



**Government of India  
Ministry of MSME**

## **Brief Industrial Profile of Yavatmal District**



**सूक्ष्म, लघु एवं मध्यम उद्यम  
MICRO, SMALL & MEDIUM ENTERPRISES**

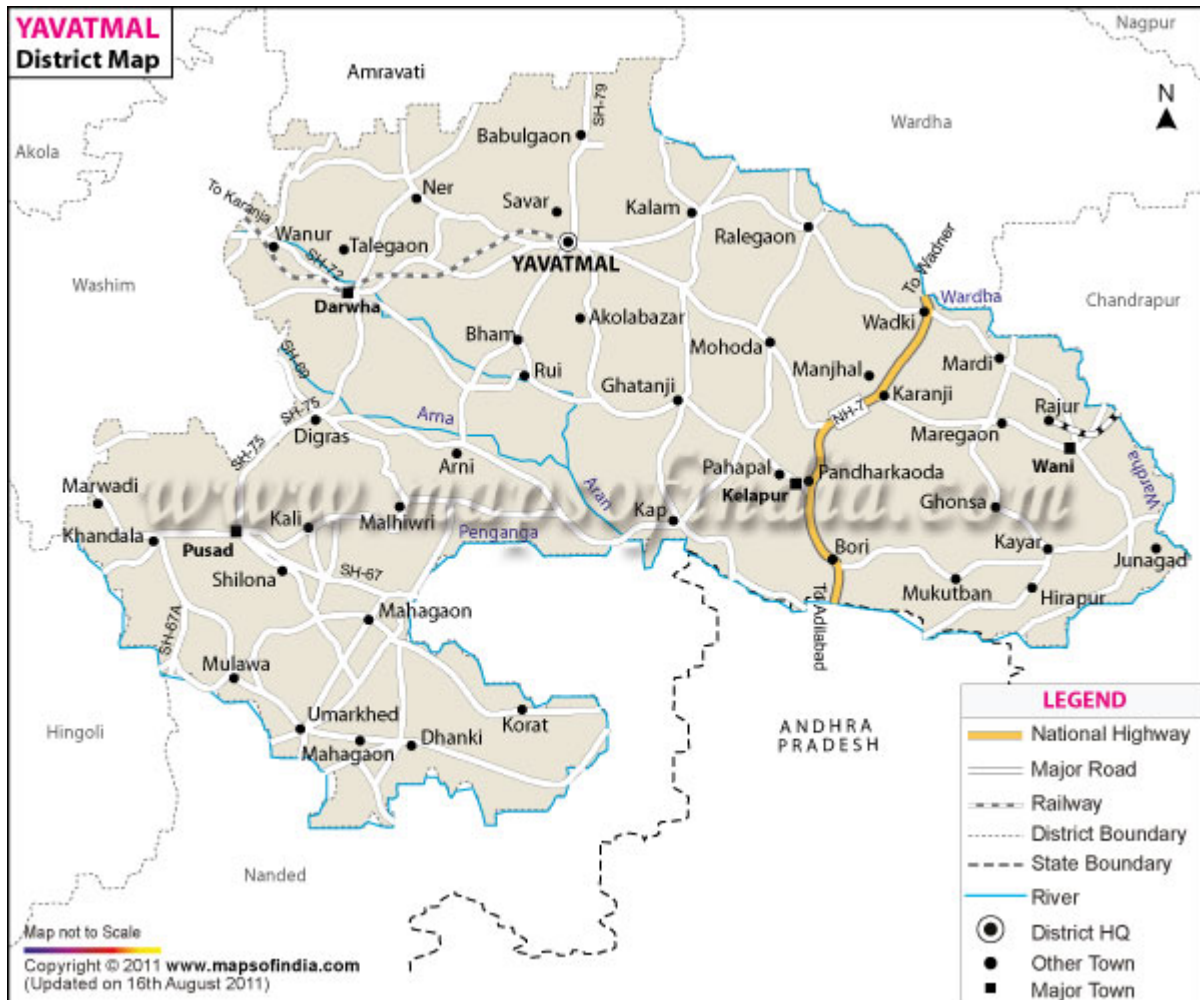
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## **Brief Industrial Profile of Yavatmal District**

### **1. General Characteristics of the District:**

For the purpose of administrative conveyance, the district is divided into 16 Tahsils and 16 Panchayat Samities. According to the 2001 Census, there was 1208 Gram Panchayat for the purpose of Rural Development.

Yavatmal district stretches over an area of 13584 Sq. Km. In the terms of area; Yavatmal district constitutes 4.4% of the total area of the Maharashtra State. Total population of the district according to 2001 census was 2458271 out of which 1265271 were males and 1193000 were females. Of the total population, 81.40% is residing in rural area and 18.60% is residing in urban area. The density of the population according to the 2001 census was 181 persons/Sq. Km.

#### **1.1 Location & Geographical Area:**

Situated in the eastern part of the State, Yavatmal is bordered by Amravati district on the north, Wardha district on the northeast, Chandrapur district on the east, the State of Andhra Pradesh on its south, Nanded on its southwest, to its west, Parbhani district and the district of Akola on its north west.

The Varanasi-Kanyakumari (or Nagpur-Hyderabad) National Highway 7 passes through the district. Wadki, Karanji, Pandharkawda and Patanbori are the important places on this highway.

Murtijapur-Yavatmal rail track connects Yavatmal to the main Bhusaval-Nagpur rail track.

#### **1.2 Topography:**

The district's climate is extreme and dry. The district has Wardha and Painganga as the main rivers. The Painganga River flows along the southern border of the district while the Wardha River flows along the northeast and eastern border. Both rivers generally flow from the west to the east and meet in Jugad at the east end of the district. Painganga has six tributaries: Pus, Arunavati, Adan, Waghadi, Khuni and Vidharbha. The three tributaries of Wardha River are Bambala, Ramganga and Nirguna.

As of date, there are eight dams in the district. These are Isapur on the Painganga River, Kayar on the Vidharbha River, Saikhed on the Khuni River, Pusad on the Pus River, Navargaon on the Nigurna River, Devgaon on the Arunavati River, Gokhi on the Adan River and Waghadi on the Waghadi River. The Arunavati dam is in the state of development.

### 1.3 Availability of Minerals:

Limestone is abundant in the district, especially at Rajur, Chanakha, Paramdoha and Sindola areas of Vani taluka. Gaurala in Ralegaon taluka and Mukutvan in Maregaon taluka also have limestone deposits. Rajur, Vani, Ashtona, Chincholi and Dhanaki areas have collieries. Black masonry stone is found in the plateau regions of the district.

#### PRODUCTION OF MINERAL 2010-11

S.NO.	NAME OF MINERAL	PRODUCTION in tones 2010-2011
MAJOR MINERAL		
1.	Coal	15871752
2.	Limestone	1301018
3.	Dolomite	55513
4.	Shale	126954
MINOR MINERAL		PRODUCTION in MT 2010-2011
1.		Data not available
2.		
3.		
4.		
5.		

Source: - District mining officer, Yavatmal

## 1.4 FOREST

Nearly one-fifth of the total district area is forested and the forests are concentrated in the Pusad, Digras, Ghatanji, Maregaon and Yavatmal talukas. Tipeswar, Tiwsala, Umbarda and Bitargaon are well-known forests while Tipeswar and Painganga have been declared as Sanctuaries. Wildlife in these forests includes birds like peacock, pigeon, partridge, quail and animals like tiger, bear, sambar, chinkara (a Deer species), wild boar and blue antelope. High quality teakwood is abundant in these forests, while Indian Laurel, Wood Apple, Indian Gum Tree, Red-Flowered Silk-Cotton Tree, Bamboo and East Indian Ebony trees are also plentiful. Furniture wood, bamboo, gum and tendu leaves are the main forest produce.

## 1.5 Administrative set up.

Yavatmal is the districts headquarter. There are 16 tahsils, namely, Yavatmal, Kalamb, Bahlulgaon, Arni, Darvha, Digras, Ner, Kelapur, Ghatanji, Ralegaon, Wani, Maregaon, Zhari-Jamani, Pusad, Umarkhed and Mahagaon.

## 2. District at a glance

S.No	Particular	Year	Unit	Statistics
<b>1</b>	<b>Geographical features</b>			
(A)	Geographical Data			
	i) Latitude			19.26 to 20.42
	ii) Longitude			77.18 to 79.98
	iii) Geographical Area		Sq. KM	13584
(B)	Administrative Units			
	i) Sub divisions			5
	ii) Tehsils	2011		16
	iii) Villages			2130
	iv) Patwar Circle			NA
	v) Panchayat Simitis			16
	vi) Nagar Nigam			0
	vii) Nagar Parishad			9
	viii) Gram Panchayats			1208
	xi) Revenue villages			2130

	x) Assembly Area			7
<b>2.</b>				
(A)	Sex-wise			
	i) Male	2001	Nos	1265271
	ii) Female	2001	„	1193000
(B)	Rural Population	2001	„	2001060
<b>3.</b>				
A.	Land utilization			
	i) Total Area	2007-08	TH. Hectare	1352
	ii) Forest cover	2007-08	“	240
	iii) Non Agriculture Land	2007-08	“	26
	v) cultivable Barren land	2007-08	“	77
<b>4.</b>	(i) Forest	2010-11	Sq. km.	2178
<b>5.</b>				
A.	<b>Cattle</b>			
	i) Cows	2007	Thousand	728
	ii) Buffaloes	2007	Thousand	132
B.	<b>Other livestock</b>			
	i) Goats	2007	Thousand	479
	ii) Pigs	2007	Nos.	NA
	iii) Chicken & Duck	2007	Thousand	NA
	<b>iv) Railways</b>			
	i) Length of rail line	2010-11	Kms	149
	<b>V) Roads</b>			
	(a) National Highway	2010-11	Kms	66
	(b) State Highway	2010-11	Kms	1462
	(c) Main District Highway	2010-11	Kms	1322
	(d) Other District Roads	2010-11	Kms	1712
	(e) Rural road	2010-11	Kms	3325
	(f) Kachcha Road	2010-11	Kms	NA
	<b>(VI) Communication</b>			
	(a) Telephone connection	2010-11	Nos.	42902
	(b) Post offices	2010-11	Nos.	373
	(c) Telephone center	2010-11	Nos.	NA
	(d) Density of Telephone	2010-11	Nos./1000 person	NA
	(e) Density of Telephone	2010-11	No. per KM.	NA
	(f) PCO Rural	2010-11	No.	NA
	(g) PCO STD	2010-11	No.	NA
	(h) Mobile	2010-11	No.	NA
	<b>(VII) Public Health</b>			



	(a) Hospital	2010-11	No.	21
	(b) Beds in Allopathic hospitals		No.	NA
	(c) Ayurvedic Hospital		No.	NA
	(d) Beds in Ayurvedic hospitals		No.	NA
	(e) Unani hospitals		No.	NA
	(f) Community health centers		No.	6
	(g) Primary health centers		No.	63
	(h) Dispensaries		No.	20
	(i) Sub Health Centers		No.	435
	(j) Private hospitals		No.	NA
	(k) Maternity Home		No.	73
	<b>(VIII) Banking</b>			
	(a) Commercial Bank		Nos.	112
	(b) Rural bank		Nos.	23
	(c) Cooperative Bank		Nos.	82
	(d) BDCC Bank Ltd.		Nos.	110
	<b>(IX) Education</b>			
	(a) Primary school		Nos.	2764
	(b) Middle schools		Nos.	NA
	(c) Secondary & senior secondary schools		Nos.	941
	(d) Colleges		Nos.	97
	(e) ITI		Nos.	20

## 2.1 Existing Status of Industrial Areas in the District Amravati as on 30/11/2011.

S. No .	Name of Ind. Area	Land acquired (In hectare)	Land develop ed (In hectare)	Prevailing Rate Per Sq.m. (In Rs.)	No of Plots	No of allotted Plots	No of Vacant Plots	No. of Units in Producti on
1	yavatmal	205.71	205.71	100/-	187	169	18	91
2	Additional yavatmal	439.85	439.85	100/-	84	79	5	19
3	Pusad vikas Kendra	172.73	172.73	75/-	237	66	169	23
4	Vani vikas Kendra	40.4	40.4	30/-	97	94	3	40
5	Darvha laghu	10.26	10.26	30/-	59	58	1	5
6	Digras laghu	17.81	17.81	30/-	26	8	18	9
7	Ghatanji laghu	9.5	9.5	30/-	21	21	1	5
8	Mahagaon laghu	7.97	7.97	30/-	26	3	23	1
9	Umarkhed laghu	9.34	9.34	30/-	36	36	0	11
10	Kalamb laghu	9.8	9.8	30/-	17	6	11	0
11	Maregaon laghu	10.45	10.45	30/-	0	0	0	0
12	Pandharkawd a laghu	28.96	28.96	30/-	0	0	0	0
	Total	962.78	962.78	--	790	477	249	204

Source: - JDI, MIDC, Nagpur.

### 3. INDUSTRIAL SCENERIO OF YAVATMAL DISTRICT

#### 3.1 Industry at a Glance

Sr No	Head	Unit	Particulars
1.	REGISTERED INDUSTRIAL UNIT	NO.	1461
2.	TOTAL INDUSTRIAL UNIT	NO.	1461
3.	REGISTERED MEDIUM & LARGE UNIT	NO.	0
4.	ESTIMATED AVG. NO. OF DAILY WORKER EMPLOYED IN SMALL SCALE INDUSTRIES	NO.	12698
5.	EMPLOYMENT IN LARGE AND MEDIUM INDUSTRIES	NO.	0
6.	NO. OF INDUSTRIAL AREA	NO.	0
7.	TURNOVER OF SMALL SCALE IND.	IN LACS	0
8.	TURNOVER OF MEDIUM & LARGE SCALE INDUSTRIES	IN LACS	0

#### 3.2 YEAR WISE TREND OF UNITS REGISTERED

	YEAR	NUMBER OF REGISTERED UNITS	EMPLOYMENT	INVESTMENT (lakh Rs.)
Up to	1984-85	35	102	58.29
	1985-86	40	115	159
	1986-87	51	233	217.05
	1987-88	45	128	50.66
	1988-89	28	210	156.11
	1989-90	36	180	128.96
	1990-91	44	364	87.95
	1991-92	38	215	180.59

	1992-93	44	345	110.4
	1993-94	45	222	99.97
	1994-95	35	563	180.35
	1995-96	40	566	325.35
	1996-97	45	495	364.15
	1997-98	40	475	417.36
	1998-99	48	510	422.25
	1999-2000	52	429	279.7
	2000-01	28	390	562.21
	2001-2002	57	512	217
	2002-03	60	611	360
	2003-04	33	905	941
	2004-05	63	950	79
	2005-06	60	386	947
	2006-07	54	536	196.6
	2007-08	106	318	952
	2008-09	189	1651	843.65
	2009-10	56	607	890
	2010-11	89	680	690
	<b>Total</b>	<b>1461</b>	<b>12698</b>	<b>9916.60</b>

Source: DIC, Yavatmal

### 3.3 DETAILS OF MICRO & SMALL ENTERPRISES AND ARTISAN UNITS IN THE DISTRICT.

#### MSMEs GroupWise (PART –I & II)

#### FORMAT -V

INDUSTRY GROUPWISE TOTAL NO.OF CUMMULATIVE SINCE INCEPTION

MICRO, SMALL & MEDIUM ENTERPRISES,

EMPLOYMENT, INVESTMENT & PRODUCTION CAPACITY

Name of the District- Yavatmal

Month Aug- 2012

#### Part - I

Division as per NIC 1998	Industry Group Discription (As per NIC 1998)	No. of enter- prises	Emple- yment	Investment P & M (Rs. In lakh)	Installed Capacity (Rs. in lakh)
15	Manufacture of Food products and Beverages	344	3492	5709.00	2655.00
16	Manufacture of Tobacco products	0	0	0.00	0.00
17	Manufacture of Textile	129	602	2352.00	333.00
18	Manufacture of Wearing Apparel; Dressing and Dyeing of Fur	32	160	402.00	96.00
19	Tanning & Dressing of Leather; Manufacture of Luggage, Handbags Saddlery, harness & Footwear	7	21	42.00	35.00
20	Manufacture of Wood, Products of Wood, cork, articles of straw & Plating materials except Furniture;	7	35	67.00	51.00
21	Manufacture of Paper and Paper Products	11	55	69.00	42.00
22	Publishing, Printing & Reproduction of Recorded Media	15	75	48.00	41.00
23	Manufacture of Coke, Refined Petroleum Products & Nuclear Fuel	0	0	0.00	0.00
24	Manufacture of Chemicals & Chemical Products	18	62	127.00	71.00
25	Manufacture of Rubber & Plastic Products	39	145	214.00	115.00
26	Manufacture of Other Non-Metallic Mineral Products	13	103	561.00	41.00
27	Manufacture of Basic Metals	26	140	180.00	158.00

28	Manufacture of Fabricated Metal Products, Except Machinery & Equip.	9	78	233.00	20.00
29	Manufacture of Machinery & Equipment N.E.C.	6	18	25.00	18.00
30	Manufacture of Office, Accounting & Computing Machinery	5	16	24.00	28.00
31	Manufacture of Electrical, Machinery & Apparatus N.E.C.	1	5	55.00	3.00
32	Mfg. of Radio, Television & Communication Equipment & Apparatus	0	0	0.00	0.00
33	Equipment of Medical, Precision & Optical Instruments, Watches & Clocks	5	31	25.00	15.00
34	Manufacture of Motor Vehicles, Trailers& Semi-Trailers	1	6	5.00	3.00
35	Manufacture of Other Transport Equipment	0	0	0.00	0.00
36	Manufacture of Furniture; Manufacturing N.E.C.	28	168	140.00	84.00
37	Recycling	17	23	86.00	34.00
40	Electricity, Gas, Steam & Hot Water Supply	18	34	72.00	0.00
41	Collection, Purification & Distribution of Water	31	158	174.00	63.00
50	Maintenance & Repair of Motor Vehicle & Motorcycles; Retail Sale of Automotive Fuel (NIC 1998 CODES : 52000 & 50404)	11	59	67.00	26.00
52	Maintenance & Repair of personal & household goods. (NIC Codes : 52601 to 52609)	22	125	122.00	69.00
60	Land Transport (NIC Codes 1998 : 60211	33	168	198.00	66.00
63	Supporting & Auxiliary Transport Activities (NIC Codes : 63022 & 63091	0	0	0.00	0.00
64	Post & Telecommunications (NIC Codes : 64205, 64206, 64207)	0	0	0.00	0.00
71	Renting OF Transport Equipment, other Machinery & Equipment N.E.C. (NOC Codes : 71110 to 71290)	0	0	0.00	0.00
72	Computer & related activities (NIC Codes : 72201 to 72203, 72300, 72400.72501 % 72502)	8	55	45.00	16.00
74	Other business activities (NICE Codes 74131 to 74133, 74221,74300,74941, 74942,74950,74933, 74994) )	33	134	132.00	64.00
85	Health & Social work (NIC Codes : 85197,85321	10	63	55.00	30.00

92	Recreation, Cultural & Sporting activities (NIC Codes : 92111,93113 to 92115)	11	35	69.00	34.00
93	Other Service activities (NIC Codes : 93010 & 93011)	86	387	385.00	138.00
	Not Recorded	79	674	553.00	167.00
	<b>Total</b>	<b>1055</b>	<b>7127</b>	<b>12236.00</b>	<b>4516.00</b>

FORMAT -V  
INDUSTRY GROUPWISE TOTAL NO.OF CUMMULATIVE SINCE INCEPTION  
MICRO, SMALL & MEDIUM ENTERPRISES,  
EMPLOYMENT, INVESTMEST & PRODUCTION CAPACITY

**Name of the District- Yavatmal**  
**Month :Aug -2012**

**Part - II**

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**Name of the District-**

Division as per NIC 1998	Industry Group Discription (As per NIC 1998)	No. of enter- prises	Emplo- yment	Investment P & M (Rs. In lakh)	Installed Capacity (Rs. in lakh)
15	Manufacture of Food products and Beverages	800	6805	5078.46	5659.00
16	Manufacture of Tobacco products	0	0	0.00	0.00
17	Manufacture of Textile	99	1923	1481.00	1788.00
18	Manufacture of Wearing Apparel; Dressing and Dyeing of Fur	11	35	88.00	210.00

19	Tanning & Dressing of Leather; Manufacture of Luggage, Handbags Saddlery, harness & Footwear	10	26	77.25	73.00
20	Manufacture of Wood, Products of Wood, cork, articles of straw & Plating materials except Furniture;	26	93	195.60	199.00
21	Manufacture of Paper and Paper Products	10	52	91.00	92.00
22	Publishing, Printing & Reproduction of Recorded Media	12	33	103.00	110.00
23	Manufacture of Coke, Refined Petroleum Products & Nuclear Fuel	0	0	0.00	0.00
24	Manufacture of Chemicals & Chemical Products	31	323	241.00	231.00
25	Manufacture of Rubber & Plastic Products	14	79	181.50	165.00
26	Manufacture of Other Non-Metallic Mineral Products	89	1894	730.00	623.00
27	Manufacture of Basic Metals	11	31	131.00	135.00
28	Manufacture of Fabricated Metal Products, Except Machinery & Equip.	43	177	466.00	430.00
29	Manufacture of Machinery & Equipment N.E.C.	0	0	0.00	0.00
30	Manufacture of Office, Accounting & Computing Machinery	2	12	50.00	55.00



31	Manufacture of Electrical, Machinery & Apparatus N.E.C.	2	11	36.00	38.00
32	Mfg. of Radio, Television & Communication Equipment & Apparatus	0	0	0.00	0.00
33	Equipment of Medical, Precision & Optical Instruments, Watches & Clocks	1	18	15.00	3.00
34	Manufacture of Motor Vehicles, Trailers& Semi-Trailers	0	0	0.00	0.00
35	Manufacture of Other Transport Equipment	0	0	0.00	0.00
36	Manufacture of Furniture; Manufacturing N.E.C.	32	91	339.40	345.00
37	Recycling	2	7	12.00	13.00
40	Electricity, Gas, Steam & Hot Water Supply	0	0	0.00	0.00
41	Collection, Purification & Distribution of Water	5	42	94.00	100.00
50	Maintenance & Repair of Motor Vehicle &Motorcycles; Retail Sale of Automotive Fuel (NIC 1998 CODES : 52000 & 50404)	8	28	75.10	78.00
52	Maintenance & Repair of personal & household goods. (NIC Codes : 52601 to 52609)	19	38	118.00	120.00
60	Land Transport (NIC Codes 1998 : 60211	0	0	0.00	0.00

63	Supporting & Auxiliary Transport Activities (NIC Codes : 63022 & 63091)	0	0	0.00	0.00
64	Post & Telecommunications (NIC Codes : 64205, 64206, 64207)	0	0	0.00	0.00
71	Renting OF Transport Equipment, other Machinery & Equipment N.E.C. (NOC Codes : 71110 to 71290)	0	0	0.00	0.00
72	Computer & related activities (NIC Codes : 72201 to 72203, 72300, 72400.72501 % 72502)	17	42	52.00	58.00
74	Other business activities (NICE Codes 74131 to 74133, 74221,74300,74941, 74942,74950,74933, 74994) )	54	163	115.21	225.00
85	Health & Social work (NIC Codes : 85197,85321)	10	19	117.00	120.00
92	Recreation, Cultural & Sporting activities (NIC Codes : 92111,93113 to 92115)	21	51	217.00	220.00
93	Other Service activities (NIC Codes : 93010 & 93011)	132	705	542.08	345.00
	Not Recorded	0	0	0.00	0.00
	<b>Total</b>	<b>1461</b>	<b>12698</b>	<b>9916.60</b>	<b>11435.00</b>

### **3.4 Large Scale Industries / Public Sector undertakings -**

List of the units in Yavatmal & near by Area

1. Rasoya protins and
2. Raymond uko denim pvt Ltd.

### **3.5 Major Exportable Item-**

Cotton Bales, Uco Denim Jean, De oiled Cakes, Ferromagnesian & Ferrosilicon, and Cotton Yarn.

### **3.6 Growth Trend:-**

In the district 69 medium and large enterprises are proposed with an investment of Rs. 2000 crores and employment 12000.

In the district Reliance cement pvt. Ltd. and A M R iron and steel pvt ltd. are proposed.

### **3.7 Vendorisation / Ancillarisation of the Industry:-**

In this vender Development Programme was successfully implementated in this Year 2005. And there is lot of scope for Ancillary development through Large Scale Industry, Mega & PSI units in Chandrapur ,Wardha & Yavatmal initiation of setting up of PLC through MSME Development & Training Institute, Nagpur.

### **3.8. Medium Scale Enterprises**

<u>No.</u>	<u>Inv.(Rs.Cr)</u>	<u>Emp.</u>
9	201.00	1416 .

### **3.8.1 List of the units in Yavatmal & near By Area**

Not available

### **3.8.2 Major Exportable Item**

Cotton Bales, Uco Denims Jean, Deoiled Cakes, Ferromagnesian & Ferrosilicon,  
Cotton Yarn.

## **3.9 Service Enterprises**

### **3.9.2 Potentials areas for service industry**

Cotton Bales, Uco Denims Jean, Deoiled Cakes, Ferromagnesian & Ferrosilicon,  
Cotton Yarn.

### **3.10 Potential for new MSMEs**

Cotton Bales, Uco Denim Jean, De oiled Cakes, Ferromagnesian & Ferrosilicon, and Cotton Yarn.

## **4. Existing Clusters of Micro & Small Enterprise**

.

### **4.1 DETAIL OF MAJOR CLUSTERS**

**Four clusters exist in yavatmal.**

Lime cluster exist at Rajur vani,

Ginning pressing Cluster exists at, Nilapar and Lalguda.

Stone cluster exists at mohada vani.

Pottery cluster exists at Bori arab,darvha.

**The three clusters are proposed as follow.**

Agro cluster at Darvha.

Food processing cluster at Arni.

IT cluster at yavatmal.

#### **4.1.1 Manufacturing Sector**

#### **4.1.2 Service Sector**

The detailed information about cluster is not available in the given format, from DICs.

Hence not supplied.

## **5. General issues raised by industry association during the course of meeting**

1. Land is required for the set up of MIDC/mini MIDC in Arni, ner, pandharkawada, Maregaon, Darvha, and Digrahs tahsils.
2. Domestic air strip to be made at 2700 metres.
3. In the Pusad MIDC sufficient water is not available in future.
4. Rail connectivity is required with Mumbai-Nagpur railway line.
5. New substation is required for the MIDC at Mukutban, Arni, maregaon, etc.
- 6.** Expansion of Existing Industrial Area
- 7.** Load shedding in Rural Area
8. Capital Incentives for MSME

## **8. STEPS TO SET UP MSMEs**

Following are the brief description of different agencies for rendering assistance to the entrepreneurs.

S.No.	Type of assistance	Name and address of agencies
1.	Provisional Registration Certificate ( EM-1) & Permanent Registration Certificate ( EM-II)	General Manager, District Industries Centre, Yavatmal 07232-244461 E mail:didicyavatmal@maharashtra.gov.in
2.	Identification of Project Profiles, techno-economic and managerial consultancy services, market survey and economic survey reports.	The Director MSME-DI, CGO Complex, Block C, Seminary Hills, Nagpur 0712-2510046,2510352
3.	Land and Industrial shed	The Manager, MIDC, Udyog Bhawan Nagpur
4.	Financial Assistance	The A.G.M., SIDBI, National Insurance Building, Kingsway, Nagpur
5.	For raw materials under Govt. Supply	The Manager, MSSIDC, Near Lokmat Bhavan, Wardha Road, Nagpur.
6.	Plant and machinery under hire / purchase basis.	The Manager, NSIC, NDTA Complex, Opp. Liberty Cinema, Residency Road, Sadar, Nagpur.
7.	Power/ Electricity	The Executive Engineer, SPANCO, Yavatmal.
8.	Technical Know –how.	The Director MSME-DI, CGO Complex, Block C, Seminary Hills, Nagpur 0712-2510046,2510352
9.	Quality & Standard	Bureau of Indian Standard, 2 <sup>nd</sup> Floor, NIT Complex, Gokulpeth, Nagpur.
10.	Marketing /Export Assistance	The Director MSME-DI, CGO Complex, Block C, Seminary Hills, Nagpur 0712-2510046,2510352
11.	Other Promotional Agencies	1. Central Agmark Laboratory, North Ambazari Road, Nagpur. 2. Khadi Village Industries Commission, Mount Road, Near Smruti Cinema, Opp. LB hotel, Sadar, Nagpur. 3. Maharashtra Pollution Control Board, Udyog Bhavan, Civil Lines, Nagpur. 4. NABARD, Yavatmal