies (MoICS) and the Ministry of Youth and Sports (MoYS), Youth and Small Entrepreneur Self-employment Fund (YSEF) Secretariate.

### Sample

A total of 1,240 entrepreneurs participated in the study. The sample was stratified across urban and rural districts as well as as well as Nepal’s Mountain, Hill, and Terai regions, ensuring representation across sectors—agriculture, retail, manufacturing, and services. Roughly 53% of the sample were women, ensuring balance for gender-based statistical comparison. The beneficiaries from the MoICS’s Micro Enterprise Development Program for Poverty Alleviation (MEDPA), YSEF, and non-beneficiaries of any innovation agencies were considered control (comparison) group.

**Table 1 Sample distribution**

		MEDPA Beneficiary (400)	YSEF Beneficiary (400)	Independent (400)	Experimental (40)
Study phase	Endline	Assessment	Assessment	Assessment	Assessment
	Follow up II	Assessment	Assessment	Assessment	Assessment
	Follow up I	Assessment	Assessment	Assessment	Assessment
	Baseline	Assessment	Assessment	Assessment	Assessment

## Data collection

Respondents were administered a WRISTS-based structured questionnaire. Each of the six components was assessed using scaled indicators (Likert 1–5), then recoded for binary comparison of “confident” vs. “not confident” responses to facilitate Chi-square testing. The analysis was run using SPSS 26.0.

## Results

The Chi-square test revealed statistically significant differences across all WRISTS dimensions. In every dimension, women reported equal or higher levels of confidence than men, suggesting greater adaptability and self-efficacy in managing core entrepreneurial challenges.

**WAGE.** The Chi-square value for the “Wage” dimension is 8.051, with a p-value of 0.005, indicating a statistically significant association between gender and responses. This means that males and females responded differently enough that the difference is unlikely to be due to random chance. The score suggests that males may be more likely to engage with or be concerned about wage-related issues in this context.

**RENT.** In the “Rent” dimension, the Chi-square value is 0.339, with a p-value of 0.560, which is not statistically significant. This suggests that males and females responded in similar proportions, and any differences are likely due to random variation rather than a real effect. The responses are relatively consistent across genders, indicating that rent-related issues are similarly perceived or relevant to both male and female entrepreneurs.

**INTEREST.** For the “Interest” dimension, the Chi-square value is 11.458, with a very significant p-value of 0.001. This shows a strong and statistically significant relationship between gender and responses. It indicates a noticeable gender gap, where males were more likely to perceive that paying interest is more challenging for them. This may suggest that male entrepreneurs

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perceive greater financial stress in managing interest obligations

**SUPPLY.** In the “Supply” category, the Chi-square value is 0.033, with a p-value of 0.855, which is far from statistically significant. This indicates no association between gender and responses to this topic. It is implying that both genders respond to supply-related matters in a comparable way, and gender does not seem to be a factor in how people perceive or prioritize supply issues.

**TECHNOLOGY.** The Technology category has a Chi-square value of 0.100 and a p-value of 0.752, again indicating no significant difference in responses between genders. The proportions are quite balanced, showing that both male and female respondents have similar views regarding technology. There’s no evidence of a gender-based difference in how this topic is approached or understood.

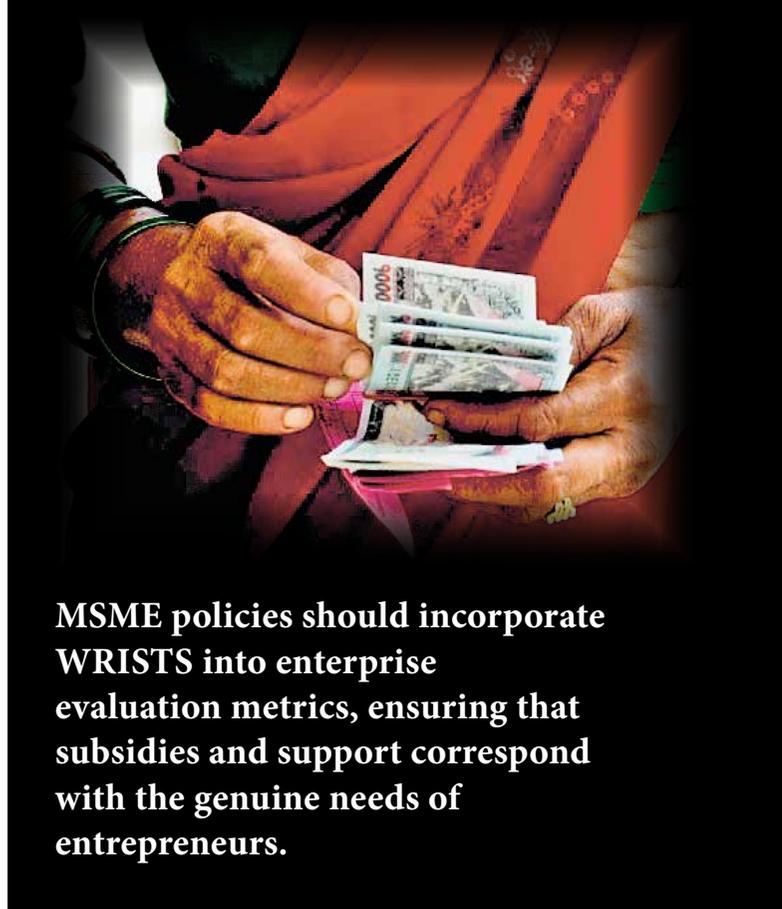
**SUPPORT.** Finally, the “Support” category has the lowest Chi-square value of 0.001 and the highest p-value (0.976) among all topics. This result indicates an almost perfect similarity in how males and females responded. The proportions are almost identical, reinforcing that gender plays no role at all in the differences in response to this dimension.

IN SUMMARY, Wage and Interest are the two dimensions where female significantly demonstrated their level of confidence when compared to male counterparts. The remaining categories—rent, supply, technology, and support—do not exhibit statistically significant gender-based differences, implying that females are equally capable as males in conducting business, but more confident in paying Wages and Interest. These findings can serve as a basis for targeted interventions that challenge the gender-based perception of business.

## Discussion

The analysis of the WRISTS dimensions provides valuable insights into gender differences in business confidence. While plausible, interpretations regarding male stress levels exceed the scope of the data, which captures perceived challenges rather than psychological responses, as the study measured perceived challenges rather than psychological stress. Future research and analysis require an account for potential confounding variables such as industry sector, business size, or cultural context, which might influence gender differences.

The study's most valuable contribution lies in challenging stereotypes about women's financial confidence in entrepreneurship. The finding that women report greater confidence in managing wages and interest payments contradicts common assumptions about female entrepreneurs facing greater financial obstacles. A refined conclusion could emphasize that while targeted support might help address specific gender gaps in financial management, broader business



**MSME policies should incorporate WRISTS into enterprise evaluation metrics, ensuring that subsidies and support correspond with the genuine needs of entrepreneurs.**

support programs should remain gender-inclusive, as most operational challenges affect entrepreneurs equally regardless of gender. This balanced perspective would make the findings more useful for policymakers and business support organizations.

## Policy implications

Embed WRISTS in MSME policy. MSME policies should incorporate WRISTS into enterprise evaluation metrics, ensuring that subsidies and support correspond with the genuine needs of entrepreneurs. Bhattarai’s WRISTS framework (2024) transcends its role as a diagnostic tool; it serves as a call to action for rethinking the business ecosystem. While development intervention efforts should prioritize gender-based disparities, other entrepreneurial policies should maintain gender neutrality, thereby guaranteeing equitable access to resources across all WRISTS dimensions.

Liberation over empowerment. Redesign development programs centered around liberation—resources accessibility, institutional membership, and market access that recognizes women as full economic participants. These findings emphasize the necessity of data-driven policies that acknowledge gender-based disparities without perpetuating inequitable assumptions. As policymakers, funders, and activists, the primary objective lies in redirecting attention from bestowing power to eliminating the obstacles that hinder women’s progress.

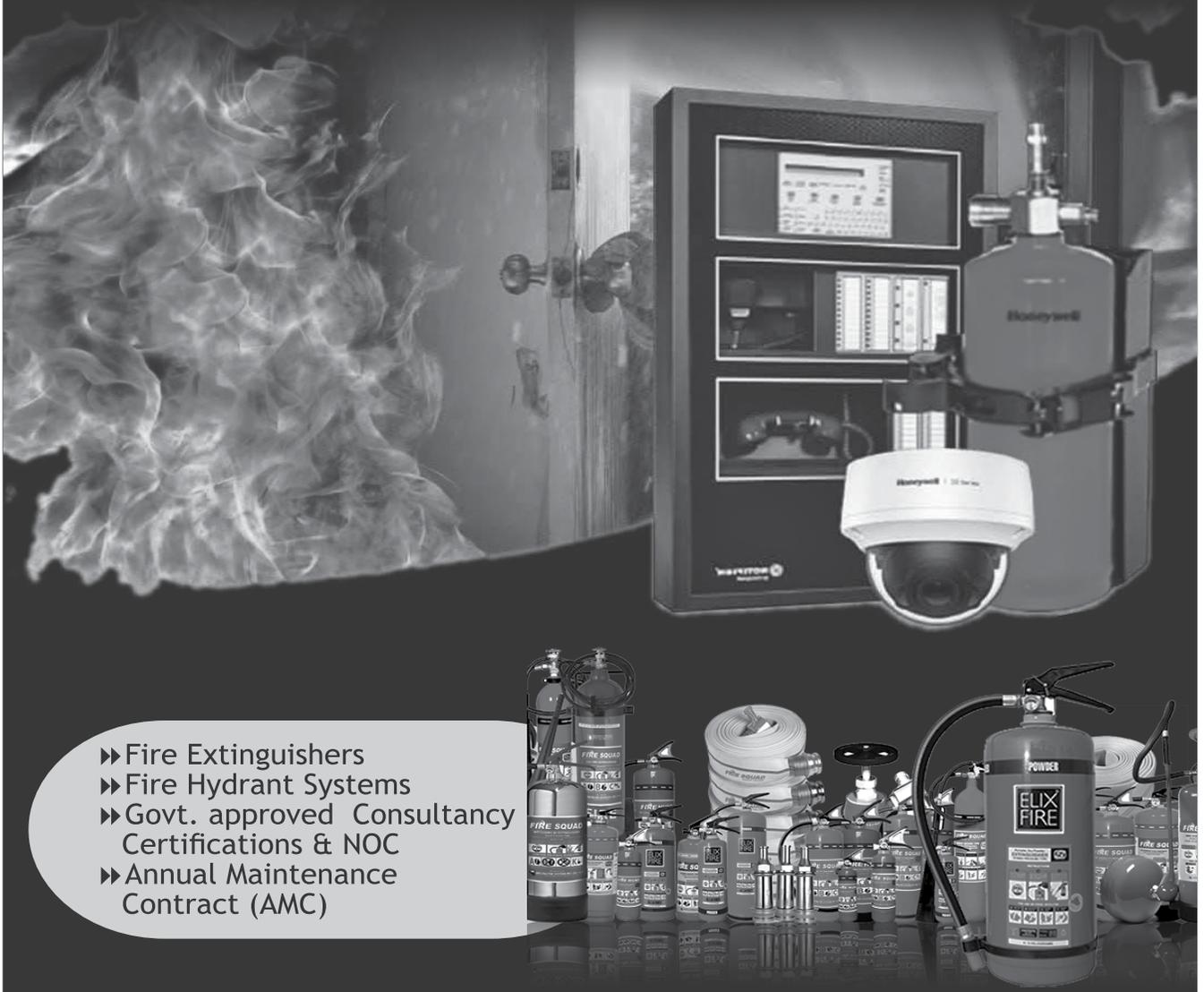
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# Envisioning a Greener Bharat – The Way Forward

✍ CA. Kausik Ghosh, *Member FOSMI*

In the contemporary global discourse on sustainability, terms like carbon neutrality, net-zero emissions, and water conservation have become central to shaping our environmental priorities. These aren't mere buzzwords anymore—they represent an urgent call to action to preserve the lungs of our planet. In this context, the concept of ESG—Environmental, Social, and Governance—has taken center stage. No longer confined to corporate boardrooms, ESG has now been mandated by the Securities and Exchange Board of India (SEBI) for the top 1,000 listed companies, underlining its growing importance in India's corporate ecosystem.

## Understanding Sustainability

Sustainability, at its core, is about meeting the needs of the present without compromising the ability of future generations to meet theirs. The post-pandemic world has placed renewed emphasis on sustainable practices, recognizing that saving the planet is no longer an option—it is a necessity.

### Environment:

Protecting the environment demands prudent use of natural resources and the conservation of biodiversity. Industries and communities alike are expected to reduce carbon footprints, switch to renewable sources, and ensure that their activities do not disrupt the ecological balance.

### Social:

Social responsibility includes eradicating poverty, promoting education, and ensuring access to healthcare. These initiatives are increasingly being undertaken not just by governments but also by corporate entities as part of their broader commitment to nation-building.

### Governance:

Sound governance involves the judicious allocation of economic resources to ensure inclusive growth. Policies and practices must ensure that the benefits of development reach all segments of society, leading to holistic and sustainable national progress.

India is making remarkable strides in green transformation. The National Green Hydrogen Mission, aimed at replacing fossil fuels in sectors such as steel

production, is a bold step toward energy transition. Meanwhile, awareness around environmental issues continues to grow—news headlines frequently highlight climate action, sustainability initiatives, and corporate social responsibility (CSR) achievements.

In fact, CSR spending has witnessed an increase of over 200% in the last decade, with most of it directed toward education, environment, and poverty alleviation. This signals a growing recognition that sustainability is not a one-time effort—it is a long-term commitment embedded in the DNA of modern organizations.

Policy interventions are expected to intensify in the coming years, demanding deeper corporate engagement with communities and the planet. Lowering carbon emissions is no longer just an environmental goal—it is a business imperative for maintaining ecological balance and ensuring long-term resilience.

Companies are now evaluating their sourcing practices to ensure that materials are sustainably procured. Advanced technologies are being leveraged to monitor emissions in real-time. This fusion of sustainability and digital innovation marks the dawn of industrial transformation, characterized by operational resilience and a forward-looking mindset.

## Major Sources of Emissions in India:

- ▶▶ Transport sector
- ▶▶ Coal consumption
- ▶▶ Electricity usage
- ▶▶ Electronic waste (E-waste)

India's climate commitment for 2030 aims to generate 500 GW of non-fossil energy, aligning the country with global climate goals and reinforcing the vision of a green economy.

Organizations across sectors are focusing on emission reduction, water conservation, and biodiversity enhancement. There is also a significant thrust on green technology, renewable power, and the emergence of the circular economy—a transformative economic model centered on resource efficiency and sustainability.

In conclusion, sustainability is no longer a choice—it is the path forward. As India moves toward its climate targets and embraces environmental stewardship, it is clear that the commitment to community, climate, and corporate accountability will together forge a resilient and greener Bharat. ■ ■ ■

# Govt. ramps up support for export expansion



The Indian government is intensifying its efforts to empower the Micro, Small, and Medium Enterprises (MSME) sector to conquer new international markets. A key initiative under consideration is a scheme to fully fund the costs associated with registering MSME products in overseas markets. This bold move aims to address the significant financial hurdle faced by many small businesses venturing into international trade. According to *The Economic Times*, this funding could be part of a broader ₹20,000 crore Export Promotion Mission (EPM) expected to launch by September 2025.

The EPM is envisioned as a long-term strategy to safeguard Indian exporters, including MSMEs, from global trade volatility and promote 'Brand India' on the international stage. It will encompass measures to improve access to export credit, address non-tariff barriers, and facilitate the creation of e-commerce export hubs. These hubs will provide integrated services like customs clearance, quality certification, and packaging, streamlining the entire process for cross-border e-commerce, notes India Shipping News. Five pilot projects for these hubs are already proposed for implementation.

This commitment to MSME internationalization is further reflected in recent budgetary provisions, including the Union Budget 2025-26. This budget features enhanced credit availability with increased credit guarantee coverage for micro and small enterprises, as well as exporter MSMEs. Startups within the MSME sector can now enjoy an extended tax holiday for five consecutive years. The government is also promoting digitalization through incentives for software, ERP tools, and e-commerce platforms.

## Existing schemes and initiatives

The government's support for MSME market expansion is not new. Several existing schemes complement the upcoming initiatives:

- ▶ **International Cooperation (IC) Scheme:** Facilitates MSME participation in international fairs/exhibitions and provides assistance for registration with Export Promotion Councils and testing/quality certification.
- ▶ **MSME Champions Scheme:** Underpins various sub-schemes like MSME-Sustainable (ZED) Certification, MSME-Competitive (LEAN), and MSME-Innovative schemes, offering holistic

support for global competitiveness.

- ▶ **Export Facilitation Centres (EFCs):** 65 EFCs have been established to provide information and assistance to MSMEs in the export process.
- ▶ **Trade Connect e-Platform:** Aggregates global trade insights from various sources to support both new and existing exporters.
- ▶ **E-commerce platforms:** Partnerships with leading e-commerce players are actively being forged to provide MSMEs with digital access to global markets, according to Indian Masterminds.

## Facing the challenges

Despite the promising landscape, Indian MSMEs still grapple with challenges in global expansion. These include limited access to credit, lack of adequate infrastructure (especially in rural areas), difficulty in adopting new technologies, shortage of skilled labor, and complex regulatory compliance procedures. Industry experts and NTI Aayog studies highlight the need for smoother policy implementation, improved awareness of available schemes, better dissemination of information, strengthening of digital infrastructure, and targeted capacity-building measures.

The government's proactive measures, coupled with the inherent dynamism of the MSME sector, position it as a critical engine for India's economic growth and global competitiveness. By addressing the remaining challenges and leveraging the opportunities presented by digitalization and strategic partnerships, Indian MSMEs can further solidify their position as integral contributors to global trade.

Source : ET

# Sankrail Industrial Park



## BRIDGING INFRASTRUCTURE & INDUSTRIAL EXCELLENCE

**T**he Sankrail Industrial Park, located in Dhulagarh, Howrah district, is more than just an industrial zone; it is a cornerstone of economic advancement for West Bengal. From the moment it was conceptualized, the park aimed to create a favourable business ecosystem that would encourage economic development in the state while creating employment opportunities for thousands of people in the region. Presently the total numbers of units in the Park are around 631 numbers and have direct and indirect employment generated around 1 lac. Over the past one decade, it has become a key player in the state industrial sector, thanks to the concerted efforts of entrepreneurs/ industry leaders, stakeholders and policy makers. Today, Sankrail is known for its industrial diversity having multiple sectors, making it a thriving hub for enterprises of all sizes.

### Historical Growth and Expansion:

The journey of Sankrail Industrial Park from its inception to its current state of expansion has been a remarkable one. Initially developed as a small industri-

►► **Determination, Innovation and foresight serve as a testament to their enterprising vision and dedication to growth, setting an inspiring benchmark for industrial excellence.**

►► **total numbers of units in the Park are around 631**

►► **Direct and Indirect employment generated around 1 lac**

al zone, the park strategic location near Kolkata, one of India's major metropolitan cities, provided it with the geographical advantage needed to grow rapidly. One of the greatest strengths of Sankrail Industrial Park is its strategic connectivity with major highways, Railways and ports, significantly benefiting indus-



Conference Halls of Sankrail Industrial Park

tries in terms of Supply Chain efficiency. Being near Kolkata, with easy access to NH-16 and proximity to the Kolkata and Haldia port the park offers seamless transportation of raw materials and finished goods. This logistic advantages reduces transit time and operational cost of business making it an ideal location for industries. Over time, private investors recognized the potential of Sankrail Industrial Park for its strategic location which gave a fillip to its gradual expansion. Today, the park hosts a wide range of industries such as chemicals, engineering goods, textiles, food processing, plastics and modern ware houses among others. The diverse industrial landscape reflects its ability to cater to the specific needs of various sectors, which has resulted in a robust ecosystem which helped enormously for the development MSMEs offering a promising future for businesses.

### Spirit of Entrepreneurship:

At the heart of Sankrail Industrial Park lies the entrepreneurial spirit of self-motivated visionaries who have relentlessly pursued their dreams. By setting up and continuously expanding their units, these dynamic entrepreneurs have not only contributed to the park development but have also transformed it into a model industrial hub. Their determination, innovation and foresight serve as a testament to their enterprising vision and dedication to growth, setting an inspiring benchmark for industrial excellence. These visionaries dared to dream beyond challenges, turning possibilities into achievements and making Sankrail Industrial Park a beacon of progress. Their ability to adapt, innovate and collaborate has created a thriving ecosystem that not only cultivates business growth but also generates opportunities and sustains livelihoods. Their unwavering commitment to excellence and sustainability continues to inspire others, reflecting the true essence of entrepreneurial leadership.

### Present Amenities and Infrastructure:

The infrastructure within Sankrail Industrial Park has been developed with a long-term vision to support industries operating at different scales.

#### FEATURES & AMENITIES

- ▶▶ CCTV Surveillance
- ▶▶ Water Supply
- ▶▶ Maintenance Staff
- ▶▶ Visitor Parking
- ▶▶ Loading/Unloading Area
- ▶▶ 24X7 Security
- ▶▶ 24X7 Power Backup
- ▶▶ ATM Facility

### (a) Metal Roads :

The infrastructure within Sankrail Industrial Park has been developed with a long-term vision to support industries operating at different scales, well-maintained metal roads ensure seamless transportation of goods and personnel. These roads are swept regularly to maintain cleanliness and ensure



an aesthetically pleasing environment. Additionally, road maintenance is carried out at regular intervals, ensuring durability and minimizing disruptions for industrial operations.

### **(b) Night guards and Street lights :**

In recent years, the park has seen significant upgrades in its security measures. Night guards are now stationed at critical points to provide round-the-clock protection, ensuring a safe working environment for employees and securing the facilities. The installation of street lights along the inside roads of the Park has not only improved security but also made nighttime operations easier for industries that run 24/7.

### **(c) Improved Drainage System :**

It also features a well-planned and efficient drainage system, ensuring that waterlogging and related issues are minimized during the rainy season. The network of drains is designed to handle heavy rainfall, channelling water away from roads and industrial units to prevent disruptions. Regular cleaning and maintenance of the drainage system ensure its optimal performance, contributing to the overall smooth functioning of the industrial park. This robust system reflects the commitment to creating a resilient and industry-friendly infrastructure.

### **(d) Ambulance and Local Transport Facility:**

An ambulance facility is available on-site for emergencies, ensuring timely medical assistance for workers. Local transport facilities have been arranged for visitors, making the park accessible to clients, partners, and other stakeholders.

### **(e) Conference Hall :**

Additionally, the park has a well-equipped conference hall with ample capacity for meetings, training sessions and corporate events. The facility is in high demand for its modern amenities and comfortable environment, making it ideal for industrial gatherings.

### **(f) Plantation of Trees :**

The plantation of trees within Sankrail Industrial Park is a significant step towards cultivating a sustainable and eco-friendly environment. This green initiative aims to combat pollution by enhancing air quality, reducing carbon emissions. Additionally, the plantation drive contributes to the beautification of the industrial area, creating a healthier and more visually appealing workspace for all stakeholders. By integrating environmental stewardship into the park's & development, this initiative underscores a collective commitment of the units of the park to balancing industrial growth with ecological preservation.



Sankrail Industrial Park | Warehouse & Factory

### **(g) Future Infrastructure Plan and Sustainability Initiatives :**

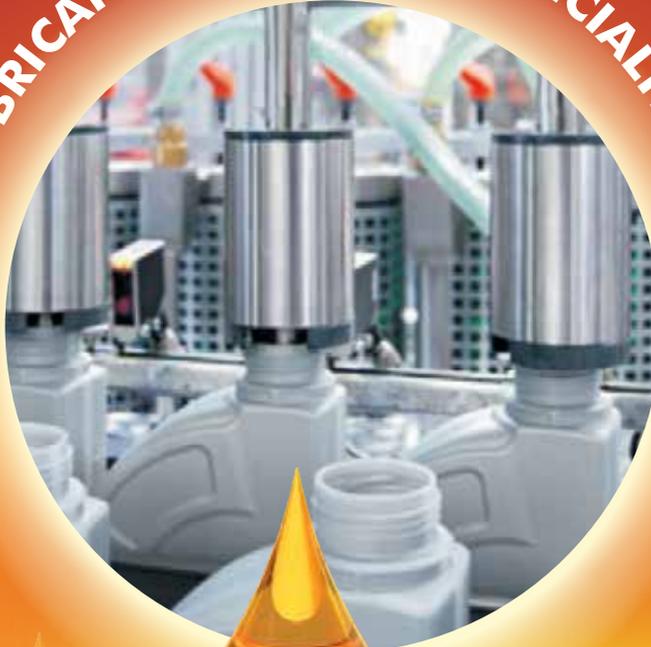
Furthermore, a fire-fighting station and a centralized effluent treatment plant are under active consideration, with the help of the West Bengal Government. These initiatives are expected to further enhance the park's safety standards and environmental sustainability, making Sankrail a model industrial zone in the region. Sankrail Industrial Park is committed to integrating sustainable practices into its growth strategy. Beyond tree plantation efforts, industries within the park are exploring renewable energy solutions such as solar power installations and energy-efficient manufacturing processes. Plans are also under way for construction of Vocational training centre, Health Care Centre and Solar Street lights within the park. Hence, putting all the amenities together, Sankrail Industrial Park will become a state-of-the-art Industrial Park equipped with all needed facilities.

**The plantation of trees within Sankrail Industrial Park is a significant step towards cultivating a sustainable and eco-friendly environment. This green initiative aims to combat pollution by enhancing air quality, reducing carbon emissions.**

### **FOSMI's Support and Advocacy**

The Federation of Small & Medium Industries (FOSMI) has played a pivotal role for the development of the Sankrail Industrial Park by addressing the concerns and challenges initially faced by the industries located there. One of the major achievements of FOSMI is its intervention in the long-standing issue of mutation and conversion of non-vested land. The delay in this process had been a significant hurdle for many businesses, preventing them from expanding or securing further investments. However, through persistent advocacy and dialogues with government authorities, FOSMI managed to expedite this process, providing much-needed relief to the park industrialists. Nevertheless, beyond land issues, the unit holders of the park felt strong need for an effluent treatment plant and a fire station within the park. Recognizing the urgent need to maintain a

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healthy and sustainable industrial environment, FOSMI has proactively taken up the issue of establishing an Effluent Treatment Plant (ETP) within and already had its representation with the Govt. of West Bengal for extending requisite support. This initiative aims to ensure that industrial waste is treated effectively, safeguarding the ecosystem and improving the quality of life for workers and the surrounding community. Additionally, FOSMI is working closely with the State Government too, to set up a dedicated fire station in the park, enhancing the safety infrastructure and ensuring rapid response to any emergencies, thereby promoting a safer working environment for all stakeholders.

## FOSMI's initiative in resolving the issue of vested land

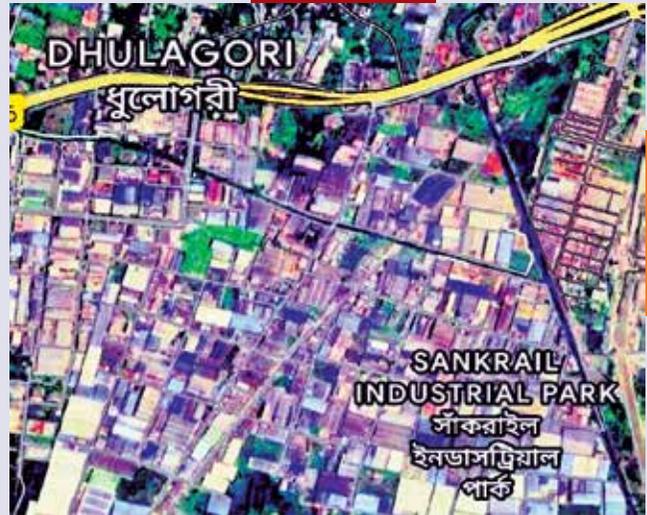
FOSMI has currently taken up the challenge of regularisation of land conversion & mutation of vested land of the park and in constant dialogue with appropriate authority of Govt. of West Bengal. The Government of West Bengal has demonstrated its commitment to support MSMEs by actively engaging with FOSMI (Federation of Small and Medium Industries, West Bengal) to address the long-standing issues of land conversion and mutation of vested land in Sankrail Industrial Park. Indeed, State Govt. has shown its proactive approach to find suitable means to resolving these challenges, paving the way for the park's growth and development. This collaborative effort emphasizes the government dedication to creating a conducive environment for MSMEs to thrive, driving economic growth and employment opportunities in the state.



*Sankrail Industrial Park*

## Development initiatives & growth drivers

A well-constructed committee of the Sankrail Industrial Park, through its periodic reviews and close interactions with the unit holders of the park, has been assiduously working toward the development and modernization of the park. This collaborative approach has enabled the committee to identify and address key issues faced by the businesses operating within the park. Regular consultations and feedback from unit holders have been instrumental in driving improvements in infrastructure, security and amenities. Through these efforts, the committee aims to transform Sankrail Industrial Park into a thriving



Industrial Park of excellence, driving economic growth and prosperity for the region.

## Future Prospects

The future of the Sankrail Industrial Park looks promising as it is positioned to be one of the leading industrial hubs in West Bengal. Several expansion projects of the unit holders are currently underway, which are expected to further enhance the park's capacity to accommodate new businesses and industries. This expansion will lead to job creation, bringing economic prosperity not only to the immediate area but also to the wider region. FOSMI's ongoing efforts to support MSMEs, will be crucial in ensuring that smaller enterprises can also benefit from this growth. To bridge the skill gap and a workforce aligned with industry needs, Sankrail industrial Park has been exploring collaborations with technical institutes and plans are in place to establish vocational training centres within the park to equip workers with specialized skills in manufacturing, engineering etc. These initiatives will ensure a speedy supply of skilled professionals, promote innovation and productivity in industrial eco-system. With such a strong foundation in place, the Sankrail Industrial Park is well on its way to becoming a national model for industrial development, offering both economic stability and a progressive business environment.

## Conclusion

The success story of Sankrail Industrial Park is a shining example of how vision, perseverance and collaboration can overcome even the toughest challenges. Despite initial hurdles, such as inadequate infrastructure and administrative complexities, the entrepreneurs of Sankrail have demonstrated extraordinary resilience and innovation. Through their concerted efforts and collective leadership, they have cultivated an industrial ecosystem that cultivates growth and innovation. This unified approach not only highlights the power of shared responsibility but also serves as a model for transforming industrial spaces into thriving hubs of opportunity and progress. ■ ■ ■

# Celebration of World MSME Day & 66th Foundation Day of FOSMI

## Seminar on MSME Gateway 2025

# Grow through Finance Energy & MSME Schemes



**Shri Biswanath Bhattacharya**

**F**ederation of Small and Medium Industries W.B. (FOSMI) marked a significant milestone on 27th June 2025, celebrating its 66th Foundation Day in conjunction with World MSME Day. The event, hosted at Galaxy Hall, The Park, Kolkata, witnessed an inspiring convergence of industry leaders, policymakers, financial institutions, and MSME stakeholders.

### Inaugural Session : Insights for Growth

Shri Biswanath Bhattacharya, President, FOSMI, delivered a warm welcome, setting an optimistic tone for the event. He highlighted the significance of celebrating FOSMI's 66th Foundation Day alongside World MSME Day, emphasizing the

pivotal role MSMEs play as the backbone of the economy. He underscored the importance of embracing digital transformation, sustainable development and innovative financial solutions to empower MSMEs in the evolving industrial landscape. Shri Bhattacharya expressed hope that the day's deliberations and technical sessions would provide

valuable insights and practical guidance, fostering collaboration among stakeholders and equipping MSMEs to navigate new opportunities and challenges in their growth journey.

The dignitaries delivered impactful addresses, shedding light on the evolving MSME landscape and emerging opportunities:

Shri Sitanath Mukherjee, IEDS, Assistant Director (Grade-1), MSME-DFO Kolkata, Ministry of MSME, Government of India, spoke of a paradigm shift in the MSME ecosystem. He said that the revised MSME definition has significantly widened the sector's scope, enabling more enterprises to benefit from government support. He shared impressive statistics, citing that in the recent past, 28 lakh enterprises have



**Shri Sitanath Mukherjee,**

received UDYAM assistance and units registered under UDYAM have increased very impressively in West Bengal. He highlighted the sector's integration into modern domains such as Industry 5.0, digital transformation, AI and sustainable development goals (SDGs), reinforcing MSMEs' role as the backbone of the economy. He emphasized that this shift is fostering greater innovation, competitiveness and resilience among MSMEs, equipping them to tap into global markets and contribute substantially to employment generation and inclusive growth. He urged stakeholders to leverage government schemes and technological advancements to drive sustainable progress in the sector.

Mr. Jay Prakash Majumdar, Vice Chairman, WBSIDCL, shared reflections from his personal entre-



**Shri. Jay Prakash Majumdar**

preneurial journey, highlighting the persistent challenges MSMEs face in accessing credit despite policy advancements. He stressed the systemic issues where large businesses continue to dominate financial channels, leaving MSME entrepre-

neurs struggling for modest loans. He advocated for robust skill training to convert the nation's youth into a productive workforce, further cementing MSMEs as the economy's employment engine.

Shri U. Swaroop, IAS, Director, Directorate of MSME, Government of West Bengal, acknowledged financial hurdles faced by MSMEs,



**Shri U. Swaroop, IAS**

even under supportive schemes like the Bhavishat Credit Card, which guarantees loans through the state government. He urged FOSMI to prepare a comprehensive white paper documenting MSME pain points, covering areas like finance, compliance, licensing and environmental clearances. He shared updates on key state initiatives, including the World Bank-supported RAMP program promoting LEAN manufacturing and ZED certification, and highlighted strategic focus areas such as defence, space and semiconductors.

### **Felicitation Ceremony:**

During the inaugural session, FOSMI felicitated M/s Urban Engineering Association Pvt. Ltd. and M/s Q Industrial Park for their exemplary contributions to the MSME sector.

The Federation also honoured its Past Presidents — Shri R.K. Daga, Shri D.K. Mohta and Shri Pradeep Rawat, — for their invaluable leadership and dedication over the decades, a gesture warmly applauded by the gathering.

The inaugural session concluded with a vote of thanks delivered by Shri J.L. Bardia, Honorary Treasurer, FOSMI.

### **Vote of Thanks:**



**Shri J. L. Bardia**

The inaugural session was ended with the warm vote of thanks, delivered by Shri J. L. Bardia, Hony. Treasurer, FOSMI, acknowledging every hand that contributed for the event's success.

### **Industrial Infrastructure Presentation:**

Ahead of the seminar session, Shri Rishav Khemka, Director – Marketing & Sales, M/s. Q Industrial Park, showcased the company's progress in developing world-class industrial infrastructure across Ben-



**Shri Rishav Khemka**

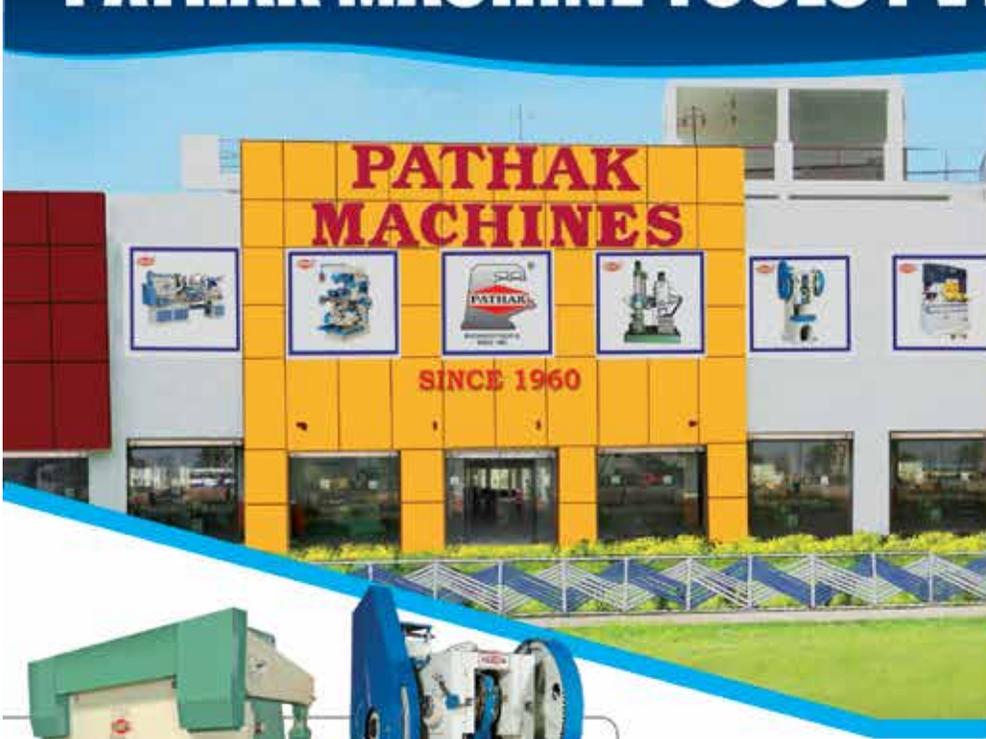
gal. He highlighted the comprehensive facilities under development— including roads, drainage, fire safety systems, power distribution, business centres and guest accommodations— in locations like Dhaniakhali, Talchinan (Dadpur) and other strategic hubs along national highways. His

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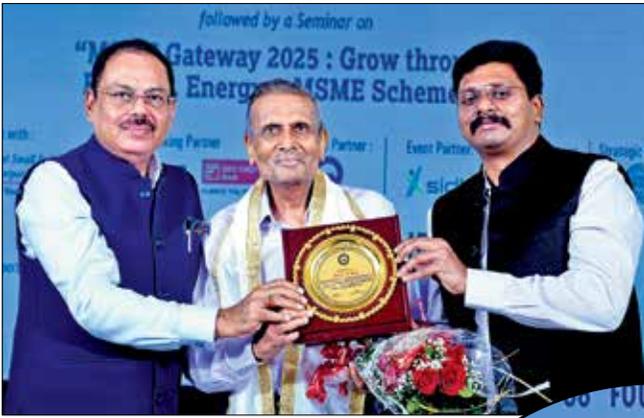
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mention of a referral system to encourage stakeholder collaboration was received with interest.

### Seminar Session: “MSME Gateway 2025 – Grow through Finance, Energy and MSME Schemes”

The seminar session was one of the highlights of the celebration, offering MSMEs practical knowledge on financial products, schemes and innovations essential for growth in a dynamic economy. The seminar session was enriched with the presentation by Yes Bank, IDFC First Bank, Evolve Energy group and SIDBI.

#### Yes Bank-

Shri Bishal Jain, Regional Head – SEB and Shri Dhriti Sundar Das, Regional PSM – CBTFX, from YES BANK, during their presentation outlined various financial products designed to empower MSMEs and mid-sized businesses.

Shri Jain introduced YES BUSINESS and YES STRIKE, highlighting flexible secured loans for capex and working capital, as well as collateral-free credit through government schemes like CGTMSE and CGSS. He emphasized customized solutions including trade finance, supply chain finance, letters of guarantee and digital platforms for seamless transactions. YES STRIKE, a key product, offers unsecured loans up to ₹5 crore for businesses with over five years of operations and turnover above ₹50 crore, covering facilities such as working capital



loans, LC, invoice financing, and export credit.

Shri Dhriti Sundar Das focussed on YES EXPORT, explaining regulatory requirements for exports and different financing options. He detailed pre-shipment and post-shipment finance, export LC discounting and YES EXPORT’s unsecured finance offering, which provides up to ₹10 crore without collateral for well-rated borrowers. He highlighted YES BANK’s digital platforms for applying, tracking and managing export finance seamlessly, enabling quick approvals and competitive rates.

Both speakers emphasized YES BANK’s commitment to supporting businesses with tailored financial solutions and digital innovations, helping MSMEs and exporters remain competitive and grow in domestic and international markets.

#### Evolve Energy Group-

Ms. Rinita Ghose, CRM & Business Development manager, represented Evolve Energy Group and delivered an engaging presentation focusing on the critical challenges faced by MSMEs in adopting sustainable and energy-efficient solutions. She spoke candidly about the common bottlenecks, such as high upfront



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costs, technological complexities and regulatory hurdles and shared practical solutions that Evolve Energy Group offers to help businesses overcome these barriers. Ms. Ghose provided an insightful overview of the company's history and growth journey, illustrating how Evolve has evolved into a trusted partner for industries seeking innovative energy solutions. She showcased several videos, including a corporate film detailing Evolve's end-to-end service models, and a client testimonial video that highlighted the tangible benefits and satisfaction experienced by businesses who have partnered with Evolve. Her presentation underscored the company's commitment to driving sustainability, reducing operational costs, and supporting MSMEs in transitioning towards greener, more efficient operations.



### IDFC First Bank-

The session by IDFC First Bank offered an engaging narrative about the bank's journey and its innovative MSME solutions. Shri Prabhakar Gaurav, Branch Manager, R.N. Mukherjee Road Branch, during his presentation said that, IDFC FIRST Bank, born from the merger of IDFC Bank and Capital First, is driven by the vision of building a world-class bank in India, guided by ethics, customer-first values, and technology, aiming to be a force for social good. The bank operates under the brand promise "Always You First" and has rapidly innovated since its journey began in 2015.

While explaining the various services offered by the IDFC FIRST Bank, Shri Gaurav said that, IDFC FIRST Bank stands out for several industry-first offerings, such as monthly interest credit on savings accounts, interest-free cash withdrawals on credit cards for up to 48 days, a single app for individual and business banking, and India's first FASTag with 3-in-1 benefits covering toll, fuel, and parking.

He further added that, as a universal



bank, it offers a comprehensive product suite covering Retail and SME Lending, Corporate Lending, Wealth Management, NRI Banking, Trade Finance, Treasury & Forex, Transaction Banking, CASA & Fixed Deposits and innovative credit card solutions tailored for various customer segments.

It was explained by Shri Gaurav during his deliberation that, the IDFC FIRST Bank emphasizes technology-led services, offering digital end-to-end processes, quick turnaround times, GST-based lending, minimal documentation for loans up to ₹5 crore and "Beyond Banking" services like ERP, HRMS, payroll solutions, and advisory services. Its corporate and retail customers benefit from modern solutions like online trade platforms, single sign-on dashboards, mobile and net banking, and doorstep banking services.

Through strategic sports sponsorships and technology innovation, IDFC FIRST Bank is strengthening its brand presence while aiming to touch millions of lives positively.

### SIDBI-

The session by the Small Industries Development Bank of India (SIDBI) proved to be a treasure trove of information for MSMEs aiming for growth and modernization. Shri Chiranjit Mandal, Assistant General Manager, Kolkata Branch Office, SIDBI, began by extending wishes for World MSME Day and shared updates on SIDBI's expansion in West Bengal, where they have opened branches in Siliguri and Durgapur, with another planned in a third industrial hub.

The presentation highlighted SIDBI's dedicated role in serving the MSME sector through diverse financial products tailored to business needs. SIDBI offers direct credit verticals for machinery and equipment finance, project finance including greenfield and new investments, and working capital needs. It operates through 16 regional and 140 branch offices, serving over 15,200 customers with an outstanding portfolio of ₹29,761 crore.

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Shri Mandal while presenting, said that SIDBI has streamlined credit access with digital solutions like online loan applications, digital document execution and enhanced customer due diligence, enabling quick sanctions. Products like “Express,” “Speed,” and “Direct Credit Scheme” supporting machinery purchases, expansion, modernization and new units. Specialized schemes include STHAPAN for greenfield ventures and ARISE for technological upgrades, offering flexible terms and attractive interest rates linked to MCLR.

In addition, SIDBI provides working capital solutions like “Swift,” overdraft facilities for defence sector MSMEs under “Cash Defence,” and sector-specific schemes like “AGRI-AI” for post-harvest processing, “MORE” for the hospitality sector, and “EDGE” for eco-friendly DG set replacement.

Shri Mandal emphasized the 4E Loans, aimed at financing electric vehicle (EV) fleets and solar photovoltaic (PV) projects, aligning with India’s sustainability goals. He said that, the bank’s green finance offerings support energy efficiency, clean energy projects and EV ecosystem development, with concessional rates and flexible financing. Overall, SIDBI’s innovative products and digital processes significantly empower MSMEs to grow, modernize and adopt sustainable practices.



### Closing Reflections:

The event concluded by Shri Soumitra De, Council Member, FOSMI, delivering heartfelt thanks to all speakers, sponsors and participants. The robust deliberations and presentations throughout the day underscored the multifaceted avenues now available for MSMEs to



access finance, adopt sustainable practices and embrace digital innovations. The celebration not only marked FOSMI’s glorious journey of 66 years but also reaffirmed its commitment to equipping MSMEs with the knowledge and resources essential for steering growth in the coming years. ■ ■ ■



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# Awareness Program



## The Consumer Protection Act, 2019 and Issues on Telecom Sector

In today's digital age, where the economy is increasingly driven by e-commerce, digital transactions and mobile services, the relevance of the Consumer Protection Act has grown exponentially.

In a concerted effort to empower consumers and spread awareness about their rights and remedies, FOSMI organised a comprehensive Awareness Program on The Consumer Protection Act, 2019 and Issues on Telecom Sector on 23rd May 2025 in the FOSMI Conference Hall. The programme was organised in association with the Department of Consumer Affairs & Fair Business Practices, Kolkata Central Regional Office, Government of West Bengal and with active participation from the Telecom Regulatory Authority of India (TRAI) & Bharat Sanchar Nigam Ltd. (BSNL). The event drew robust participation from MSME stakeholders, industry representatives and consumers.

### Session I : Consumer Protection Act, 2019 – Provisions and Practical Insights

The session was led by Shri Subrata Mondal, Assistant Director, Consumer Affairs & Fair Business

Practices. He opened the session by emphasizing the fundamental role of consumers in the economy and the necessity of a robust legal framework to protect their interests. He highlighted how the Consumer Protection Act, 2019 is a significant legislative advancement that replaced the earlier Act of 1986, modernizing consumer laws to align with the evolving digital and service-oriented economy of India.

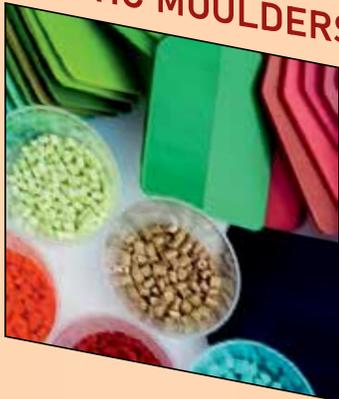
Shri Mondal explained that the new Act broadens the scope of consumer protection by introducing several key features. These include the establishment of the Central Consumer Protection Authority (CCPA) to regulate matters relating to violation of consumer rights, unfair trade practices and false or misleading advertisements. He described the CCPA as a powerful statutory body that can conduct investigations, recall unsafe goods and services, order discontinuation of unfair practices and impose penalties.

A major highlight of the Act is

the provision for Product Liability, which empowers consumers to seek compensation not only from manufacturers and service providers but also from sellers if any harm is caused due to defective products or deficient services. Shri Mondal pointed out that this provision is of immense importance, especially in the context of online and telecom-based services, where service quality and accountability are often compromised.

In today's digital age, where the economy is increasingly driven by e-commerce, digital transactions and mobile services, the relevance of the Consumer Protection Act has grown exponentially. Shri Mondal delved into the specific protections provided to consumers in e-commerce and telecom sectors. He explained how the Act brings e-commerce transactions within its purview, ensuring that online platforms, whether marketplace or inventory-based models, are held accountable for unfair trade practices. *Contd. on page...38.*

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# Awareness Program



## BIS Certification Process & the Significant Relaxations Extended specially to MSME Unit and Key Aspects of Legal Metrology

An Awareness Program on BIS Certification Process & the Significant Relaxations Extended specially to MSME Unit and Key Aspects of Legal Metrology was organized by FOSMI in association with Bureau of Indian Standards, Kolkata Branch Office and Directorate of Legal Metrology, Government of West Bengal on 30th May 2025 in the FOSMI Conference Hall.

The programme focused on two highly relevant themes for the MSME sectors: The certification process and relaxations to MSMEs under the Bureau of Indian Standards (BIS) and the legal and procedural framework of Legal Metrology. The sessions were specially curated to guide MSME stakeholders on regulatory compliance and quality assurance processes, which are increasingly critical in today's competitive manufacturing and services environment.

The program commenced with a warm welcome address by Shri D. K. Mohta, Past President of FOSMI and Advisor to the Board, who outlined the objective of the session and reiterated FOSMI's commitment to capacity-building and awareness creation for MSMEs. He emphasized that while regulatory compliance is often seen as a burden by small enterprises, awareness and proper guidance can turn these obligations into

opportunities for growth, market expansion, and brand credibility.

### Session I: Key Aspects of Legal Metrology – Compliance and Challenges for MSMEs

The first session focused on Legal Metrology—a domain that governs the accuracy, standardization and fairness of trade measurements in India. The session was conducted by Shri Jay Banerjee, Deputy Controller, Directorate of Legal Metrology, Government of West Bengal. He began the session with a practical and thought-provoking quote of Professor Albert Einstein from the presentation: "I don't need to know everything. I just need to know where to find it, when I need it." This statement aptly captured the core objective of the session—to equip MSMEs not with exhaustive legal knowledge, but with the awareness of where to access accurate information and whom to approach when faced with compliance-related queries or challenges.

This approach struck a chord with the participants, many of whom struggle with evolving regulatory norms and documentation requirements due to limited legal infrastructure or access. *Contd on Page ...37*



# *Session of QCI-FOSMI Gunvatta Yatra - Empowering MSMEs & Industrial*

In a significant stride towards bolstering the competitiveness and sustainability of Micro, Small and Medium Enterprises (MSMEs) in West Bengal, the Quality Council of India (QCI) collaborated with the Federation of Small & Medium Industries, W.B. (FOSMI) to organize a highly impactful session under the banner of GUNVATTA YATRA – A Journey Towards Quality Excellence, held on 25th AUGUST 2025, at Academy of Fine Arts in Kolkata. This program served as a crucial platform to disseminate knowledge and encourage the adoption of quality-centric approaches amongst MSMEs.

The program intended to help MSME participants to gain valuable insights into the ZED Certification Scheme, NABL Accreditation, ISO Certifications and various other quality-linked schemes, benefits, incentives and subsidies offered by the government. These tools are not merely certifications—they are enablers of excellence, competitiveness and global credibility for our enterprises.

The session underscored the pivotal role of quality, innovation and sustainability in enhancing industrial growth and positioning Indian MSMEs as global leaders in manufacturing excellence. The Gunvatta Yatra embodies a powerful vision: to cultivate a deep-rooted culture of quality at the grassroots level within the Indian industrial ecosystem. Recognizing the immense potential of MSMEs as engines of economic growth and employment generation, the initiative aims to equip these enterprises with the necessary tools, knowledge and mindset to achieve quality excellence. By making quality accessible into their core operations, the Yatra endeavours

to elevate Indian manufacturing from mere participation in the 'Make in India' initiative to spearheading 'Made with Excellence in India'. This transformation, driven by pride, precision and purpose, is envisioned as a key enabler in achieving the ambitious goal of a Viksit Bharat (Developed India) by 2047.

The program was expertly conducted by Ms. Ruchira Mukherjee, a seasoned consultant from Business Analyst Group (BAG). BAG recognized as a ZED (Zero Defect Zero Effect) consultancy organization and an MCLS (MSME Competitive Lean Scheme) consultant, brought a wealth of experience and practical insights to the session.

The session provided a comprehensive overview of critical schemes and concepts aimed at enhancing the competitiveness of MSMEs. The key areas covered included the fundamental principles and objectives of both the Zero Defect Zero Effect (ZED) scheme and the Lean Manufacturing scheme, highlighting their interconnection in achieving holistic operational excellence. A detailed explanation of the ZED certification process was provided, outlining the various stages involved and the key parameters that MSMEs need to focus on to achieve different certification levels (Bronze, Silver, Gold), emphasizing the comprehensive assessment of organizational processes and systems.

The core principles of Lean Manufacturing were also clearly defined, emphasizing the systematic elimination of waste, including the concepts of Muri (overburden), Mura (unevenness) and Muda (wasteful activities) to improve efficiency and productivity. *Contd. on page ..36*



## Wealth from the Blue Opportunities & Challenges

At the prestigious Global Summit on “Wealth from the Blue: Opportunities and Challenges,” organised by Techno India University, West Bengal on 5th June 2025 at its University Campus, Shri Gautam Ray, Vice President, FOSMI delivered a compelling address that spotlighted the immense potential of the Blue Economy and the vital role of the Micro, Small and Medium Enterprises (MSME) sector in this transformative journey.

Representing the Federation of Small & Medium Industries, West Bengal (FOSMI), one of Eastern India’s most respected industry bodies, Shri Ray detailed FOSMI’s six-decade legacy of supporting entrepreneurship and industrial growth and said that with over 1,200 direct members and a robust network of affiliated associations, FOSMI plays a critical role in shaping the grassroots industrial landscape of the region.

In his address, Shri Ray highlighted FOSMI’s multifaceted approach to empowering MSMEs, encompassing policy advocacy, capacity building and enabling innovation. He elaborated on the Federation’s active engagement with government bodies at both the central and state levels and its strategic collaborations with academic and

research institutions. These partnerships aim to equip MSMEs with advanced technological capabilities, environmental awareness and readiness to enter global markets.

Reflecting on the theme of the summit, Shri Gautam Ray emphasized that the Blue Economy centred on the sustainable utilization of oceanic and marine resources, is not a distant concept but a timely and transformative opportunity. He identified diverse sectors such as marine biotechnology, aquaculture, coastal tourism, food processing, marine logistics and renewable energy as key areas where MSMEs can emerge as not just stakeholders but dynamic catalysts.

“Imagine biodegradable marine packaging made by local units, sustainable fishing gear designed by small innovators or cold-chain solutions for seafood exports developed by MSME clusters,” Shri Ray illustrated, bringing to life the powerful potential of MSMEs in contributing to marine-based industries.

He also referred to national initiatives such as port-led development and the Deep Ocean Mission as pivotal avenues expanding opportunities for MSMEs in marine fabrication, offshore automation and equipment maintenance.

However, Shri Ray in his deliberation also outlined the challenges that MSMEs face in tapping into the Blue Economy - limited access to technology, complex compliance systems and inadequate connectivity to coastal infrastructure. It is in this context that he reasserted FOSMI’s role as a vital bridge between aspiration and action.

Outlining FOSMI’s strategic interventions, he stated that the organization is committed to:

- ▶ Facilitating linkages between MSMEs and technical institutions,
- ▶ Advocating for simplified and sector-specific compliance policies,
- ▶ Organising skilling programs focused on marine and coastal economic opportunities and
- ▶ Promoting inclusive models of growth that leave no enterprise behind.

Shri Ray concluded with a powerful vision: “Let us ensure that our coasts are not just borders, but bridges to prosperity. That small enterprises are not mere spectators, but active builders of a sustainable oceanic future.”

Reaffirming FOSMI’s commitment to the cause, he pledged continued support to empower MSMEs - both on land and at sea.

As the global discourse around marine sustainability gains momentum, the role of MSMEs, as championed by FOSMI, stands as a beacon of inclusive and resilient growth. The address served as a timely reminder that the blue economy holds the promise of not just economic growth, but prosperity for people and planet alike. ■ ■ ■

# Export Awareness and Facilitation Programme

*presentation on the step-by-step export procedure, which proved particularly useful for first-time exporters.*



FOSMI, in its continued efforts to support and equip Micro, Small and Medium Enterprises (MSMEs) with the knowledge and tools required to explore international markets, organised an Export Awareness and Facilitation Programme on 24th July 2025 in association with the Indian Institute of Foreign Trade (IIFT), Kolkata. The session was conducted by Mr. Raktim Mitra, who is manning the State Export Facilitation Centre (SEFC), a joint initiative of the Department of MSME & Textiles, Government of West Bengal and IIFT.

At the outset, Mr. Mitra introduced the role and functioning of IIFT before the participants. This was followed by a round of one-on-one discussions where he engaged directly with several entrepreneurs to understand their product portfolios, current export status and any challenges they faced in exporting their products. A number of participants also expressed interest in initiating exports and Mr. Mitra took note of their aspirations, offering practical suggestions tailored to their business

type. Based on these interactions, he organically transitioned into his main presentation, which was thus more relevant and audience-specific. During the session, Mr. Mitra also addressed queries related to imports, responding with clarity and detail to each case.

A key highlight of the session was Mr. Mitra's detailed presentation on the step-by-step export procedure, which proved particularly useful for first-time exporters. Starting from the acquisition of a PAN and selection of an appropriate business entity, he explained the process of opening a current account with an authorized foreign exchange bank,

obtaining the Importer Exporter Code (IEC) from DGFT and the importance of securing a Registration-cum-Membership Certificate (RCMC) from respective Export Promotion Councils.

Participants were guided through the nuances of product selection, where Mr. Mitra advised identifying products with export potential based on demand, quality and compliance with international standards. He further elaborated on the importance of market research, providing a roadmap to identify target markets, assess demand trends, and evaluate competitors.

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The Digital Health Standards, comprising 8 chapters, 38 standards, and 181 objective elements, are used to determine digital maturity across Silver, Gold, and Platinum levels.

# Gunavatta Yatra : Enhancing Healthcare Standards



The Quality Council of India (QCI) and the National Accreditation Board for Hospitals and Healthcare Providers (NABH), in collaboration with the Federation of Small & Medium Industries, W.B. (FOSMI), successfully organized an insightful session on “Gunavatta Yatra – Enhancing Healthcare Standards” on April 24th, 2025, in Academy of Fine Arts, Kolkata.

The event witnessed a strong turnout of healthcare administrators, technology experts and representatives from small and medium-sized hospitals, all keen to understand the evolving landscape of digital health in achieving healthcare excellence.

Dr. Priyanka Chauhan, Sr. Product Manager, NABH, the distinguished keynote speaker, eloquently articulated the crucial role of Digital Health Standards (DHS) in attaining NABH accreditation and elevating the quality of healthcare delivery. Her presentation underscored how the strategic integration of digital tools and adherence to established standards are fundamentally reshaping hospital accreditation processes, regulatory compliance and ultimately, patient care outcomes.

Dr. Chauhan also highlighted NABH's proactive initiatives aimed at aligning Indian healthcare facilities with globally recognized quality benchmarks. Attendees gained valuable insights into NABH's significant progress in promoting digital health adoption. It was shared that NABH has already trained 115 digital health assessors through three dedicated training rounds and conducted awareness workshops for over 350 healthcare professionals.

The impressive momentum of this initiative is further evidenced by the receipt of over 342 applications and the completion of 108 assessments. NABH has ambitious plans to scale these efforts in the coming months, aiming to accelerate the integration of digital health solutions across the nation.

## Eligibility criteria for the Digital Health Accreditation/Certification

- ▶ Healthcare Organizations must be accredited under NABH's 5th edition standards
- ▶ Small Healthcare Organizations (SHCOs) must be accredited under NABH's 3rd edition standards and onwards.

The session further illuminated NABH's comprehensive engagement strategy involving a diverse range of stakeholders, including government bodies, insurance providers, hospital leadership, technology vendors, and patients. Noteworthy initiatives such as the “Buddy Program,” which fosters mentorship between accredited and aspiring hospitals and the introduction of “Silver” category standards tailored for entry-level certified hospitals (HOPE), demonstrate NABH's unwavering commitment to extending the reach of digital health to the grassroots level, thereby making quality healthcare more accessible throughout India. A central focus of the event was the detailed presentation of

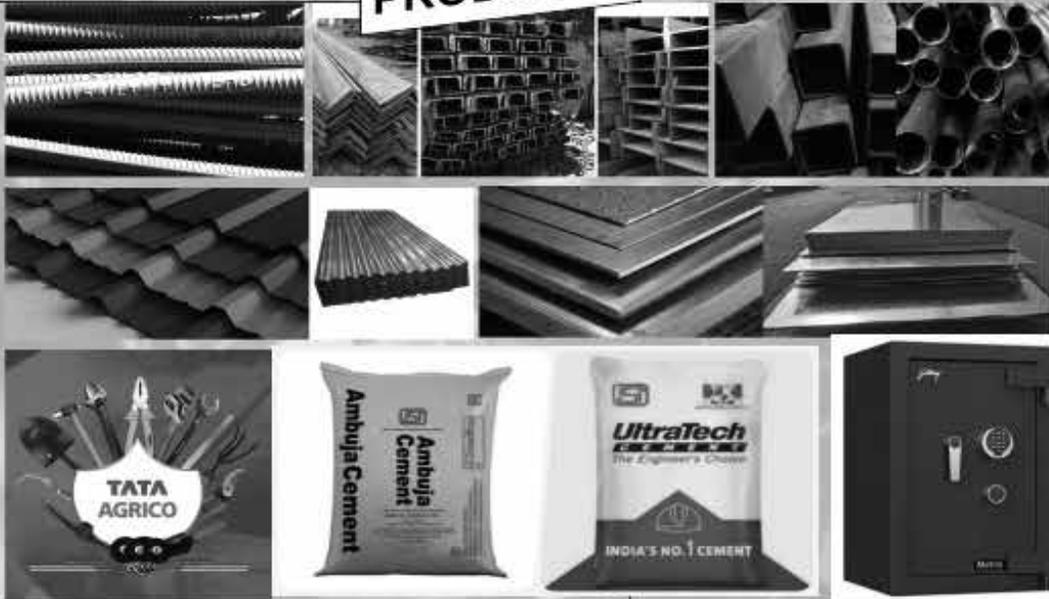


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**The development of the "Digital Health Foundation Course," a collaborative effort between NABH DHC and the Koita Foundation, was presented as a crucial step towards strengthening digital health adoption nationwide.**

the first edition of NABH Digital Health Standards. These standards comprise 181 objective elements, thoughtfully categorized into Core, Commitment, Achievement, and Excellence, each designed to progressively elevate the standards of healthcare delivery and patient outcomes. The maturity levels for these standards were clearly outlined, with Silver requiring Core and Commitment elements, Gold encompassing Core, Commitment and Achievement, and Platinum demanding the inclusion of all four categories.

The "NABH Digital Health Standards Approach" was presented as a streamlined three-stage process. Stage A involves NABH Core Standards for Hospitals (linked to NABH Accreditation for Hospitals), followed by Stage B, NABH DIGITAL Standards for Hospitals (linked to NABH DIGITAL Certification for Hospitals) and culminating in Stage C, NABH DIGITAL Standards for EHR/EMR/HMIS (linked to NABH DIGITAL Certification for EHR/EMR/HMIS). The integration of these stages ensures that Hospital Information Systems (HIS), Electronic Medical Records (EMR), and Clinical Management Systems (CMS) are designed to facilitate compliance with both the digital standards and the core NABH accreditation requirements. Notably, NABH is poised to be the first global organization to adopt such an integrated and simplified approach to Digital Health Standards.

The journey towards the first edition of NABH Digital Health Standards was also highlighted, emphasizing a rigorous multi-stage process. This included assessing the existing healthcare ecosystem, establishing guiding principles, benchmarking against global best practices, engaging domain experts, conducting pilot testing across various healthcare settings and incorporating public feedback. This thorough and consultative approach ensured that the final Digital Health Standards, launched on September 17th, 2022, effectively address the specific needs and gaps within the Indian healthcare landscape.

Eligibility criteria for the Digital Health Accreditation/Certification were clarified, stating that Healthcare Organizations (HCOs) must be accredited under NABH's 5th edition standards and onwards, while Small Healthcare Organizations (SHCOs) must be accredited under NABH's 3rd

edition standards and onwards. Importantly, the Digital Health Accreditation is co-terminus with the full accreditation cycle.

The session also covered the "Scoring" methodology for assessing a hospital's digital maturity. The Digital Health Standards, comprising 8 chapters, 38 standards, and 181 objective elements, are used to determine digital maturity across Silver, Gold, and Platinum levels. Specific percentage requirements for Core, Commitment, Achievement, and Excellence criteria were detailed for both the initial and surveillance assessment cycles for each maturity level.

An overview of NABH's digital health initiatives revealed the organization's mission to drive the adoption of digital tools across hospitals in India, with significant progress reported in 2022. NABH's strategic objectives include driving "Digital" across HOSPITALS, driving "NABH" across HIS/EMR SOLUTIONS and driving "Digital" across NABH STAKEHOLDERS. Key updates regarding NABH's engagement with HIS/EMR solutions included the launch of Digital Health Standards for these systems in September 2024, the registration of 54 HIS/EMR companies, the training of 13 NABH Software Assessors, and the conduct of workshops for software testers and HIS/EMR companies.

The development of the "Digital Health Foundation Course," a collaborative effort between NABH DHC and the Koita Foundation, was presented as a crucial step towards strengthening digital health adoption nationwide. This 3.5-hour course offers comprehensive training on digital health technologies, best practices, and real-world applications, aligned with NABH's 1st Edition Digital Health Standards, and aims to equip participants with the practical expertise needed for implementing digital health solutions.

Finally, the "Overview of NABH Digital Health Accreditation/Certification Process" outlined the key steps involved, from filling the application form and paying the fee to undergoing virtual and onsite assessments and receiving certification at entry, progressive, or advanced levels. The application process includes a GAP analysis, preparation of policies and manuals, and completion of a self-assessment toolkit. Notably, HCOs and SHCOs have the option to choose between virtual or onsite assessments for Gold & Silver maturity levels.

The event concluded with a dynamic Q&A session, fostering active engagement and providing participants with valuable clarifications on implementation strategies and compliance frameworks. The collaborative efforts of QCI, NABH and FOSMI ensured that the "Gunavatta Yatra" session was not only highly informative but also profoundly impactful in encouraging healthcare providers to embrace digital standards and strive for NABH accreditation, ultimately contributing to the enhancement of healthcare standards across the region. ■ ■ ■

# IMPORTANT : Furniture QCO Notified

The Government of India, has issued the Furniture (Quality Control) Order, 2025 on 14 February 2025 under the BIS Act, 2016. Under this order BIS is the Certification and Enforcement Authority. All manufacturers of the following items must conform to specified Indian Standards and obtain a BIS Certification:

- \* Work Chairs – IS 17631:2022
- \* General Purpose Chairs & Stools – IS 17632:2022
- \* Tables and Desks – IS 17633:2022
- \* Storage Units – IS 17634:2022
- \* Beds – IS 17635:2022
- \* Bunk Beds – IS 17636:2022

Timelines for Implementation: 14 February 2026 and for MSMEs enforcement; 14 August 2026 Manufacturers must: Apply for BIS certification online via [www.manakonline.in](http://www.manakonline.in) or approach their nearest BIS Branch Office for assistance. Complete order containing the details can be accessed through BIS website [www.bis.gov.in](http://www.bis.gov.in) or from **BIS Care App**. Early compliance will ensure smooth operations and avoid penalties under the BIS Act, 2016 .

For the QCO, please click on the link.

***Let's work together to ensure quality & safety in furniture***

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## Session of QCI

A significant portion of the session elucidated the tangible benefits and incentives associated with adopting ZED and Lean practices, such as improved productivity, reduced operational costs, enhanced product quality, increased customer satisfaction, sustainable practices and the financial incentives and subsidies available for ZED adoption and certification. Practical guidance was also provided on the application processes for both the ZED certification and the Lean scheme, outlining eligibility, documentation, and the steps involved.

The interactive program placed a strong emphasis on the ZED (Zero Defect Zero Effect) and Lean Management initiatives and effectively covered the entire spectrum of these schemes, from their fundamental principles to their practical implementation and the resultant positioning them as vital catalysts for enhancing the competitiveness of MSMEs. The session sustainable practices and align themselves with globally recognized quality standards. By adopting these methodologies, MSMEs can not only enhance their internal efficiencies but also strengthen their position in both domestic and international markets.

Ms. Mukherjee eloquently articulated the rationale behind promoting both the MSME Competitive (Lean) Scheme (MCLS) and the ZED certification, emphasizing their complementary roles in driving holistic organizational improvement. As explained that, the core strength of Lean implementation lies in its ability to minimize waste across all operational processes, leading to significant improvements in productivity and higher profit margins. The ZED certification serves as a comprehensive validation of an organization's process and system maturity and acts as a crucial gateway for MSMEs to access a range of incentives offered by the government and financial institutions, further incentivizing the adoption of quality-focused practices.

The consultant effectively conveyed that the adoption of Lean principles lays a strong foundation

for achieving ZED certification, as the focus on waste reduction and process optimization naturally aligns with the quality parameters assessed under the ZED framework. The session provided a highly interactive environment, culminating in a productive Question and Answer session. This provided the participating MSME representatives with a valuable opportunity to seek clarifications, address specific challenges and gain deeper insights into the practical application of ZED and Lean methodologies within their own businesses.

The participants expressed keen interest in understanding how quality-centric approaches can be leveraged to drive sustainable growth, unlock new market opportunities, and enhance their overall business performance. FOSMI, recognizing the immense value of the Gunvatta Yatra initiative, extended a strong invitation to all its members to actively participate in and leverage the opportunities presented by the ZED and Lean scheme. FOSMI emphasizes that embracing quality and efficiency is not merely an option but a strategic imperative for MSMEs to thrive in the increasingly competitive global landscape. By actively engaging with these initiatives, MSMEs in West Bengal can empower their businesses, enhance their resilience and contribute significantly to the vision of a 'Made with Excellence in India'.

The successful program achieved its intended purpose of creating awareness, disseminating knowledge and motivating MSMEs in West Bengal to embark on their own journey towards quality excellence. FOSMI expressed its sincere gratitude to the Quality Council of India for entrusting the federation with the responsibility of organizing this crucial session, underscoring the importance of collaborative efforts in driving industrial growth through a commitment to quality. The Gunvatta Yatra in Kolkata stands as a testament to the power of collective action in achieving a culture of quality that will ultimately propel Indian MSMEs to new heights of success and contribute significantly to the nation's economic progress.

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## **BIS Certification Process**

The session emphasized that the key to effective compliance lies not in memorizing every rule, but in knowing the correct procedures, credible resources and official support systems that can be referred to when required.

Shri Banerjee delivered an in-depth presentation highlighting critical components of the Legal Metrology Act, including statutory declarations on pre-packaged commodities, licensing of manufacturers, repairers and dealers of weights and measures and the importance of mandatory stamping and verification of weighing and measuring instruments. He elaborated on how even minor lapses in labelling, packaging or unit declarations could lead to legal implications, thereby stressing the need for systematic awareness within production and marketing teams of MSMEs.

Participants were particularly interested in the topic of compounding of offences, which offers a remedial route for certain minor violations without prolonged legal proceedings. Shri Banerjee explained the conditions and processes involved in compounding, including timelines, fees and documentation requirements. He also discussed the inspection and enforcement mechanism, including surprise checks, routine audits and the role of Legal Metrology Officers in ensuring consumer protection through accurate trade practice

Shri Banerjee articulated that, the intricate marketplace of today, upholding fair trade practices and safeguarding consumer rights are crucial components for a successful economy. In India, the Legal Metrology Act of 2009 represents an important piece of legislation designed to ensure transparency, precision and consistency in the weights, measures and packaging of products. This Act, along with its related rules and regulations, establishes a robust framework to protect consumer interests and encourage fair business practices. He gave a comprehensive overview of the Legal Metrology Act 2009 in India, emphasizing its primary goals, administration, provisions, consequences, and appeal processes.

Shri Banerjee further added that, for MSMEs that are heavily dependent on consumer trust and price sensitivity, such compliance is a strategic tool for long-term sustainability. Numerous MSME participants raised questions on packaging norms, product groupings, unit labelling and license renewals, to which Shri Banerjee responded with clarity, citing real-life examples and legal interpretations. The high degree of interaction reflected the relevance of the subject and the need for more such sessions in the future.

The session emphasized that compliance with Legal Metrology is not merely a legal formality but a vital step towards ensuring transparency in trade, consumer protection and enhancing business credibility. Shri Banerjee, while explaining consumer grievance redressal, said

that, any consumer who identifies a breach concerning goods sold or distributed by weight, measure or number or any deficiencies in the required declarations on packaged items according to the Legal Metrology Act, 2009 and its associated regulations can utilize prescribed app to file a complaint with the weights and measures department. Shri Banerjee well covered the various important aspects of legal metrology within the allotted time in a very befitting, manner which helped participants enormously.

Session II: BIS Certification and Relaxation to MSMEs – Pathways to Quality and Compliance

The second session of the program was led by Shri Mainak Gantait, Sc-D & Joint Director, Bureau of Indian Standards (BIS), Kolkata Branch Office. He focused on creating awareness among MSMEs regarding BIS certification procedures, conformity assessment and relaxation measures tailored to small businesses.

Shri Gantait opened his presentation by explaining the fundamental concept of Standards -what they represent and why they are essential for product quality, consumer safety and competitive advantage. A standard is essentially a documented agreement containing technical specifications or precise criteria designed to ensure that materials, products, processes and services are fit for their purpose. He then introduced the legal framework under the BIS Act, 2016, which formally designates BIS as India's national standards body and empowers it to grant licenses and certificates of conformity under various schemes.

The session provided a comprehensive understanding of the BIS (Conformity Assessment) Regulations, 2018, under which several schemes are defined. Scheme-I, the Product Certification Scheme, was explained in detail. With over 40,000 active licences across more than 1,200 standards, this scheme remains central to BIS's certification framework. Other schemes like Scheme-III for Management System Certification (including ISO 9001 and ISO 14001) and the newly introduced Scheme-IX for product-process-system certification (e.g., dairy products) were also discussed.

He walked the participants through the application process, highlighting the two options available - applying with or without a third-party test report, with timelines of 30 and 90 days respectively. He demonstrated the functionalities of **MANAKONLINE**, the BIS digital portal for application tracking, document uploads, certification renewal and complaint redressal. He also emphasized the importance of the Scheme of Inspection and Testing (SIT), which defines the inspection criteria and testing responsibilities of certified manufacturers.

A key highlight of the session was the relaxations offered to MSMEs. Unlike large manufacturers, MSMEs are not required to maintain fully equipped in-house laboratories for all routine tests. Instead, they are allowed to access cluster-based testing facilities or outsource routine testing to BIS-recognized or NABL-accredited labs, which significantly reduces compliance costs. This

relaxation is critical for micro and small enterprises that often operate under limited budgets and infrastructure.

He also elaborated on the concessional marking fee structure applicable to MSMEs until 31st May 2026. Microenterprises receive an 80% concession; small enterprises a 50% concession and start-ups also enjoy an 80% discount. Furthermore, women-led enterprises benefit from an additional 10% concession and units in the North-Eastern region receive an extra 10% rebate on applicable fees. These incentives are designed to make BIS certification more inclusive and accessible to emerging and underserved segments of the industrial sector.

An important component of the session was the explanation of Mandatory BIS Certification under Section 16 of the BIS Act. The Government, in public interest or for reasons related to safety, environment or national security, can mandate BIS certification for specific products and services. Shri Gantait urged participants to regularly consult the BIS website to stay updated on such notifications to avoid non-compliance.

Towards the end of the session, Shri Gantait introduced the participants to IS/ISO 9001, the globally accepted Quality Management System (QMS). He clarified that ISO 9001 is not a product standard but a framework that helps organizations improve internal processes, customer satisfaction and continual improvement through structured quality management.

Both sessions concluded with a highly interactive and effective Q&A segment, during which MSME participants raised numerous practical queries and concerns. The experts addressed each question with precision and helpful guidance, making the entire program not just informative but also directly actionable for the attendees.

The program concluded with a formal Vote of Thanks delivered by Shri A. K. Sengupta, Secretary, FOSMI, who expressed deep appreciation to both Shri Mainak Gantait and Shri Jay Banerjee for conducting two outstanding technical sessions that directly addressed the operational concerns of MSMEs. He acknowledged the exceptional contributions of both the BIS Kolkata Branch Office and the Directorate of Legal Metrology, Government of West Bengal, in empowering enterprises with knowledge that has a direct bearing on regulatory compliance and quality assurance.

FOSMI reaffirmed its commitment to organizing more such knowledge-driven capacity-building programs that strengthen the MSME ecosystem in the region. The active participation, enthusiasm and quality of dialogue demonstrated the relevance and success of the event, which was widely appreciated by all attendees.

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## **Export Awareness and...**

A detailed discussion followed on finding buyers, where Mr. Mitra presented multiple strategies including participation in global trade fairs, use of online plat-

forms, collaboration with export promotion agencies and leveraging social media and business networking tools like LinkedIn. He stressed the importance of sampling, pricing strategies, negotiations and the role of ECGC in mitigating export risks.

Of particular relevance to the audience was the segment on product-market mapping using HSN codes. Mr. Mitra provided practical insights on how to identify the correct HSN code, use the DGCI&S and Trade Map Portals, interpret international pricing and demand data. These tools are critical for MSMEs in determining global competitiveness and in locating suitable buyers.

The presentation also threw light on the export scenario in West Bengal, outlining the state's contribution to India's overall exports. West Bengal, with its strong agricultural base, vibrant MSME ecosystem and key sectors such as leather, textiles, food processing and marine products, is well-positioned to enhance its global trade footprint. The SEFC has been playing an enabling role by motivating entrepreneurs, assisting with identity building in global markets and providing crucial handholding support in export-related matters.

Mr. Mitra also shared upcoming initiatives of the SEFC, which include the establishment of Four Zonal Export Hubs (Integrated Export Hubs) across the states (most likely in Howrah, Durgapur, Behrampur & Siliguri), focused export promotion of products from different districts, increased outreach programmes, handholding support for obtaining IECs and capacity-building through export-specific training and buyer-seller meets. Also, SEFC is conducting an online export clinic on daily basis to guide the budding exporters.

The programme concluded on a positive note with a high level of engagement from the participants, many of whom expressed their eagerness to begin or enhance their export journey with the knowledge gained. FOSMI expresses sincere appreciation to Mr. Raktim Mitra for his in-depth presentation, personal interaction and expert guidance and looks forward to continued collaboration with IIFT and SEFC in promoting global trade participation among West Bengal's MSMEs. ■ ■ ■

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## **The Consumer Protection....**

Shri Pabitra Das, Consumer Welfare Officer, added great value to the session by sharing multiple real-life cases of fraudulent practices encountered by consumers in sectors ranging from retail to telecom. He discussed how unscrupulous traders and service providers exploit loopholes and how consumers can proactively safe-guard their interests by being informed and vigilant. Shri Das urged consumers to demand bills, verify the terms of service and make use of grievance redressal platforms including the National Consumer Helpline and the newly launched

E-Daakhil Portal, which allows online filing of complaints.

The speakers further elaborated on the Simplified Redressal Mechanism under the new Act. The revised pecuniary jurisdiction enables consumers to file complaints at the district level for claims upto ₹50 lakh, at the state level up to ₹2 crore and at the national level beyond that. This decentralization has helped in expediting case resolutions and reducing the burden on higher forum. Notably, the provision for mediation as an alternative dispute resolution mechanism was also appreciated, as it facilitates quick and amicable settlements without prolonged litigation.

The awareness program not only enhanced understanding of the Consumer Protection Act among participants but also reinforced the idea that consumer empowerment is key to fair trade and business ethics. With growing digital adoption, such initiatives are vital to ensure that consumers and small enterprises are not left vulnerable to exploitation.

## **Session II : Issues on the Telecom Sector – Regulatory Framework and Consumer Protection**

The second session shifted focus to the telecom sector, led by Shri Debjit Saha, Senior Research Officer from TRAI and Shri Manish Kumar, Assistant General Manager from BSNL CTD.

The program aimed to educate stakeholders, particularly MSMEs and individual users on regulatory frameworks, consumer protection measures and the latest services in the sector.

Shri Debjit Saha conducted an insightful and detailed presentation on the regulatory role of TRAI. He began by outlining TRAI's core objectives: to ensure a fair, transparent and growth-oriented telecom regulatory framework that also prioritizes consumer protection. He emphasized that TRAI continuously updates its guidelines to meet evolving challenges in the telecom landscape and to ensure that both service providers and consumers operate in a structured, complaint-responsive ecosystem.

He explained the various consumer-centric regulations enforced by TRAI, such as those addressing spam, fraudulent calls and Unsolicited Commercial Communications (UCC). Shri Saha elaborated on the stringent measures taken to empower consumers through mandatory registration with the "Do Not Disturb" (DND) registry and informed participants about the UCC regulation released on 19th July 2018. He also spoke in detail about the Telecom Commercial Communications Customer Preference Regulations (TCCCPR), amended in 2018, which seek to strike a balance between consumer privacy and legitimate business promotions, ensuring that promotional messages are only sent with customer consent.

Shri Saha further discussed Value Added Services (VAS), such as ring tones, caller tunes and entertainment packs, highlighting that these can only be activated with the customer's explicit consent and must allow for easy deactivation. Other important areas he covered included transparency in tariff plans, quality of mobile data services and consumer access to service-related information.

On consumer grievance redressal, Shri Saha explained the structured complaint resolution process advocated by TRAI, comprising complaint intake, verification, resolution and follow-up. He emphasized the importance of proactive customer service teams in identifying recurring issues and resolving them before they escalate. His presentation offered a well-rounded view of the regulatory landscape and equipped the audience with practical information on how to assert their rights and seek redressal.

Shri Manish Kumar of BSNL CTD. followed with a presentation focused on BSNL's initiatives, services and public outreach. He provided a brief overview of BSNL's legacy as a state-run telecom provider and its contribution to the country's connectivity growth. He highlighted BSNL's commitment to consumer satisfaction through dedicated customer care services, multiple registration and communication channels and an efficient grievance redressal system. Shri Kumar explained the working of the Public Grievance Redressal Management System (PGRMS), which enables users to register, track and escalate complaints as needed.

He also emphasized BSNL's proactive measures in addressing cyber frauds through its 1930 helpline and online complaint system. He urged consumers to remain vigilant against fraudulent calls and to use official channels for reporting suspicious activity.

Furthermore, Shri Kumar elaborated on BSNL's strengths, affordable and user-friendly plans, strong rural network presence and its unwavering commitment to serving remote and underserved areas. He mentioned BSNL's initiatives to expand broadband connectivity in rural belts and ongoing efforts to modernize services through technology upgrades.

The program concluded on a high note, with participants expressing appreciation for the clarity and depth of the discussions. The combined effort of the Department of Consumer Affairs, TRAI and BSNL alongside FOSMI's facilitation ensured that the audience was not only informed about their rights under the Consumer Protection Act, 2019, but also about the latest telecom regulations and consumer safeguards.

This awareness initiative reaffirmed FOSMI's commitment to promoting consumer rights, MSME welfare and legal literacy. In a rapidly digitizing economy, such programs play a crucial role in building an informed and empowered community. ■ ■ ■

**WEST BENGAL POLLUTION CONTROL BOARD**  
(Department of Environment, Govt. of West Bengal)

Memo No. : 51/4A-6/2015 (Part-V)

Dated : 12/06/25

**ORDER**

In compliance with the Ease of Doing Business initiatives of the Government of West Bengal (GoWB) and as per minutes of the meeting of Chief Secretary, Government of West Bengal dated 09/04/2025 on Compliance Reduction and Deregulation, the West Bengal Pollution Control Board, is hereby include the following additional fifty (50) numbers of non-polluting industrial activities under WHITE category in category list as mentioned in Board's order vide memo no. 1512/4A-18/2010 (Pt.1) dated 14.06.2016:-

SI No.	Activity
1.	Agarbati manufacturing and packaging
2.	Assembly of domestic electrical appliances, servicing and repairing
3.	Atta chakkis (wheat grinding)
4.	Auto emission testing centres
5.	Ball pen refill
6.	Bamboo and cane products (only dry operation)
7.	Black smithy (should not be allowed in congested areas)
8.	Boarding and lodging
9.	Book binding
10.	Cable TV network
11.	Candles manufacturing
12.	Colour black and white studio
13.	Cushions/pillows and quilts manufacturing
14.	Cyber café
15.	Diesel generator sets (51 MVA) for residential buildings, commercial buildings and health care organisation etc
16.	Gold and silver smithy (excluding purification polishing with any acid and smelting operation)
17.	Handicraft products like conchshell, coconutshell, dokra, cane and bamboo products, baluchari saree, stone carving, wood carving, batik, sola work etc.
18.	Handmade paper
19.	House hoid decorative (interior and exterior) involving coloured artificial flowers, sola, palms, jute etc. (without dyeing and bleaching of flowers and other items)\
20.	Building and construction projects having wastewater generation <50 KLD
21.	Leather cutting and stitching (≤10 machines and without any motor)
22.	Leather footwear and leather products (excluding tanning and hide processing) (cottage scale only)
23.	Manual brush painting
24.	Manufacture of steel trunks and suitcases
25.	Manufacturing and packaging of 'alta' and packaging of 'sindoor
26.	Manufacturing of umbrella (only assembling)
27.	Mushroom plantation and spawn
28.	Musical instrument manufacturing
29.	Optical frames
30.	Optical lens manufacturing (without furnace)
31.	Photo framing
32.	Plant tissue culture laboratory
33.	PP and PE bag (only cutting and sealing)
34.	Radio assembling, servicing and repairing work
35.	Repairing & servicing of bicycles, baby carriage and other non-motorised vehicles
36.	Repairing and servicing of electronic equipment
37.	Shoelace manufacturing.
38.	Soft toys, wooden toys manufacturing (except electronic and mechanical toys) <span style="float: right;"><b>Contd.</b></span>

SI No.	Activity
39.	Software development for information and technology industry
40.	Sports goods manufacturing
41.	Storage and distribution of LPG cylinders less than threshold storage quantity at a time, as per rules
42.	Tailoring and garment stitching garment and apparel manufacturing
43.	Tank calibration centre
44.	Weigh bridge (not manufacturing)
45.	Wooden block making for printing
46.	Xerox and photocopying
47.	Zari embroidery work
48.	Automobile fuel outlet (only dispensing)
49.	E-waste collection Centre
50.	Rubber goods industry (without boiler)

This order will take immediate effect.

Member Secretary

## RECENT CHANGES AT A GLANCE GST FUNCTIONALITY

### Changes in Refund Filing Process for various refund categories

Refund filing process under the following categories has been changed from 'Tax Period based filing' to 'Invoice based filing':

- (a) Export of Services with payment of tax
- (b) Supplies made to SEZ Unit/SEZ Developer with payment of tax
- (c) On account of Refund by Supplier of Deemed export

As a result, the requirement to select a specific tax period ('From' and 'To') while filing refund applications has been removed. The invoices once uploaded with a refund application will be locked for any further amendment and will not be available for any subsequent refund claims. The said invoices will be unlocked only if the refund application is withdrawn or a deficiency memo is issued.

### [GSTN ADVISORY May 8, 2025]

#### GST Return cannot be filed after expiry of three years

In terms of amendment made vide the Finance Act.2023 (8 of 2023) dated 31-03-2023, filing of FORM GSTR-1, GSTR 3B, GSTR-4, GSTR-5, GSTR-5A, GSTR-6, GSTR 7, GSTR 8 and GSTR 9 has been restricted after the expiry of a period of three years from the due date of furnishing of the said returns. The said restriction will be implemented on the GST portal from AUGUST 2025 Tax period.

### [GSTN ADVISORY, June 7, 2025]

#### Auto populated liability will become non editable

GST Portal provides a pre-filled GSTR-3B, where the tax liability gets auto-populated based on the outward supplies declared in GSTR-1/GSTR-1A/IFF. As of now taxpayers can edit such auto populated values in form GSTR 3B itself.

However, from July, 2025 tax period for which form GSTR 3B will be furnished in August, 2025, such auto populated liability will become non-editable.

Taxpayers has to amend their auto populated liability by making amendments through FORM GSTR 1A which can be filed before filing of FORM GSTR 3B for the same tax period.

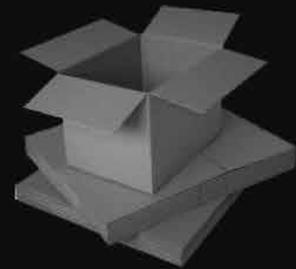
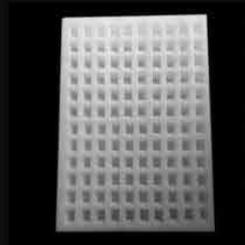
[GSTN ADVISORY, June 7, 2025]



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# Cabinet Approves Employment Linked Incentive (ELI) Scheme

## PM-Viksit Bharat Rozgar Yojana (PMVBRY)

- ☞ **Scheme to Enhance Job Creation, Employability and Social Security in all Sectors**
- ☞ **Focus on Manufacturing Sector and Incentives for First Timers**
- ☞ **First Timers to get one month's wage up to Rs 15,000/- in two installments**
- ☞ **Scheme to Support Employment Generation of more than 3.5 Crore Jobs in two Years with an Outlay of Rs one lakh Crore**

The Union Cabinet chaired by the Prime Minister, Shri Narendra Modi, has approved the Employment Linked Incentive (ELI) Scheme to support employment generation, enhance employability and social security across all sectors, with special focus on the manufacturing sector. Under the Scheme, while the first-time employees will get one month's wage (up to Rs 15,000/-), the employers will be given incentives for a period to two years for generating additional employment, with extended benefits for another two years for the manufacturing sector. The ELI Scheme was announced in the Union Budget 2024-25 as part of PM's package of five schemes to facilitate employment, skilling and other opportunities for 4.1 Crore youth with a total budget outlay of Rs 2 Lakh Crore.

With an outlay of Rs 99,446 Crore, the ELI Scheme aims to incentivize the creation of more than 3.5 Crore jobs in the country, over a period of 2 years. Out of these, 1.92 Crore beneficiaries will be first timers, entering the workforce. The benefits of the Scheme would be applicable to jobs created between 01 August 2025 and 31 July, 2027.

The Scheme consists of two parts with Part A focused on first timers and Part B focused on employers:

### Part A: Incentive to First Time Employees :

Targeting first-time employees registered with EPFO, this Part will offer one-month EPF wage up to Rs 15,000 in two installments. Employees with salaries up to Rs 1 lakh will be eligible. The 1 installment will be payable after 6 months of service and the 2 installment will be payable after 12 months of service and completion of a financial literacy programme by the employee. To encourage the habit of saving, a portion of the incentive will be kept in a savings instrument of deposit account for a fixed period and can be withdrawn by the employee at a later date.

The Part A will benefit around 1.92 crore first time employees.

### Part B: Support to Employers:

This part will cover generation of additional employment in all sectors, with a special focus on the manufacturing sector. The employers will get incentives in respect of employees with salaries up to Rs 1 lakh. The Government will incentivize employers, up to Rs 3000 per month, for two years, for each additional employee with sustained employment for at least six months. For the manufacturing sector, incentives will be extended to the 3 and 4 years as well.

Establishments, which are registered with EPFO, will be required to hire at least two additional employees (for employers with less than 50 employees) or five additional employees (for employers with 50 or more employees), on a sustained basis for at least six months. The incentive structure will be as under:

EPF Wage Slabs of Additional Employee (in Rs.)	Benefit to the Employer (per additional employment per month)
Up to Rs 10,000*	Upto Rs 1,000
More than Rs 10,000 and up to Rs 20,000	Rs 2000
More than Rs 20,000 (upto salary of Rs 1 Lakh/ month)	Rs 3000

**\*Employees with EPF wages up to Rs. 10,000 will get a proportional incentive.**

This part is expected to incentivize employers for the creation of additional employment of nearly 2.60 crore persons.

### Incentive Payment Mechanism:

All payments to the First Time Employees under Part A of the Scheme will be made through DBT (Direct Benefit Transfer) mode using Aadhar Bridge Payment System (ABPS). Payments to the Employers under Part B will be made directly into their PAN-linked Accounts. With ELI Scheme, the government intends to catalyse job creation in all sectors, particularly in manufacturing sector, besides incentivizing youth joining the workforce for the first time. An important outcome of the Scheme will also be formalization of the country's workforce by extending social security coverage for crores of young men and women. ■ ■ ■

# Inspiring Business Growth Quotes

//Small businesses are the backbone of our economy, and their success is our success."

- **Richard Branson**

//Every big business starts small."

- **Sir Richard Branson**

//The future belongs to those who believe in the beauty of their dreams."

- **Eleanor Roosevelt**

//However big or small, make it a good business, make it a clean business, and

make it a business you are very proud of."

- **Deep Kalra**

//Entrepreneurship is living a few years of your life like most people won't, so that you can spend the rest of your life like most people can't."

- **Anonymous**

//Ups and downs in life are very important to keep us going, because a straight line even in an ECG means we are not alive."

- **Ratan Tata**

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