

# FOSMI

Federation of Small & Medium Industries, WB

MSME *news*



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**Journey in 2026**  
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# Editorial



## India's Growth Trajectory in a Changing Global Economic Landscape

The global economy is slowly moving out of a phase characterised by high inflation, geopolitical disruptions and uneven recovery across regions. To revive growth and ease financial pressures, many economies are now adopting a more accommodative monetary approach by softening interest rate regimes. Although global trade and demand continue to remain volatile, this shift offers some relief to businesses, especially smaller enterprises that have faced prolonged credit constraints. Against this backdrop of cautious global recovery, India's economic performance continues to stand out. Strong domestic demand, consistent public investment in infrastructure and focused policy interventions supporting manufacturing, startups and entrepreneurship have helped maintain economic momentum. Reforms aimed at formalisation, digital governance and ease of doing business have further enhanced India's capacity to withstand external shocks and remain growth-oriented.

Micro, Small and Medium Enterprises occupy a central position in this growth story. The gradual reduction in borrowing costs and improved access to institutional finance can significantly support MSMEs, for whom affordable credit is a key determinant of expansion and survival. Even as they grapple with challenges such as fluctuating input costs, compliance requirements and selective demand slowdowns, MSMEs have shown resilience by adopting digital solutions, streamlining operations and tapping into newer domestic and international markets.

India's longer-term economic vision is driven by innovation, self-reliance and inclusive development. A young workforce, expanding digital infrastructure and growing emphasis on advanced technologies are creating strong fundamentals for sustained growth. Whether in infrastructure building, manufacturing capabilities, startup ecosystems or space and technology missions, India is steadily strengthening its global economic footprint.

As international conditions stabilise and financial pressures ease, continued government support, enhanced formalisation and stronger integration into global value chains are expected to reinforce the MSME sector. This will enable enterprises to scale up, create employment and contribute meaningfully to economic growth. In an evolving global environment, India's adaptability, policy direction and entrepreneurial spirit position it strongly on the path toward long-term economic leadership.

With Warm Regards

**Kishan Raj Singhwi**

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*Biswanath Bhattacharya*  
*President, FOSMI*

## *President's Message*

**T**he introduction of GST 2.0 marks a significant milestone in India's journey towards a more transparent and business-friendly tax system. The substantial reduction in tax rates across a wide range of items - from daily essentials to consumer durables - is a timely step to strengthen purchasing power. Lower prices naturally boost consumption, stimulate market demand, and provide fresh momentum to domestic industry and trade.

However, it is a matter of deep concern that MSMEs are once again facing severe challenges due to global disruptions and domestic pressures. The recent U.S. tariff shock has exposed the vulnerability of India's export landscape, particularly in MSME-driven sectors such as textiles, leather, engineering goods, and gems & jewellery. Many small exporters are experiencing cancelled orders, delayed payments, and serious cash-flow constraints, which in turn affect employment - especially among semi-skilled and women workers.

At a time when rapid technological advancements and Artificial Intelligence are redefining competitiveness, MSMEs urgently need targeted support in the form of financial relief, policy stability, and skill and capacity building. Strengthening this sector is essential for sustaining livelihoods and ensuring that MSMEs continue to drive inclusive and equitable economic growth.

A very proactive step by the Ministry of MSME, Government of India, is the introduction of the MSME Samadhan - Delayed Payment Monitoring and Online Dispute Resolution (ODR) Portal, effective from 15th October 2025 for all new cases. This digital platform empowers MSMEs to address delayed payment issues swiftly through online filing, tracking, and resolution via MSE Facilitation Councils. With virtual conciliation and arbitration, disputes can now be settled faster, at lower cost, and without physical appearances. This initiative strengthens ease of doing business, safeguards MSME finances, and promotes greater accountability among buyers.

I am also delighted to note that the Open Network for Digital Commerce (ONDC) launched under the DPIIT and the RAMP Programme, is set to revolutionize market access for our MSMEs. By democratizing e-commerce and reducing dependence on large platforms, ONDC will significantly lower transaction costs and create a level playing field. This is a transformative step that connects local production with national and global markets, enabling true digital empowerment and enhancing the competitiveness of every MSME.

The Government of India has further announced the implementation of the Four New Labour Codes from 21st November 2025, marking a landmark reform in labour governance. By consolidating 29 laws into a simplified and transparent framework, the codes aim to ensure fair wages, social security, safe working conditions, and reduced compliance burdens for MSMEs. FOSMI will continue to guide members in understanding these changes and turning compliance into an opportunity for improved productivity and sustainable growth.

FOSMI has submitted its Pre-Budget Memorandum 2026-27 to the Ministry of Finance, based on valuable inputs from our members. We sincerely thank all members for their thoughtful suggestions, which have strengthened our representation on critical MSME-related issues.

As we approach the New Year, I extend my warmest greetings to all our esteemed members. May 2026 bring prosperity, good health, and renewed energy to our entire MSME fraternity.



*MSMEs should first define their niche, choose a user-friendly platform and handle essential setup (GST, payments, shipping) for a smooth launch, focusing initially on cost-effective digital marketing like WhatsApp, building a fast, mobile-friendly site, and ensuring great customer service for sustainable growth beyond basic marketplace sales*

**How MSMEs can start their**

# **eCommerce Journey in 2026**

**A**s India enters a new digital era, 2026 is set to be a defining year for MSMEs stepping into eCommerce. The shift that began slowly a decade ago has now become a necessity—customers are spending more time online, digital payments are the norm, logistics networks have become faster, and government-backed initiatives such as ONDC are encouraging fair and open digital trade. For many small and mid-sized businesses, the question is no longer Why sell online, but How to begin the journey confidently and sustainably. The good news? Starting an online business in 2026 no longer requires heavy investment, a

large team, or advanced technical skills. What MSMEs need today is clarity, the right tools, and a platform that removes complexity rather than adding to it. This article explores, step by step, how a traditional or emerging MSME can build and grow its eCommerce presence, and how integrated platforms like Shopaccino play a key role in simplifying the process.

## **The Challenging Area: What Holds MSMEs Back from Going Online**

Despite the massive opportunity, thousands of MSMEs hesitate to start their eCommerce journey. The challenges they face are real and often interconnected.



## ***Lack of Technical Knowledge***

Most MSMEs are familiar with manufacturing or retail operations, not technology. Building a site, managing hosting, integrating payments, or handling app development feels overwhelming.

## ***Misconceptions About High Costs***

Many small businesses assume ecommerce requires large budgets—custom development, server management, inventory integrations, marketing tools, and more.

## ***Uncertainty About Logistics & Delivery***

The fear of delayed shipping, inadequate courier partners, or regional service limitations prevents MSMEs from selling nationally.

## ***Inconsistent Stock Management***

Managing offline and online stock simultaneously, especially across multiple locations, is often a major roadblock.

## ***Competition from Marketplaces***

MSMEs worry about competing with big brands, deep discounts, and algorithm-driven visibility.

## ***Difficulty in Digital Marketing***

Marketing across multiple channels—Google, Meta, WhatsApp, email—feels complicated without the right automation tools. These challenges often stop businesses before they even begin. But with the right structure and platform, each one can be addressed in a practical, beginner-friendly way.

## **Solution : How an Integrated Ecommerce Platform Simplifies the Journey**

A modern MSME does not need 10 separate tools to manage 10 different business needs. A single, integrated ecosystem can handle almost everything—store creation, payments, product management, marketing automation, shipping integrations, analytics, and customer engagements. Platforms like Shopaccino are built specifically for MSMEs that need simplicity without compromising on functionality. With tools such as theme customization, multi-warehouse stock handling, product variants, delivery integrations, apps for BOGO, loyalty, abandoned cart reminders, and customer segmentation, MSMEs can run their online business from a single dashboard.

The right platform eliminates the biggest barrier—complexity—so that entrepreneurs can focus on customers, product quality, and growth.

## **How to Implement : A Step-by-Step Guide for MSMEs Starting in 2026**

To make your eCommerce journey smooth, here is an easy-to-understand, beginner-friendly roadmap.

### ***Step 1: Finalise What You Want to Sell***

For MSMEs, clarity of catalog is everything. Whether you're a manufacturer, wholesaler, exporter, or a new D2C brand, decide:

- ▶▶ Your product categories

- ▶▶ Your pricing structure
- ▶▶ Variants such as size, color, material
- ▶▶ Your inventory position
- ▶▶ Which products will be available online first

Having a structured catalog helps platforms like Shopaccino organise products with filters, variants, size charts, custom options, and more.

### ***Step 2: Choose the Right Ecommerce Platform***

Instead of spending lakhs on custom development, MSMEs now prefer ready-to-use platforms that offer:

- ▶▶ Easy drag-and-drop theme customization
- ▶▶ SEO-friendly store structure
- ▶▶ Built-in payment gateways
- ▶▶ Integrated shipping providers
- ▶▶ Product options & customizer
- ▶▶ Marketing automation
- ▶▶ Multicurrency checkout (ideal for exporters)
- ▶▶ Multi-warehouse inventory management
- ▶▶ Return and refund management systems

This ensures your startup journey is smooth, cost-effective, and scalable.

### ***Step 3: Register Your Business & Payment Infrastructure***

Before selling online, ensure:

- ▶▶ GST registration
- ▶▶ PAN & bank account
- ▶▶ UPI ID & payment gateway setup
- ▶▶ Shipping vendor accounts if required

Platforms such as Shopaccino already have major payment gateways pre-integrated, making activation faster.

### ***Step 4: Build Your Online Store***

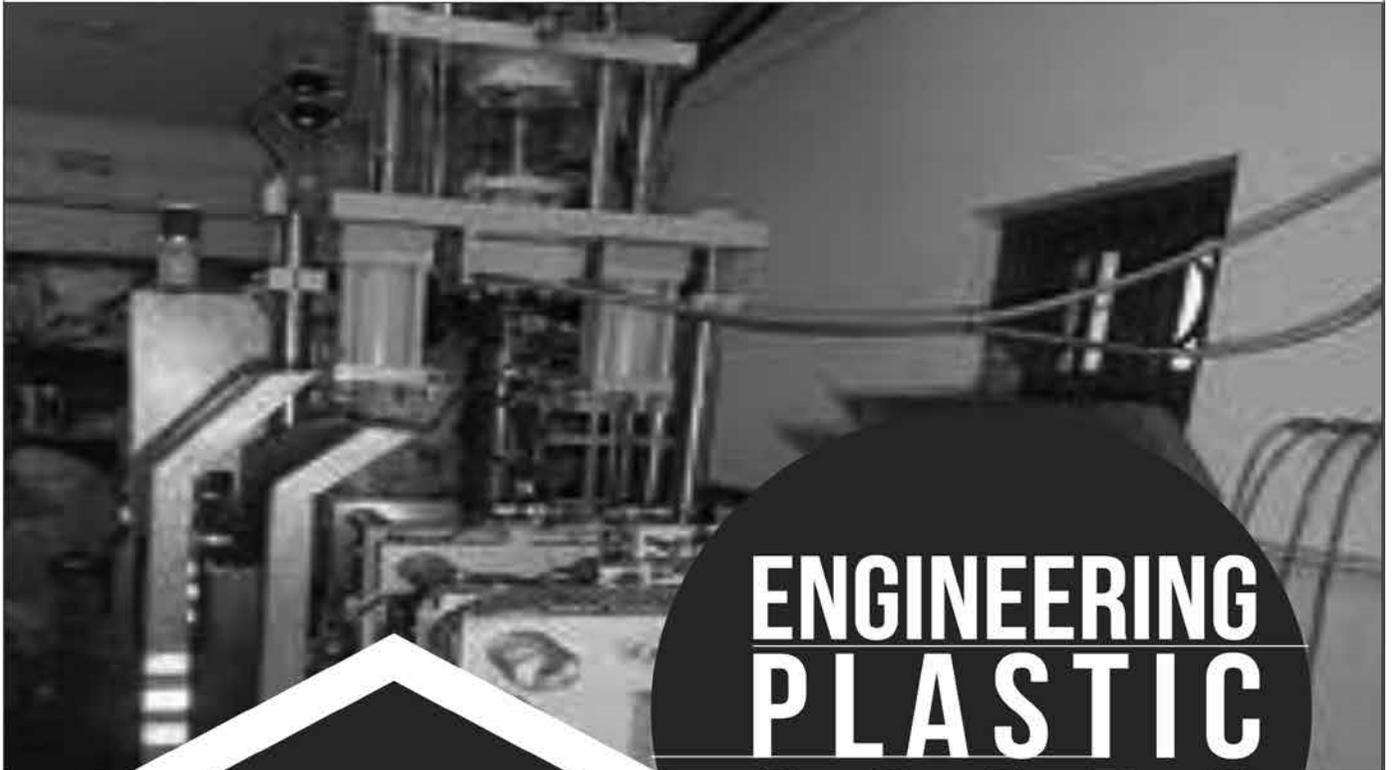
With a modern ecommerce platform, creating your store no longer requires coding.

You can easily:

- ▶▶ Choose a theme
- ▶▶ Upload your logo
- ▶▶ Build pages like Home, About, Contact, Category pages, Policy pages
- ▶▶ Add banners, slideshows, and product grids
- ▶▶ Enable filters (size, color, price, material)
- ▶▶ Add product videos, size charts, or customization options

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## Step 5: Upload Products in Bulk

Time is precious for MSMEs. Platforms allow:

- ▶▶ Excel-based bulk uploads
- ▶▶ Bulk editing
- ▶▶ Bulk image uploads
- ▶▶ Variant mapping
- ▶▶ Add-on creation

This ensures even large catalogs—like furniture, groceries, apparel, jewelry, or handicrafts—can be uploaded quickly.

## Step 6: Enable Payment Methods

Customers in India prefer different payment modes, and MSMEs must offer variety.

Enable options like:

- ▶▶ UPI
- ▶▶ Credit/Debit Cards
- ▶▶ Net Banking
- ▶▶ Pay Later options
- ▶▶ COD (Cash on Delivery)
- ▶▶ Wallet payments

Platforms like Shopaccino let you configure COD policies, prepaid order incentives, and risk controls.

## Step 7: Integrate Shipping & Delivery Partners

Fast delivery increases conversion rates. MSMEs can:

- ▶▶ Integrate major courier partners via APIs
- ▶▶ Offer zone-wise shipping rates
- ▶▶ Use quick-delivery services for groceries
- ▶▶ Provide store pickup
- ▶▶ Offer location-based availability

Shopaccino supports direct API integration, allowing MSMEs to generate shipping waybills, track status, and streamline fulfilment.

## Step 8: Automate Marketing for Consistent Growth

Manual marketing is slow and inconsistent. MSMEs should automate:

- ▶▶ Abandoned cart reminders
- ▶▶ WhatsApp notifications
- ▶▶ Email campaigns
- ▶▶ Push notifications (for mobile app users)
- ▶▶ Loyalty point automation
- ▶▶ Coupon generation
- ▶▶ BOGO campaigns
- ▶▶ Flash sale auto-scheduling

Shopaccino's Marketing Automation helps MSMEs build these flows without technical knowledge.

## Step 9: Set Up Customer Support & Service

Good customer experience leads to repeat sales. Setup:

## Why 2026 Is the Best Time for MSMEs to Start eCommerce

**Lower Entry Barriers :** Platforms like Shopaccino have lowered development, hosting, and setup costs, enabling MSMEs to start affordably.

**Access to National & International Customers :** With multi-currency checkout, global shipping, and ONDC, MSMEs can go beyond local markets.

**Automation Saves Time & Effort :** From reminders to returns, automation reduces manual workload and errors.

**Higher Profit Margins :** By selling directly to customers, brands earn more without paying high marketplace commissions.

**Simple Inventory & Order Management :** With multi-warehouse support and automated statuses, MSMEs can handle stock efficiently.

**Better Customer Relationships :** Loyalty points, personalised recommendations, and targeted marketing help build long-term buyers.

**Scalability Without Complexity :** MSMEs can grow product lines, warehouses, delivery zones, and team sizes without upgrading technology every year.

**Conclusion :** 2026 is a turning point for MSMEs. The tools needed to start an eCommerce business have become smarter, simpler, and more powerful. What was once expensive and complicated is now accessible and beginner-friendly. Whether you're a local manufacturer, a regional retailer, a handicraft seller, or an exporter, this is the right time to take your brand online.

With integrated platforms like Shopaccino, MSMEs can build beautiful stores, automate operations, manage stock across locations, and deliver exceptional customer experiences—all without needing technical expertise.

The digital opportunity has never been bigger. The question is: are you ready to take the first step?

- ▶▶ WhatsApp chat
- ▶▶ FAQs
- ▶▶ Return policy
- ▶▶ Size guides
- ▶▶ Order tracking
- ▶▶ Personalized follow-ups

With Shopaccino's centralized dashboard, MSMEs can manage orders, returns, customer history, and communication in one place.

## Step 10: Go Live & Promote Your Store

Once everything is in place:

Launch your store

Promote on Instagram, Facebook, and Google

Collaborate with influencers

Join ONDC (optional)

Run introductory offers

Collect reviews

A strong launch builds early momentum.

*Dilip Gupta@shopaccino.com*

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## THE 64th AGM

# Seminar on "MSMEs 360°" *Finance, Safety and Technology for a Resilient Future*



**T**he 64th Annual General Meeting of the Federation of Small and Medium Industries, West Bengal (FOSMI) along with a seminar on "MSMEs 360°: Finance, Safety and Technology for a Resilient Future," was held on 12th September 2025 at The Park Hotel, Kolkata. The Seminar focused on empowering MSMEs by addressing critical aspects such as financial management, safety protocols, and technological advancements to build a sustainable and resilient business future. Industry leaders, experts and entrepreneurs shared insights and strategies to support the growth and resilience of small and medium enterprises. The event was graced by distinguished dignitaries, including Mr. P. K. Das, Joint Director & HoO, MSME DFO Kolkata, Ministry of MSME, Govt. of India and Mr. Utpal Bhadra, IAS, Senior Special Secretary, Fire & Emergency Services Department, Govt. of West Bengal. They

► *The Seminar focused on empowering MSMEs by addressing critical aspects such as financial management, safety protocols, and technological advancements to build a sustainable and resilient business future.*





addressed the gathering and shared valuable insights on strengthening the MSME ecosystem and fostering sustainable growth.

In the seminar session, there were insightful presentation from Fire & Emergency Services Department, Govt. of West Bengal, Axis Bank, Tata Power Solar, and Tata AIA Life Insurance. Additionally, Ms. Anjana Dikshit, Director of BlueBeakes Solutions, conducted a special session on leveraging Artificial Intelligence (AI) for MSMEs, opening new avenues for innovation and efficiency.

## Inaugural Session

### ➤ Overview of the Welcome Address of Mr. Biswanath Bhattacharya, President, FOSMI in the inaugural session

The President of FOSMI, **Mr. Biswanath Bhattacharya**

extended a warm welcome to the dignitaries, speakers, industry representatives, media and members present at the 64th AGM of the Federation. He recalled the long and proud journey of FOSMI over six decades, noting that, it is the oldest Federation of its kind in Eastern India and has consistently stood by the MSME sectors as its collective voice. Over the years, the Federation has worked in close partnership with the Government of West Bengal and has also earned recognition at the national level by being represented in important committees and councils. This recognition, he emphasized, reflects the trust placed in FOSMI as a credible and dependable organization that champions the cause of MSMEs.

He then introduced the seminar theme, “MSMEs 360°: Finance, Safety & Technology for a Resilient Future,” underlining its special relevance in today’s dynamic and often uncertain business environment. He stressed that MSMEs cannot afford

to view progress in isolation but must adopt a holistic outlook to secure sustainable growth. Finance was highlighted as the lifeline of all enterprises, essential for expansion and competitiveness. Safety, both in terms of workplace practices and in the form of risk coverage and insurance, was underscored as equally important in protecting enterprises and the workforce. Technology, particularly digital innovation and artificial intelligence, was identified as the new driver of change that can empower MSMEs to be more competitive, efficient and future-ready.

The President pointed out that this year’s seminar has been carefully designed to give participants a comprehensive view of critical dimensions such as access to finance, energy efficiency, adoption of sustainable practices, workplace safety, fire preparedness and the transformative role of emerging technologies. He expressed deep appreciation to the distinguished experts and speakers who had accepted the invitation to guide and enrich the session with their knowledge. He also placed on record his gratitude to the members of FOSMI, whose entrepreneurial energy and unwavering support continue to strengthen the Federation’s mission and inspire its work.

In conclusion, he urged all stakeholders to reaffirm their shared vision of building a stronger, safer and smarter MSME sector. He expressed confidence that the discussions and deliberations of the day would pave the way for greater resilience, competitiveness, and long-term growth of MSMEs in West Bengal and beyond.

### ➤ Overview of the Address of Mr. P. K. Das, Joint Director & HoO, MSME-DFO Kolkata, Ministry of MSME, Govt. of India

**Mr. P. K. Das, Joint Director & HoO, MSME-DFO Kolkata**, addressed

the members and highlighted key government initiatives aimed at strengthening the MSME sector in the inaugural session. He emphasized that MSMEs are the second-largest contributors to India’s GDP

after agriculture, underscoring their critical role in driving industrial growth, generating employment and supporting exports. He also shared insights into the position of MSMEs in West Bengal in comparison with the national scenario, illustrating the importance of the state’s contribution.

Mr. Das spoke about the enhanced credit facilities being extended to MSMEs, including collateral-free





loans under the CGTMSE scheme and credit card support for micro and small enterprises. He stressed that the government has placed special focus on promoting low-carbon technologies and sustainable practices, with thrust areas such as clean technology infrastructure, green manufacturing and sunrise sectors like electric vehicles, renewable energy, food technology, leather, toys and chemicals.

He also drew attention to the government's renewed emphasis on boosting exports from MSMEs, which continue to register robust growth. In this context, he highlighted the role of new initiatives such as the PM Vishwakarma Yojana, which has been launched to support artisans and traditional craftsmen with skill training, toolkits and financial assistance. Similarly, the PMEGP Scheme has been instrumental in creating employment opportunities across the country by supporting entrepreneurs in setting up micro-enterprises.

The SFURTI scheme was mentioned as a successful initiative that promotes cluster development and enhances competitiveness of traditional industries. Mr. Das also spoke on the RAMP Programme (Raising and Accelerating MSME Performance), which is designed to strengthen MSME clusters, improve productivity and generate large-scale employment. In addition, he referred to schemes like ODR, MSME Champions, SPICE, GI, FT, TEAM and ONDC that are helping to resolve challenges such as delayed payments, market access and technology adoption.

Concluding his address, Mr. Das reiterated that MSMEs form the backbone of the Indian economy and that West Bengal holds a significant share in this national growth story. He urged entrepreneurs to take maximum advantage of the government schemes and support systems available to enhance their competitiveness, adopt sustainable practices and access wider markets.

## Technical Session

### ➤ Presentation by Mr. Utpal Bhadra, IAS, Senior Special Secretary, Fire & Emergency Services Department, Govt. of West Bengal on the theme: Fire Safety as a Business Enabler: Mitigating Risk, Ensuring Growth



During the Technical session, Mr. Utpal Bhadra, IAS, Senior Special Secretary, Fire & Emergency Services Department, Govt. of West Bengal, delivered a comprehensive presentation on the

theme "Fire Safety as a Business Enabler: Mitigating Risk, Ensuring Growth." He emphasized that the role of the Fire Department is undergoing a significant transformation - from being a mere enforcer of compliance to becoming a proactive partner of industry. The new approach seeks to foster a culture of shared responsibility, where fire safety is viewed not as a cost burden but as a strategic investment in resilience, credibility and long-term growth.

Mr. Bhadra outlined the department's Ease of Doing Business initiatives, which have simplified compliance procedures through six dedicated online services covering Fire Safety Recommendations, Fire Safety Certificates, Fire Licenses and their renewals. He also explained the scientific principles of fire prevention and suppression, elaborating on the fire triangle and tetrahedron, different classes of fire and the use of modern extinguishing systems such as foam, CO<sub>2</sub>,



*In Loving Memory*  
forever in our hearts

## **SHRI AMAL BHATTACHARYA**

*Shri Amal Bhattacharya, a very Senior Member of FOSMI and Founder of S. N. (Mechanical) Enterprise Pvt. Ltd. & Amal Chemists Polylab LLP, passed away on 8th January 2026.*

*Shri Bhattacharya was a highly respected professional, a visionary entrepreneur and a valued member of FOSMI. His immense contribution to the industry, coupled with his wisdom, leadership and mentorship has left an indelible mark and will continue to inspire generations to come.*

*He will be remembered for his integrity, dedication, humanity and unwavering commitment to excellence.*

*FOSMI extended its deepest condolences to the bereaved family and prayed that the Almighty give them strength and courage to bear this irreparable loss.*

*May his noble soul rest in eternal peace.*

dry chemical, clean agents, sprinklers and suppression devices. He reminded industries of the strict statutory framework under the West Bengal Fire Services Act, 1950, where compliance is mandatory and punitive measures for violations include heavy penalties and imprisonment.

Focusing on industrial preparedness, he highlighted the essential norms that enterprises must adopt, including the installation of alarms, extinguishers, sprinklers, proper handling of hazardous materials, maintaining electrical safety standards, use of personal protective equipment and regular fire drills. Training, according to him, must be treated as a strategic investment, enabling employees to respond effectively during emergencies while boosting productivity, safety awareness and confidence. He also stressed that cost-effective fire safety can be achieved through proper hazard identification, maintenance of safety systems, good housekeeping and adherence to fire service guidelines.

In addition, Mr. Bhadra shared recent success stories of departmental outreach camps, organized in collaboration with industry associations, where more than 170 online fire license applications were facilitated. These initiatives reflect the department's commitment to transparency, accessibility and direct engagement with businesses. Concluding his presentation, he urged industries to adopt a proactive approach to safety, embrace self-certification wherever applicable, ensure timely renewals and appoint dedicated safety officers to oversee compliance. His closing message reinforced the idea that building a culture of fire safety is not only about protecting assets and people but also about creating a safer and more prosperous West Bengal. Mr Bhadra emphasised that, in a competitive market, a secure and resilient business is a successful business by embracing a protective approach, the organisation are not just complying with the law but building a more secure and profitable business for the long term.

➤ **Overview of deliberation by Mr. Vijay Shetty, President, Commercial Banking Group, Axis Bank**

Mr. Vijay Shetty, President, Commercial Banking Group, Axis Bank, shared valuable insights on the bank's vision, innovative practices and its role in supporting India's growth model. He stated that Axis Bank has been consistently aligning itself with the evolving needs of customers by rewriting the India growth model with a strong focus on

*The concept of cluster-based funding was highlighted, wherein Axis Bank identifies industry clusters and extends specialized financial support to address collective needs, thereby strengthening the MSME ecosystem.*



inclusive and sustainable financial solutions.

Mr. Shetty emphasized that Axis Bank has demonstrated a significant growth during last few years underscoring its robust strategies and customer-centric approach. Special mention was made of the tailor-made solutions for MSMEs, covering financing, advisory and digital support. The concept of cluster-based funding was highlighted, wherein Axis Bank identifies industry clusters and extends specialized financial support to address collective needs, thereby strengthening the MSME ecosystem.

He also stressed on product innovation as a key pillar of Axis Bank's success. Innovation, he explained, is not limited to creating new financial products but extends to reimagining the overall customer journey. By embedding technology at every step, the bank has been able to provide greater transparency, faster turnaround times, and a seamless banking experience. The Axis Bank Mobile App was cited as a strong example of this approach, offering end-to-end digital banking solutions from payments and fund transfers to wealth advisory and loan applications, all within a secure and user-friendly platform. These digital innovations are particularly valuable for MSMEs and entrepreneurs, who often require real-time access to working capital, quick approvals and simplified processes to remain competitive in a dynamic market. Through such initiatives, Axis Bank ensures that financial services are not only accessible but also adaptive to the changing needs of businesses and individuals.

In addition, Mr. Shetty briefly introduced Axis Bank's Burgundy Private solution for High-Net-Worth Individuals (HNIs) and Ultra-HNIs, which provides an exclusive wealth management and private banking platform. It includes personalized services such as investment and estate planning, family office support and lifestyle privileges through the Burgundy One Card. With benefits like unlimited airport lounge access, complimentary golf, premium dining, and hotel tie-ups, Burgundy Private demonstrates Axis



Bank's capability to cater to the distinct needs of this segment.

In conclusion, Mr. Shetty reiterated Axis Bank's dual focus – strengthening the MSME sector with innovative and cluster-based financial solutions, while also offering exclusive wealth management services for HNIs through Burgundy Private. Both, he stressed, are central to the bank's vision of contributing meaningfully to India's growth story.

➤ **Gen AI for Predictive Analytics, Cost-Saving & Digital Transformation presented by Ms. Anjana Dikshit, Director of BlueBeaks Solutions.**



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The session focused on how Micro, Small and Medium Enterprises (MSMEs) can practically harness the power of emerging technologies to strengthen their competitiveness and ensure sustainable growth. Ms. Dikshit explained that predictive analytics, using past data to anticipate future scenarios, can play a vital role in cash-flow forecasting, sales and demand planning, identifying unusual transactions and duplicate invoices, as well as predicting payment delays. She highlighted that Gen AI tools can also be applied effectively in enhancing workplace safety and reliability, such as monitoring PPE compliance through CCTV, analysing near-miss incidents, and preventing equipment breakdowns through predictive maintenance using runtime, vibration and temperature data. Such initiatives lead to fewer accidents, reduced downtime, lower scrap rates and savings in repair costs.

The presentation further introduced the concept of a four-step "Data-to-Action Loop," which involves collecting data from GST, UPI, POS, CCTV and sensors, predicting outcomes with analytical models, acting on insights through automated alerts, emails or WhatsApp nudges and finally learning by assessing the impact and refining the system. She emphasized that MSMEs should begin with one small loop and expand gradually based on results. Several examples of quick-win cost-saving automations were shared, such as automated invoice reminders, duplicate bill detection, cash-flow updates via WhatsApp, smart inventory alerts, PPE alerts, machine-overheat warnings, automated expense coding and vendor performance scoring, all of which can help enterprises save time and money while improving efficiency.

To support such adoption, a wide range of simple and accessible tools were highlighted, including Tally

Prime, Zoho Books, and GST e-invoicing platforms for compliance, UPI and AutoPay for payments, automation platforms like Zapier and Zoho Flow, safety and vision AI apps for monitoring, and financial access tools like Account Aggregator-enabled lenders and TReDS platforms. A phased roadmap was suggested for implementation, beginning with the choice of one or two practical use cases, connecting data sources such as GST and bank accounts, building and testing predictive rules in parallel, and finally scaling up operations after evaluating measurable improvements.

The session concluded with a demonstration of practical AI use cases relevant to MSMEs, such as drafting proposals, evaluating RFPs, managing inboxes, scheduling meetings and automating daily tasks. The key message for MSMEs was that they already possess valuable digital data through GST, UPI and banking systems and by starting small and scaling up based on results, they can leverage Gen AI to transform data into actionable insights, achieve cost savings, enhance workplace safety and improve overall decision-making. The key takeaway was clear: start small, measure results and scale what works. This approach ensures that MSMEs can embrace digital transformation without being burdened by high costs or complexity.

➤ **Overview of presentation by Mr. Kailash Pati Singh, Director, Tata AIA Life Insurance**



**Mr. Kailash Pati Singh, Director of Tata AIA Life Insurance,** delivered an enlightening presentation on the significance of business insurance in ensuring financial security and sustainability for enterprises.

He began by underlining the long-standing legacy of the Tata Group and the global presence of AIA, highlighting the strong foundation on which Tata AIA Life Insurance operates. Mr. Singh outlined that AIA has presence in 18 Markets in Asia Pacific Region has total assets worth \$303 billion as of Dec.2022. Mr. Singh also outlined that over 17 million participating members are there in group insurance scheme and AIA reputation backed by 41million+ individual policies.

Mr. Singh showcased the impressive achievements of Tata AIA, which underline its leadership position in the life insurance sector. The company has protected millions of families since inception and as of FY 2023, recorded a retail sum assured of ₹4,00,000 crore+. Its Assets Under Management (AUM) stood at ₹1,00,000 crore+ as on Dec.2024, demonstrating financial strength and credibility. Most notably, the company has achieved a

claim settlement ratio of 99.13% in FY 2023–24, and have 600+ branches presence across major cities in India and have protected 85,76,889 families so far reflecting its reliability and customer-first approach.

He further explained why Tata AIA is the preferred choice for businesses and individuals alike. Under the “Why Tata AIA” theme, he emphasized that all its offerings are aligned with the spirit of “Make in India” and are tailored to meet diverse business needs. Tata AIA solutions provide dual tax benefits, help secure both business and personal assets, support working capital requirements, enable asset creation and facilitate retirement planning and wealth transfer. These factors make Tata AIA a trusted partner for entrepreneurs seeking holistic financial protection and growth. The core of his presentation centred on Business Insurance and its critical components, such as Employer-Employee Insurance, Keyman Insurance, Partnership Insurance, MWPA (cover under the Married Women’s Property Act) and HUF solutions. He explained how these instruments safeguard companies from unforeseen disruptions, ensure continuity and protect personal wealth from external liabilities like creditors, taxation, or legal claims. Particular emphasis was given to Keyman Insurance, which helps businesses absorb the financial impact of losing a critical leader and Employer-Employee Insurance, which benefits both the organization and its employees’ families.

The interactive session concluded with members raising pertinent questions on coverage, applicability and tax implications of different insurance solutions. Mr. Singh addressed these queries comprehensively, leaving the audience fully satisfied and well-informed about the strategic advantages of adopting Tata AIA’s business insurance solutions.

### ➤ Overview of the deliberation of Mr. Soumyajit Ghosh, State Head, Tata Power Solar

*Mr. Soumyajit Ghosh*, State Head, Tata Power Solar, delivered an insightful presentation on the role of solar power in today’s energy landscape and the contribution of Tata Power Solar to this sector. He began by briefly introducing Tata Power Solar, one

of the country’s pioneering and most trusted names in renewable energy. He highlighted the company’s strong presence across the solar value chain, ranging

from manufacturing and project development to installation, operations and maintenance. Tata Power Solar, he noted, has emerged as a leader by combining innovation, quality, and reliability in its offerings.

Emphasizing the growing importance of renewable energy, Mr. Ghosh outlined why businesses and households alike should increasingly adopt solar power. He explained how solar energy provides a sustainable alternative to conventional electricity, reduces dependency on fossil fuels, and contributes to environmental conservation while ensuring significant savings on electricity bills. To make his points more relatable, he showcased a model of a typical rooftop solar power system, explaining its components and operational mechanism.

Mr. Ghosh also shared some of Tata Power Solar’s corporate milestones and achievements, which include the successful execution of numerous prestigious solar projects across India. These projects not only demonstrate the technical capabilities of the company but also reflect its contribution to the nation’s renewable energy capacity. In addition, he touched upon the concept of net metering, explaining how it allows consumers to feed excess solar energy back into the grid and adjust it against their electricity consumption. He further highlighted the current provisions of the Government of West Bengal regarding net metering, underscoring how supportive policies can help expand solar adoption in the state.

Concluding his deliberation, Mr. Ghosh reiterated the immense potential of solar power for MSMEs and industries, both in terms of cost savings and sustainability. His session provided participants with a clearer understanding of the practical, financial and environmental benefits of switching to solar power, making it a compelling option for the future.

Felicitation of successful entrepreneurs & dignitaries

In the inaugural session, FOSMI felicitated Mr. Vikas Madhagarra of Sankrail Industrial Park, Howrah with the Certificate of Appreciation and Memento for his valuable contribution to the MSME fraternity and his active association with FOSMI. His dedicated and entrepreneurial spirit have been a source of inspiration.

FOSMI, with the same spirit, recognised the others, who exemplify innovation, perseverance and excellence in MSME leadership namely, M/s. Sarama Steel Furniture, M/s. Fairfax Solution India Pvt. Ltd., M/s. Das Roto Print and M/s. Cabcon India Pvt. Ltd.

The Seminar session was concluded with the Vote of Thanks delivered by Mr. Gautam Ray, Vice President, FOSMI. He acknowledged every hand that has contributed for the success of the whole event.◆◆◆

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# Capacity Building Workshop Organized by FOSMI in Association with SIDBI



The Federation of Small & Medium Industries (FOSMI), in association with the Small Industries Development Bank of India (SIDBI), organized a Capacity Building Workshop on the theme: Financial Literacy & Financial Management on 19th DECEMBER'25 in the FOSMI Conference Hall. The objective of the program was to create greater awareness among MSMEs about the wide range of financial schemes and support services available to them through SIDBI, as well as to provide insights into complementary offerings from NSIC (National Small Industries Corporation Ltd.).

## SIDBI Session – Strengthening the MSME Ecosystem

Mr. Chiranjit Mondal, AGM, SIDBI, delivered an insightful presentation, highlighting the specialized schemes and initiatives of SIDBI designed to strengthen the MSME sector.

While explaining Machinery Finance, Mr. Mondal said that SIDBI provides quick and flexible financing options for acquiring new machinery and equipment, enabling MSMEs to modernize their operations and enhance productivity without facing heavy capital constraints.

Similarly, while elaborating on Green Finance Schemes, he explained that SIDBI has designed innovative products to support enterprises engaged in sustainable manufacturing and services under the green value chain. He outlined the attractive financial packages

being offered under such projects to encourage energy efficiency, renewable energy and eco-friendly practices among MSMEs.

Likewise, while highlighting Other Schemes, Mr. Mondal spoke about Direct, Indirect and Micro Finance facilities, Credit Guarantee support, Technology Upgradation assistance and Marketing Support schemes, all of which are vital for enhancing competitiveness and improving market reach of MSMEs.

*SIDBI provides quick and flexible financing options for acquiring new machinery and equipment, enabling MSMEs to modernize their operations and enhance productivity without facing heavy capital constraints.*

A significant part of his address focused on the recent collaboration between SIDBI and FOSMI under the PROMO scheme. Referring to the MoU signed between the two organizations, he emphasized the positive outcomes expected—not only in strengthening FOSMI as a Business Membership Organization (BMO) but also in extending structured support to its member enterprises. *Contd. on Page ...33*



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# Awareness Programme



## Pradhan Mantri Viksit Bharat Rozgar Yojana (PMVBRY) and Employees' Enrolment Campaign

A highly productive and successful awareness session was convened on November 25, 2025, organised by FOSMI at the FOSMI Conference Hall, specifically organized for Federation's members. The program was a joint effort led by the Regional Provident Fund Commissioner (RPFC)-1, Md. Ashraf Kamil, and his team of senior officers from the Employees' Provident Fund Organisation (EPFO), Kolkata, operating under the Ministry of Labour & Employment, Govt. of India. This initiative aimed to maximize engagement and ensure widespread statutory understanding of crucial government initiatives designed to formalize the workforce and enhance social security coverage.

The session's success was marked by the excellent participation and the clear, comprehensive clarifications provided by the RPFC.

The session's core focus centred on two major government schemes: the Pradhan Mantri Viksit Bharat Rozgar Yojana (PMVBRY) (Aug 2025 - Jul 2027) and the Employees' Enrolment Campaign (EEC), 2025 (Nov 2025 - Apr 2026). The PMVBRY is a strategic employment-linked incentive scheme designed to motivate employers and new employees toward sustained formal employment growth. Simultaneously, the EEC is a focused, time-bound drive to significantly boost social security inclusion among eligible workers.



Furthermore, the RPFC provided an essential overview of the recent consolidation of 29 labour laws into four comprehensive labour codes, as implemented by the Ministry of Labour and Employment, highlighting a significant stride toward simplifying labour compliance.

Md. Ashraf Kamil effectively chaired the session, dedicating ample time to clarify all queries and doubts raised by the participating members. He emphasized the mutually beneficial nature and positive intentions of the PMVBRY and EEC, underscoring their role in strengthening both employee welfare and employer incentives within the formal sector. The overwhelming participation ensured that the program was highly effective in achieving its goal of widespread statutory awareness and promoting compliance among Federation members. ♦♦♦

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## “A Talk with Rajiva Sinha, IAS (Retd.)”

The Federation of Small & Medium Industries (FOSMI), in association with the Rajiva Sinha Foundation, organised an interactive session titled “A Talk with Rajiva Sinha, IAS (Retd.)” on 4th November 2025 at The Park, Kolkata.

The program aimed to empower MSMEs, startups and large enterprises by creating new avenues for entrepreneurial success. In a lively and engaging discussion, Mr. Sinha shared insightful perspectives on industry growth, administrative



## Meeting with Parliament Standing Committee on Industry



A meeting of the Department related to the Parliamentary Standing Committee on Industry was held on 15th November 2025 at Hyatt Regency, Kolkata. From FOSMI, Mr. Gautam Ray, Vice President, and Mr. A. K. Sengupta, Secretary, attended the meeting.

challenges and enterprise empowerment, offering clarity on policy interpretation and practical guidance for businesses.

The session was well received and reaffirmed FOSMI’s commitment to fostering meaningful dialogue and collaboration for enterprise growth and sustainability.

Members are encouraged to write/mail to the Rajiva Sinha Foundation with issues related to expositions, exports or policy matters. The Team Rajiva Sinha Foundation has assured its fullest cooperation to support and assist FOSMI member units in addressing their concerns effectively. ♦♦♦

FOSMI made a Power Point Presentation highlighting the key issues faced by MSMEs, particularly those related to banking, along with the need for amendments to the MSMED Act, 2006—especially in areas concerning supplier defaults after receiving advance payments, buyers’ refusal or delay in lifting ready goods, and the difficulties faced by MSMEs in enforcing the orders of the Facilitation Council for recovery of dues. Important concerns of the service sector, including challenges faced by registered valuers, were also presented before the Committee. In the interactive session, FOSMI also raised the impediments faced by MSMEs in obtaining CGTMSE-backed loans.

The discussion with FOSMI was found to be highly productive and meaningful, and the issues raised were well appreciated by the Committee. The Committee further advised FOSMI to forward the detailed memorandum to them over email for their examination and necessary action. The meeting was attended by leading industry associations, the State MSME Department, major banks, MSME-DI Kolkata, KVIC, and other key stakeholders. ♦♦♦

# FOSMI : Championing the MSME Ecosystem for Sustainable Industrial Progress



**MR. S. K. KEDIA**, *Vice President, FOSMI*  
*Director, B. S. Tar Pvt. Ltd.*  
113, Park Street, 6th Floor  
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**T**he Federation of Small & Medium Industries, West Bengal (FOSMI), stands as one of the most trusted and influential institutions dedicated to the advancement of the MSME sector. With a legacy spanning over six decades, FOSMI has earned national recognition as a premier industry body, consistently working as the vital link between entrepreneurs, policymakers, financial institutions, and promotional agencies. Representing over 1200 member units, along with several dynamic affiliated industry associations, FOSMI serves as a collective voice for the MSME fraternity, playing a decisive role in shaping policies and strengthening industrial growth.

FOSMI enjoys representation on numerous high-level Committees, Councils, and Advisory Boards of both the Central and State Governments, including the Reserve Bank of India's Empowered Committee.

The Federation actively contributes to pre-budget consultations, policy discussions, and legislative reviews, thereby ensuring that the concerns, aspirations, and expectations of MSMEs are effectively conveyed at the right forums. Its strategic involvement with government bodies enhances advocacy, promotes reform, and facilitates the implementation of progressive policies that support MSME competitiveness.

At the core of its vision, FOSMI is committed to fostering sustainable industrial development by addressing the challenges of existing enterprises while nurturing aspiring entrepreneurs through guidance, training, and strategic support.

It organizes an extensive range of capacity-building initiatives such as seminars, workshops, international conferences, industry training programs, trade missions, consultancy services, and policy interaction sessions. These activities empower members with knowledge of emerging technologies, regulatory compliance, business strategies, and access to relevant government schemes.

Membership with FOSMI offers a wide spectrum of tangible benefits. Members gain access to participation in national and international trade fairs, exhibitions under government sponsorship, and exclusive networking opportunities with industry leaders and decision-makers. Free consultancy services on critical areas like taxation, labour matters, and statutory compliances help enterprises navigate complex regulatory frameworks. FOSMI also plays an active role in resolving member issues through formal representations to concerned departments and regulatory authorities.

Recognizing the evolving industrial landscape, FOSMI has instituted an Advisory Board comprising distinguished experts from industry, academia, and government to guide its future strategies and enhance the quality and impact of its services.

The FOSMI Excellence Awards, the Federation's flagship event, celebrates innovation, leadership, and exemplary entrepreneurship in the MSME sector. Supported by Central and State Government organisations, financial institutions, and prominent personalities, the awards serve as a motivational platform, encouraging enterprises to achieve greater levels of excellence and innovation. With its strong heritage, visionary leadership, and unwavering commitment to the MSME sector, FOSMI continues to be a vital catalyst in enabling inclusive, resilient, and progressive industrial development across West Bengal and beyond.

**National Conclave 2025 on**

# Development of Industry Associations



Mr. Gautam Ray, Vice President, FOSMI, attended the National Conclave 2025 for Development of Industry Association being organised by SIDBI on 24th September 2025 under PRMO Scheme. The program was held at Bharat Mandapam, New Delhi. All Business member organisations across the country covered under the PROMO scheme of SIDBI, assembled at Delhi to discuss better way of functioning of BMOs like FOSMI towards national interest. The chief guest of the program was Mr. M Nagaraju, IAS, Secretary, Department of Financial Services, Ministry of Finance, Govt. of India.

**Cluster-Level Workshop on**

## Cost & Competitiveness of MSMEs in India



FOSMI participated in the Cluster-Level Workshop on Cost & Competitiveness of MSMEs in India, organized by MSME-Dis-

trict Facilitation Office (DFO), Kolkata, Ministry of MSME, Government of India, held on 6th November 2025 at Biswanath

Niketan, Bargachia, Howrah.

On this occasion, FOSMI made a PowerPoint Presentation focusing on key areas such as the adoption of decarbonization measures, the use of artificial intelligence, effective waste management, sustainable development initiatives, ESG practices, and MSME-specific government schemes.

FOSMI emphasized that, these elements together form the cornerstone of modern industrial advancement. The presentation further highlighted FOSMI's recommendations on practical pathways for integrating these measures to enhance productivity, ensure sustainable growth and strengthen the global competitiveness and long-term readiness of India's MSME sector.

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## Gunvatta Yatra Enhancing Laboratory Standards

**F**OSMI, in association with the Quality Council of India (QCI) under the Gunvatta Yatra initiative, successfully organized a NABL Awareness Program on the topic “Enhancing Laboratory Standards” on 28th November 2025 at the FOSMI Conference Hall. The session was conducted by Ms. Iti Saxena, Deputy Director, QCI, who delivered an insightful presentation on the importance, scope, and procedures of

NABL accreditation.

Ms. Saxena elaborated on the benefits of accreditation in enhancing credibility, ensuring quality assurance, and promoting global acceptance of laboratory results. She covered key aspects such as the application process, use of digital platforms, documentation requirements, and the common non-conformities observed during assessments. The session also emphasized how NABL

accreditation contributes to improved efficiency, customer trust, and competitiveness for laboratories, testing, and calibration units.

The program witnessed enthusiastic participation from laboratory professionals, testing and calibration service providers, MSME representatives, and quality management experts. Attendees actively engaged in discussions and gained practical insights into implementing quality standards and preparing for accreditation audits.

The session reinforced the vital role of NABL accreditation in promoting excellence, enhancing market access, and supporting India’s ambition to emerge as a Quality-First Nation by 2047. It was widely appreciated by the participants for its relevance, clarity, and practical guidance.

Overall, the program was highly informative, impactful, and aligned with FOSMI’s mission of empowering MSMEs through knowledge, quality enhancement, and capacity building. ♦♦♦

### Consumer Protection Act, 2019



### AWARENESS Programme on

## CONSUMER PROTECTION ACT, 2019 & Cyber Security

**A** highly impactful awareness session on the Consumer Protection Act, 2019 and Cyber Security was successfully organised by FOSMI on 23rd December 2025 at FOSMI office, jointly conducted by the Department of Consumer Affairs & Fair Business Practices, Kolkata Central Regional Office, Government of West Bengal, and the Cyber Cell, Kolkata Police.

### Session on Consumer Protection Act, 2019

The session on consumer protection was conducted by Smt. Srabani Das, Dy. Assistant Director, Department of Consumer Affairs, who comprehensively explained the evolution, objectives and operational framework of consumer protection in In-

dia. The presentation highlighted key consumer rights, the importance of ethical business practices, and the legal procedures available for grievance redressal. Special emphasis was laid on court-annexed mediation as an effective mechanism for speedy and amicable resolution of disputes.

*Contd. on Page 33*

# FOSMI 's Participation in MSME Sambad – Zonal Conference



Shri Gautam Ray, Vice President, FOSMI, attended the Zonal Conference on “Cost and Competitiveness of MSMEs in India” held on 3rd December 2025 at CSIR–IMMT, Acharya Bihar, Bhubaneswar, organized by MSME DFO, Cuttack under the Ministry of MSME.

FOSMI actively contributed to the deliberations through Shri Ray and submitted its recommendations and views on the key determinants of MSME competitiveness. Our inputs reflected the ground

realities, sectoral challenges, and practical solutions essential for strengthening the MSME ecosystem.

The suggestions placed by FOSMI were well-received, acknowledged as pragmatic, actionable, and aligned with the core theme of enhancing the cost efficiency and competitiveness of MSMEs across India.

FOSMI remains committed to continuing its engagement with policy stakeholders to ensure that the voices of MSMEs are effectively represented. ♦♦♦

## Interactive Session with FOSMI and JIS Group



An interactive session on Industry-Linked Student Projects under the banner Academia Meets Industry was organised jointly by JIS Group and FOSMI on 9th December 2025 at Calcutta Punjab Club.

Learned faculties from the JIS

Group took part in the deliberations and clearly narrated their proposal for a meaningful and result-oriented industry–academia collaboration, outlining their expectations from FOSMI for the benefit of MSMEs.

The session saw an insightful and

purposeful interaction with FOSMI members. This initiative reflects JIS Group’s strong commitment to nurturing partnerships with the MSME sector. Key areas of collaboration were discussed, including industry-linked projects, skill development, joint research, faculty consultancy, technology upgradation support, student internships, and customised training programmes—all offering practical solutions that MSMEs can adopt to improve productivity, quality, and competitiveness.

Such engagements help bridge the gap between academic knowledge and industrial needs, enabling MSMEs to access innovation, modern practices, and a future-ready workforce.

It was an excellent and mutually beneficial session, paving the way for a long-term partnership for the growth of our MSME fraternity. ♦♦♦



## *Export Awareness & Facilitation Programme on* **Export Edge-Compliance and Finance for MSME Export Success**

FOSMI organised an Export Awareness and Facilitation Programme on the theme: Export Edge-Compliance & Finance for MSME Export Success in collaboration with SIDBI and Indian Institute of Foreign Trade (IIFT), Kolkata on 12th December 2025 at FOSMI Office. The session was conducted by Mr. Raktim Mitra, an Associate from Export Facilitation Cell, who delivered an insightful and highly interactive presentation focused on export readiness for MSMEs.

A major highlight of the programme was the detailed demonstration of the Trade Map portal, a globally recognised tool that helps exporters analyse trade statistics, identify high-potential markets, and understand import trends of different countries. Mr. Mitra explained how MSMEs can use filters such as product codes, market demand, competitor countries, and tariff information to make informed export decisions. This practical exposure helped participants realise the strategic importance of

data-driven market selection.

He also showcased live, product-specific examples using inputs from participants, enabling them to visualise real-time market opportunities. This hands-on approach greatly improved their understanding of interpreting trade data and assessing market potential.

Mr. Mitra addressed a wide range of export-related queries through one-on-one interactions and provided practical guidance on export market identification, and strategies for entering new markets. His step-by-step explanation was highly appreciated.

The session also included a discussion on IIFT's future plans to support MSMEs in West Bengal in tapping global markets more effectively. Overall, the programme proved to be extremely useful for participating units, especially those planning to export their products. Mr. Mitra assured FOSMI members of all necessary support as and when require. ♦♦♦

## *Strengthening MSME support:* **FOSMI's meeting with DM, Nadia**



Mr. Gautam Das, FOSMI District Chairman (Nadia Chapter), called on the District Magistrate, Additional District Magistrate, and ADM (Education) of Nadia District. During the meeting, he apprised them of the activities and initiatives undertaken by FOSMI and discussed the scope of organizing various MSME-focused programs in Nadia district with the active support and collaboration of the district administration. The interaction was highly productive and paved the way for enhancing FOSMI's outreach and developmental activities for the MSME sector in Nadia district. ♦♦♦



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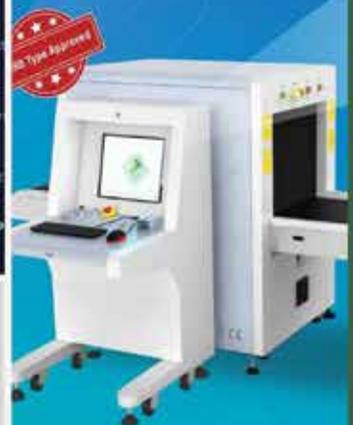
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*This article explains the essential MSME compliances from annual updates and financial disclosures to labour laws and taxation so that small businesses can operate confidently without facing penalties or legal challenges.*

# MSME Compliance in India 2026

MSME compliance involves adhering to tax (GST, Income Tax), labour (PF, ESI, Wages), and regulatory (licenses, environmental) laws, plus specific rules like timely payment to MSME suppliers (Form MSME-1, 45-day rule) for Indian Micro, Small & Medium Enterprises, enabling access to schemes, loans, and avoiding penalties, requiring proper Udyam registration and consistent record-keeping

The micro, small and medium enterprises make up the bulk of the Indian economy, contributing significantly to job creation, technological innovation and exports. The benefits of registration of MSMEs provide many advantages for small businesses in India, including access to government-supported credit schemes, subsidies and protective measures. MSMEs will need to comply with various obligations associated with the registration, including providing a transparent report of their financial status to the central government and reporting on their operations to the state labour department.

In India, running a small business involves more than simply producing products and discovering customers. Among other things, a small business has to meet certain legal and regulatory requirements as part of its operation. The Udyam Registration, introduced by the Ministry of MSME, has simplified how enterprises register themselves, but compliance remains a crucial aspect for long-term growth. Many small entrepreneurs, especially first-time business owners, are often unaware

of what is required after obtaining MSME status. As a result, they may miss important filings, fail to update records, or lose access to subsidies and government benefits.

MSME compliance is not complicated when understood properly. It involves regular updates, submission of details, and following standard rules applicable to all Indian businesses.

## Understanding MSME Classification

MSME classifications come under the Micro, Small, and Medium Enterprises Development Act of 2006. As of July 2020, MSMEs receive classifications based not only on their annual revenue/turnover, but also on how much money has been invested in plant and equipment:

- ▶ **Micro Enterprise** – ₹1 crore or less and up to ₹5 crore in annual revenue
- ▶ **Small Enterprise** – ₹10 crore or less and up to ₹50 crore in annual revenue
- ▶ **Medium Enterprise** – ₹50 crore or less and up to ₹250 crore in annual revenue

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MSME classifications also affect how companies file applications to qualify for government programs. Companies should update their records accurately in MSDE's online system.

## Key MSME Compliances in India 2026

### 1. Annual Udyam Update

Every MSME registered on the Udyam portal must update its information once every year. This includes details such as turnover, investment, GST data, and ownership. The government uses this information to validate MSME status and grant benefits accordingly. If the business fails to update, its MSME status may become inactive, limiting access to subsidies and schemes.

### 2. Monthly & Annual GST Compliance

If the enterprise is registered under GST, it must file –  
Monthly or quarterly GST returns  
Annual GST return

Reconciliation statements where applicable  
GST filings reflect the financial health of the business and act as verification documents for MSME classification.

### 3. Income Tax Compliance

MSMEs must comply with the Income Tax Act by filing –

- ▶▶ Annual income tax return
- ▶▶ TDS returns (if applicable)
- ▶▶ Advance tax payments

Tax filings also support turnover verification for MSME status and loan applications.

### 4. Labour Law Compliance

Many MSMEs employ workers, and therefore must comply with labour laws such as –

- ▶▶ Provident Fund (PF) registration and monthly contributions
- ▶▶ Employee State Insurance (ESI) compliance
- ▶▶ Labour Welfare Fund contributions (where applicable)
- ▶▶ Gratuity and bonus obligations

Small enterprises often overlook these requirements, which can lead to penalties if workers file complaints.

### 5. MSME Form I (For Companies)

Companies that owe payments to MSME suppliers for more than 45 days must file MSME Form I with the Ministry of Corporate Affairs. This filing is mandatory twice a year and promotes transparency in supplier payments.

### 6. Payment Obligation Under MSME Act

Section 15 of the MSME Act mandates that buyers must pay MSMEs within 45 days. If they fail, Section 16 imposes interest at a high rate. For MSMEs, keeping track of invoices and payments helps in claiming their rights under the Act.

## 7. Compliance for Subsidy and Scheme Benefits

MSMEs applying for government schemes must maintain proper documentation. This includes–

- ▶▶ Project reports
- ▶▶ Bank loan statements
- ▶▶ Udyam certificate
- ▶▶ Proof of investment

Some schemes require periodic updates or audits; failure to comply may lead to withdrawal of benefits.

## 8. Environmental and Industry Specific Compliance

Depending on the type of business, certain MSMEs must obtain –

- ▶▶ Pollution control certificates
- ▶▶ Factory licenses
- ▶▶ FSSAI license for food businesses
- ▶▶ Trade license
- ▶▶ Fire safety certificates

These are necessary not only for compliance but also for securing bank loans and government clearances.

## 9. Bookkeeping and Financial Record Maintenance

The MSME owner must maintain proper accounts, including –

- ▶▶ Purchase and sales records
- ▶▶ Expense bills
- ▶▶ Inventory statements
- ▶▶ Annual financial statements

Clean accounting ensures smoother audits and faster access to credit.

## Why MSME Compliance Matters?

MSME compliance is not simply a legal requirement; it provides several practical advantages.

**Smooth Access to Loans :** Banks and NBFCs evaluate compliance records before offering credit. MSMEs with up-to-date filings get access to collateral-free loans more easily.

**Eligibility for Government Incentives:** Many schemes under the MSME Ministry require regular updates and verified financial information. Non-compliant businesses may be excluded.

**Avoiding Penalties:** Failure to comply with tax or labour laws attracts penalties, interest, and sometimes legal notices.

**Building Credibility:** Customers and investors trust organizations that maintain transparency through regular filings and proper documentation.

*Pratik Kumar LLM@ www.kanakupillai.com*

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### **Capacity Building Workshop...**

As part of this arrangement, Mr. Mondal announced that a dedicated Business Support Executive (BSE) from SIDBI will soon be deputed at FOSMI to assist members in processing their financial requirements more effectively. He concluded by stressing that SIDBI's initiatives reflect its pivotal role as the principal financial institution for MSMEs in India, addressing both immediate financing challenges and long-term growth opportunities. The session was kept highly interactive, with Mr. Mondal responding to a wide range of queries raised by participating entrepreneurs.

### **NSIC Session – Comprehensive Support for MSMEs**

Mr. Bipul Bag, Branch Manager, NSIC Kolkata, made a highly informative presentation on the wide range of schemes and support services offered by NSIC, which he broadly classified into Credit Support, Marketing Support, and Other Support Services.

While explaining Credit Support, Mr. Bag said that NSIC facilitates credit through banks, thereby easing one of the most critical challenges faced by small enterprises. He highlighted the Raw Material Assistance (RMA) scheme against bank guarantee, which enables enterprises to maintain steady production without financial strain. He also referred to the Assistance to Wholesalers and Retail Traders (AWRT) and the Bill Discounting facility, both designed to improve cash flow and working capital management for MSMEs.

Similarly, while speaking about Marketing Support, Mr. Bag emphasized that NSIC provides a level playing field for MSMEs by enabling them to participate in government procurement through the Single Point Registration Scheme (SPRS). He elaborated on the e-marketing service – MSME Global Mart, which helps enterprises showcase their products to a wider market. In addition, he highlighted schemes such as the Marketing Facilitation Scheme (MFS), Trade Enablement and Marketing (TEAM), raw material distribution and sale of machinery and equipment, which are effective measures to strengthen market access and competitiveness.

In the same manner, while highlighting Other Support Services, Mr. Bag explained that NSIC runs several initiatives such as the National SC-ST Hub for promoting inclusive entrepreneurship, technical support for testing and training and international cooperation schemes for global exposure. He also explained the role of technology incubation through PPP mode, facilitation of MSME participation in exhibitions, ICT digital services and the ASPIRE scheme. These initiatives, he noted, collectively help MSMEs upgrade skills, adopt technology and expand markets. Mr. Bag concluded by stressing that NSIC not only supports enterprises financially but also builds their long-term sustainability through skill development, incubation, and pro-

fessional guidance.

### **Conclusion**

The Capacity Building Workshop proved to be a highly meaningful and productive initiative, equipping participating MSMEs with valuable insights into the financial and developmental support available from both SIDBI and NSIC. The interactive sessions enabled entrepreneurs to explore new opportunities for financial access, modernization, sustainability and growth, while reaffirming FOSMI's role as an effective facilitator for the MSME sector. ♦♦♦

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### **Awareness Programme on Consumer...**

The speaker also drew attention to product safety standards, including the significance of mandatory ISI certification for critical products, and raised serious concerns regarding misleading advertisements and unfair trade practices, particularly in the rapidly expanding e-commerce ecosystem.

Participants were introduced to important digital consumer protection tools, such as the E-Daakhil (E-Jagriti) portal for online filing of consumer complaints and the BIS Care App for verifying product authenticity and standards. The session provided valuable insights into the expanded scope of product liability, mediation mechanisms, and emerging cyber-related consumer risks, making it highly relevant for both consumers and businesses.

Session on Cyber Security Awareness

The Cyber Security session was conducted by Ms. Tanushree Bera and Ms. Sushmita Dutta from the Cyber Cell, Kolkata Police, who delivered an insightful and engaging presentation through a detailed Power-Point presentation.

The session focused on explaining how online scams operate and highlighted various emerging cyber frauds affecting individuals and business establishments. Key topics covered included e-commerce frauds, online extortion gangs, fake KYC update links, COVID-19 related scams, misleading Facebook advertisements, fake friend requests prompting the installation of malicious applications through unknown links, and ATM-related frauds.

The speakers also shared practical precautions and preventive measures to help participants safeguard themselves against cyber threats. The session was highly informative and significantly enhanced awareness about the growing risks in the digital ecosystem.

The programme witnessed active participation, with several relevant questions raised by participants. All queries were effectively addressed by the resource persons, making the interaction session meaningful and engaging.

Overall, the awareness programme proved to be extremely impactful and informative, equipping participants with crucial knowledge on consumer rights, legal remedies, and cyber safety. FOSMI expressed its appreciation to the Department of Consumer Affairs & Fair Business Practices and the Cyber Cell, Kolkata Police, for their valuable contribution towards strengthening consumer awareness and digital safety among stakeholders. ♦♦♦

# SYNOPSIS OF NEW LABOUR CODES

Sl No	CODES	IMPORTANT POINTS	EXPLANATION
1	The Code on Wages, 2019	Universal Minimum Wages	Establishes a statutory right to minimum wages for all employees and workers across both organised and unorganised sectors, replacing the earlier system that only covered "scheduled" employment.
		National Floor Wage	The Central Government will set a National Floor Wage based on minimum living standards. No state government can fix a minimum wage below this floor.
		Uniform Wage Definition	A standardised definition of "Wages" is introduced. It mandates that Basic Pay, Dearness Allowance, and Retaining Allowance together must constitute at least 50% of the total remuneration. This change aims to ensure higher contributions to benefits such as the Provident Fund (PF) and Gratuity, as these are calculated on the basic pay component.
		Timely Payment	Mandates timely payment of wages to all workers.
		Gender Equality	Prohibits discrimination based on gender (including transgender identity) in recruitment and pay for similar work
		Overtime	Requires payment for overtime at a rate of at least twice the normal wage
2	The Code on Social Security, 2020	Universal Social Security Coverage	Expands the social security net to include all workers, including those in the unorganised sector, and formally recognises "Gig Workers" and "Platform Workers" for the first time.
		Gig & Platform Workers	Aggregators (like app-based service providers) will be required to contribute 1-2% of their annual turnover (capped at 5% of payments to workers) to a dedicated Social Security Fund for their welfare.
		ESIC/PF Extension	Expands coverage of schemes like Employees' State Insurance Corporation (ESIC) and Employees' Provident Fund (EPF) to more establishments and areas across India.
		Fixed-Term Employees (FTE):	Grants fixed-term employees the same benefits as permanent workers, including gratuity eligibility after just one year of service (down from five years previously).
3	The Industrial Relations Code, 2020	Easier Retrenchment/ Closure	Raises the threshold for requiring prior government approval for layoffs, retrenchment, or closure from 100 to 300 workers. This aims to provide greater flexibility to employers, particularly in manufacturing.
		Standing Orders	The requirement for industrial establishments to frame and certify 'Standing Orders' (rules on classification of workers, working hours, discipline, etc.) is now applicable to establishments with 300 or more workers (up from 100).
		Fixed-Term Employment	Formally introduces and provides statutory benefits parity for Fixed-Term Employment.
		Restrictions on Strike	Introduces requirements for a 14-day notice before any strike or lockout.
4	The Occupational Safety, Health and Working Conditions (OSHC) Code, 2020	Safety & Health Standards	Consolidates laws related to the working conditions, safety, and health of workers across all sectors
		Mandatory Health Checks	Requires employers to provide free annual health check-ups for workers above 40 years of age in specific establishments
		Women in All Jobs	Permits women to work in all establishments, including at night and in hazardous operations like underground mining, subject to their consent and adequate safety measures being provided by the employer
		Appointment Letters	Mandates the issuance of a formal appointment letter to every worker, promoting the formalisation of employment.
		Compliance Simplification	Introduces provisions for Single Registration, Single Licence, and Single Annual Return for establishments, reducing the compliance burden.
		Inspector-cum-Facilitator	Replaces the 'Inspector' with an 'Inspector-cum-Facilitator' role, shifting the focus toward guidance and compliance support rather than purely punitive action

*Note: The Central Government has notified the Codes; their implementation date is contingent upon the State Governments finalising and notifying their respective rules*



Government of Puducherry

## To be published in the Gazette of India Extraordinary Part II Section 3, Sub-section (II) Government of India

Ministry of Commerce and Industry  
Commerce Department  
Directorate General of Foreign Trade  
Vanijya Bhavan, New Delhi

Notification No.: 35/2025

New Delhi, September 30, 2025

**Subject: Extension of RoDTEP scheme for DTA units beyond 30.09.2025 and applicable to DTA/AA/SEZ/EOU exports up to 31.03.2026 - reg.**

SO(E) : In exercise of the powers conferred under Section 5 of the Foreign Trade (Development and Regulation) Act, 1992, as amended, read with Para 1.02 of the Foreign Trade Policy (FTP) 2023, the Central Government hereby issues a notification extending the Scheme for Remission of Duties and Taxes on Exported Products (RoDTEP) beyond 30.09.2025. Accordingly, the RoDTEP scheme will remain applicable on exports from Domestic Tariff Area (DTA) units, Advance Authorisation (AA) holders, Special Economic Zone (SEZ) units, and Export Oriented Units (EOUs) till 31.03.2026.

The existing RoDTEP rates, as notified, will continue to be applicable for all export items. However, the operation of the scheme will remain subject to the budgetary framework provided under Para 4.54 of FTP 2023, so that the exemptions are managed within the approved allocation during the financial year.

The list of eligible export items, along with applicable rates, and per-unit value limit, wherever applicable, is available in Appendix 4R (for DTA units) and Appendix 4RE (for AA/SEZ/EOU units) on the DGFT website ([www.dgft.gov.in](http://www.dgft.gov.in)) under the link: "Regulations > RoDTEP".

Effect of this notification: RoDTEP scheme is extended and will be applicable for eligible exports from DTA, AA, SEZ, and EOU units till 31.03.2026.

This issues with the approval of the Minister of Commerce and Industry.

**(Ajay Bhalla)**

Director General of Foreign Trade  
and Additional Secretary to the Government of India  
Email: [dgft@nic.in](mailto:dgft@nic.in).

(Issued from File No. 01/94/180/019/AM26/PC-401/94/180/019/AM26/PC-4/E-42728)

# Inspiring Business Growth Quotes

"Success is not final; failure is not fatal: It is the courage to continue that counts."

– Winston Churchill

"Growth and comfort do not coexist."

– Ginni Rometty

"Whenever you see a successful business, someone once made a courageous decision."

– Peter F. Drucker

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

– Eleanor Roosevelt

"Nothing in the world can take the place of persistence."

– Calvin Coolidge

"The best way to predict the future is to create it."

– Alan Kay

"Success is walking from failure to failure with no loss of enthusiasm."

– Winston Churchill

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