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Government of India
Ministry of Micro, Small and Medium Enterprises,
Office of the Development Commissioner (MSME) (NBMSME Division)

7th Floor, “A-Wing”
Nirman Bhawan, New Delhi – 110108
Dated: 27 January, 2011

Subject: Minutes of the Eighth Meeting of the National Board for Micro, Small and Medium Enterprises (NBMSME) held on 22nd December, 2010 at SCOPE Complex, Lodi Road, New Delhi

A copy of the minutes of the Eighth Meeting of the National Board for Micro, Small and Medium Enterprises (NBMSME) held on 22nd December, 2010 at SCOPE Complex, Lodi Road, New Delhi, is enclosed. The Minutes may also be accessed at our website www.dcmsme.gov.in

It is requested that discrepancy, if any, in the minutes may please be intimated within a fortnight.

Encl : as above,

(Madhav Lal)
Additional Secretary & Development Commissioner (MSME)
& Member Secretary (NBMSME)
Tel.: 011-23061176
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To

1. PS to Hon’ble Minister (MSME) / Vice-Chairman and all the Members, NBMSME / PSC to Secretary (MSME) / Special Invitees of NBMSME.
2. AS&FA(MSME) / JS (MSME) (AS) / JS (MSME) (SKP) / EA (RKM), Udyog Bhawan, New Delhi
3. ADC&EIA / ADC (SS) / DDG (GS) / EA (MPS) / IA / JDC (HSM) / JDC (AB) / JDC (DP) / Director (Admn.) (SSG) / AEA O/o the DC (MSME), New Delhi.

Copy to:
SENET Division, O/o the DC (MSME),
MINUTES OF THE 8TH MEETING OF THE NATIONAL BOARD FOR MICRO, SMALL AND MEDIUM ENTERPRISES (NBMSME) HELD ON 22ND DECEMBER, 2010 AT SCOPE COMPLEX, NEW DELHI.

The 8th Meeting of the National Board for Micro, Small and Medium Enterprises (NBMSME) was held under the chairmanship of Hon‘ble Minister (MSME) on 22nd December, 2010 at SCOPE Complex, New Delhi. The list of the participants is appended.

2. The Additional Secretary & Development Commissioner (MSME) welcomed the Chairman, Members and distinguished invitees of the Board. He has said that the National Board for Micro, Small and Medium Enterprises (NBMSME) was constituted to advise the Government on all policy matters relating to the development of MSME sector. He was of the view that the discussion on the main Agenda “Micro and Small Enterprises-Cluster Development Programme (MSE-CDP): Achievements and Prospects” would be beneficial to the sector.

3. Shri Dinsha Patel, Hon‘ble Minister (MSME) during his opening remarks welcomed the suggestions from all participants and assured that the Ministry would consider the same for appropriate action. He has complimented the Shri Manavendra Mukherjee, Hon‘ble Minister of Micro, Small Scale Enterprises, Textile & Tourism, Government of West Bengal for his keen interest and initiatives taken for the development of the sector. The Hon‘ble Minister (MSME) has also informed about the recent launching of Udyami Help line, the call centre of the Ministry, which was inaugurated by the Hon‘ble Prime Minister. He has expressed satisfaction over the progress of the ongoing schemes of the Ministry such as National Manufacturing Competitiveness Programme (NMCP), Credit Linked Capital Subsidy Scheme (CLCSS), Prime Minister’s Employment Generation Programme (PMEGP), MSE-CDP etc. He has emphasized the important role of the State Governments in successful implementation of various schemes of the Ministry of MSME.

4. The Hon‘ble Minister has also drawn attention of the Members of the Board to the vision and the strategy of the Ministry of MSME as contained in the Strategic Plan of the Ministry of MSME. He has thanked the various associations across the country in general and those who are Members of the MSME Board in particular for valuable contribution made by them in helping to arrive at a shared vision and strategy for the next five years. He has directed that the Final Document be circulated once again to all for finalizing the same.

5. A presentation on the main Agenda “Micro and Small Enterprises-Cluster Development Programme (MSE-CDP): Achievements and Prospects” was made by the Joint Development Commissioner (MSME) focusing on the salient features, concept, strategy and success of the Cluster Development Programme.
6. Shri Manavendra Mukherjee, Hon'ble Minister of Micro, Small Scale Enterprises, Textile & Tourism, Government of West Bengal has advocated for an enhanced Budget Allocation for Micro and Small Enterprises-Cluster Development Programme (MSE-CDP). He has opined that the proportion of allocation for cluster development activities in infrastructure development should be in the ratio of 2:1. Further, if the proportion of micro enterprises is more 50 percent in the cluster, the contribution of special purpose vehicle for setting up of common testing centre should be 5 percent of the total project cost. He has also stressed upon the need for the banks to adopt at least one cluster in the district of dedicated institutional financing, which was an important recommendation of Prime Minister's Task Force on Micro, Small and Medium Enterprises.

7. Ms. Shashi Singh, President, Consortium of Women Entrepreneurs of India (CWEI) has stated that the cluster development programme could be a potent tool to help women in the unorganized sector, especially with its focus on micro enterprises. However, there are certain issues at the implementation level, which could be addressed by giving adequate representation of the State Government. She has also mentioned that if the land is available at the level of District Collector or Panchayat, the implementation of the proposal could be expedited. She has drawn attention to the high interest rate charged by the Micro Finance Institutions while lending to the micro units. Further, the need for convergence of similar Cluster Development Programmes being undertaken by different Ministries of Government of India was also stressed upon.

8. Ms. Sandhya Reddy, President, Confederation of Women Entrepreneurs, has lauded the Ministry of MSME for giving in principle approval for developing a cluster in Hyderabad. She has suggested SIDBI or some other financial institutions may come forward to assist the stakeholders in meeting the 20 percent share of financial requirement for cluster development.

9. Shri. K.R. Thangaraj, President, Tamil Nadu Small and Tiny Industries Association (TANSTIA) has pointed out the inadequacy of existing Financial Institutions, including SIDBI, in providing financial help to the micro and tiny sector. There is a need for dedicated and separate financial institution for these sectors. Regarding Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), most of the financial institutions are very reluctant to extend the facility to micro enterprises. There should be some mandatory provision for micro and tiny sector. He has expressed concern over the delay in approval for the proposal of 12 clusters from Tamil Nadu. The SPV has been formed and the land has already been purchased for this purpose.

10. Shri. B.L. Baheti, Indian Federation of Tiny Enterprises (IFTE), has suggested setting up of multi product clusters in various States of the country to create more avenues for employment generation. Further, special thrust should be given to micro and tiny sector. He has proposed formation of a National
Commission as well as a National Fund for Tiny and Micro Enterprises. Also, tiny enterprises with an investment up to Rupees Five Lakh in plant and machinery should be exempted from all forms of taxation.

11. Shri Harish Kedia, Chattisgarh Laghu Evam Sahayak Udyog Sangh, has called for development of clusters specifically for tiny sector. The establishment of multi product clusters would be beneficial for backward states like Chattisgarh. He has suggested flexible norms for Cluster Development Programme.

12. Shri S. Tej Bant Singh Reen, President, Association of Small Scale Industries, Jammu and Kashmir has congratulated the Ministry of MSME for extending assistance to enterprises by way of Cluster Development Programme. He has explained the special problems faced by Jammu & Kashmir due to geographical reasons. He has pointed out that different departments of Central Government are having different interpretations at the time of releasing the financial incentives from the Central Government, resulting in severe hardship. Considering the fact that there is no major industry in J & K, he has suggested a group of 4-5 micro enterprises should be brought under the ambit of cluster development programme. In order to address the credit issues of micro sector, SIDBI may be asked to lend directly to micro sector instead of routing through banks. Also, there should be a directive from Central Govt. that paramilitary force & army stationed in J&K may purchase at least 25 percent of their requirement from micro and small scale sector.

13. Shri Nishkant Mishra, President, Orissa Small Scale Industries Association has said that the Cluster Development is the only answer for growth and development of MSMEs and entrepreneurship. He has suggested to form a committee comprising MSME Development Institute, Director of Industries, Cluster Development Executive and leading Apex Association for giving impetus and new ideas for cluster development and this committee may meet at least once a month. Also, the ceiling of number of members in a cluster should be lowered to 9-12 instead of 20 and the radius should be brought down to 20km. Creation of awareness among entrepreneurs and active participation of local MSME departments and state government are important for successful implementation of the programme.

14. Shri Rakesh Rewari, Deputy Managing Director, Small Industries Development Bank of India (SIDBI) has thanked the Ministry of MSME for prompt support given in disbursing the funds from CGTMSE and expressed pleasure for covering 1.5 lakh guarantees in the financial year 2009-10, which was equal to the number achieved during the first nine years. Also, all the banks have achieved more than 20 percent growth in the CGTMSE cover. In order to create awareness amongst entrepreneurs, 369 workshops have already been held. Regarding the demand for a dedicated institution for micro enterprises, he has suggested to utilize the existing network of 80,000 branches of banks rather than setting up a new institution because of the difficulty in sourcing low cost fund and
spreading of network for such an institution. SIDBI, being a wholesale bank and a refinance institution, may not reach out to micro enterprises directly by substituting the wide network of banks for lending. Instead, SIDBI may stipulate the banks that the outstanding credit to micro and small sector should have incremental growth of double, so that SIDBI may provide refinance to these banks at a concessional rate.

15. Shri B.P. Vijayendra, Chief General Manager, Reserve Bank of India (RBI) has drawn attention to the growth in credit disbursement to MSE sector by public sector banks which stood at 27 per cent growth in 2009 with the same encouraging trend being observed during the present financial year also. RBI has strictly been monitoring the performance of banks under three parameters as reflected in the report of PM’s Task Force, namely, (a) to achieve a 20 per cent year-on-year growth in credit to MSEs, (b) the allocation of 60 per cent advances to Micro enterprises to be achieved in phases and (c) to achieve a 10 per cent annual growth in the number of accounts of micro enterprises. In reply to the issues raised by Hon’ble Minister of West Bengal regarding the suggestion to open more MSE focused bank branches in different MSE clusters, he has responded that RBI has issued detailed instructions to the banks on 29.06.2010 directing them to open branches in the MSE Clusters and to act as counseling centres for MSEs. Also, each lead bank has been asked to adopt at least one MSE cluster. As regards the demand for collateral security by banks, he has mentioned that though the issue has already been taken up with chairmen of banks, more needs to be done at the branch level. It was also stated that the limit of non-collateral loan has been increased from 5 to 10 lakhs as per recommendation of V.K. Sharma Committee. He has referred to a joint study, conducted in eight banks of selected districts of Tamilnadu with the representatives of Joint Director of Industries and Commerce, RBI, Banks and Government officials, which has ascertained that all those banks except one followed the stipulation of collateral free lending upto Rupees 5 lakh. RBI is encouraging such endeavour across the country to get a comprehensive picture in the matter. He was hopeful that the interest rates would decline and would become more transparent since the banking system has moved over from Benchmark Prime Lending Rate (BPLR) to Base Rate. He has also informed that RBI has constituted a Committee to look into various aspects of functioning of Micro Finance Institutions (MFIs) including the issue of high interest rates being charged by them.

16. Shri Badish K. Jindal, President, Federation of Punjab Small Industries Association has voiced concern over the delay at some stages of the cluster development programme. He has urged for more direct channel between the stakeholders and the concerned officers in the Ministry. Also, the time gap between the meetings for the approval of new clusters needs to be reduced to one month from 2-3 months. He has requested to implement IID scheme in Punjab through SPVs since there is no IID scheme there as such. Regarding the delayed payment issues, there should be a sub-Committee or some entity to
settle the cases up to Rupees 10 lakh or 20 lakh and such issues may be resolved at the district level. He has demanded for Identity cards to each member of the National Board. Further, there should be a Credit Cell in the Ministry since credit is the major problem faced by the sector. In reply to the demand for a Credit Cell, AS & DC (MSME) has informed that already there is a credit monitoring cell in the office of the DC(MSME) and the cell has been successfully liaising with the financial institutions to resolve the credit related issues.

17. Shri Pankaj Gupta, President, Industries Association of Uttarakhand has insisted to include a gradual exit route in the cluster development programme itself. There is a need to identify potential growth areas for promoting new clusters. He has highlighted the problems faced by the MSME sector due to efforts of RBI to control the liquidity. On one side, it raises the cost of credit and on the other side, it shrinks the market. He has also stressed upon the need for strengthening the MSME-Development Institutes, establishing a green channel for all clearances vis-a-vis MSMEs and bringing all unregistered enterprises to the mainstream.

18. Shri Dinkar Joshi, Bhartiya Mazdoor Sangh has opined that the representatives of trade unions should be involved while deciding the finance related matters. He has supported the setting up of a National Commission for micro and tiny sector enterprises.

19. Shri Dipak Sarkar, President, Federation of Association of Small Industries of India (FASII) was of the view that national level MSME associations may be entrusted with the management of clusters rather than managed by the government departments. Also, strengthening of DICs is vital especially for infrastructure development. He has reiterated the issue relating to demand for collateral security by banks and suggested that all banks should properly display in their branches the details of collateral free loan scheme.

20. Shri Subrata Ranjan Roy, President, Tripura Industrial Entrepreneurs has focused on the trade imbalance vis-a-vis Bangladesh and on the low deposit-lending ratio in Tripura. The purchase for Railways and Army stationed in Tripura may be sourced from MSMEs in the state. He has also advocated the development of more clusters in the state for over all progress and employment generation in the state.

21. Shri P.S. Agwan of Chamber of Small Industries Association (COSIA) has demanded to extend the benefit of apprenticeship act to non-SSC and non-graduates in the small-scale sector. He has mentioned that the MSE-Cluster Development Programme should aim at ensuring better regional spread including North-Eastern States and there is a need for active promotion of this programme by MSME-DIs through creation of awareness. Also, the Government’s contribution towards infrastructure development in clusters should be enhanced
to 80 per cent for existing clusters in the private sector. He has also supported 
the suggestion for issuing identity cards to members of National Board. Further, 
all enterprises need to be provided registration with a view to ensure better 
implementation of schemes at the ground level.

22. Shri Ramesh Datla of Confederation of Indian Industry (CII) has informed 
that the key focus of CII is in the areas of competitiveness building, promoting 
innovation in intellectual property rights and integrating SMEs into global value 
chain. Energy efficiency, cost and quality are the three types of interventions in 
this regard. CII has established seven centers of excellence for promotion of 
industrial sector. He has sought the support of the ministry for undertaking ten 
international cluster study missions. Also, OEM clusters needs to be undertaken. 
Apart from these, he has stressed upon the importance of a proper exit policy for 
MSEs, setting up of SME exchange and assigning purchase preference to small 
enterprises.

23. Shri S.S. Biradar, President, KASSIA has observed that though there is 
RBI directive to provide collateral-free loan upto Rupees 10 lakh, the banks at 
grass root level are not complying with the same. There is a need to create 
awareness on this directive among branch level functionaries. He has suggested 
that the present Industry Facilitation Council (IFC) should be provided with more 
legal teeth and revenue recovery & judicial powers to smoothen the settlement of 
delayed payment. Further, he has said that representation may be given to 
district level associations to assess the entrepreneurial abilities of the 
beneficiaries of Prime Minister's Employment Generation Programme. He has 
requested for provision of excise duty exemption to the enterprises upto Rupees 
five crore and also to reduce the multiplicity of taxes/duties. Also, the 
infrastructure development in the existing industrial estates could be carried out 
in Public – Private- Partnership (PPP) mode.

24. Ms Rama Vedashree of National Association of Software and Service 
Companies (NASSCOM) has highlighted the importance of application of 
Information and Communication Technology (ICT) tools for the development and 
upgradation of clusters and industrial estates. There should be sufficient IT 
hardware in all common facility centers. The application of ICT tools and 
promotion of B2B exchanges would facilitate a smooth demand-supply match in 
manufacturing clusters. She has proposed the role of NIC or any other private 
organization to provide the proper ICT platform to MSMEs. Further, MSMEs need 
to extract maximum benefits from the offset policies followed by Ministry of 
Defence and Ministry of Civil Aviation.

25. Shri Anil Bhardwaj of Federation of Indian Micro and Small & Medium 
Enterprises (FISME) has opined that the entrepreneurs and the associations at 
the ground level are not able to utilize optimum benefits of the Central 
Government schemes partly due to ignorance, incapacibilities and other problems 
at operational level. Further, there are many constraints for the associations to
get the work done at state government level. He has suggested constitution of separate standing committees to deal with major issues like credit, labour etc. so that the deliberations of these standing committees may be placed before the National Board for getting an effective outcome. He has also pointed out the lack of access to credit for majority of enterprises in the micro sector. There is a necessity for proper assessment of reasons for such credit crunch at the micro level and new breed of institutions need to be explored to resolve this crisis.

26. Shri Hansraj. G. Ahir, Hon’ble of Member of Parliament, has complimented the Ministry for the cluster development programme. He has put forward the idea of promoting clusters wherever there is proximity of sources of raw materials with a focus on remote, rural and tribal areas. He has urged for facilitation of raw materials like coal and iron ore at affordable rates to the enterprises through properly engaging Coal India and NMDC. He has expressed concern over inadequate financial contribution by some of the state governments towards cluster development programme.

27. Prof. Ravi Shrivastava has reiterated the observations of National Commission for Enterprises in the Unorganized Sector (NCEUS) that about 95 percent of the enterprises are unorganized and their credit off take amounts to be only 5 percent. These enterprises require huge capital infusion for increasing their productivity. To address this issue, he has emphasized the establishment of dedicated financial institution for micro/unorganized sector. He has called upon the Ministry to harmonize their efforts in cluster development across different departments. He has supported the idea of multi product clusters stating that this would be a pre-cursor to the growth pole concept suggested by NCEUS.

28. Shri Satish Girotra has drawn attention towards indifferent attitude among managers of rural bank branches in disbursing credit to enterprises. He was of the view that there should not be unnecessary vigilance proceedings against branch level functionaries who show positive attitude towards credit beneficiaries in the MSE sector. Also, he has requested the Ministry to assess the problems being faced by the enterprises at grass root level.

29. Shri Uday Kumar Varma, Secretary (MSME) during his concluding remarks has exuded optimism about the future of the MSME sector and also its potential contribution to the growth of GDP in the years to come. He has asserted that the issues raised during the meeting would be given due consideration. He has vociferously emphasized the need for more pro-active role and involvement of State Governments for successful implementation of all programmes including cluster development. Initiatives like Cluster development and creation of infrastructure such as Common Facility Centres are only means to achieve the ultimate end of enterprise development and employment generation. Further, there is a need to explore as to how the clusters operate and continue to grow as also the need for a mechanism for exit of sick enterprises. In response to a query regarding the frequency of the meeting of the Steering Committee, he has
informed that meetings of the Steering Committee would be conducted at a regular interval. He has shared the concern of the members about the delayed payment issue. On the issue of collateral free loans to micro enterprises, he has advised banks to display on their websites, the number of micro enterprises, which have been sanctioned a collateral free loan. He has also touched upon the importance of procurement policy and Information & Communication Technology for rapid development of the sector.

30. The meeting ended with a vote of thanks by the Additional Development Commissioner (MSME)
APPENDIX

List of Participants for 8th meeting of
the National Board for Micro, Small and Medium Enterprises (NBMSME)
held on 22nd December, 2010 (Wednesday)
at Tagore Hall, SCOPE Complex, Lodi Road, New Delhi

1. Shri Dinsha Patel, Hon'ble Minister (MSME) / Chairman of the NBMSME
2. Shri Manavendra Mukherjee, Hon'ble Minister of Micro, Small Scale Enterprises, Textile & Tourism, Govt. of West Bengal, Kolkata
3. Shri Hansraj Gangaram Ahir, Member (Lok Sabha).
4. Shri Uday Kumar Varma, Secretary, M/o MSME, New Delhi
5. Shri Madhav Lal, AS&DC (MSME) and Member Secretary of NBMSME
6. Shri V. S. Vijayaraghavan, Chairman, Coir Board, Kochi
7. Shri Rakesh Rewari, DMD, SIDBI, Lucknow
8. Shri B.P. Vijayendra, CGM, RBI, Mumbai
9. Ms. Shashi Singh, President, Consortium of Women Entrepreneurs of India, New Delhi
10. Ms. Sandhya Reddy, President, Confederation of Women Entrepreneurs, Hyderabad
11. Shri K.R. Thangaraj, President, TANSTIA, Chennai
12. Sh. Harish Kedia, President, Chhattisgarh Laghu Evam Sahayak Udyog Sangh, Bilaspur
13. Shri S.Tej Bant Singh Reen, President, Association of Small Scale Industries, Jammu
14. Shri Nishkant Mishra, President, Orissa Small Scale Industries Association, Cuttack
15. Shri Badish K. Jindal, President Federation of Punjab Small Industries Association, Ludhiana
16. Shri Pankaj Gupta, President, Industries Association of Uttarakhnad, Dehradun
17. Shri Dipak Sarkar, President, FASII, New Delhi
18. Shri Subrata Ranjan Roy, President, Tripura Industrial Entrepreneurs, Agartala,
19. Shri J.S. Mishra, CEO, KVIC, Mumbai.
20. Prof. Ravi Shankar Srivastava, Poorvanchal, JNU Campus, New Delhi
21. Shri Satish Girotra, Gauri Sadan, Hailey Road, New Delhi
22. Shri S.S. Biradar, President, KASSIA, Bangalore.
23. Shri B.L. Baheti, Secretary General, IFTE, Howrah
24. Shri Anil Bhardwaj, Secretary General, FISME, New Delhi
25. Shri P.S. Agwan, Hon. General Secretary, COSIA, Thane.
26. Shri Ramesh Datia, Chairman (MSME Council), CII, New Delhi
27. Ms. Rama Vedshree, Vice President, NASSCOM, New Delhi
28. Shri Dinker Joshi, National Secy., BMS, New Delhi
29. Shri Sesh Kumar Pulipaka, Joint Secy., M/o MSME, New Delhi
30. Shri A.K. Jain, Special Commissioner / Resident Commissioner, Govt. Of Madhya Pradesh, New Delhi
31. Dr. Sunita Chhibba, ADC &EA, O/o DC (MSME), New Delhi
32. Ms. Renu S. Parmar, Adviser (Ind./VSE), Planning Commission, New Delhi
33. Shri Samarendra Sahu, ADC, O/o DC (MSME), New Delhi
34. Shri G. Sajeevan, DDG, O/o DC (MSME), New Delhi
35. Shri M.P. Singh, EA, O/o DC (MSME), New Delhi
36. Shri Hukum Singh Meena, JDC, O/o DC (MSME), New Delhi
37. Shri Abhay Bakre, JDC, O/o DC (MSME), New Delhi
38. Shri Dharmendra Prakash, JDC, O/o DC (MSME), New Delhi
39. Shri Niranjan Naik, Industrial Advisor, O/o DC (MSME), New Delhi
40. Shri Rajesh Bhoot, Director (TPL-3), CBDT, Deptt. of Revenue, M/o Finance.
41. Shri Uday Kumar, Director (Planning & Marketing) NSIC, Okhla, New Delhi.
42. Shri P. N. Mittal, Addl. Director of Industries, Govt. of Rajasthan, Jaipur
43. Shri Sanjeev Saxena, Joint Director Industries
44. Shri J. K. Shukla, Zonal Head, Coir Board, New Delhi
45. Shri Puneet Kansal, PS to Hon'ble Minister (MSME), New Delhi
46. Dr. Izzatullah, Director, O/o DC (MSME), New Delhi
47. Shri R.K. Rai, Director, O/o DC (MSME), New Delhi
48. Shri Vijay Kumar, Director, O/o DC (MSME), New Delhi
49. Shri Suresh Yadavendra, Director, MSME-DI, Okhla, New Delhi
50. Shri Harish Anand, Director, O/o DC (MSME), New Delhi
51. Shri U.K. Mitra, OSD to Hon'ble Minister (MSME), New Delhi
52. Shri P.K. Sinha, Deputy Director, O/o DC (MSME), New Delhi
53. Shri A.K. Gangopadhyay, Deputy Director, O/o DC (MSME), New Delhi
54. Shri N.S. Bairwa, Deputy Director, O/o DC (MSME), New Delhi
55. Shri S.V. Sharma, Deputy Director, O/o DC (MSME), New Delhi
56. Shri Sanjeev Chawla, Deputy Director, O/o DC (MSME), New Delhi
57. Shri Vinod Kumar, Deputy Director, O/o DC (MSME), New Delhi
58. Shri Arvind Choudhary, Deputy Director, O/o DC (MSME), New Delhi
59. Shri D.K. Katara, Deputy Director, O/o DC (MSME), New Delhi
60. Shri K.S.V. Prasad, Under Secy. (TRU), Deptt. of Revenue, M/o Finance.
61. Ms. Ruby, PIB, Shastri Bhawan, New Delhi
62. Shri K.R. Gnanasambandan, TANSTIA, Chennai
63. Shri Gurpal Singh, CII, New Delhi
64. Shri B.L. Srinivasa, KASSIA, Bangalore.
65. Dr. Avinash K. Dalal, FASII
66. Shri Sudarshan Sareen, All India Confederation of Small & Micro Industries Associations, New Delhi
67. Shri Rahees M., Asstt. Director, O/o DC (MSME), New Delhi
68. Shri Shivnath Singh, Asstt. Director, O/o DC (MSME), New Delhi
69. Shri Rajesh Sharma, Asstt. PS to Hon’ble Minister (MSME), New Delhi
70. Shri D.K. Aggarwal, Asstt. Director, O/o DC (MSME), New Delhi
71. Shri D.S. Tomer, Asstt. Director, O/o DC (MSME), New Delhi
72. Shri B.B. Sahoo, Asstt. Director, O/o DC (MSME), New Delhi
73. Shri O.P. Singh, Assistant Director, O/o DC (MSME), New Delhi
74. Shri Bijender Kumar, Asstt. Director, O/o DC (MSME), New Delhi
75. Shri D.S. Kandari, Asstt. Director, O/o DC (MSME), New Delhi
76. Shri Harpreet Singh, Asstt. Director, O/o DC (MSME), New Delhi
77. Shri Ram Pal Singh, Asstt. Director, O/o DC (MSME), New Delhi
78. Ms. S. Shakti Rani, Asstt. Director, O/o DC (MSME), New Delhi
79. Shri Shakil Ahmad, Asstt. Director, O/o DC (MSME), New Delhi
80. Shri V.P. Kureel, Asstt. Director, O/o DC (MSME), New Delhi
81. Shri Amit Bhardwaj, Asstt. Director, O/o DC (MSME), New Delhi
82. Shri Mukesh Sharma, Asstt. Director, O/o DC (MSME), New Delhi
83. Ms. Sanjukta Dey Pal, Asstt. Director, O/o DC (MSME), New Delhi
84. Shri Harpal Deswal, Account Officer, O/o DC (MSME), New Delhi
85. Shri S.K. Mallah, Sr. Accountant, O/o DC (MSME), New Delhi
86. Shri Rakesh Chand, Assistant, O/o DC (MSME), New Delhi
87. Shri L.S. Bhardwaj, Cashier, O/o DC (MSME), New Delhi
88. Ms. Harvinder Kaur, Assistant, O/o DC (MSME), New Delhi
89. Ms. Kamla Taneja, Personal Assistant, O/o DC (MSME), New Delhi
90. Shri S.R. Shivkumar, Personal Assistant, O/o DC (MSME), New Delhi
91. Shri Kirati Singh Rawat, Personal Assistant, O/o DC (MSME), New Delhi
92. Shri Rajesh Choudhary, Personal Assistant, O/o DC (MSME), New Delhi
93. Shri R. K. Goel, UDC, O/o DC (MSME), New Delhi
94. Shri V.K. Dewan, DEO, O/o DC (MSME), New Delhi