



सत्यमेव जयते

# STATE-PROFILE

.....  
YEAR : 2015-16

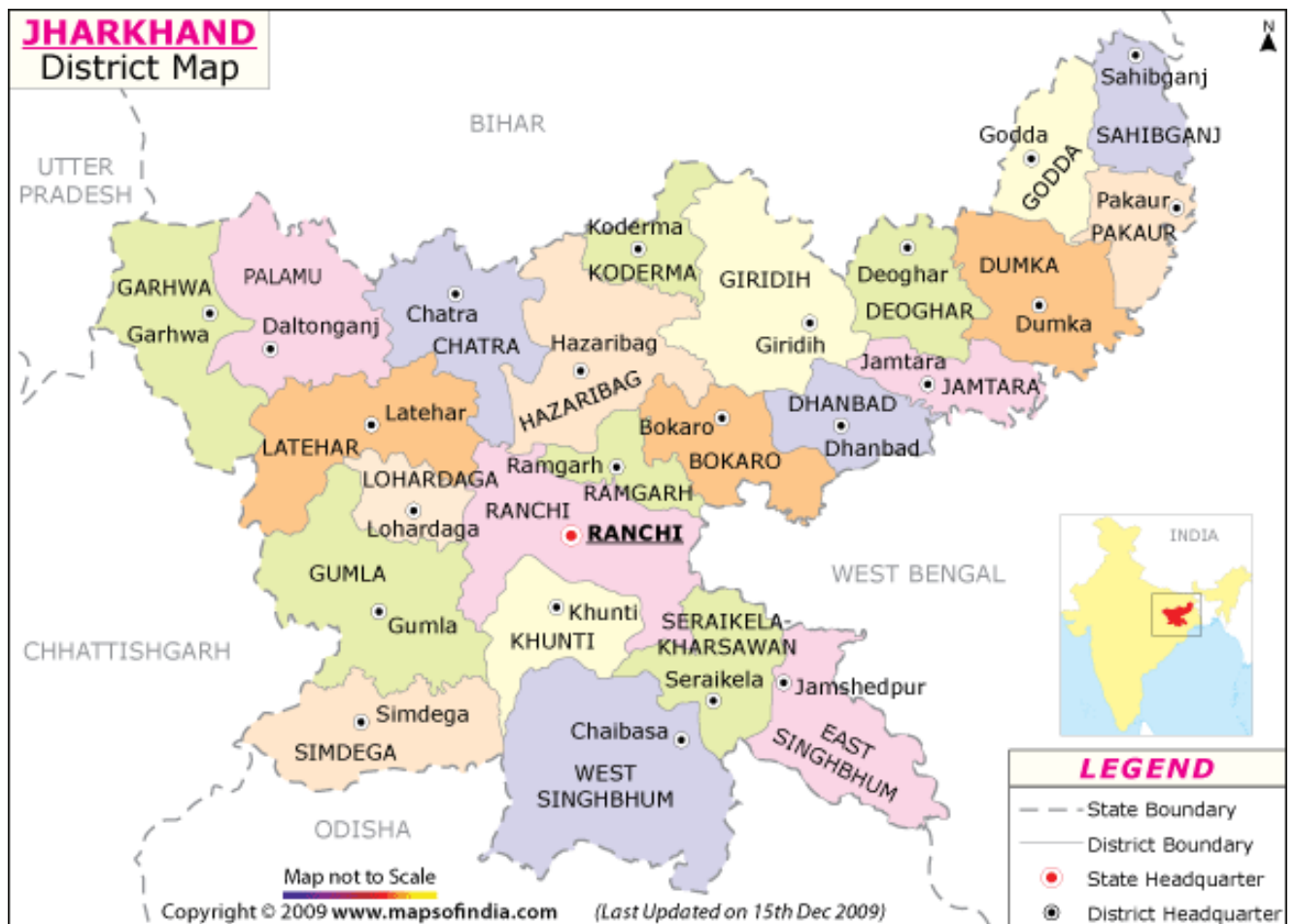


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# JHARKHAND District Map



## FOREWORD

The Micro Small & Medium Enterprises (MSME) sector constitutes significantly to the prime social objective of providing Self employment opportunities to millions of people across the country. The MSME sector has been contributing significantly to industrial production, export & national Gross Domestic Product.

Many major and minor policies have been adopted & floated by the Government of India with the objective to eliminate the problem of unemployment. Under the Industrial Policy of Government of India, the problem of unemployment can only be solved through promotion and growth of Micro Small & Medium Enterprises, which will generate self - employment. It is in this light that under Action Plan 2015-16 and 2016-17 as instructed by the development Commissioner,(MSME), New Delhi, updation of State Profile as on 31.03.2016 have been undertaken by Micro, Small and Medium Enterprises Development Institute, Industrial Estate, Kokar, Ranchi-834001 . In this survey report all possible efforts have been made to discover what the available resources are and what product lines and industrial ventures could be taken up, those are potentially viable in this State.

The Geographical area of the State is 79,714 Sq. KMs. comprising of twenty-four districts. For administrative purpose Ranchi is the State Capital.

The total population of the state is 3,29,88,134 whose 75.95% reside in the village area. The density of population per Sq. Km. is 414 & only 66.41% of entire population is literate. Most of the village population is either cultivator or labourer and that's why there does not exist much entrepreneurial ability among the masses in general and youth in particular.

In this Survey Report various resources such as human resource, forest, agriculture, and minerals inter-alia have been analyzed in depth and on that basis various suggestions have been given regarding industrial enterprises those could be developed in the State. Along with that, various industrial units falling under Prime Minister Employment Generation Programme [PMEGP] have also been suggested and a short note on Prime Minister Employment Generation Programme [PMEGP] and Udyog Addhar [UAM] have

This report is based on primary and secondary data collected from various Government and Non-Government organizations and for this I thank all the concerned officials who helped in successful completion of this report without their help this **SURVEY REPORT** would not have taken the final shape.

Date - 01.07.2016

DIRECTOR

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**Table:-1 BASIC STATISTICS OF**  
**Jharkhand State – AN OVERVIEW**

1.	Name of the State	:	Jharkhand
2.	State Capital	:	Ranchi
3.	No. of Districts	:	24
4.	No. of Commissioners	:	4
5.	No. of Blocks	:	260
6.	Geographical Area	:	79,714.00 Sq. KMs.
7.	Average Rainfall	:	1500 mm
8.	No. of Bank Branches	:	2864
9.	<b><u>Population [As per 2011 Census]</u></b>	:	
	Total Population	:	32988134
	Male	:	16930315
	Female	:	16057819
	Rural Population	:	25055073 [75.95%]
	Urban Population	:	7933061 [24.05%]
	Schedule Caste	:	39,85,644[12.08%]
	Schedule Tribe	:	86,45,042 [26.21%]
	Non-Worker	:	19,889,860[60.29%]
	Decennial Growth Rate of the population(2001-2011)	:	22.42%
10.	Density of population / sq. km.	:	414
	Literacy	:	66.41 % (Male: 76.84% & Female: 55.42%)
	Male – Female Ratio	:	948:1000
11.	<b><u>Occupation – Structure</u></b>	:	
	Cultivators	:	3,814,832
	Agricultural Labourers	:	4,436,052
	Workers in Household industry	:	4,392,228

Other workers	: 4,392,228
Marginal worker	: 6,279,679
12. Cultivable land	: 38 lakh hectares
13. Forest Area	: 2239481 Hectare
14. Mineral Resources	: Coal, Fire Clay, China Clay, Lime Stone, Sand, Granite, Uranium, Bauxite, Iron ore and Other Quarry Stone,
15. <u>Live Stock[As per 19<sup>th</sup> Live Stock Census]</u>	:
Cattle	: 8730083
Buffalo	: 1185942
Sheep	: 582925
Goat	: 6581449
Pig	: 962367
Horses and Ponies	: 5706
Dog	: 194909
Poultry	: 13559528
Donkey	: 381
Camel	: 03
16. Doordarshan Kendra	: 3 (Ranchi, Jamshedpur & Daltonganj)
17. All India Radio	: 2 (Ranchi, Jamshedpur)
18. Main Rivers	: Barakar, Damodar, Koyal, Swarn Rekha & Shankh.
19. Cash Crops	: Groundnut, Ginger, Sugar Cane, Turmeric & Tamarind.
20. National Highways	: NH-2, NH-6, NH-23, NH- 32, NH- 33. (1844 KMs)
21. State Highways	: 6880 KMs
22. Wild Life Sanctuaries	: Dalma, Palamuea, Hazaribagh.
23. Power Plants	: Chandrapura, Maithan, Panchet, Patratu,

- Telaiya, Tenughat, Ranchi.
24. Industrial Hubs : Bokaro, Dhanbad, Giridih, Jamshedpur & Ranchi.
25. Nearest Port : Kolkata.
26. Air-Connection : Ranchi is connected to Delhi, Patna Kolkata & Mumbai through Air-Deccan, and Air-India flights.

Source:-ORGI( [www.censusindia.gov.in](http://www.censusindia.gov.in))  
DES,Jharkhand ([www.desjharkhand.nic.in](http://www.desjharkhand.nic.in))  
Official website of Ranchi([www.ranchi.nic.in](http://www.ranchi.nic.in))  
19<sup>th</sup> Livestock Census,2012

## EXECUTIVE SUMMARY

The State Profile of Jharkhand was prepared by MSME-DI, Ranchi under the Core-Programme 2015-16 as directed by DC MSME, New Delhi. The very objective of this survey was to discover the potentiality of various Industrial Enterprises by assessing the availability of resources such as Forest, Mineral, Agriculture and Live Stock etc. in the State. For this purpose both Primary and Secondary data were used to draw the meaningful conclusions. However, the dearth of accurate data came as a great hindrance on many occasions in preparing the State Profile; this was overcome by making suitable estimates. To avoid inaccuracy and conflicting data the population figure of Census 2011 was taken as basis throughout the report.

After decades of struggle, sometimes bloody, the 28<sup>th</sup> State of the Union, carved out of Southern parts of erstwhile Bihar, created 'JHARKHAND'. The formal inauguration of newly created State JHARKHAND was done on 15<sup>th</sup> November 2000. Historically speaking, Ranchi district remained a hotbed of Jharkhand agitation and when statehood was given to Jharkhand, Ranchi was declared the State Capital. There are 24 districts in the State and from administrative point of view Ranchi is the State Capital. This State occupies a significant position even in World Map because of its vast reserve of Minerals, Mica deposits and also a vast reserve of precious Gems & Stones. The dense Forest of the State abounds many a good quality and quantity of forest produce including herbs and herbal plants. However, these resources have not been put to 'commercial exploitation'. The State also has 45825349.00 million tonnes of Granite deposits and other Stones in its reserves. Unfortunately, they are not getting the suitable price and are being sold through stone crushers at cheaper rate.

The population of the State occupies a significant position in the economy of the State. The details are given hereunder:

**Table:-2**

Total Population	:	32988134
Male	:	16930315
Female	:	16057819

Rural Population	:	25055073[75.95%]
Urban Population	:	7933061 [24.05%]
Scheduled Caste	:	39,85,644[12.08%]
Scheduled Tribe	:	86,45,042[26.21%]

Source:- [www.censusindia.gov.in](http://www.censusindia.gov.in)

This indicates that a vast reserve of labour force is available in the State at cheaper rate. When these people don't get employment locally, they tend to move out of the state to get better employment opportunity. This leads to rapid urbanization and consequently disturbs the Physical Quality of Life Index in urban area also.

However, with RBI guideline on Electronic Benefit Transfer (EBT) pertaining to payment of MGNREGA wages has improved the position a little bit as flight of workers to urban sector has reduced to some extent. There are **2,864** number of Banks branches operative in the State to cater the financial requirement of the entrepreneurs. There are **3,75,632** registered/unregistered units under manufacturing & services category in the State. There are three Industrial Area Development Authority viz. RIADA, BIADA & AIADA operative in the State looking after all the Industrial Estates in 24 districts of the State.

The units in the State are also facing various problems such as shortage of electric supply, shortage of key raw materials, financial problems, problem of marketing, inter alia.

To overcome all these problems and to give a boost to Industrial Development and growth of the State various product lines have been suggested. New as well as existing entrepreneurs may take up these Industrial ventures to create or enhance their income. Under PMEGP also, various units have been suggested which could be taken up as a substitute to employment. Short Project Profiles on thirteen items and many other product lines, which could be readily taken up by the entrepreneurs, have also been suggested. At the end, the 'SUMMARY' of Jharkhand Industrial Policy [JIP] 2012 has also been annexed to enlighten the youth regarding policies of the State for industrial development.

Hopefully, this report would help the existing as well as new entrepreneurs in decision making to take up new industrial ventures as suggested in this survey report.



**CHAPTER - 1**

# INTRODUCTION

The State Profile of Jharkhand State was prepared by Micro, Small & Medium Enterprises-Development –Institute, Ranchi under the core Programme 2015 – 2016 as assigned by the Development Commissioner [Micro, Small & Medium Enterprises.], New Delhi.

After decades of struggle, sometimes bloody, the 28<sup>th</sup> State of the Union, ‘JHARKHAND’ was created by **carving out the Southern parts of erstwhile Bihar**. The **parliament passed the Bihar reorganization Bill on August, 2000 to create the State of Jharkhand**. The formal inauguration of newly created State **JHARKHAND** was done on 15th November 2000. Historically speaking, Ranchi district remained a hotbed of Jharkhand agitation and when statehood was granted to Jharkhand, Ranchi was declared the State Capital.

The importance of RANCHI district has gone up manifold as this district has been named as the Capital of JHARKHAND, which comprises of 24 districts. Jharkhand or so to say ‘CHHOTANAGPUR’, is basically a Plateau carved out of southern Part of erstwhile Bihar, [refer to Map]. The Chhotanagpur Plateau can be broadly divided into three parts as far as the elevation is concerned – outer Chhotanagpur, which comprises Santhal Pargana, Northern Parts of Hazaribagh district and Eastern Part of Palamue and Singhbhum districts. The average elevation of the area is approx. 1000 ft. The central Chhotanagpur comprises RANCHI and part of Hazaribagh district with an average height of 2000 ft. The highest part of Plateau is Netarhat, which has an elevation of 3600 ft. Parasnath Hill is the highest point with an elevation of 4800 ft.

From administrative point of view **Ranchi** is the **capital** of Jharkhand State.

## **OBJECTIVE, SCOPE AND RESEARCH METHODOLOGY:**

### **OBJECTIVE:**

- ❖ To discover the potentiality of various industrial enterprises by assessing the availability of resources such as Forest, Mineral, Agriculture, Livestock, etc. in the State.
- ❖ To assess the current resources and available facilities such as Bazaar, Transportation and other Communication for development of local / regional Industries
- ❖ To analyze the current demand & supply position of various goods so as to suggest potential Industrial enterprises based on the analysis.
- ❖ To discover what are the threats and opportunities for Industrial growth and development of the State.
- ❖ To discover the Policies and incentives of the State Govt.
- ❖ To suggest the remedial measures for the factors which have direct bearing on industrial enterprises so as to alleviate the problems.

### **AREA:**

The area covered by this potential survey is limited to Jharkhand State alone.

### **METHODOLOGY:**

Both primary & secondary data have been used to carry out the survey. The data we needed consisted of responses of various General / State Govt. / Voluntary Organizations.

## CHAPTER - 2

### JHARKHAND STATE – BRIEF INTRODUCTION

Jharkhand is located between 83°-22' - 87°-57' Latitude and 21°-58' - 25°-18' Longitude. The tropic of CANCER at 23½° north passes through RANCHI district [at ORMANJHI]. The State is situated at an average height of 1000 ft. above Sea level and the State Capital, Ranchi was used to be summer capital of erstwhile Bihar.

The Geographical area of Jharkhand State is 79,714.00 Sq. KMs. The climate here is generally dry with average rainfall of 1500 mm. The temperature varies between 18°C to 29°C, however with Global Warming; average temperature goes as high as 45°C and at times going as low as 2°C. The fertile soil here is generally Red and yellow with some amount of sand. But most of the terrains are rocky covered with pebbles. This acts as a check on fertility of soil.

The State is surrounded by West Bengal at its East, by Chhattisgarh and Uttar Pradesh at its West, by Bihar in the North and by Orissa at its South.

The physiographic characteristics of the State are rich. It has waterfalls, lakes, hills etc., which have tourist values. The rivers Swarnrekha, Koyal, Shankh and Damodar flow through the State and are utilized for irrigation at many places.

'JHARKHAND' State was carved out of erstwhile Bihar. This 28<sup>th</sup> State came into existence on 15<sup>th</sup> November 2000. From administrative point of view Ranchi is the State Capital. The details of regions comprising of various districts are given below:

**A. Santhal Pargana**

- |            |              |          |          |
|------------|--------------|----------|----------|
| 1. Deoghar | 2. Jamtara   | 3. Dumka | 4. Godda |
| 5. Pakur   | 6. Sahibganj |          |          |

**B. Palamuea**

- |             |                  |            |
|-------------|------------------|------------|
| 1. Palamuea | 2. <u>Garhwa</u> | 3. Latehar |
|-------------|------------------|------------|

**C. North Chhotanagpur**

- |               |           |            |            |
|---------------|-----------|------------|------------|
| 1. Hazaribagh | 2. Chatra | 3. Koderma | 4. Giridih |
| 5. Dhanbad    | 6. Bokaro | 7. Ramgarh |            |

**D. South Chhotanagpur**

1. Ranchi
2. Gumla
3. Lohardaga
4. Simdega
5. Khunti

**E. Kolhan Division**

1. Singhbhum [E]
2. Saraikela-Kharsawan
3. Singhbhum [W]

**CHAPTER - 3****RESOURCE ANALYSIS**

The resource endowment of an area largely determines the economic and social progress of that area. Human assets are prime moving force of all economic activities. Together with natural resource they constitute a potent force in determination of what type and nature of activities could be pursued so that maximum benefit percolates to the masses. An efficient management of both the resources is therefore imperative. These calls for a detailed analysis – availability, utilization & potential of the resources form a concrete foundation to initiate strategic planning for exploitation of these resources.

To carry out a systematic and scientific analysis of resources, these have been classified, for sake of convenience, into:

- **Human Resources and**
- **Natural / material resources.**

**1. HUMAN RESOURCES:**

Human resource is the most important asset for social and economic development of an area. For proper utilization of natural / material resources human skill is of prime importance. This is so because human beings occupy Central place in all economic activities.

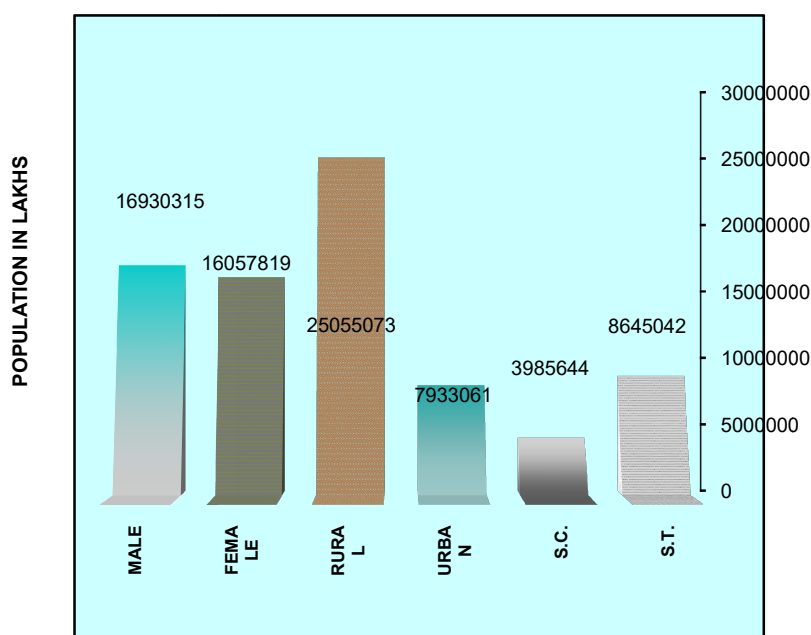
The availability of human resource, its entrepreneurial traits, educational and technical ability, youthfulness, its customs, conventions and social progress determine whether the economic activities could be carried out smoothly or not.

**A. POPULATION:**

As per 2011 Census, the total population of Jharkhand State is 3,29,88,134. Out of this 75.95 % i.e. 2,50,55,073 people reside in the villages and the remaining 24.05% i.e. 79,33,061

reside in urban area. An important constituent of population in Jharkhand State is the tribes. In this State the Scheduled Tribe population is 26.21% i.e. 86,45,042 of total population and schedule caste is 12.08 % i.e. 39,85,644 of total population.

TABLE – 3.1



## DEMOGRAPHIC FEATURES

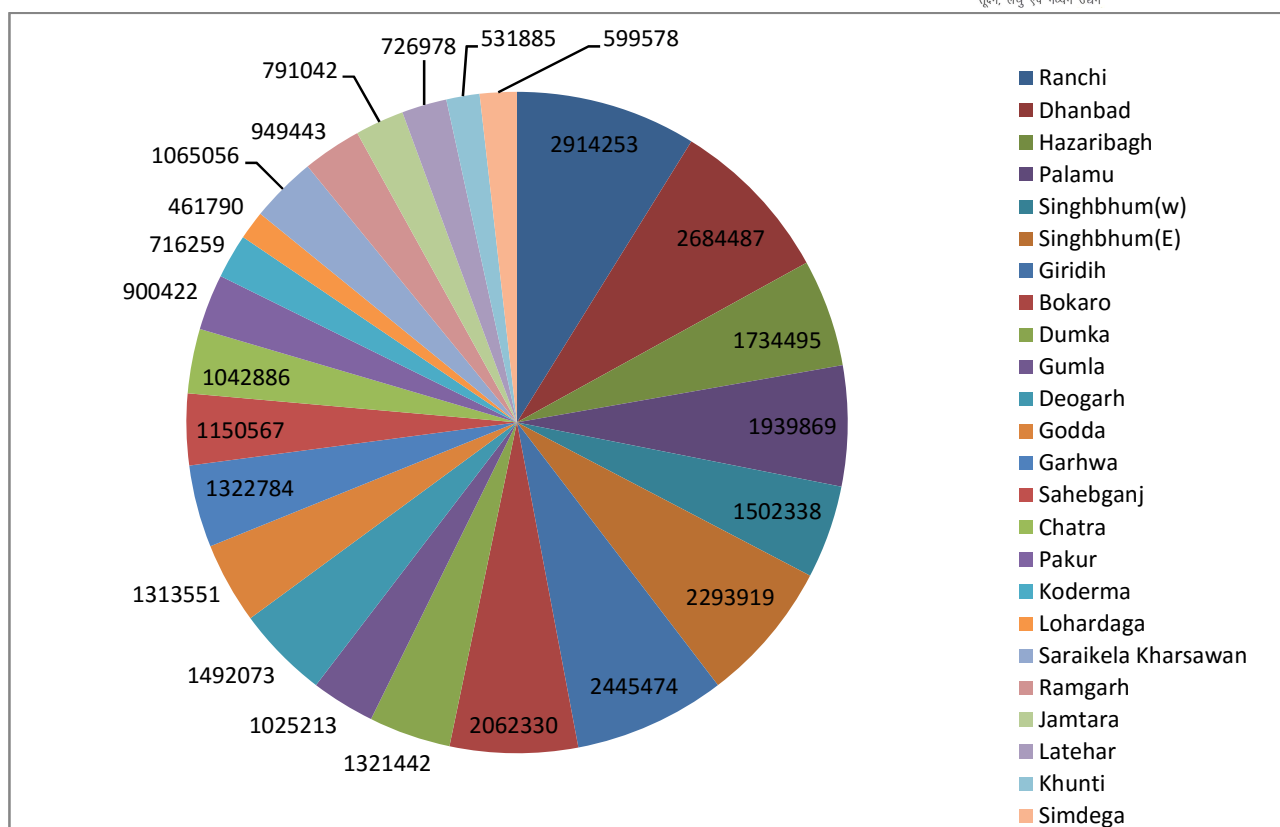
Total population	- 32988134
Male	- 16930315
Females	- 16057819
Rural	- 2,5055073 [75.95%]
Urban	- 7933061 [24.05%]
Scheduled Caste	- 39,85,644 [12.08%]
Scheduled Tribe	- 86,45,042 [26.21%]
Decennial growth rate of the population, (2001-2011):	- 22.42%

Source:-[www.censusindia.gov.in](http://www.censusindia.gov.in)

Table:- 3.2

**POPULATION 2011**

SL. No.	Name of the District	Population	% of Total Population
1.	Ranchi	2914253	8.83
2.	Dhanbad	2684487	8.14
3.	Hazaribagh	1734495	5.26
4.	Palamu	1939869	5.88
5.	Singhbhum (W)	1502338	4.56
6.	Singhbhum (E)	2293919	6.95
7.	Giridih	2445474	7.41
8.	Bokaro	2062330	6.25
9.	Dumka	1321442	4.01
10.	Gumla	1025213	3.11
11.	Deoghar	1492073	4.52
12.	Godda	1313551	3.98
13.	Garhwa	1322784	4.01
14.	Sahebganj	1150567	3.49
15.	Chatra	1042886	3.16
16.	Pakur	9,00422	2.73
17.	Koderma	7,16,259	2.17
18.	Lohardaga	461790	1.40
19.	Saraikela kharsawan	1065056	3.23
20.	Ramgarh	949443	2.88
21.	Jamtara	791042	2.40
22.	Latehar	726978	2.20
23.	Khunti	531885	1.61
24.	Simdega	599578	1.82



Source:- [www.censusindia.gov.in](http://www.censusindia.gov.in)

## 2. Table:-4.1 OTHER FEATURES:

1.	RURAL POPULATION	-	75.95%
2.	SCHEDULED TRIBE		26.21%
3.	DECENNIAL GROWTH RATE	-	22.42%
4.	DENSITY OF POPULATION	-	414 persons / sq. km.
5.	SEX RATE	-	948: 1000

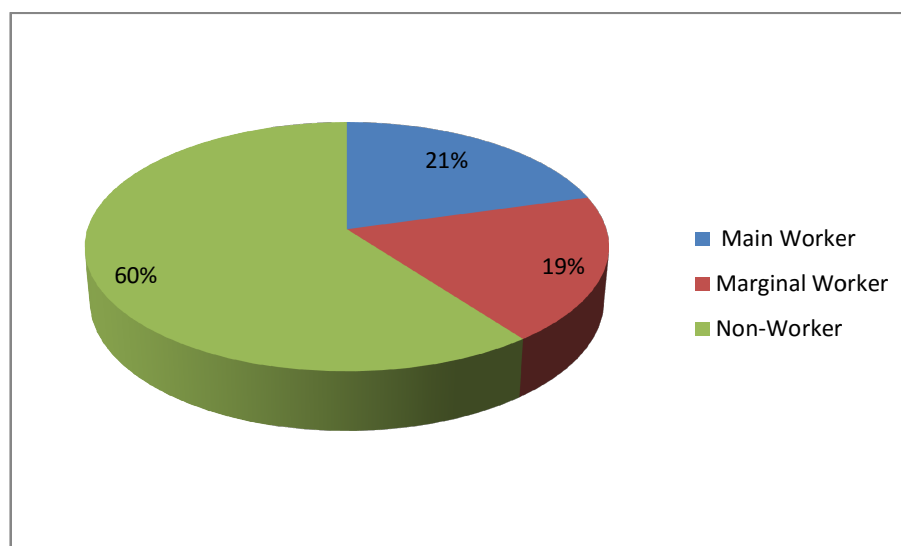
Source:-[www.cencusindia.gov.in](http://www.cencusindia.gov.in)

## OCCUPATIONAL STRUCTURE AND WORK FORCE:

The size of the work force and its occupational pattern is an indicator of the growth achieved by the various sectors [i.e. to say various product lines] of the State as well as the opportunities available for work force. Moreover, the occupational distribution reveals the relative importance of different product lines and / or occupation in the State, which serves as a pointer for appropriate measure for achieving balanced growth within the State.

**TABLE – 4.2**

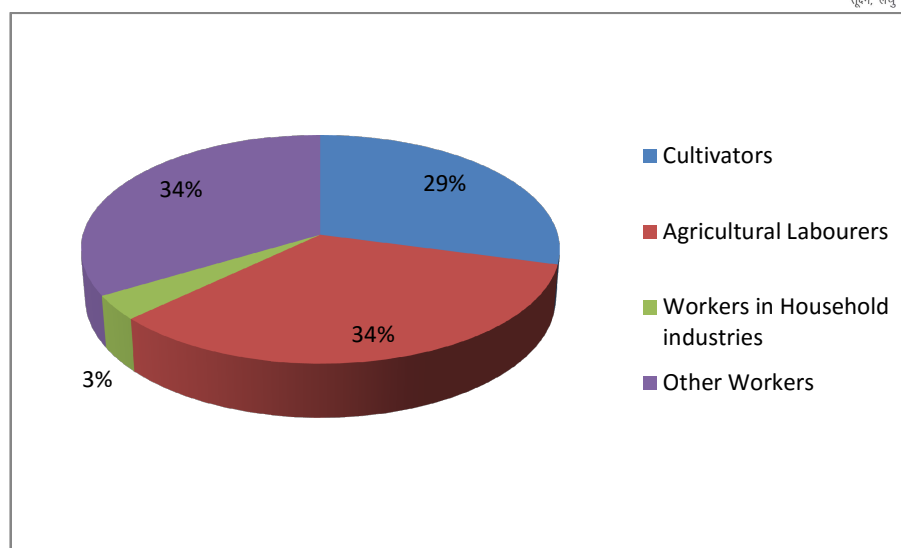
Total Population	-	3,29,88,134
Main workers	b	- 68,18,595 [ 20.67% ]
Marginal worker	g	- 62,79,679 [ 19.04% ]
Non-workers	h	- 1,98,89,860 [ 60.03% ]



**TABLE – 4.3**

Total Population	-	32988134
Cultivators	c	- 3,814,832 [ 29.12% ]
Agricultural Labourers	d	- 4,436,052 [ 33.87% ]
Workers in Household industry	e	- 455,162 [ 3.47% ]
Other Workers	f	- 4,392,228 [ 33.53% ]

Note: b+g+h = 100 & c+d+e+f = 100



Source:-[www.censusindia.gov.in](http://www.censusindia.gov.in)

### 3. DENSITY OF POPULATION:

The term density of population implies the average number of persons living per square kilometer.

$$\frac{\text{Total population}}{\text{Area in Sq. km.}} = \frac{32988134}{79714} = 414 \text{ persons / Sq. Km.}$$

The density of population is 414 persons / Sq. Km.

The density of population that can be supported by any region / state / country depends upon the availability of natural resources and the degree to which the requisite technology is utilized to exploit these resources. In other words, natural resources coupled with the degree of industrialization determine the extent to which a higher density of population can be supported.

An analysis of the human resources, which is the asset of the State, reveals that there is tremendous potential, which has hitherto remained unutilized. The female workforce constitutes an important segment which could be utilized in productive ways in different

product lines / occupations. The level of unemployment is also quite high which ensures availability of cheaper labour force. The literacy rate of 67.63% indicates that skill development course / other opportunity would go a long way in improving the economic condition of the masses. This vast reservoir of workforce, residing mainly in the rural area could also be provided employment opportunity in the rural area itself through Micro Enterprises to inhibit the influx of masses to already burdened urban sector.

#### **4. MATERIAL / NATURAL RESOURCES:**

Material / natural resources generally comprise of agriculture, plantation and forest, minerals, fisheries, animal and poultry, inter alia.

This chapter deals with material resources presently available in the State, the extent of their exploitation for industrial and non-industrial purposes, scope for setting up of small scale industries based on the available resources etc.

#### **LAND & ITS UTILISATION PATTERN:**

The total geographical area covered by Jharkhand State is 79,714 Sq. KMs. The forest area is 18423 Sq. KMs. and the remaining area is being utilized for various purposes besides being utilized for cultivation purpose.

The following table reveals the pattern of land utilization:

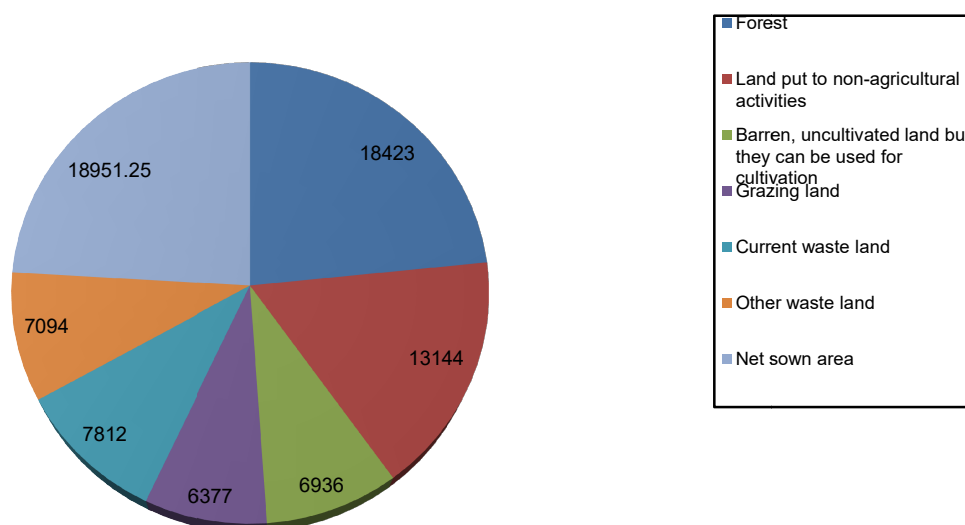
**TABLE - 5**

#### **PATTERN OF LAND UTILISATION**

1.	Total geographical area	-	79,714 Sq. KMs.
2.	Forest	-	18423 Sq. KMs. [23.11%]
3.	Land put to non-agricultural activities	-	13, 144 Sq. KMs [16.49%]
4.	Barren, uncultivated land but they can be used for cultivation	-	6,936 Sq. KMs [8.70%]
5.	Grazing land	-	6377 Sq. KMs [8.0%]

6.	<b>Waste land :</b>	-	
	a.	Current waste land	- 7,812Sq. KMs [9.80%]
	b.	Other waste land	- 7,094 Sq. KMs [ 8.90%]
9.	<b>Total sown area</b>	-	19,928 Sq. KMs [25%]

It is evident from the above table that only 16.49% of total land available, has been put to non – agriculture use and there is tremendous scope available for extension as waste land constitute more than 18.70% of total land. This land can be put to productive use after minor bulldozing & tillage. The total sown area is only 25% of total area. Changing the composition of soil out of non-arable land can increase this area. Resorting to cash-crops cultivation and non-traditional farming can further increase income on sown area.



## 6. AGRICULTURE:

Agriculture is one of the largest means of earning livelihood for the people in Jharkhand State. As stated in table 1 about 82.20% of people reside in the village area and solely depend on primary sector, i.e. Agriculture. Rice is the leading crop in the State. The agriculture is fully dependent on the vagaries of the monsoon. Besides paddy other important crops are Maize, Millet, Ragi (Marua), Wheat, Barley, etc.

Unfortunately merely 14% of total area sown is being irrigated. The hilly tract and pastures are so forbidding that it is not generally possible to bring increasingly more and more area under cultivation. The agriculture year in the State is divided into 3 seasons.

- a. Bhadai of Autumn [Crops harvested in September – October].  
The Bhadai crops generally consist of early ripening varieties of rice, the different millets, Maize, Jute, some pulses and vegetables etc.
- b. Aghani [Crops harvested in Aghani, [November – December] consisting mainly of winter paddy. The Aghani crops consists mainly of winter rice, sugarcane etc.
- c. Rabi [Crops harvested in Rabi or spring about the month of March]. The Rabi harvest consists of wheat, barley rape and mustard, gram and Arhar etc.

For want of data the yield per hectare can't be exactly spelled out. However, for sake of assessment, the areas which abound different crops [Bhadai, Aghani and Rabi] are given in the map. Further the area devoted to various crops is also given in the **Table-1**.

Although, the entire state gives the impression of being located on hilly tracts, it also abounds plain area, which gives better crop. In fact it is a mix of high land [Tand] which is composed of brown-reddish soil and step-cut low land [Done].

The low land [Done] having the ability to retain water generally gives good production of Paddy, while the high land [Tand] suffers on account of not being able to retain water for good harvesting. Moreover, the high land is very prone to soil erosion, which multiplies the problem further.

TABLE – 6

**Wheat Production (in M.T) in Jharkhand in Agriculture 2013–14**

Sl no	Name of District	Area (in Hectares)	Rate of Production (in K.G / Hec)	Production(in M.T)
1	Sahebganj	3347	1646	5509
2	Pakur	1405	1631	2292
3	Dumka	2862	1641	4697
4	Jamtara	1358	1268	1722
5	Deogarh	2480	1405	3484
6	Godda	11464	1371	15717
<b>Average Rate of Prodn./Divisonal Total</b>		<b>22916</b>	<b>1494</b>	<b>34237</b>
7	Hazaribagh	3421	2054	7027
8	Koderma	1446	1612	2331
9	Chatra	5711	2454	14015
10	Ramgarh	971	1271	1234
11	Giridih	3249	2191	7119
12	Bokaro	350	1945	681
13	Dhanbad	252	2061	519
<b>Average Rate of Prodn./Divisonal Total</b>		<b>15400</b>	<b>1941</b>	<b>29891</b>
14	Palamau	14286	1580	22572
15	Garhwa	11614	1612	1872
16	Latehar	1660	1019	1692
<b>Average Rate of Prodn./Divisonal Total</b>		<b>27560</b>	<b>1404</b>	<b>38694</b>
17	Ranchi	2340	2306	5396
18	Khunti	408	1205	492
19	Lohardaga	2373	1931	4582
20	Gumla	835	1422	1187
21	Simdega	162	1355	220
<b>Average Rate of Prodn./Divisonal Total</b>		<b>6118</b>	<b>1644</b>	<b>10058</b>
22	Singhbhum(w)	734	1146	841

23	Singhbhum(E)	425	1144	486
24	Saraikela-Kharsawan	374	1392	521
<b>Average Rate of Prodn./Divisonal Total</b>		<b>1533</b>	<b>1227</b>	<b>1881</b>
<b>State level/Average Rate of Prodn.</b>		<b>73527</b>	<b>1611</b>	<b>118452</b>

**Gram Production (in M.T) in Jharkhand in Agriculture 2013–14**

Sl no	Name of District	Area (in Hectares)	Rate of Production (in K.G / Hec)	Production (in M.T)
1	Sahebganj	2366	851	2013
2	Pakur	529	827	437
3	Dumka	692	987	683
4	Jamtara	27	491	13
5	Deogarh	146	876	128
6	Godda	7177	971	6969
<b>Average Rate of Prodn./Divisonal Total</b>		<b>10937</b>	<b>834</b>	<b>9121</b>
7	Hazaribagh	993	1330	1321
8	Koderma	192	1127	216
9	Chatra	1445	1660	2399
10	Ramgarh	1583	849	1350
11	Giridih	472	971	458
12	Bokaro	13	1216	16
13	Dhanbad	4	971	4
<b>Average Rate of Prodn./Divisonal Total</b>		<b>4702</b>	<b>1161</b>	<b>5459</b>
14	Palamau	9602	1060	10178
15	Garhwa	8422	1068	8995
16	Latehar	1184	671	794
<b>Average Rate of Prodn./Divisonal Total</b>		<b>19208</b>	<b>933</b>	<b>17921</b>
17	Ranchi	487	1380	672
18	Khunti	241	824	199
19	Lohardaga	362	947	343
20	Gumla	369	1151	425
21	Simdega	73	856	62
<b>Average Rate of Prodn./Divisonal Total</b>		<b>1532</b>	<b>1032</b>	<b>1581</b>
22	Singhbhum(w)	969	1072	1039

23	Singhbhum(E)	94	841	79
24	Saraikela-Kharsawan	579	770	423
<b>Average Rate of Prodn./Divisonal Total</b>		<b>1642</b>	<b>894</b>	<b>1468</b>
<b>State level/Average Rate of Prodn.</b>		<b>38021</b>	<b>971</b>	<b>36918</b>

**Mustard/Rayee Production (in M.T) in Jharkhand in Agriculture 2013–14**

Sl no	Name of District	Area (in Hectares)	Rate of Production (in K.G / Hec)	Production(in M.T)
1	Sahebganj	2113	1176	2485
2	Pakur	715	1139	814
3	Dumka	1051	989	1039
4	Jamtara	176	600	106
5	Deogarh	234	444	104
6	Godda	8870	857	7602
<b>Average Rate of Prodn./Divisonal Total</b>		<b>13159</b>	<b>868</b>	<b>11422</b>
7	Hazaribagh	534	635	339
8	Koderma	105	348	37
9	Chatra	467	1014	474
10	Ramgarh	37	1464	54
11	Giridih	118	799	94
12	Bokaro	19	857	16
13	Dhanbad	-	-	-
<b>Average Rate of Prodn./Divisonal Total</b>		<b>1280</b>	<b>853</b>	<b>1092</b>
14	Palamau	13116	1143	14992
15	Garhwa	820	638	523
16	Latehar	772	981	757
<b>Average Rate of Prodn./Divisonal Total</b>		<b>14708</b>	<b>921</b>	<b>13546</b>
17	Ranchi	306	990	303
18	Khunti	84	1150	97
19	Lohardaga	355	1018	361
20	Gumla	542	647	351
21	Simdega	10	1288	13
<b>Average Rate of Prodn./Divisonal Total</b>		<b>1297</b>	<b>1019</b>	<b>1322</b>
22	Singhbhum(w)	872	1149	1002
23	Singhbhum(E)	117	611	292

24	Saraikela-Kharsawan	337	865	292
<b>Average Rate of Prodn./Divisonal Total</b>		<b>1326</b>	<b>875</b>	<b>1160</b>
<b>State level/Average Rate of Prodn.</b>		<b>31770</b>	<b>857</b>	<b>27227</b>

**Masoor Production (in M.T) in Jharkhand in Agriculture 2013–14**

Sl no	Name of District	Area (in Hectares)	Rate of Production (in K.G / Hec)	Production(in M.T)
1	Sahebganj	640	772	494
2	Pakur	520	772	401
3	Dumka	289	923	267
4	Jamtara	-	-	-
5	Deogarh	-	-	-
6	Godda	2612	772	2016
<b>Average Rate of Prodn./Divisonal Total</b>		<b>4061</b>	<b>848</b>	<b>344</b>
7	Hazaribagh	96	772	74
8	Koderma	32	772	20
9	Chatra	372	772	287
10	Ramgarh	-	-	-
11	Giridih	-	-	-
12	Bokaro	-	-	-
13	Dhanbad	-	-	-
<b>Average Rate of Prodn./Divisonal Total</b>		<b>500</b>	<b>772</b>	<b>386</b>
14	Palamau	3675	866	3183
15	Garhwa	1274	998	1271
16	Latehar	438	613	268
<b>Average Rate of Prodn./Divisonal Total</b>		<b>5387</b>	<b>826</b>	<b>4450</b>
17	Ranchi	7	772	5
18	Khunti	3	583	2
19	Lohardaga	32	652	20
20	Gumla	51	772	39
21	Simdega	1	772	1
<b>Average Rate of Prodn./Divisonal Total</b>		<b>94</b>	<b>669</b>	<b>63</b>
22	Singhbhum(w)	423	772	327

23	Singhbhum(E)	12	772	9
24	Saraikela-Kharsawan	115	772	89
<b>Average Rate of Prodn./Divisonal Total</b>		<b>550</b>	<b>772</b>	<b>425</b>
<b>State level/Average Rate of Prodn.</b>		<b>10592</b>	<b>772</b>	<b>8177</b>

**Arhar Production (in M.T) in Jharkhand in Agriculture 2013–14**

Sl no	Name of District	Area (in Hectares)	Rate of Production (in K.G / Hec)	Production(in M.T)
1	Sahebganj	336	1393	468
2	Pakur	265	1259	334
3	Dumka	614	1620	995
4	Jamtara	36	661	24
5	Deogarh	17	1793	30
6	Godda	201	1620	326
<b>Average Rate of Prodn./Divisonal Total</b>		<b>1469</b>	<b>1391</b>	<b>2403</b>
7	Hazaribagh	410	2163	887
8	Koderma	489	1858	909
9	Chatra	969	2204	2136
10	Ramgarh	149	1910	285
11	Giridih	88	1605	141
12	Bokaro	57	1620	92
13	Dhanbad	-	-	-
<b>Average Rate of Prodn./Divisonal Total</b>		<b>2162</b>	<b>1893</b>	<b>4093</b>
14	Palamau	26220	1355	35528
15	Garhwa	4013	1165	4675
16	Latehar	1816	1139	2068
<b>Average Rate of Prodn./Divisonal Total</b>		<b>32049</b>	<b>1220</b>	<b>39100</b>
17	Ranchi	1121	2602	2917
18	Khunti	604	1078	651
19	Lohardaga	614	1348	828
20	Gumla	819	1039	851
21	Simdega	114	2370	270
<b>Average Rate of Prodn./Divisonal Total</b>		<b>3272</b>	<b>1687</b>	<b>5520</b>
22	Singhbhum(w)	638	2225	1420
23	Singhbhum(E)	52	1620	84

24	Saraikela-Kharsawan	89	1620	8
<b>Average Rate of Prodn./Divisonal Total</b>		<b>779</b>		<b>8</b>
<b>State level/Average Rate of Prodn.</b>		<b>39731</b>	<b>1620</b>	<b>64364</b>

**Potato Production (in M.T) in Jharkhand in Agriculture 2013–14**

Sl no	Name of District	Area (in Hectares)	Rate of Production (in K.G / Hec)	Production(in M.T)
1	Sahebganj	36	6002	216
2	Pakur	110	18008	1981
3	Dumka	660	3760	2482
4	Jamtara	368	12183	4483
5	Deogarh	1461	4720	6896
6	Godda	481	5497	2644
<b>Average Rate of Prodn./Divisonal Total</b>		<b>3116</b>	<b>6002</b>	<b>1870</b>
7	Hazaribagh	1895	7515	14241
8	Koderma	350	6589	2306
9	Chatra	368	6432	2367
10	Ramgarh	808	5155	4165
11	Giridih	2094	1895	3968
12	Bokaro	667	7185	4792
13	Dhanbad	80	5552	444
<b>Average Rate of Prodn./Divisonal Total</b>		<b>6262</b>	<b>5155</b>	<b>32283</b>
14	Palamau	970	7228	7011
15	Garhwa	665	6441	4283
16	Latehar	733	6245	4578
<b>Average Rate of Prodn./Divisonal Total</b>		<b>2368</b>	<b>6703</b>	<b>15872</b>
17	Ranchi	1851	6235	11541
18	Khunti	581	6967	4048
19	Lohardaga	1776	5279	9376
20	Gumla	838	7942	6655
21	Simdega	348	9197	3201
<b>Average Rate of Prodn./Divisonal Total</b>		<b>5394</b>	<b>6456</b>	<b>34821</b>
22	Singhbhum(w)	105	1951	205
23	Singhbhum(E)	166	1891	314

24	Saraikela-Kharsawan	10	1915	19
<b>Average Rate of Prodn./Divisonal Total</b>		<b>281</b>	<b>1915</b>	<b>538</b>
<b>State level/Average Rate of Prodn.</b>		<b>17421</b>	<b>5867</b>	<b>102216</b>

**Brinjal Production (in M.T) in Jharkhand in Agriculture 2013–14**

Sl no	Name of District	Area (in Hectares)	Rate of Production (in K.G / Hec)	Production(in M.T)
1	Sahebganj	2	4154	8
2	Pakur	-	-	-
3	Dumka	125	5057	632
4	Jamtara	134	4469	599
5	Deogarh	22	8744	192
6	Godda	12	5057	61
<b>Average Rate of Prodn./Divisonal Total</b>		<b>295</b>	<b>5057</b>	<b>1492</b>
7	Hazaribagh	104	7827	814
8	Koderma	22	2718	60
9	Chatra	28	7993	224
10	Ramgarh	22	5008	110
11	Giridih	643	3537	3220
12	Bokaro	222	5008	785
13	Dhanbad	70	5008	351
<b>Average Rate of Prodn./Divisonal Total</b>		<b>1111</b>	<b>5008</b>	<b>5564</b>
14	Palamau	142	5335	758
15	Garhwa	244	6187	1510
16	Latehar	112	6218	696
<b>Average Rate of Prodn./Divisonal Total</b>		<b>498</b>	<b>5952</b>	<b>2964</b>
17	Ranchi	488	5016	2448
18	Khunti	191	6059	1157
19	Lohardaga	378	13722	5187
20	Gumla	198	8318	1647
21	Simdega	81	8318	674
<b>Average Rate of Prodn./Divisonal Total</b>		<b>1336</b>	<b>8318</b>	<b>11113</b>
22	Singhbhum(w)	325	5373	1746
23	Singhbhum(E)	227	5109	1160

24	Saraikela-Kharsawan	108	5265	569
<b>Average Rate of Prodn./Divisonal Total</b>		<b>660</b>	<b>5265</b>	<b>3475</b>
<b>State level/Average Rate of Prodn.</b>		<b>3900</b>	<b>6310</b>	<b>24608</b>

**Tomato Production (in M.T) in Jharkhand in Agriculture 2013–14**

Sl no	Name of District	Area (in Hectares)	Rate of Production (in K.G / Hec)	Production(in M.T)
1	Sahebganj	6	2209	13
2	Pakur	-	-	-
3	Dumka	127	7558	960
4	Jamtara	110	3797	418
5	Deogarh	14	8028	112
6	Godda	19	5513	105
<b>Average Rate of Prodn./Divisonal Total</b>		<b>276</b>	<b>5826</b>	<b>1608</b>
7	Hazaribagh	281	7213	2027
8	Koderma	28	4935	138
9	Chatra	199	12556	2499
10	Ramgarh	83	6661	553
11	Giridih	461	4127	1903
12	Bokaro	183	6050	1107
13	Dhanbad	80	6661	533
<b>Average Rate of Prodn./Divisonal Total</b>		<b>1315</b>	<b>6661</b>	<b>8760</b>
14	Palamau	93	5404	503
15	Garhwa	182	5442	990
16	Latehar	222	14017	10975
<b>Average Rate of Prodn./Divisonal Total</b>		<b>497</b>	<b>5419</b>	<b>2693</b>
17	Ranchi	783	14017	10975
18	Khunti	271	4230	1146
19	Lohardaga	574	9072	5207
20	Gumla	269	10644	2863
21	Simdega	146	10644	1554
<b>Average Rate of Prodn./Divisonal Total</b>		<b>2043</b>	<b>10644</b>	<b>21745</b>
22	Singhbhum(w)	1128	5321	6002
23	Singhbhum(E)	297	4955	1472

24	Saraikela-Kharsawan	109	6314	688
<b>Average Rate of Prodn./Divisonal Total</b>		<b>1534</b>	<b>5321</b>	<b>8162</b>
<b>State level/Average Rate of Prodn.</b>		<b>5665</b>	<b>7585</b>	<b>42968</b>

**Onion Production (in M.T) in Jharkhand in Agriculture 2013–14**

Sl no	Name of District	Area (in Hectares)	Rate of Production (in K.G / Hec)	Production(in M.T)
1	Sahebganj	99	10951	1084
2	Pakur	-	-	-
3	Dumka	18	10951	197
4	Jamtara	34	12205	415
5	Deogarh	7	4897	34
6	Godda	14	10951	153
<b>Average Rate of Prodn./Divisonal Total</b>		<b>172</b>	<b>5826</b>	<b>1608</b>
7	Hazaribagh	281	5734	1611
8	Koderma	92	3541	326
9	Chatra	97	5193	504
10	Ramgarh	83	5193	431
11	Giridih	124	5193	644
12	Bokaro	216	5193	1122
13	Dhanbad	13	5193	4706
<b>Average Rate of Prodn./Divisonal Total</b>		<b>906</b>	<b>5193</b>	<b>68</b>
14	Palamau	355	6208	2204
15	Garhwa	412	6208	2558
16	Latehar	231	6208	1434
<b>Average Rate of Prodn./Divisonal Total</b>		<b>998</b>	<b>6208</b>	<b>6196</b>
17	Ranchi	343	4544	1559
18	Khunti	174	5875	1022
19	Lohardaga	567	4135	2345
20	Gumla	286	4544	1300
21	Simdega	117	4544	532
<b>Average Rate of Prodn./Divisonal Total</b>		<b>1487</b>	<b>4544</b>	<b>6758</b>
22	Singhbhum(w)	24	5485	132
23	Singhbhum(E)	25	5485	137

24	Saraikela-Kharsawan	28	5485	154
<b>Average Rate of Prodn./Divisonal Total</b>		<b>77</b>	5485	<b>423</b>
<b>State level/Average Rate of Prodn.</b>		<b>3640</b>	5485	<b>19966</b>

Source:-Directorate of Economics and Statistics

Given the low level of irrigation facility in the entire state, it is evident that there is an urgent need to resort to modern methods of soil conservation besides, launching multi programmes to provide irrigation facilities at the least on the hilly tracts, if not in the entire state.

Barring a few barren area full of pebbles more and more area out of waste land can be brought under cultivation of cash-crops such as tomato, ginger and chilies etc. those, fetch greater return per quintal. This calls for a major effort by the agronomists, who can suggest the changes required for altering the soil composition so that cultivation of cash-crops could be undertaken at large scale to sustain some medium / large / small scale food processing units in the State. Moreover the existing practice of dispatching the cash crops to adjacent states / districts by the middle men be got rid of. This uncalled for practice is undoubtedly draining this state of vital resources. An all out attempt, therefore, is called for raising the yield of cash crops per hectare which would ensures better and quick return for the benefit of the masses in general and farmers in particular. Besides, farmers may also avail themselves of commercial farming of items like bamboos. Recently, a team of Agro Scientists from the Indian Council of Forest-Research Institute (ICFRI) visited Chakulia, Baharagora and Dhalbhumgarh to study the prospect of bamboo cultivation in this sector. After the visit, the scientists claimed that the entire area is conducive for bamboo cultivation and if developed, it can produce export quality bamboo. The ICFRI has developed bamboo saplings through tissue culture, which is better way to get the desired results. Such saplings are available at their Ranchi unit. There exists the possibility that farmers in this area can grow a superior variety called Dendrocalamusstrick and edible bamboo shoots like Karaula.

Businessmen of adjacent States like Orissa and West Bengal buy bamboo produced in this region, but these bamboos are not of superior quality. If, with initiative of the State

Govt. of Jharkhand these farmers go for producing superior quality bamboo, the socio-economic condition of these areas is likely to improve very fast.

## **7. IRRIGATION:**

Besides the land and soil constraint, the agriculture in Jharkhand State faces the problem of irrigation. Much to the dismay of farmers only 14% of total sown area is under direct irrigation. Rest of the area depends on the vagaries of the monsoon. Because of the hilly tract, the water level recedes much below than what is required for proper irrigation. So, the farmers generally resort to Diesel pump sets, tube well, ponds, rivers etc. but it is very difficult to cope up with this insurmountable problem of getting sufficient water for irrigation.

It is thus evident that lack of irrigation facility is a major constraint on agriculture sector in Jharkhand State. Any attempt to relieve the farmers of this problem would demand huge expenditure. Only political will at State and Centre level can solve the problem. An investigation into the matter revealed Crores & Crores of Rupees have been spent so far on the various major and medium irrigation schemes. Unfortunately the benefits have not percolated to the masses.

The former Union water Resources Minister, Arjun Charan Sethi had visited Ranchi and addressing the senior officials of the State he told that a Divisional office of Central Water Commission would be established in Ranchi to monitor, appraise and execute irrigation schemes in the state. The following points were highlighted:

- ❖ Priority would be given to ground water recharge, harnessing rain water and better management of runoff water, for which Jharkhand Govt. would have to plan a Rs. 2 Crore project.
- ❖ The Galudih Canal Project is yet to get clearance from the Planning Commission and Forest Department.
- ❖ The Centre has sanctioned Rs 35 Crore for medium irrigation projects – Leather, Sauna Surangi, Bathane, Gumani, Torai, Kasjore and Tapkara.

- ❖ The Rs. 700 Crore Aorangi Project in Jharkhand has already been approved by the Planning Commission.
- ❖ The Minister said his department was presently studying the Rs. 1,500 Crore Kanhar Project Report submitted by the Jharkhand Government.
- ❖ Another ambitious Project involving Jharkhand, Chhattisgarh and a part of Uttar Pradesh was also discussed. It is estimated that nearly 1,55,700 hectares would be irrigated in Palamu and Garhwa District and 300 MW Power would be generated. However, 4000 hectares in Jharkhand and about 2000 hectares in Chhattisgarh would be submerged.
- ❖ The Jharkhand Government has been asked to expedite the Swarnrekha Project involving Orissa State too.

It is evident that the State Government needs to take strong initiative to accomplish the above ambitious projects and that would certainly have impact on the irrigation problem pertinent in the State.

## **8. FOREST RESOURCES:**

Jharkhand State is well endowed with forest in an area of 18423 Sq. Kms which is 23.11% of total area.

Forests are an important natural resource for an area. They have a moderating influence against floods and rain and thus they protect the soil against erosion. They also provide basic raw material to a number of important industries, namely furniture, match box, paper, rayon construction, railway slippers, wooden poles, etc. Moreover, the environmental benefits of the forests are not far to seek.

The forests in whole of the State and especially in Chhotanagpur region also have good number of animals such as deer, elephants, bears etc. Although a good number of government policies exist for protection of Forest, no serious attempt has been so far made for its preservation. The most unfortunate part is that the Tribal in much area still depend on

forest as a source of firewood. They don't have any other option either. The wood smugglers and Dons still go for illegal felling of trees causing a great loss both to the people of the area and to the state exchequer simultaneously. Not only this, there have been instances of poaching of animals by the smugglers to acquire invaluable materials such as tiger's skin and elephants tusk, those command high price in the International market, although the poaching is not at very large scale.

Table:- 7

Sl No.	Forest Product	Annual Production (approx. In MT)	Main Focus Area	Availability Period (Season)	Produces and Uses Value Added
1	Tamarind	50000	Simdega, Chaibasa, Lohardaga, Khuti	February-May	Seedless Bricks, Paste
2	Honey	05 to 10	Palamu, Gumla, Simdega, Chaibasa	-	Food
3	Karanj	10000	Gumla, Simdega, Chaibasa, Lohardaga	May-June	Antibiotics oil, Ointment, Spray etc
4	Karaya gum	-	-	-	-
5	Dori	50000	Gumla, Simdega, Chaibasa, Lohardaga, Khunti, Palamu, Garhwa	June-August	Oil/Soap
6	Sal Seeds	More than 100000	Gumla, Simdega, Chaibasa, Lohardaga, Khunti	April - June	Oil/ Feed
7	Sal Leaves	-	-	All Seasons except Summer	-

8	Chironji guthli	1000	Giridih, Bokaro , Simdega, Khunti, Palamu, Garhwa,	March-May	Dry Fruits, Used confectionary
9	Mrobalan(Harra)	500	Gumla, Simdega ,Chaibasa, Lohardaga, Khunti, Latehar, Ranchi	January-Februray	Harra Powder & Triphala churna
10	Chakvar	50000	Palamu, Garhwa Latehar, Ranchi	January-March	Medicine
11	Niger Seed	1000	Gumla, Simdega ,Chaibasa, Hazaribagh, Palamu, Latehar	December-January	Medicine
12	Mango Pulp	500	Gumla, Simdega , Hazaribagh, Bokaro, Khunti	May-June	Food
13	Mahua Flower	More than 100000	Gumla, Simdega ,Chaibasa, Lohardaga, Khunti, Latehar, Palamu, Garhwa (most area of Jharkhand)	March-May	Wine/ Medicine
14	Tawar Gond	100	Palamu, Garhwa	March-June	Food
15	Gijan Gond	500	Palamu, Garhwa	June-August	Medicine & Food
16	Kalmegh (Chiraita)	50	Palamu, Latehar	November-January	Medicine

17	Satawari	50 to 60	Palamu, Gumla, Khunti	All Season	Medicine
18	Sarpagandha	10 to 20	Palamu, Simdega, Giridih	September-December	Medicine
19	Aswagandha	10 to 20	Gumla, Lohardaga, Palamu	November-December	Medicine
20	Palas / Tesuphool	1000 MT	Palamu, Khunti, Simdega, Giridih	March-May	Medicine
21	Bantulsi	400 to 500	Palamu, Latehar, Garhwa	November-March	Medicine
22	Kusum	5000	Gumla, Simdega	June-October	Oil / Feed
23	Kaunch beej	40 to 50	Palamu, Chaibasa	-	Medicine
24	Bael giri	50 to 100	Palamu	March - May	Food / Medicine
25	Amla	-	-	-	Oil

Source :- website of JHAMFCOFED ([www.jhamfcofed.com](http://www.jhamfcofed.com))

For sake of convenience the forest produce has been classified under two heads:

1. Important large products
2. Minor / Allied products.

#### 1. Important large products:

The large important products comprise of wood for timber, such as SAAL, BAMBOO, KUSUM, GAMHAR, MAHUA, JAMUN, SHISHAM, IMLI, AAM etc.

The State is famous for its SAAL trees. Its timber is hard and durable and is used in Railway sleepers, beams, rafter etc. KARANJ is hard and suitable for toys. ASAN is used for making agricultural implements and furniture. GAMHAR is soft and it is used for general carpentry. KUSUM makes excellent firewood and Charcoal. SABAI GRASS and BAMBOO trees are valuable resources for manufacture of ropes and paper. Fibers and leaves provide material for tanning, dyes and preparation of various compositions for medicinal use. Lac is

another important forest produce. KUSUM and BAIR trees in Chhotanagpur region abound Lac. Lac cultivation is concentrated in Chhotanagpur region. A number of Small / Medium Scale units which use Lac as raw material can be started in this region.

## **2. Minor / allied produce:**

Minor / allied produce constitute an important segment of forest asset and produces like HARAD, BEHARRA, KENDU PATTI, SALL SEED, KARANJ SEED, MAHUA SEED etc. fall under this category.

The allied / minor products are very important from commercial point of view as many of these produce such as HARRA, BEHARRA SEEDS have medicinal importance. In Ayurvedic branch of medicine they have extensive use in curing diseases. However, its commercial value has not been explored so far. Other produces such as other seeds, patti, lac etc. are sold through unorganized market. If these products are sold through organized market and exported out of state and or processed within the district/state, these can yield high return. Thus, it can be claimed with confidence that there exists ample scope for industries based on these minor allied products. Further in the light of the internationally growing herbal market, the herbal produce of this area can be commercialized through organized market extensively. Presently the valuable herbals are sold to brokers, who visit this area and ultimately sold to big companies at very cheaper rate. There exists tremendous scope for launching an herbal-based unit. The price difference at which the middleman visiting this area purchases the herbs and in turn sells these to big firms is quite high. The middleman reaps the benefit of this price difference. The local farmers can get higher price if Govt. intervenes and purchases these produce itself and sell them out to big firms. In a way Govt. Control is required.

Many varieties of herbal plants, which have amazing healing effect on some of the hitherto incurable diseases, do exist in Ranchi district in particular and in whole of Jharkhand state in general. Unfortunately, thorough Research in this area is still a dream.

Govt. may come forward to promote Research and development in this field of activities so that at the least the unscrupulous activities of brokers who are draining this area of invaluable herbs could be put to check.

Investigation of local sources belonging to unorganized herb market revealed that brokers having knowledge of healing power of these herbs brave the hilly terrain of the forests and collect these herbs to sell them at unknown places.

Bee keeping is another area where our forest can prove to be an asset.

In a recently conducted seminar on Bee-keeping, organized jointly by Ministry of Micro, Small & Medium Enterprises and KVIC, the following points were highlighted:

- Bee-keeping provides employment to 2.50 Lakh persons in the country
- Production of 5 TO 10 Metric tons of Honey per annum.
- UNDP project with KVIC for capacity building to benefit 50,000 Beekeepers and Bee hunters.
- Quality and value for money assured to customers through graded and branded products.
- Linkages with Honey processing plants with Moisture Reduction facility.
- Tremendous potential for exports to global markets.
- Innovative steps by Central Bee-keeping Research and Training Institute [CBRTI], Pune for use of Honey as food product, in cosmetic preparations and in medicines.
- KVIC, through its Margin Money Scheme helps in setting up of enterprises based on Honey.
- Zonal Bee-keeping Centers at: Pune, **Ranchi**, Khetri, Nagarcoil and Bassipathana.
- 18 Bee-keeping extension Centers spread all over India.

Based on these facts Honey processing Plants with Moisture Reduction Facility can be started in this region. This will enable the entrepreneur to tap not only the local but also the global market.

Forests in whole of Jharkhand not only abounds natural resources for commercial exploitation but also represent scenic beauty, which can also be exploited as TOURIST RESORTS. There are many wild life sanctuaries in the state viz.

Ichagarh Bird Sanctuary [Near Jamshedpur].

- Odhwa Bird Sanctuary [Near Pathora Jheel in Sahibganj].
- Chachro Crocodile breeding Centre [Near Telaiya].
- Chandrapura Bird Sanctuary [Near Bokaro]
- Jawaharlal Nehru Biological Garden [Bokaro Steel City]
- Tenughat Bird Sanctuary [15Kms. from Gomia Station].
- Dalma wild life Sanctuary [15Kms. from Jamshedpur].
- Tata Steel Geological park [Jamshedpur].
- Bhagwan Birsa Zoological Garden [17Kms. from Ranchi].
- Birsa Dear Park [23Kms. from Ranchi].
- Betla National Park [Palamuea] etc.

Besides, there are many tourist spots such as Netarhat, various Water Falls, Dams, in the State those could be developed as tourist places to attract large number of tourist not only from the State but also from out of the State too. With a-forestation and improvement in approach road for easy access would bring more and more tourists to these spots. Tourism has been given the Status of an industry. The State Government intends to give boost to TOURISM SECTOR by attracting higher investment at the tourist spots with higher tourist influx and to generate employment opportunities through combined efforts of Governmental agencies and the private sector. Given this option interested entrepreneurs may join hands to give a great leap to tourism, which has hitherto remained unexploited.

## 9. FISHERY:

In Jharkhand State production of fishes is at an average level. Scenario of Fish Production in Jharkhand :-

Table:- 8

<b>Fish Production in Jharkhand in various year(in M.T)</b>			
<b>2011-2012</b>	<b>2012-2013</b>	<b>2013-2014</b>	<b>2014-2015</b>
91676	96600	104820	106430

Source:- Department of Fishery, Jharkhand

There is not much of surplus and entire quantity is consumed locally. The demand in the State is quite high and is met by supply from outside specifically from Howrah and Andhra Pradesh. There exists quite developed association of fish suppliers at almost all districts headquarters. They are basically whole sellers and have very strong grip over the fish market. They also follow systematic distribution system. A noteworthy point here is that the local fish procured from ponds rivers is quite tasty and of good quality.

While it would be misleading to think on the lines of launching an industry based on fishes unless and until breeding and hatching facilities are launched, it would not be exaggeration to improve and raise the production of fish in the State.

The Government has made serious attempts to raise the production of fish by digging ponds at many places, especially at Doranda & Bundu in Ranchi district for breeding fish. These are not very successful because of implementation problems associated with Government machinery. Entrepreneurs can think even on the lines of breeding fish by creating ponds. Construction of Hatchery at Doranda & Bundu should be speed up for ensuring supply of fingerlings from budgetary resources of the Govt. or by availing bank loan by the fish development corporation. Further the Fish Farmers Development Agency [FFDA] as well as involvement of Matsya Mitra, a voluntary body in quality seed production which has increased from 9 Crores to 67 Crores in last 15 years. These two agencies working in all the districts of the state may be strengthened for providing ponds / tanks /other water spread area under Government control to the fish farmers on pre-requisite lease period. The vast inland fisheries resources in the State of Jharkhand are in the form of ponds (perennial and seasonal both), reservoirs, check dam and ahars covering a total water area of

about 155000 hectares (Govt. pond under department is 11765 nos., covering an area of 9613 hectares, ponds under other department 3030 nos. covering an area of 4843 hectares, private ponds 85000 nos. covering an area of 40500 hectares, reservoirs 252nos.covering an area of 4570 hectares). The Jharkhand State lags far behind the National level of fish production in spite of quite suitable agro-climatic conditions. Thus against the National Average of 2150 Kg/Hectare/Year the present level of fish production in Jharkhand is about 1600 Kg / Hectare/Year. The main reason for this poor performance is that most of the tanks are very old and practically unsuitable for fish culture due to heavy siltation and weed infestation.

In the recent past the Govt. of Jharkhand has taken strong initiatives to impart training to the fishermen in whole of Jharkhand and with this view they are being sent to Hyderabad to acquire intensive training in pisciculture. This initiative on the part of the State Govt. would certainly bear good fruits in the times to come.

## **10. ANIMAL HUSBANDARY/LIVE STOCK:**

Animals are driving force of agriculture in the State as poor farmers here can't afford modern machines such as harvester combine, thrasher, tractors etc. So from agriculture point of view animals are important assets. Livestock populations in a State also influence the human activity in all spheres – milk for every child [Operation Flood]. In fact the livestock constitute an important source of income for the farmers, as these are independent of vagaries of Monsoon. So, it being more resilient is capable of eliminating the dependence of farmers on agriculture produce to a great extent. Moreover, livestock population of the area meets the increasing need of human being for meat, milk and milk products. A chronic tragedy in the Indian agriculture scene, which holds true for Jharkhand State as well is that farmers are under – employed and in many cases their marginal productivity tend either to zero or negative. In these cases livestock population and animal husbandry provide subsidiary occupation to the farmers. In regions like Ranchi, Dumka, Gumla etc. which faces the problem of arid and semi arid land, difficult hilly tract, acute shortage of irrigation facilities, livestock and animal husbandry occupy a dominant role.

The importance of manure for improving the fertility of land and its alternative use as biogas can't be ignored. Rural electrification is still a dream and manure can be easily used there. The biogas plant to produce electricity may be launched at Block and Village level to get rid of problems pertaining to shortage of electric supply.

**Table:-9 Description of livestock  
District – Wise in Jharkhand State**

Sl. No.	District	Live Stock		Raw - Material
1.	KODERMA	Cattle	: 163259	Hides – 42200 Pcs./ Year
		Buffalo	: 30584	
		Sheep	: 789	Skins – 51600 Pcs /Year
		Goat	: 108127	
2.	SINGHBHUM WEST INCLUDES SARAIKELA AND KHARSAWAN	Cattle	: 655291	Hides – 1.34 Lakh Per Year
		Buffalo	: 52276	
		Sheep	: 160005	Skins – 1.86 Lakh Pcs/Year
		Goat	: 685858	
3.	HAZARIBAGH INCLUDES RAMGARH	Cattle	: 570821	Hide – 0.96Lakh Pcs/Year
		Buffalo	: 143330	
		Sheep	: 5013	Skins – 1.3 Lakh Pcs/Year
		Goat	: 531486	
4.	GARHWA INCLUDES LATEHAR	Cattle	: 669637	Hides – 0.7 Lakh Pcs/Year
		Buffalo	: 98195	
		Sheep	: 31798	Skins – 0. 8 Lakh Pcs/Year
		Goat	: 398798	
5.	SINGHBHUM EAST	Cattle	: 340457	Hides – 1.0 Lakh Pcs/Year
		Buffalo	: 19484	
		Sheep	: 70491	Skins – 1.34 Lakh Pcs/Year
		Goat	: 343376	
6.	LOHARDAGA	Cattle	: 141135	Hides – 5431Pcs/Year
		Buffalo	: 15160	
		Sheep	: 2155	Skins – 6986 Pcs/Year
		Goat	: 117630	
7.	GIRIDIH	Cattle	: 718845	Product available from livestock not available.
		Buffalo	: 98930	
		Sheep	: 14912	
		Goat	: 485083	
8.	GUMLA & SIMDEGA	Cattle	: 835754	Hides – 0.93 Lakh Pcs/Year
		Buffalo	: 87672	Skins – 0.8 Lakh Pcs/Year
		Sheep	: 11347	
		Goat	: 661936	
	Gumla Tannery run by Bihar State Leather Corporation is closed at present.			

9.	DHANBAD	Cattle	:	304360	Hides – 1.5 Lakh Pcs/Year	
		Buffalo	:	32292		
		Sheep	:	25366	Skins – 19800 M.T. Pcs/Year	
		Goat	:	234714		
10.	BOKARO	Cattle	:	311748	Hides – 0.82 Lakh Pcs/Year	
		Buffalo	:	37455		
		Sheep	:	21216	Skins – 0.60 Lakh Pcs/Year	
		Goat	:	232925		
11.	CHATRA	Cattle	:	404132	Raw stock product is not available.	
		Buffalo	:	83289		
		Sheep	:	314		
		Goat	:	241990		
12.	RANCHI KHUNTI	INCLUDES	Cattle	:	678492	Hides – 1.7 Lakh Pcs/Year
			Buffalo	:	124958	
			Sheep	:	66607	Skins – 2.0 Lakh Pcs/Year
			Goat	:	720188	
13.	PALAMU	Cattle	:	540055	Hides – 0.84 Lakh Pcs/Year	
		Buffalo	:	88732		
		Sheep	:	27182	Skins – 1.91 Lakh Pcs/Year	
		Goat	:	258991		
14.	DUMKA JAMTARA	INCLUDES	Cattle	:	859496	Hides – 2.83 Lakh Pcs/Year
			Buffalo	:	59433	
			Sheep	:	72136	Skins – 3.28 Lakh Pcs/Year
			Goat	:	474158	
15.	DEOGHAR	Cattle	:	507325	Hides – 3728	
		Buffalo	:	43260		
		Sheep	:	26707	Skins – 6400	
		Goat	:	317317		
16.	PAKUR	Cattle	:	378246	Hides – 32500 Pcs.	
		Buffalo	:	57051		
		Sheep	:	37504	Skins – 67806 Pcs.	
		Goat	:	273936		
17.	SAHIBGANJ	Cattle	:	261982	Hides – 32397 Pcs.	
		Buffalo	:	53655		
		Sheep	:	4534	Skins – 68643 Pcs.	
		Goat	:	239886		
18.	GODDA	Cattle	:	389048	Hides – 52457 Pcs/Year	
		Buffalo	:	60186		
		Sheep	:	4849	Skins – 46658 Pcs/Year	
		Goat	:	255050		

**TOTAL:**

CATTLE	:	8730083		BUFFALO	:	1185942
SHEEP	:	582925		GOAT	:	6581449

Based on the above data it can be expected that a number of units in the production line of bone – crushing and tannery may come up. Although, one unit of bone – crushing has been started at the outskirts of Jamshedpur on National Highway 33, still there exists ample scope for a few more units in these product lines.

Ever since, the Animal Husbandry Department in the Ranchi, Chaibasa & Dumka districts has been struck by famous “Fodder Scam”, of erstwhile Bihar, the activities of the department relating to up keeping of Animals have been hampered very badly.

## **11. DAIRY DEVELOPMENT:**

The milk production in the state is estimated at about 19.10 lakh tons which is just about 1.5% of the total milk production in the country. The density of milk production is 49 kgs. / Sq. km. whereas national average is 83 kgs. /Sq. km. The per capita availability of milk in the state is 159 gms./day against national average of 263 gms./day. Thus, there is huge deficit in the production of milk in the state as it produces only half of its requirement. All the 24 districts of Jharkhand are in Non-“Operational Flood” area. At present there are 848 primary Dairy Cooperative Societies (DCS) with a total membership of 51,276 and 12 District Cooperative milk Unions have been installed so far on “AMUL” pattern. With the view for selling the milk produced through these DCSs, 09 Milk chilling centers have been installed so far with a total handling capacity of 46,000 LPD (liters per day), against which the present handling is only about 3,000 LPD. The main reason for poor performance of these chilling centers is non availability of sufficient quantity of milk in their surroundings. Further installation of 2 milk chilling centers is in progress with a total estimated capacity of 4,000 LPD. The organized DCS are also either nonfunctional or not able to deliver the goods.

### **Status of COMPFED:**

There are three milk processing dairies at Ranchi, Jamshedpur and Bokaro with installed capacities of 60,000 LPD, 1.00 lakh LPD and 25,000 LPD respectively. These dairies are presently under the management of Bihar state Cooperative Milk Producers Federation Ltd. (COMPFED) with present handling of 45,000 LPD, 67,000 LPD and 40,000 LPD respectively. Initially, these dairies were established by the state Government and were further strengthened by the funds received under “Operation Floor (OF)” Programme with a

view to sell the surplus milk of northern part of undivided Bihar (now Bihar). A cattle-feed plant was also set up from out of the state government funds at Ranchi, which is also being managed presently by the COMPFED with a production of about 26 tons per day against the installed capacity of 100 tons per day. Presently out of the total, about 6000-7000 LPD of milk is being produced from Ranchi districts of this state and rest about 1.46 lakh LPD of milk is being purchased by these dairy projects from Bihar and other State for which about Rs.50 Crores is about Rs.50 Crores is being paid every year.

i. The existing infrastructure facilities with the Government in Ranchi district are as under:

- a. Ormanji Dairy (Ranchi)- 20000 Liter per day
- b. Dairy Socialites – 187, of which only 45 are functional
- c. Chilling plant of Bundu & Khunti each with 2000 liters per day capacity.
- d. Dairy plant unit of the Bihar State Co – operative Milk Producers Federation Ltd. [COMPFED] of Dhurwa, Ranchi with 60,000 liters per day capacity.
- e. Ranchi Dairy, Hotwar – 100000 liter per day (Under Construction)

e. Milk Routes Available: **Table:-10**

Ranchi	-	<b>Ormanjhi</b>		Ranchi	-	<b>Bundu</b>
Ranchi	-	Pithoria		Ranchi	-	Khunti
Ranchi	-	Mandar		Ranchi	-	Torpa
Ranchi	-	Itki				

f. Dairy Training Centre of Dhurwa where 40 trainees can be imparted training at a time.

- g. The Animal Husbandry Department has following facilities:-

**Table:- 11**

1.	No. of class – I veterinary hospital	424
2.	No. of mobile veterinary hospital	04
3.	No. of provincial veterinary hospital	23
4.	No. of cattle breeding farms	03
5.	Bull mother farms	03
6.	No. of Gokul Gram Vikas Centre	64 (118 are under construction)
7.	No. of A.I. Centers (managed by the Department)	433
8.	No. of Dairy Cattle Development Centre (Managed by BAIF)	609 (Establishment of 401 new DCDC is under process)
9.	No. of Milk Chilling Centers/dairies	09
10.	District Milk Union	12
11.	No. of Biological production unit	01
12.	No. of State runs Poultry Farms	02
13.	No. of State runs Pig Farms	06
14.	No. of State runs Goat Farms	01

Source:- official website of jharkhand

- ii. In the Non – Government Sector, N.G.Os viz. the R.K. Mission, Morhabadi and K.G.V.K., Rukka Rane have also been playing important role towards Dairy

Development programme by way imparting of training extension work, identification of beneficiaries for financing, and breeding programme for the cross Breed cows.

- iii. The above infrastructural facilities though available, particularly in the Government sector, need plans for making them functional and more effective. Plans are required:
- ❖ To increase the present procurement level of milk of 800 to 10,000 liters per day.
  - ❖ To procure crossbreed cows from Karnal in Haryana and other States.
  - ❖ To impart training to farmer to go for Dairy as a subsidiary activity and manage the cattle profitably.
  - ❖ To make functional & more effective the Health, Milk Routes and revitalization of Milk Societies and other facilities available in all the district headquarters of the State.
  - ❖ To increase present milk procurement price vis-a-vis market price.
  - ❖ To setup Cattle breeding farms in all the districts of the State.
  - ❖ To encourage farmers for fodder production. This entails setting up of a number of fodder production units. Moreover, the pharmaceuticals requirements of the live-stock would open up new avenues for pharmaceutical firms.

Dairy development through IRDP financing in the existing milk route area has been a thrust area since 1996–97. However, the breakthrough could be made only during 1997–98, when against all odds more than 400 Cross Breed cows could be procured from Karnal. It is to continue during 1998–99 as thrust area programme. It may be recalled that the local procurement level in 1996 – 97 was of the level of 5000 – 6000 liters per day, which has now, major to about 10,000 liters per day. The ‘SUDHA MILK’ has come up in a big way to meet the requirements of the masses in general and there is no dearth of milk supply barring a few occasion of marriage lagna.

Keeping in view the ever – increasing demand of milk and milk products, possibility and scope of advanced dairy farming covering the entire State would not be over amplification.

In the field of Dairy, the name of Shiv Narayan Sahu, who has been honoured as 'Best' farmer of erstwhile Bihar and 'best' farmer of new Jharkhand, comes to the fore. His contribution in the field of Milk supply is praiseworthy. He has been supplying approximately 2200 liters of milk to various consumers in and around Ranchi district, including "Sudha" milk scheme. Located at Ormanjhi, this farm house also includes, poultry farming, "Mushroom cultivation and vegetable growing. His assistance in the field of farming new crops such as baby corn would go to a long way in boosting the growth of "Cash Crops".

[Note: The above data have been taken from District Credit Plan, Bank of India (Lead Bank) Year 2008 -2009].

## 12. POULTRY DEVELOPMENT:

In view of ever increasing demand of eggs and dressed chickens, there is strong potential of poultry unit including hatchery in the State. This also entails similar potentiality for setting up poultry feed units. In the recent past the POULTRY business suffered a major setback because people got panicked of much talked-about BIRD-FLU, which originated probably in Vietnam. Such problems are generally associated with livestock's but this should not act as deterrent for existing as well as new entrepreneurs. In view of the continuous rising demand for dressed chicken by masses in general and hotel industries in particular their exist tremendous potential for development of egg farming and hatchery in the entire State.

**Table:- 12 In nut shell the availability of major livestock products in Jharkhand Year 2011-12**

LT = Lakh Ton

Item	Production	Availability per capita	Requirement	Deficit
Milk	15.97 LT	152 gm/day	23.36 LT	7.39 LT
Egg	717 Million	25 eggs/annum	1143 Million	426 Million
Meat	441.67 Lakh Kg	7 gm/day	657 LT	215.33 Lakh Kg

### 13. PIGGERY DEVELOPMENT:

Pig rearing and breeding is a way of life in rural Jharkhand but they have not acquainted themselves with the commercial exploitation of this natural skill. A few pockets of local tribes in the State here are experts in pig breeding and it goes without saying that if they are imparted a little rigorous training and if funds are provided to them, they would come up as owners of big unit of pig rearing products like Bacon, ham and pork, which have fast growing international market. With advanced mechanized unit in this product line these units would, no doubt, enjoy tremendous potential. A Bacon unit run by the Govt. of erstwhile Bihar at Kanke & Ranchi, has now become defunct. This may be revived again to meet at least the local demand of Pork. Department of Animal husbandry may take up this cause by providing technical training to interested entrepreneurs and by motivating them to undertake this activity. Department of Welfare, Govt. of Jharkhand has taken many steps recently to attract more & more entrepreneurs to undertake this venture. For the purpose, arrangements have been made to impart training to interested persons. Those interested in undertaking piggery as a business venture may contact Department of Welfare / Animal Husbandry, Govt. of Jharkhand.

### 14. SERICULTURE:

An industrial enterprise based on sericulture possesses the tremendous potential for growth. Mainly Ranchi district is trade area for rearing and breeding the silkworm and preparation of silk from Cocoon. As a gift of nature, almost the entire Jharkhand State is endowed with congenial environment for rearing and breeding of the silkworm and preparation of silk from Cocoon.

Jharkhand is a Major producer of Tropical Taser in India. Mulberry is also being practiced. The Districts of Pakur, Sahibganj, Dumka, Gumla, Lohardaga, Ranchi and East Singhbhum are the practice area of Mulberry sericulture. Chaibasa in Jharkhand State has also a training Centre viz. Rajkiya Taser Institute, which was established in 1965-66 with a

view to impart training in Sericulture, Taser Weaving and Silk Printing and dying on scientific basis.

Taser culture is however practiced in almost 20 districts out of 24 districts of Jharkhand.

**Table;-13**

Sl. No.	Name of the Districts	No. of Sericulture villages	No. of Govt. farms/Stations.
1.	Deoghar	25	1
2.	Dumka	250	15
3.	Singhbhum(E)	162	10
4.	Garhwa, Giridih, Bokaro, Dhanbad.	12	2
5.	Hazaribagh & Chatra	198	21
6.	Godda	132	13
7.	Gumla	15	9
8.	Lohardaga	32	5
9.	Pakur	95	Tagged with Sahebganj District
10.	Palamuea	14	---
11.	Ranchi	498	12
12.	Sahibganj	83	15

*Source: D.I. Govt. of Jharkhand*

Districts such as Ranchi, Dumka, Chaibasa, and Godda etc. do have good facilities for rearing and breeding silkworm. Many training Centers are being run by the Government to train people for undertaking production of silk and weaving. Training may be imparted to train and motivate people to take up industrial enterprises based on sericulture. Silk enjoys a good demand in the market and is a bit expensive as well. This ensures a better return to entrepreneur. If it is exported to other states, where demand is still higher, the enterprise can prosper.

## 15. MINERAL RESOURCES:

The whole of Jharkhand is endowed with variety of mineral resources from Major Minerals such as Iron ore, Copper ore, Coal, Limestone, Fire Clay, China Clay & Quartz etc. Minor minerals such as Granite, sand etc. are also available in the State.

The following table gives the details of major and minor minerals:-

**Table:- 14 Status of Mineral Deposits of Jharkhand**

Reserve in Million  
Tonnes

Sl. No.	Mineral	National Reserve/ Resources	Jharkhand's Reserve/ Resources	Jharkhand's Share w.r.t. Indian (in %)	District
1	2	3	4	5	8
1	Coal	293497.15	80356.20	27.37%	Dhanbad, Bokaro, Latehar, Giridih, Ramgarh, Chatra, Hazaribagh, Pakur, Dumka
2	Iron Ore (Haematite)	17882.10	4596.621	25.70%	West Singhbhum
3	Apatite rock Phosphate	24.22	7.270	27.07%	West Singhbhum
4	Cobalt	44.91	9.000	20.04%	East Singhbhum
5	Silver ore	466.98	23.840	5.10%	Ranchi, East Singhbhum
6	Copper Ore	1558.45	288.120	18.48%	East Singhbhum
7	Kyanite	103.24	6.030	5.84%	West Singhbhum, Saraikela-Kharsawa, East Singhbhum,
8	Graphite	174.84	12.910	7.38%	Palamu
9	Asbestos	22.16	0.154	0.69%	West Singhbhum, Saraikela-Kharsawa
10	Fireclay	713.51	66.619	9.33%	Dhanbad, Bokaro, Hazaribagh, Palamu, Giridih, Ramgarh
11	Quartz & Silica	3499.03	156.521	4.47%	East Singhbhum, West Singhbhum, Saraikela-Kharsawa, Dumka, Hazaribagh, Deoghar, Palamu, Sahebganj
12	Bentonite	568.36	0.980	0.17%	Sahebganj
13	Bauxite	3479.62	146.323	4.20%	Lohardaga, Latehar Gumla, Godda, Sahebganj

14	Chinaclay/ Kaolin	2705.20	198.690	7.33%	Lohardaga, Ranchi, Dumka, Sahebganj, East Singhbhum, West Singhbhum
15	Feldspar	132.34	1.634	1.23%	Dumka, Hazaribagh, Deoghar
16	Garnet	56.96	0.110	0.19%	Koderma, Chatra
17	Magnetite	10644.06	10.542	0.10%	Palamu, East Singhbhum
18	Barytes	72.73	0.035	0.04%	Ranchi, Palamu, East Singhbhum
19	Talc/Soapstone	269.02	0.338	1.25%	West Singhbhum, East Singhbhum, Saraikela- Kharsawa, Palamu
20	Dolomite	7730.55	41.430	0.53%	Palamu, Garhwa
21	Limestone	184935.11	634.410	0.34%	Garhwa, Palamu, Ranchi, Ramgarh, Hazaribagh, Bokaro, West Singhbhum
22	Chromite	203.30	0.730	0.35%	West Singhbhum
23	Manganese ore	429.90	13.700	3.18%	West Singhbhum
24	Nickel	189.00	9.000	4.76%	East Singhbhum
25	Gold ore	493.69	8.150	0.09%	Ranchi, East Singhbhum, West Singhbhum, Simdega, Palamu
26	Ochre	144.26	0.215	0.14%	West Singhbhum
27	Vermiculite	2.50	0.030	1.23%	Koderma
28	Mica	0.55	0.002	0.30%	Koderma, Giridih, Hazaribagh
29	Black Granite	3175688.00	8875340.000	19.36%	Dumka, Jamtara, Koderma, Ranchi, Khunti, Simdega, Palamu, Latehar, Garhwa
30	Coloured Granite	42649661.00			

Source -: Deptt. of Mines and Geology, Govt. of Jharkhand

Any industry which utilises purely the minerals as raw materials definitely requires huge investment and is beyond the scope of small scale industries [ where investment limits is up to 1 Crores]. However, allied and subsidiary industries can be launched within the purview of MSME for example:

- Crushing of limestone to powder, which is used in underground mines, can be easily thought of.
- In Ranchi district near Tupudana gray Granite is available, but its commercial use at large scale has never been fully explored. Experts claims that if one surface of the stone is polished and used for floor in the construction of houses the Mosaic trend can easily be replaced.

Granite reserve in Jharkhand is 8875340.000 million tones which is 19.36 % of the national reserve. The varieties available here are -Tiger Skin, Mayurakshi Blue, Sawan Rose, English Teak, Black Granite (Black Cheetah, Black Zebra). Stone chips cost about 5000 to 6000 rupees per truckload (approximately 200 cubic feet) in Ranchi. The same volume of locally prepared granite slabs (at the rate of Rs. 45 to 85 per square foot), would sell for Rs. 25,000/- to Rs. 45,000/-. Hence there is an urgent need of Govt. intervention to check the mining of those varieties of stones, which could be sold at the price of real granite. Natural Stones are taken out in the form of boulders and cut into slice, then edge cutting is done and finally it is polished with the help of polishing machine. Given the availability of granite a few polishing units may be launched in the State.

- c. Crushing of soapstone / Quartz: A unit on this line also has got great potential in the State as this product has got extensive industrial use. Soapstone and Quartz are available in whole Chhotanagpur region itself and other nearby districts.

Given the infrastructural facilities if one looks around the State at Jharkhand, many industries could be thought of as industrial climate in the State can be termed as conducive for industrial development.

**CHAPTER - 4**

## **INFRASTRUCTURE FACILITIES**

Provisions of sound infrastructure facilities ensure easy movement of goods and services within the State in particular and outside the State to other regions in other states in general. As such these facilities are vital for accelerating the process of economic development and growth.

The important infrastructural facilities include transport and communication, electric power and water supply, developed industrial plots and ready-made industrial sheds, technical and educational institutions, availability of trained skills, manpower, credit facilities, organized market, consultancy and other support services, which are available in a particular region.

In fact, all industrial and commercial transactions involve time lag and the shorter this time lag involved, the better it would be for the industrial enterprise. So, an adequate level of such facilities is imperative for rapid growth of the industries.

Moreover, an improved infrastructure helps attract entrepreneurs from other areas / regions and brightens the investment opportunities by reducing investment risks.

While identifying the product line and planning the project, it is very important that availability of infrastructure must be analyzed in detail so as to avoid bottlenecks at later stages.

For example a hatchery project demands that a-day-old chicks must be transported to the destination at the earliest to avoid the mortality. If good rail / road transport or railways are not available, the enterprise is likely to incur huge losses.

### **1. ROAD:**

A well-developed road network in the State is pre-requisite for the industrial growth of the state and all the districts of the State. This facilitates expansion and growth of

Table:- 15

DISTANCE BETWEEN MAIN CITIES & TOWNS IN JHARKHAND										
[ DISTANCE IN KMS. ]										
									0	Bokaro
									0	Chaibasa
								0	244	168
								0	362	300
								0	115	223
								0	67	300
								0	115	185
								0	121	300
								0	161	374
								0	468	156
								0	195	217
								0	218	108
								0	239	184
								0	200	137
								0	154	237
								0	76	130
								0		145
								0		115
								0		106
								0		347
								0		319
								0		147
								0		262
								0		385
								0		223
								0		196
								0		283
								0		273
								0		245
								0		60
								0		202
								0		357
								0		83
								0		179
								0		312
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Jharkhand State is rich as far as road transport is concerned. There exists a well knit road links comprising of National Highways and State Highways. Although the physical condition of the entire road cannot be termed as satisfactory, yet the movement is possible. A mix of major & minor repairing would create a good infrastructure facility. Steps are being taken to broaden and repair the roads all over the State and very shortly better results are expected.

There exist 1025 Kilometers of metallic road and 2380 Kilometers of non-metalled roads in the district. While on the metallic roads vehicles keep plying throughout all seasons, the vehicular movement on non-metal led roads reduces during the rainy seasons. To overcome problems of transportation Plateau Development Project has been launched. This is a World Bank Aided Project for integrated development of 67 tribal dominated blocks of Chhotanagpur and Santhal Pargana region. It has proposed to construct a network of rural roads and bridges at an estimated cost of 191 Crores. It is expected that the completion of the project would bring the rural masses to the mainstream of the society. Many areas and localities in different districts in the State have recently been adjoined through concrete roads data of which is not readily available. This ensures easy and better movement through roads within the State.

National Highways : 1844 KMs.

State Highways : 6880 KMs.

An ambitious project of providing Four Lane Highway between Hazaribagh and Baharagora via Jamshedpur & Ghatsila measuring about 335 KMs. is under construction. Such constructions would further strengthen the infrastructure facility.

Moreover, the State Government has proclaimed in its JIP – 2012 that it would encourage private sector participation on Build-Operate-Transfer (BOT) concept for building and maintenance of Roads and bridges. This concept would encourage entrepreneurs to participate with Government in strengthening the infrastructure of the State.

Table:-16

Total	759	2639	9119	6281	1142	3185	1554
Godda	---	160	373	233	60	98	89
Sahibganj	---	226	115	160	78	162	72
Pakur	---	68	10	114	73	70	45
Garwah includes Latehar	---	---	875	143	69	280	70
Lohardaga	---	---	322	186	80	200	98
Gumla Includes Simdega	170	---	204	180	93	110	100
Deoghar	---	---	330	520	180	732	120
Singhbhum [ W ] Includes Saraikela	---	310	1035	1004	90	160	---
hazarigabh	255	332	324	1351	---	229	160
Dumka Includes Jamtara	---	291	243	110	130	180	708
Chatra	---	218	---	122	110	180	---
Palamau	---	---	1243	228	89	120	92
Kodarma	50	100	680	---	90	386	---
Giridih	---	515	80	112	---	278	---
Bokaro	79	136	---	---	---	---	---
Dhanbad	---	283	1200	1244	---	---	---
Singhbhum [ E ]	---	---	1060	230	---	---	---
Ranchi	205	---	1025	380	---	---	---
Length of Road [ in Kms. ]	National Highway	State Highway	Metalled Road	Non-Metalled Road	Pacca Road	Kachha Road	Others
Sl. No.	1.	2.	3.	4.	5.	6.	7.

The road link and distance between Ranchi and other nearby important places are described in the following table:-

**Table:- 17**

1.	Ranchi to Tatanagar [Jamshedpur]	-	140 KMs.
2.	Ranchi to Purulia	-	195 KMs.
3.	Ranchi to Hazaribagh [via Ramgarh]	-	90 KMs.
4.	Ranchi to Chaibasa	-	200 KMs.
5.	Ranchi to Netarhat	-	160 KMs.
6.	Ranchi to Daltonganj	-	152 KMs.
7.	Ranchi to Rourkela [via Gumla, Simdega]	-	255 KMs.
8.	Ranchi to Patratu	-	77 KMs.
9.	Ranchi to Tamar	-	65 KMs.
10.	Ranchi to Kalebira [via Khunti]	-	128 KMs.
11.	Ranchi to Patna	-	329 KMs.
12.	Ranchi to Calcutta [Metropolitan City]	-	542 KMs.

Jharkhand State has abundance of means of transportation so there is not much problem involved in movement even to the nearby metropolitan city and to the state capital. The following table gives the number of registered vehicles under different category from 31<sup>st</sup> March 2003 – 2013 :-

**Table:- 18**

<b>Total Number of Registered Motor Vehicles in Jharkhand</b> <b>( As on 31st March 2003-2013)</b>		
Sl no.	Year	Total no. of registered Motor Vehicles
1	2003	1,101
2	2004	1,217
3	2005	1,357
4	2006	1,505
5	2007	1,686
6	2008	1,850
7	2009	2,038
8	2010	2,767
9	2011	3,113
10	2012	3,158
11	2013	3,417

Source:- Road Transport Year Book 2012-2013, Ministry of Road Transport & Highways Transport Research Wing (Office of State Transport Commissioners)

Table:- 19

Table No. 2.2.11

## Number of Registered Motor Vehicles

STATE: Jharkhand		(In numbers)
Type of Vehicles	Newly registered	Total registered as on
	2012-13	31st March
1	2	3
<b>TRANSPORT</b>		
I. Multiaxled / Articulated Vehicles	11403	94690
II. Trucks & Lorries	7134	115100
III. Light Motor Vehicles (Goods)		
a) Four Wheelers	12512	106034
b) Three Wheelers	12264	96604
<b>Total III</b>	<b>24,776</b>	<b>2,02,638</b>
IV. Buses		
a) Stage carriages	394	7165
b) Contract carriages	236	4299
c) Private service vehicles	118	2149
d) Other buses	39	716
<b>Total IV</b>	<b>787</b>	<b>14,329</b>
V. Taxis		
a) Motor cabs	12441	126134
b) Maxi cabs	7465	75680
c) Other taxis	4976	50454
<b>Total V</b>	<b>24,882</b>	<b>2,52,268</b>
VI. Light Motor Vehicles (Passengers)		
a) Three seaters	12264	108868
b) Four to six seaters	12512	118546
<b>Total VI</b>	<b>24,776</b>	<b>2,27,414</b>
VII. Motor cycles on hire	2244	24022
<b>Total Transport (I to VII)</b>	<b>96,002</b>	<b>9,30,461</b>
<b>NON TRANSPORT</b>		
I. Two wheelers		
a) Scooters	56110	600540
b) Mopeds	44888	480432
c) Motor cycles	89776	960863
<b>Total I</b>	<b>1,90,774</b>	<b>20,41,835</b>
II. Cars	18661	239655
III. Jeeps	6322	71790
IV. Omni buses	8328	16392
V. Tractors	6560	53674
VI. Trailers	4158	36173
VII. Other vehicles not covered	4738	26797
<b>Total Non-Transport (I to VII)</b>	<b>2,39,541</b>	<b>24,86,316</b>
<b>Grand Total (Transport + Non-Transport)</b>	<b>3,35,543</b>	<b>34,16,777</b>

... : not reported

Source: Offices of State Transport Commissioners/UT Administrations.

Besides, there are many buses and trucks, not registered in the district but they are plying within the district and across the district to strengthen the transportation facility of the district.

Based on these data it can be expected that a few more servicing and repairing workshop would be viable in different district headquarters of the State.

## **2. RAILWAYS:**

Although many a district headquarters such as Ranchi, Dhanbad, Jamshedpur, Koderma, Bokaro etc. have well linked Railways Station and Junctions, many districts such as Hazaribagh, Gumla don't have a Railway Station even. Recently, Dumka was brought under Railway Map of India but Hazaribagh and Gumla is still a dream, although the construction work is going at high pace. Ranchi Railway Station now has a full-fledged DRM office. At Ranchi, DRM office has started functioning recently and it is expected they will provide ample scope for new as well as existing entrepreneur for construction and other related works. For the convenience of incoming and outgoing passenger's provision of Internet booking of tickets has already been started in whole of Jharkhand State. This would ensure smooth and easy journey of the passengers.

As a whole, the situation on Railways front is not very grim, but the situation is not praiseworthy either. A lot of work needs to be done for industrial enterprise to enjoy the easy movement of goods& services through Railways within the State in particular and to other States in general.

## **3. AIRWAYS:**

Although the State Capital Ranchi is linked to Kolkata Patna and Delhi through Indian Airlines the private flight operators such as Sahara India etc. don't find this station profitable because of shortage of passengers. Still there are bright chances of improvement on the number of passenger if uninterrupted service is promised. In East Singhbhum, Jamshedpur does have well-developed infrastructure for landing and takeoff of planes but they are useful for microcline gliders used in flying clubs. For operation of commercial flights on such aerodrome, major changes would be required. Moreover, major towns in the State, such as Dhanbad, Bokaro, Giridih, Deoghar, Hazaribagh, Daltonganj, and Noamundi

have air strips. The State Government needs to take necessary steps to strengthen and improve these airstrips along with proper fencing and establishing terminal buildings. Recently, AIR DECCAN has started small aircraft from Ranchi to Raipur and Kolkata.

#### **4. WATERWAYS:**

Although three important rivers namely Swarnrekha [North and South], Koyal and Shankh flow in the State they are not deep enough to be used for transportation. Navigational facility does ensure easy movement; it is however, not the demand of the hour. They are important from irrigation point of view.

The State authorities have also taken steps to store run-off water for water harvesting.

#### **5. COMMUNICATION FACILITIES:**

Whole of Jharkhand State enjoys a good service in post and telegraph & telecommunication. All-important Kasbah and Taluka are well connected with district headquarters and to the State Capital Ranchi through post, telegraph and telephones. State plays a vital role in establishing the communication channel. A separate Telecommunication circle for Jharkhand, viz. Jharkhand Telecom Circle has taken up extensive activities to improve and update telecom scenario in the State. The rural areas have been linked with WLL (Wireless in Local Loop) to establish fast communication. The Ranchi Internet node has been upgraded to “A” category. Optional fiber Cable (OFC) media connectivity is available in all district headquarters. At present 6 Internet nodes are operational in Jharkhand Telecom Circle. Local dialing facility to access Internet is available for all district headquarters. The State Capital Ranchi is well connected with other cities, of the State. FAX, Telex, Internet and telecommunication services are operative in the district headquarters to connect it with any part in the world. So, the bottlenecks in free and easy flow of vital information have been completely eliminated in the State. Furthermore, Reliance Telecom and AIRTEL are providing Cellular Mobile services in major towns like Ranchi, Jamshedpur, Dhanbad, Hazaribagh, Bokaro, Chas, Ramgarh, Katras, Patna (Inter State).

## 6. ELECTRICITY / POWER SUPPLY:

The State has a total installed capacity of 3,050 MW<sup>12</sup> (State's generating Capacity and Allocation from Central Generating Stations as well as Private). A large portion of the installed capacity is coal based.

The capacity from central plants forms 10% of the total installed capacity for the State. The Capacity from private plants forms highest 47% of the total installed capacity of the State.

**Table:- 20 PLANT WISE INSTALLED CAPACITY (MW)**

Sl No.	Ownership	Plant	Fuel	Capacity(MW)
1.	State	Patratu TPS	Coal	770
2.		Tenughat TPS	Coal	420
3.		Subernrekha HPS	Hydro	130
4.		Renewable		4
5.	Private	Maithon RB TPP	Coal	1050
6.		Jojobera TPS	Coal	360
7.		Renewable		16
8.	Central	NTPC (Allocation)	Mix (Coal + Hydro)	299
			<b>Total</b>	<b>3,050</b>

The State of Jharkhand has enormous potential for generating power. The State being a forest covered area has plenty of biomass for electricity generation, and further, rivers and streams in hilly terrain suitable for run of river hydel projects, avoid the need for expensive dams and displacement of people. The State has Uranium mines which are very viable source for nuclear power. The coal bearing areas have number of coal washeries, making washed coal available as fuel for generating electricity from Coal washery / reject.

Power Sector has got high priority and encouragement to private sector participation and captive power generation projects is being provided on a very large scale. Further, captive generation has been exempted from electricity duty for 10 years from start up.

Following is the list of power plants programmed for commissioning in near future:-

**Table:- 21**

Sl no.	Ownership	Plant	Capacity (MW)	Expected Commissioning
1.	Adhunik Power Co. Ltd	Adhunik Power TPP U-1	270	Nov-12
2.	Adhunik Power Co.Ltd	Adhunik Power TPP U-2	270	Feb-13
3.	M/S Corporate Power Ltd	Maitrishi Usha TPP-Ph-I U-1	270	Sep -12
4.	M/S Corporate Power Ltd	Maitrishi Usha TPP-Ph-I U-2	270	Dec-12
5.	M/S Corporate Power Ltd	Maitrishi Usha TPP-Ph-II U-3	270	Jun -13
6.	M/S Corporate Power Ltd	Maitrishi Usha TPP-Ph-II U-4	270	Sep-13
7.	Essar Power	Tori TPP	600	Sep-13
8.	Essar Power	Tori TPP	600	Mar-14
9.	DVC	Kodarama TPP U-2	500	Nov-12
10.	DVC	Bokaro TPS "A" Exp. U -1	500	Jun-14

After separation from erstwhile Bihar, Department of Energy and Department of Water Resource of Jharkhand Government were functioning jointly. Later these were bifurcated; the Department of Energy started functioning independently and started looking after the energy requirements of the State. The Department has following Corporation , Authorities and undertakings / projects under its control:-

1. Jharkhand State Electricity Board.
2. Tenughat Vidyut Nigam Limited.
3. Jharkhand Renewable Energy Development Authority.
4. Electricity Licensing Board.

## **7. WATER FACILITIES FOR INDUSTRIES:**

Although good irrigation facility does not exist for agriculture sector, industries do get adequate amount of water supply. During investigation, it was revealed that the important towns and Kasbah don't face any problem in getting water supply.

The water availability position has further been strengthened by inflow of tube-well digging machines mounted on trucks, from south – Andhra Pradesh, Tamil Nadu etc. It costs around 40 –45 thousand of rupees to have a tube well dug by these machines, depending upon the depth of water level below the surface of the Earth.

Thus it can be concluded that there would not be any problem for the industries requiring water for industrial purpose. Further, the State has normal rainfall pattern of 1400 mm spread across the whole region.

## **8. FINANCIAL SUPPORT / FACILITIES / CREDIT NEEDS OF JHARKHAND:**

After the formation of the State, a seminar was organized by the Lead Bank of Ranchi district, Bank of India on the “Credit Needs of Jharkhand”. The seminar was addressed by His Excellency Governor, Sri Prabhat Kumar and jointly participated by Union Finance Minister Sri Yashwant Sinha and many a high dignitaries of the State. Herein, it was suggested to constitute a “Standing Empowered Group” to be jointly headed by the chief secretary of Jharkhand and Chairman-cum-managing Director of the Lead Bank of the region i.e. Bank of India. The high-level working group comprising of financial experts and bank officials from various parts of the country, constituted to study the credit needs of the nascent state suggested, there is huge potential in Jharkhand State for raising credit from banks and financial institutes, provided there is a well coordinated and determined effort by

the Government agencies, banks and financial institutions. But the Union Finance Minister Yashwant Sinha's direction to bankers to disburse a loan of Rs. 1000 Crore in a period of three months - from January to March - in Jharkhand had put different banks in a quandary, as the banks were not getting any proposal of big projects. Banks are neither short of money nor it is impossible to provide a credit of Rs. 1000 Crore, but Banks are yet to get proposals which could absorb such huge credit.

Sources at SBI said that they have sanctioned 17 high value proposals worth Rs. 23.5 Crore so far and has projects worth Rs. 60-65 Crore in hand. But most of these proposals are not directly linked to manufacturing activities - they pertain either to personal or trade services. With mother industries like Heavy Engineering Corporation [HEC] at Ranchi having gone sick Bokaro Steel Limited incurring continuous losses and the Tata Giant shifting some of its activities to other states, the credit absorption capacity of Small Scale Industries [SSI] has become all the more weak in Jharkhand State. Under the circumstances ancillary units are facing acute dearth of order from mother unit. Efforts were continuously being made by the State Govt. to secure package from the Central Govt. for rehabilitation of Heavy Engineering Corporation at Dhurwa, Ranchi, and it has been learnt through News Paper that a comprehensive package of 2000 Crores will be given to HEC. If this comes true, once again the fund-starved corporation would bubble with energy to provide employment to many and to generate enough orders for the new as well as existing entrepreneurs. Besides, about 30% of Bank's non-performing assets [NPAs] are involving SSIs only. So, Banks aversion towards new entrepreneurs, who don't have sufficient background of business efficiency, is plausible.

The banking plan has consequently been prepared and submitted to authorities for approval and implementation. This plan highlighted that main problems of Jharkhand are poverty and unemployment and in the absence of well-developed infrastructural facilities, the conducive environment for growth and development of industries cannot be created. Under the circumstances suddenly pumping Rs. 1000 Crore within three months may backfire for future deployment of credit.

Taking into consideration the economic scenario of Jharkhand it was emphasized that the following steps may first be taken up by the State Government to create conducive environment for smooth flow of Bank Credit for economic upliftment of rural Jharkhand. The steps are:

1. Construction of rural Road.
2. Electrification of village-the tender has now been floated and consequently awarded to M/s. Ircon and they are taking steps to get it completed through local and petty contractors. The work has been initiated on war footing and the dream of rural electrification is likely to come true shortly.
3. Identification of areas where tube wells, wells and water harvesting structures would be feasible for irrigation purpose.
4. Locating the areas where allied activities like goat rearing, sheep rearing, and dairy farming can be taken up successfully.
5. Forest based village and cottage industries are to be identified and people trained to take up enterprises, and
6. Marketing facilities for agricultural produce.

Keeping in view the foregoing, deployment of Bank credit will be accelerated if the State Government takes practical steps in improving rural infrastructure for absorption of more credit for development of agriculture, allied activities, village and cottage industries and easy recovery of bank loans. This would not only raise the credit deposit ratio in the state but also help alleviate poverty and create self-employment opportunities in rural Jharkhand.

It is evident from the above discussion that financial institutions are not very rigid about granting loans or assisting the entrepreneurs financially. They can easily exceed the target assigned to them if the entrepreneur is able to convince the institutions about the productive use of the funds, so that the repayment schedule may be adhered to. There are 2864 Bank Branches to assist the entrepreneurs.

Table:- 22

SLBC- JHARKHAND		
Sl.No.	DISTRICTS	No. of Bank Branches in the State- As on 31.12.2015
1	BOKARO	192
2	CHATRA	56
3	DEOGHAR	133
4	DHANBAD	266
5	DUMKA	109
6	E.SINGHBHUM	291
7	GARHWA	63
8	GIRIDIH	142
9	GODDA	99
10	GUMLA	72
11	HAZARIBAGH	146
12	JAMTARA	65
13	KHUNTI	43
14	KODERMA	55
15	LATEHAR	40
16	LOHERDAGA	42
17	PAKUR	52
18	PALAMAU	103
19	RAMGHAR	100
20	RANCHI	419
21	SAHIBGANJ	73
22	SARAIKELA	103
23	SIMDEGA	45
24	W.SINGHBHUM	155
<b>TOTAL</b>		<b>2864</b>

[illegible]

The conclusion is that, despite the resources crunch at the national level, the financial institutions are having ample funds to assist the entrepreneurs. Now a distinct feature is that they are not as liberal as they used to be earlier, they do lend but cautiously. They first ensure the safety of funds and profitability comes as a second choice. This change in attitude has come in response to heavy loss involved in bad debts, large-scale incidence of default in repayment to Banks and large incidence of sickness leading to creation of NPA.

The Govt. of Jharkhand has taken a long stride and has announced the following fiscal **Incentives in the Jharkhand Industrial Policy (JIP) – 2012:**

1. **Comprehensive Project Investment Subsidy (CPIS)** – Exclusively for industries other than Mega Industries. Industrial Units shall be entitled to get Comprehensive Project Investment Subsidy (CPIS) for investment made in :
  - (i) Plant and Machinery.
  - (ii) Pollution Control Equipment.
  - (iii) Environment friendly alternative power generation equipment.
  - (iv) Employee Welfare (EPF, ESI, Health Insurance Scheme).
2. **The qualifying amount of investment for subsidy under CPIS** will be calculated giving weightage of 50% to investment made in Plant and Machinery, 20% each to investment in pollution control equipment and environment friendly alternative power generation equipment and 10% to investment in employee welfare (EPF, ESI, and Health Insurance).
3. **Subsidy under CPIS will be admissible for blocks under category A, B and C as below:**

**Table:-23**

Sl. No	Incentive	Category of Blocks	Maximum incentive (%)	Maximum admissible subsidy under CPIS Scheme	Special Benefits
1.	Comprehensive Project Investment Subsidy(CPIS)	A B C	07 10 15	5 Crore	Non-mineral based (Industries not using the mineral resources of the State and new industrial unit located in the <b>extremist infested blocks</b> (5 kms beyond municipal boundary) with minimum investment of Rs. 5 crore in plant and machinery and providing direct employment to minimum 100 persons shall be eligible <b>for additional incentive of 5% under CPIS</b> . Also, <b>reimbursement of VAT</b>

					will be made for one additional year.
--	--	--	--	--	---------------------------------------

4. **SC/ST/Women/Handicapped Entrepreneurs will avail 5% additional benefit under CPIS.**  
(Applicable only to resident of Jharkhand and handicapped more than 40%)
5. **Special incentive for extremist infested blocks:** There will be 5% additional incentive under CPIS for new and Non-mineral based industrial units located in extremist infested blocks (beyond 5 kms of municipal area) and reimbursement of VAT will be made for one additional year.
6. **Industries implementing State Government reservation policy in direct employment will be eligible for 5% additional incentive under CPIS.**
7. **Stamp duty and Registration fee:** Manufacturing units with direct employment of 100 persons will enjoy **50% reimbursement of stamp duty and registration fee** for land directly purchased from the raiyats.
8. **100% reimbursement of stamp duty and registration fee** for land will be allowed for industries offering direct employment of 100 persons per acre of land bought.
9. **Only one time subsidy under CPIS category will be provided and also the subsidy to be paid will be spread over a period of 5 years time @ 20% each year.**
10. Industries engaged in mineral extraction activities such as mining, crushing, transportation, washing etc. without significant value addition will not be entitled for such benefits.
11. **Quality Certification:**
  - (a) High priority is being accorded by the State government for improvement of quality of industrial products and will be provided assistance for obtaining quality certification from BIS and other internationally recognized institutions @ **50% of the expenditure incurred up to maximum of Rs. 2.00 lakh.**

Units obtaining certification / accreditation under any of the following internationally recognized / accepted standards will be eligible for the benefit:

- ISO-9000 Quality Management System.
- ISO-14000 Environmental Management System.
- ISO-18000 Occupational Health and Safety Standards.

- BIS Certification.
  - Social Accountability Standards.
  - Bureau of Energy Efficiency (BEE) Certificate.
  - LEED Certification in New and renewable Energy.
  - Internationally accredited eco-labels OKE-TEX 100 etc.
  - Any other internationally accredited certification that will enable better market positioning.
- (b) An Enterprise can avail the facility for more than one certification during the policy period subject to maximum limit.
- (c) Incentives for quality certification (ISO-9000, ISO-14000 etc.) are also being given by Government of India. State Government will promote and facilitate the Unit getting such benefit on priority basis.

## 12. Patent Registration:

Industrial units will be encouraged for filing their successfully generated, registered and accepted patents based on their original work / research. The State Govt. will provide **financial assistance of 50% of the expenditure incurred up to maximum of Rs. 2 lakhs per patent.** Out of these a maximum of Rs. 1 lakh may be given on expenditure incurred in filing of patent, attorney fees, patent tracking etc. and up to maximum of Rs. 2 lakhs on final acceptance of the patent.

### 13. Subsidy / Incentive on VAT:

This facility will be available to all industries including MSME, Handloom, Sericulture, Handicraft, Khadi & Village industries products as given below:

- (a) MSME shall be eligible for **reimbursement of 60% of Net VAT paid per annum up to maximum 100% of total fixed capital investment** made for different duration depending on the location of the units as mentioned below:

**Table:-24**

Sl. No.	Location	Duration Years
1.	A	5
2.	B	7
3.	C	9

- (b) **Large and Mega Industries shall be eligible for reimbursement of 50% of the NET VAT paid per annum up to maximum of 75% of total fixed capital investment** for different duration depending on the location of the unit as shown in the above table.
- (c) **Handloom, Sericulture, Handicraft, Khadi and Village Industry products shall be eligible for reimbursement of 75% of the NET VAT paid per annum up to a maximum of 100% of the total fixed capital investment** for different duration depending on the location of the units as shown in the above table.
- (d) Apparel, Textile, Food Processing, Automobiles, IT/ITES and Bio-Tech units shall be eligible for **reimbursement of 75% of the NET VAT paid per annum up to a maximum of 75% of the total fixed capital investment** for different duration depending on the location of the units as shown in the above table.

*Note: Notwithstanding anything contained in this Industrial Policy, the State reserves its right to take appropriate direction including amendment, deletion or substitution of any incentives as granted in this policy after implementation of the Goods and Services Tax System into the State.*

### 14. Incentive for Industrial Parks, Private Industrial Area / Estate:

50% of cost up to maximum Rs. 10 crore incurred on development of common infrastructure of green field Textile / Apparel Park, IT/ITES Park, Biotechnology Park,

Gems & Jewellery Park, Herbs Park, Chemical and Pharmaceutical Parks, Food Park, Automobile Vendor Park etc. and Private Industrial Area/Estate will be borne by the State Government. Such Infrastructure will mainly include Road Network, Drainage, Drinking Water and Power Transmission etc.

15. State Government will provide 50% reimbursement of registration fee of land of above mentioned Industrial Parks and Private Industrial Area / Estate.

**Incentive for Cluster Development:** Minimum grant of 10% of total approved project cost by the Government or SPVs own contribution whichever is less will be offered by the State Government to cluster schemes approved by Government of India for the State.

**16. Incentive for Textiles and Apparels:**

- (a) **100% reimbursement of stamp duty and transfer duty paid by the industry will be allowed for execution of lease, lease cum sale or sale deeds** in respect of industrial land / plots allotted or purchased by industries and Execution of Lease Deeds in case of industrial sheds / plots taken on lease.
- (b) Textile / apparel manufacturing units will be provided financial assistance for purchase of land close to the Apparel / Textile Park for construction of dormitories to house the workers at the rate of one acre for every 1000 workers employed. **The assistance will be limited to 50% cost of land up to a maximum of Rs. 50 lakhs.**

**17. Incentive for Agro-Food Processing Cluster:**

The State Government will give an assistance of 10% of the project cost provided the DPR of the project is approved by GOI-MSME.

**18. Incentive for captive Power Plant:**

New or existing industrial units setting up captive power plant shall be exempted from the payment of 50% of electricity duty for a period of five years for self consumption or captive use (i.e. in respect of power being used by the plant) from the date of its commencement.

**19. Incentive for IT/ ITES:**

20. (a) **Mega IT units will be exempted from electricity duty for five years.**

- (b) **New IT – ITES as well as expansion units investing between Rs. 5 crores and 50 crores and employing more than 100 direct workers** will be eligible for a comprehensive project investment subsidy (CPIS).
  - (c) **Recruitment Incentive of Rs. 2.5 lakh per 50 people (local people including those who have studied in the State) will be given to the IT – ITES units. This will be onetime benefit with maximum limit of Rs. 25 lakh.**
  - (d) **100% reimbursement of stamp duty**, transfer duty and registration fee paid by IT-ITES industries on sale / lease deeds on the first transaction.
  - (e) **50% reimbursement of stamp duty**, transfer duty and registration fee paid by IT-ITES industries on sale / lease deeds on the second transaction.
  - (f) Facilities at (d) and (e) will not be available for IADA land.
  - (g) **Lease rentals (including premises on rent) up to 50% of actual cost incurred subject to a maximum of Rs. 5 lakh per annum will be reimbursed** up to a period of three years for the plug-and-play built up office space of minimum 2500 sq. ft. These units will not be allowed to take benefit under land / building component of CPIS. However other component of CPIS like incentive for plant, machinery etc. can be availed by them.
  - (h) **Government will encourage Captive Power Generation in IT-ITES locations. 40% of the capital expenditure incurred in soundless captive power generation sets will be reimbursed. This will be one time incentive under CPIS (by clubbing the pollution control equipment incentive & environment friendly programme).**
- 21. Incentive for Tourism:** (No other incentives mentioned in the policy elsewhere will be applicable except the following):
- (a) **There will be total exemption of luxury tax, electricity charge at domestic rate** on the Bed and Breakfast (Home stay) facilities on dwelling units and no separate permission from urban local bodies for land use will be required. It will be applicable for maximum 5 years.

(b) Five Star Hotels at Ranchi, Jamshedpur & Dhanbad and Three & four Star Hotels at other places of the State will get 50% reimbursement of Luxury Tax for a maximum period of Five years.

(Multiplexes have already been granted 100% exemption of Entertainment Tax by Department Of Urban Development, GOJ).

22. New Ropeways and Amusement parks set up in the State will be reimbursed entertainment tax for a period of 5 years from the date of becoming fully operational.

### 23. Classification of Backward Areas:

For the purpose of determination of types and quantum of incentives available under this policy, different areas of the State are being classified into the following three categories:

#### Category A. (Least Backward):

All such blocks shown in bracket District wise are industrially developed as notified by the State Government comes under Category A. **Ranchi** (Ranchi Sadar, Nagri, Ratu, Ormanjhi, Kanke and Namkum), **East Singhbhum** (Dhalbhumgarh, Potaka, Ghatshila, Noamundi and Goalmuri), **Dhanbad** (Govindpur, Jharia and Chirkunda), **Saraikela- Kharsawan** (Chandil, Adityapur, Kharsawan and Gamharia), **Bokaro** (Chas, Bermo, Chandankayari, Chandrapura and Petarwar), **Ramgarh** (Ramgarh and Patraru) and **Giridih** (Giridih Block).

#### Category B (Backward):

All such blocks shown in bracket District wise are industrially developed as notified by the State Government comes under Category B. **West Singhbhum** (Jhinkpani and Chakradharapur), **Ramgarh** (Mandu), **Dhanbad** (Baliapur), **Bokaro** (Gomia and Jaridih), **Hazaribag** (Hazaribag, Katkamdag, Keredari, Daroo, Barkagaon and Barhi), **Giridih** (Suriya), **Koderma** (Telaiya Basti and Chandwara), **Chatra** (Tandwa), **Dumka** (Dumka Sadar), **Godda** (Godda and Sudarpahari), **Khunti** (Khunti), **Deoghar** (Deoghar, Madhupur and Devipur), **Latehar** (Chandwa), **Garhwa** (Garhwa and Bhawnathpur), **Palamuea** (Daltonganj), **Saraikela-Kharsawan** (Rajnagar) and district headquarters of the remaining districts.

#### Category C (Most Backward):

All remaining blocks not mentioned in category A and category B comes under Category C.



## 9. EDUCATIONAL FACILITIES AND MAN-POWER AVAILABILITY:

Jharkhand State is endowed with a good number of educational Institutions. These educational institutions are efficient and capable. They do meet the national standard of education and the students taught and trained in these institutions occupy prestigious position in different spheres of activity.

On date, there are 20122 educational institutions in Jharkhand State. Out of these 15,551 are Primary Education Institutions. All possible facilities are available in the State for both teachers and the taught.

The following table gives the details of educational Institutions in the State **Table:-25**

Sl No	Districts ↑ Type of Institutions ↓	Total												
		15551	3409	917	184	01	01	01	04	09	02	02	16	21
1.	Primary Education School	873	192	50	09	---	---	---	---	---	---	---	01	---
2.	Middle School	592	85	37	08	---	---	---	---	---	---	---	01	01
3.	High School	567	95	15	04	---	---	---	---	---	---	---	---	---
4.	University / Inter College/ P.G.	488	155	27	06	---	---	---	---	---	---	---	---	---
5.	Agriculture College	220	84	19	04	---	---	---	---	---	---	---	01	---
6.	Veterinary College	1174	250	85	03	---	---	---	---	---	---	---	---	---
7.	Forest Instt.	772	155	---	42	---	---	---	---	---	---	---	02	---
8.	Engineering College	1856	386	104	17	---	---	---	---	---	---	---	03	01
9.	Polytechnic & other Indl. Trg. Instt.	1237	258	82	25	---	---	---	---	---	---	---	---	---
10.	LSW Instt.	1503	235	60	11	---	---	---	01	---	---	---	---	01
11.	Medical College	528	108	28	02	---	---	---	---	---	---	---	---	---
12.	Teachers Trg. College	---	---	---	---	---	---	---	---	---	---	---	---	---
13.	Other Trg. Institutions.	111	27	19	06	---	---	---	---	---	---	---	---	---
		1212	197	58	07	---	---	---	---	---	---	---	07	---
		707	147	35	05	---	---	---	01	---	---	---	01	---
		888	268	48	15	---	---	---	01	---	---	---	---	---
		1416	288	102	18	---	---	01	---	---	01	01	02	02
		1407	479	148	02	01	01	01	01	06	01	01	06	08

Although a good number of educational institutions are being run in the State the rural masses still remain deprived of even primary education. Not that schools or teachers are available but there is serious lack of motivational force to read & write.

Given the number of educational institutions and the quality of education imparted one conclusion that comes to the surface is that the entrepreneurial qualities can be developed among the people in the State. These technical education institutes do act as a reservoir of trained people whose services can be utilized in productive avenues.

Besides, Training-cum-production Centers are being run by the Department of Industries, through District Industries Centers [DIC]. In these Centers the trainees are imparted vocational training in various trades. The above Table gives the number of Training centre / Institutes in the State.

Keeping in view the number of Training Institutes / Centers in the State, it is understood that the masses in general and tribal in particular are undergoing vocational training. Unfortunately, they are not coming up to take up their own industrial enterprise. They rather look for job avenues, which of course, is elusive.

They are infect unaware of facilities available at national, state and even district level for undertaking self-employment. And in this sense, all effort to bring them to social mainstream goes waste. Intensive motivational campaigns should be launched to spread awareness among the youth to take up self-employment opportunities as an alternative to unemployment.

## **10. EMPLOYMENT / UNEMPLOYMENT:**

While analyzing the Human Resource in Chapter – 3, only unemployment / employment in the agriculture sector were discussed. However, its academic level indicates quality of the human resource. The academic qualification infuses in human resources the quality and ability to handle the work, while there is no concrete evidence that higher academic standard would lead to higher ability but this is practically an accepted fact. So depending on job requirement, people with better qualification in the field are recruited.

Employment Exchange at district level registration to unemployed people and forward their names to the organization seeking the workforce.

The Employment Exchange thus acts as a reservoir of workforce and helps their recruitment. However, tragic fact is that all unemployed don't enroll themselves in employment exchange. Only a portion of unemployed goes to knock the doors of employment exchange. And so the actual figures of unemployed youth can't readily be assessed.

A natural question to ask is that why these unemployed people [boys& girls] accept the frustration of being unemployed and don't think of taking up industrial venture to become self employed? Launching an industrial enterprise would give two folds benefit to the entrepreneur – first they would become self – employed and second they would have the quality work force cheaply available, given the level of unemployment.

Moreover, very small business which demands low investment can be set up even in rural areas. This would prevent the influx of rural masses towards the city to earn livelihood. In cities like Ranchi, the competition is stiff and the rural people thus get frustrated here. To avoid all these complications it is suggested that the rural masses should attempt to start small business at village and / block level to cater to the local needs of the masses. In this field MSMEs (Micro, Small & Medium Enterprises) as envisaged by Development Commissioner (MSME), New Delhi provides good opportunity. The illustrative lists of units which fall under MSMEs and which do not fall under MSMEs can be acquired from MSME-Development Institute, Industrial Estate, Kokar, Ranchi-1.

**CHAPTER - 5****GENERAL INDUSTRIAL CLIMATE IN DIFFERENT DISTRICTS OF THE STATE****INDUSTRIAL ESTATE AND AREA IN THE STATE:****1. RANCHI DISTRICT**

For Industrial Development of Ranchi, Ranchi Industrial Area Development Authority [RIADA] has been looking after allotment of sheds; shops etc. for industrial purposes and are responsible for development of industrial estates / areas. This authority was created in the year 1982 and has since developed 5 industrial estates in TUPUDANA, KOKAR, NAMKUM, GETALSUD, TATISILWAI & KHUNTI.

In all these industrial estates 507.48 acres of land is available on which 697 plots have been developed. 636 plots and sheds / shops have been occupied by various industrial enterprises for different activities. These enterprises include engineering, minerals, hosiery, chemical, ceramics, wooden, plastic, electrical and electronics items.

Table:- 26

**The following table gives the details on activities of RIADA as in Feb.2012**

Name of the Industrial Estate/ Area	TUPUDAND			KOKAR			NAMKUM			TATISILWAI			GETALSUD			KHUNTI	
	Shop / Shed	Plot	Land	Shop / Shed	Plot	Land	Shop / Shed	Plot	Land	Shop / Shed	Plot	Land	Shop / Shed	Plot	Land	Shop / Shed	Land
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
Geographical area of Indl. Estate (acre)	---	---	227.95	---	---	54.12	---	---	25.00	---	---	99.11	---	---	100.60	---	0.70
No. of Plot and Shed developed	87	410	171.58	83	102	41.493	---	29	22.30	10	107	87.18	---	49	100.60	8	---
No. of Plot & Shed Allotted	81	390	157.964	79	102	41.493	---	27	21.988	10	69	63.37	---	7	28.744	5	---
No. of Units who have been allowed to occupy the plot & shed	226	---	---	155	---	---	---	33	---	8	60	---	---	1	---	3	---
Copy Plots & Sheds	56	319	---	79	101	---	---	22	---	9	65	---	---	7	---	5	---
Number of Units Working	186	---	---	145	---	---	---	16	---	3	42	---	---	1	---	3	---
Units under construction	33	---	---	09	---	---	---	16	---	2	18	---	---	---	---	---	---
Number of persons employed	145	1960	---	206	852	---	---	110	---	14	262	---	---	347	---	12	---
Number of closed & Sick units	91	---	---	55	---	---	---	02	---	---	15	---	---	1	---	---	---

The following table gives the current rate list of land pertaining to different industrial estates in Jharkhand **Table:- 27**

**राँची औद्योगिक क्षेत्र विकास प्राधिकार,  
रियाडा भवन, नामकुम औद्योगिक क्षेत्र, लोबाडीह, राँची।**

कार्यालय आदेश संख्या- /2012

प्राधिकार के नियंत्रणाधीन विभिन्न औद्योगिक क्षेत्रों/प्रांगणों की भूमि/छावनियों का मूल्य वित्तीय वर्ष 2012-13 के लिए निम्नवत निर्धारित किया जाता है। यह दर दिनांक 1-4-2012 से प्रभावी होगा।

क्रम सं०	औद्योगिक क्षेत्र/प्रांगणों का नाम	निर्धारित दर (प्रति एकड़) 2011-12	निर्धारित दर (प्रति एकड़) 2012-13	अभिव्यक्ति
1	2	3	4	5
1	तुपुदाना औद्योगिक क्षेत्र	1490100.00	3300000.00	
2	क) तुपुदाना आदिवासी छावनी ख) कोकर औद्योगिक छावनी	303000.00 847700.00	333300.00 932500.00	10% " 10% "
3	कोकर औद्योगिक क्षेत्र	6447300.00	7736800.00 9671000.00	20% " निर्माण क्षेत्र 50% " सेवा क्षेत्र सामान्य स्थिति में।
4	गेतलसूद औद्योगिक क्षेत्र	217800.00	261400.00 326700.00	20% " निर्माण क्षेत्र 50% " सेवा क्षेत्र सामान्य स्थिति में।
5	नामकुम औद्योगिक क्षेत्र	5456300.00	6547600.00 8184500.00	20% " निर्माण क्षेत्र 50% " सेवा क्षेत्र सामान्य स्थिति में।
6	रामगढ़ औद्योगिक क्षेत्र	2342200.00	2810700.00 3513300.00	20% " निर्माण क्षेत्र 50% " सेवा क्षेत्र सामान्य स्थिति में।
7	हजारीबाग औद्योगिक क्षेत्र	1063300.00	1276000.00 1595000.00	20% " निर्माण क्षेत्र 50% " सेवा क्षेत्र सामान्य स्थिति में।
8	डालटेनगंज औद्योगिक क्षेत्र/प्रांगण (भूमि)	681200.00	817500.00 1021800.00	20% " निर्माण क्षेत्र 50% " सेवा क्षेत्र सामान्य स्थिति में।
9	पतरातू औद्योगिक क्षेत्र	633600.00	760400.00 950000.00	20% " निर्माण क्षेत्र 50% " सेवा क्षेत्र सामान्य स्थिति में।
10	गुमला औद्योगिक क्षेत्र	181500.00	181500.00	सी श्रेणी अन्तर्गत जिला
11	तुपुदाना औद्योगिक क्षेत्र क) ए०टाईप छावनी ख) बी०टाईप छावनी	519100.00 450600.00	571100.00 495700.00	10% " 10% "
12	डालटेनगंज औद्योगिक प्रांगण क) ए०टाईप छावनी ख) बी०टाईप छावनी ग) सी०टाईप छावनी	676000.00 240600.00 135500.00	743600.00 264700.00 149100.00	10% " 10% " 10% "
13	झुमरीतिलैया औद्योगिक प्रांगण क) ए०टाईप छावनी ख) बी०टाईप छावनी ग) सी०टाईप छावनी	300800.00 180700.00 90400.00	330900.00 198800.00 99500.00	10% " 10% " 10% "
14	झुमरीतिलैया औद्योगिक प्रांगण	1246300.00	1495600.00 1869500.00	20% " निर्माण क्षेत्र 50% " सेवा क्षेत्र सामान्य स्थिति में।
15	कोकर हरिजन शोड	330600.00	366700.00	10% "

16	टाटीसिलवे औद्योगिक क्षेत्र प्रक्रम-1	2614700.00	3137700.00 3922100.00	20% " निर्माण क्षेत्र 50% " सेवा क्षेत्र सामान्य स्थिति में।
17	लोहरदगा औद्योगिक क्षेत्र	906300.00	906300.00	सी श्रेणी अन्तर्गत जिला
18	टाटीसिलवे औद्योगिक क्षेत्र प्रक्रम-2	2102100.00	2522600.00 3153200.00	20% " निर्माण क्षेत्र 50% " सेवा क्षेत्र सामान्य स्थिति में।
19	बेलचम्पा औद्योगिक क्षेत्र	713700.00	713700.00	सी श्रेणी अन्तर्गत जिला

II. विभिन्न औद्योगिक क्षेत्रों / प्रांगणों में स्थित छावनी, एम0आई0पी0 दुकानों का मासिक किराया वित्तीय वर्ष 2009-10 के लिये भी प्रभावी रहेगा।

कम0 सं0	छावनी / दुकान	निर्धारित दर वर्ष 2011-12	निर्धारित दर वर्ष 2012-13	अभियुक्ति
1	2	3	4	5
1	तुपुदाना 1800 वर्गफुट	1997.00	2197.00	10% की वृद्धि
2	तुपुदाना 1200 वर्गफुट	1665.00	1832.00	10% की वृद्धि
3	तुपुदाना 15'-0"x18'-0"	600.00	660.00	10% की वृद्धि
4	कोकर 10'-0"x15'-0"	467.00	514.00	10% की वृद्धि
5	कोकर 1000 वर्गफुट	1997.00	2197.00	10% की वृद्धि
6	कोकर 15'-0"x18'-0"	799.00	879.00	10% की वृद्धि
7	कोकर 15'-0"x10'-0"	666.00	733.00	10% की वृद्धि
8	कोकर 6'-0"x5'-0"	267.00	294.00	10% की वृद्धि

#### विभिन्न औद्योगिक क्षेत्र के एम0आई0पी0 भवन का दर

कम0 सं0	एम0आई0पी0 भवन	निर्धारित दर वर्ष 2011-12	निर्धारित दर वर्ष 2012-13	अभियुक्ति
1	2	4	4	5
1	कोकर M.I.P.	4.00 प्रति वर्गफुट	4.40 प्रति वर्गफुट	10% की वृद्धि
2	टाटीसिलवे M.I.P.	4.00 प्रति वर्गफुट	4.40 प्रति वर्गफुट	10% की वृद्धि
3	खुटा M.I.P.	2.00 प्रति वर्गफुट	2.20 प्रति वर्गफुट	10% की वृद्धि
4	गुपला M.I.P.	2.00 प्रति वर्गफुट	2.20 प्रति वर्गफुट	10% की वृद्धि
5	लोहरदगा M.I.P.	2.00 प्रति वर्गफुट	2.20 प्रति वर्गफुट	10% की वृद्धि

नोट:-

1. निदेशक पर्सद की 82वीं बैठक के निर्णय के अनुसार विभिन्न औद्योगिक क्षेत्रों के भूमि मूल्य के निर्धारण में A एवं B श्रेणी के जिलावार निम्नांकित मानक निर्धारित किये गये हैं।

क) विनिर्माण करने वाली वैसी Manufacturing इकाई जिसमें भूखण्ड की आवश्यकता 0.50 एकड़ या उससे अधिक सीधा रोजगार सृजन 50 व्यक्ति प्रति एकड़ या अधिक हो तो नियमित 10 प्रतिशत वृद्धि लागू होगी।

ख) Service Sector में अगर आवश्यकता 0.50 एकड़ या अधिक है तथा न्यूनतम रोजगार (direct) 100 व्यक्ति एकड़ है, वहां भी 10% वृद्धि लागू होगा।

ग) कंडिका 'क' Manufacturing में (1/2) से कम रोजगार होने पर दर में double वृद्धि होगा। इसके index करके रोजगार घटने के अनुसार दर में वृद्धि होगी।

घ) शेष सभी सर्विस सेक्टर इकाई के लिए भूमि का मूल्य 50 प्रतिशत वृद्धि की स्वीकृति दी जाती है। इसमें रोजगार के प्रस्तावित औद्योगिक मानक कंडिका 'ख' माणक प्रति इकाई 25 से कम सीधा रोजगार नहीं होगा।

ड) उपरोक्त मामलों में जहां मूल्य निर्धारण का दर सीधा रोजगार से संबंधित है उसका उल्लेख लीज कागजात में किया जायेगा एवं वार्षिक रिटर्न इकाई प्राधिकार को समर्पित करेगी एवं उल्लंघन की स्थिति में दण्ड स्वरूप इकाई को उस समय परिचालित कंडिका 'घ' / जो ज्यादा होगा, वह दर वसूलनीय होगा / अन्यथा प्लॉट निरस्त किया जायेगा।

2. विभिन्न औद्योगिक क्षेत्रों के भूमि / शेड का मूल्य निर्धारण 100 के गुणक में किया गया है।
3. उपरोक्त के अतिरिक्त वर्ष 2012-13 के लिये निर्धारित भूमि मूल्य के अतिरिक्त सर्विस टैक्स, एडुकेशन सेस सहित @12.36% देय होगा।

ह0/-  
प्रबंध निदेशक।

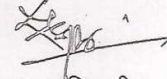
ज्ञापांक-

दिनांक-

प्रतिलिपि सभी संबंधित पदाधिकारियों एवं कर्मचारियों को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

2- लेखा पदाधिकारी, रियाडा, राँची को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

3- एक प्रति रक्षी संचिका हेतु।



विकास पदाधिकारी।

From the above table it is evident that the RIADA has made all possible efforts, as far as availability of land/shed/plots is concerned, for the entrepreneurs.

It is altogether a different matter why many of the units are closed / non-functioning / sick. This would draw us to another field of discussion and is beyond the scope of this project. It goes without saying that there is serious lack of “FINANCIAL ALERTNESS” among the entrepreneurs and one is likely to pay heavily for any disregard for financial matters. This holds true for all entrepreneurs regardless of type of activities they have undertaken.

*Much awaited Apex Body, for Rehabilitation of Sick Units has been formed vide Memo no. 2637, dated. 09.11.2001 of O/o Director of Industries, Government of Jharkhand. To chalk out the modus operandi of the Body, the First meeting of the Apex Body was held on 20.12.2000 under the Chairmanship of Sh. P.P. Sharma, Secretary (Industry), Govt. of Jharkhand.*

Since, then 18 meetings have already been completed for Rehabilitation of Sick MSMEs units. The Department has also introduced Jharkhand Industries Rehabilitation Scheme-2003, of Industries, Govt. of Jharkhand for the benefit of Sick Units.

Now, the interested viable units may apply to the Director, MSME, Industrial Estate, Kokar, Ranchi for declaration of sick in prescribed Performa obtainable from SISI, Industrial Estate, Kokar, Ranchi – 834001 on payment of Rs. 100/-.

Another fact revealed by the table is that there is still lot many plots / sheds lying unallotted / unused. So, there exists scope for new entrepreneurs who are interested in getting plots / sheds. They can apply for it to RIADA.

The plots / sheds lying unused can be auctioned by concerted effort of RIADA. The auction should be undertaken at the earliest possible time because unused resources cause cumulative losses, as assets don't perform.

**2.Table:- 28 DETAILS OF INDUSTRIAL ESTATE / AREA IN C.N. DIVISION**

1.	RIADA	DISTRICTS	NO.	LOCATION
	1.	RANCHI	6 :	TUPUDANA, KOKAR, NAMKUM, TATISILWAI, GETALSUD, KNUNTI

	2.	PALAMAUE	2	:	DALTONGANJ, BELCHAMPA
	3.	HAZARIBAGH	4	:	JAUMRITELLAIYA, HAZARIBAGH, PATRATU, RAJGARHA.
	4.	GUMLA	1	:	GUMLA
	5.	LOHARDAGA	1	:	LOHARDAGA
	6.	GARWAH		:	-----
	7.	KODERMA		:	-----
	8.	CHATRA		:	-----
	9.	SIMDEGA			
	10.	SARAIKELA- KHARSAWAN			
	11.	LATEHAR		:	-----
2.	<u>BIADA</u>				
	12.	BOKARO	1	:	BOKARO
	13.	GIRIDIH	1	:	GIRIDIH
	14.	DHANBAD	2	:	KANDRA, SINDRI
	15.	JAMTARA		:	NO INDUSTRIAL ESTATE
3.	<u>AIADA</u>				
	16.	SINGHBHUM [E]	1	:	ADITYAPUR
	17.	SINGHBHUM [W]		:	-----
	18.	DUMKA		:	NO INDUSTRIAL ESTATE
	19.	SAHIBGANJ		:	NO INDUSTRIAL ESTATE
	20.	GODDA		:	NO INDUSTRIAL ESTATE
	21.	PAKUR		:	NO INDUSTRIAL ESTATE
	22.	DEOGHAR	2	:	JASIDIH AND DABARGRAM

### 3. PALAMAU DISTRICT:

There are two Industrial Estates in Palamuea viz. Daltonganj & Belchampa

Details of these Industrial Estates and Industrial Area are given below:

Table:-29

Sl. No.	Particulars	Industrial Estate Daltonganj	Industrial Area Belchampa
1.	Area in acre	1700	98.82
2.	No. of constructed sheds	18	--
3.	No. of developed plots.	49	172
4.	Types of established SSI units.	Ceramics, Alum., Utensils Engineering, Mineral based industries Coal briquettes etc.	Mineral [Coal based]

**INDUSTRIAL ESTATE AND AREA:**

There is one industrial estate at spread over an area of 4.46 Acres. The plot is very big and still can accommodate a large number of units. There is no Industrial Area Development Authority in the district. The Ranchi Industrial Area development Authority manages the activities here. The following table gives the details.

Table:- 30

1.	Covered Area	:	4.40 Acres
2.	Developed Plots	:	35
3.	Allotted plots and sheds	:	35
4.	No. of units whom allotted	:	14
5.	Units under production	:	9
6.	Units under construction	:	0
7.	Proposed number of units.	:	5

**4. HAZARIBAGH DISTRICT:**

RIADA has also acquired land at Barhi and Rajrappa and development of plots is under progress.

Table:- 31

Sl. No.	Industrial Area / Estate	Patratu Industrial Area	Ramgarh Industrial Area	Hazaribagh Industrial Area
1.	Area [ in Acres ]	207	39	37
2.	Developed plots/sheds	103	48	76
3.	Allotted plots/ sheds	64	30	8
4.	Allotted to units	21	24	8
5.	Units under production	3	14	2
6.	Under construction	8	4	2
7.	Units [ proposed status ]	10	5	6

## 5. GUMLA DISTRICT:

Details of Industrial Area at Gumla are as follows:

**Table:- 32**

Sl. No.	Particular	Number
1.	Area	15 Acres
2.	Plots developed	50
3.	Plot allotted	37

## 6. BOKARO DISTRICT:

The Bokaro Industrial Area Development Authority, Bokaro is providing land and shed to Small Scale units in Bokaro, Giridih and Dhanbad. It regulates the Industrial Estate at Bokaro in Bokaro district, Giridih in Giridih district and at Kandra and Sindri in Dhanbad district.

**Table:- 33**

### Details of Industrial Area / Estate at Bokaro:

1.	Area of the Industrial Estate	:	439.78 Hectares
2.	No. of plot and shed developed	:	694
3.	No. of plot and shed available for allotment	:	106
4.	Total No. of unit in Industrial Estate		
	1. No. of plot allotted to MSME	:	489
	2. No. of Registered unit	:	365
	3. Under construction	:	96
4.	Other	:	28

5.	Main Activities of MSME Units in Bokaro Industrial Estate	:	Mechanical, Machining, Electrical, General spare parts, C.I. Casting, Ceramic etc. all activities are mainly based upon Bokaro Steel Limited.
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## 7. GIRIDIH DISTRICT:

### FACTORY ACCOMODATION:

The detail position of industrial Estate and Industrial Area Development Authority in Giridih district is given herein:

**Table:- 34**

1.	Area acquired in Hectare	18.61
2.	No. of Plot Developed	82
3.	No. of Plot available for allotment	34
4.	No. of Plot allotted to Industries	24
5.	No. of Unit registered	10
6.	No. of unit under construction	14
7.	Unit not started construction	NIL
8.	Loan Sanctioned by BIADA to SSI unit	NIL
9.	Types of items produced by the units in BIADA industrial Estate	Cement, M.S. Washer, Aluminum Utensils, Spring, Mica Products

## 8. DHANBAD DISTRICT:

Details position of Industrial is given in Table 35 -

Industrial Area / Estate, DHANBAD			
		Kandra	Sindri
1.	Area of Industrial Estate	53.82 Hec.	22.00 Hec.
2.	No of plots and sheds developed	186	98
3.	No. of plots and sheds available for allotment up to 31.7.1998	5	51
4.	Total no. of units in Industrial Estate		
1.	No. of plot/sheds allotted to SSI upto 31.7.98	129	31
2.	No. of registered unit up to 31.7.98	92	19
3.	No. of shed/plot under construction up to 31.7.98	19	8
4.	Other plot/shed not beginning construction work.	18	4

## 9. SINGHBHUM [E] DISTRICT:

For industrial development of East Singhbhum, Adityapur Industrial Area Development Authority has been looking after the activity allotment of sheds; shops etc. for industrial purpose and are responsible for development of estates /areas.

In industrial estate 1775.39 hectares of land is available on which 1228 plots have been developed. 750 plots and sheds/shops have been occupied by various industrial enterprises for different activities. These enterprises include basically engineering units. However units of minerals, hosiery, chemical, ceramics, wooden, plastic, electrical and electronic items are also present in the industrial estate.

Most of these units about 60% to 70% are dependent on TATA group of companies and the remaining depend on the open market.

The following table gives the description of activities of AIADA.

**Table:- 36**

1.	Area of Industrial Estate	1775.39 Hectare.
2.	Plots developed	1228
3.	No. Of units established	750
4.	No. Of units in production	460

From the above table it is evident that the AIADA has made all possible effort, as far as availability of land/shed/plot is concerned, for the entrepreneurs.

## DEOGHAR DISTRICT:

**Table:- 37**

Sl. No.	Description	Industrial Area Jasidih	Industrial Area Dabargram
1.	Total land acquired	602 Acres	8.36 Acres
2.	Area developed	410.90 Acres	8.36 Acres
3.	No. of plots developed	237	7
4.	No. of plots allotted	165	7

5.	No. of units, who have been given ownership of plots	136	6
6.	No. of working units	10	4
7.	No. of units under construction	76	1
8.	Total employment	820	59
9.	No. of sheds constructed	28	35
10.	No. of sheds allotted	27	29
11.	No. of closed units	18	9

### ASSISTANCE BY THE CENTRAL GOVERNMENT:

The wide spectrum of industries in our country extends from the organized large-scale industries to modern Micro Small & Medium Enterprises. The first two known as Micro and Small Enterprises constitutes an important segment of our economy.

The Micro Small & Medium Enterprises –Development Organization [MSME-DO] under Ministry of Micro Small & Medium Enterprises act as a nodal agency for policy formulation, coordinating and monitoring growth and development of Micro Small & Medium Enterprises at national level. The Micro, Small & Medium Enterprises all over India works under the MSME-DO to cater to the development and promotional needs of Micro Small & Medium Enterprises.

**Table:- 38**

#### Name of the district and respective DICs

Sl. No.	Name of the district	Name of DIC.	Sl. No.	Name of the district	Name of DIC.
1.	Ranchi,	Ranchi, DIC	2.	Gumla,	Gumla, DIC
3.	Lohardaga,	Lohardaga, DIC	4.	Palamuea,	Daltonganj, DIC
5.	Garhwa	Daltonganj, DIC	6.	Singhbhum[W]	Chaibasa, DIC
7.	Singhbhum [E]	Chaibasa, DIC	8.	Hazaribagh,	Hazaribagh, DIC
9.	Chatra	Hazaribagh, DIC	10.	Koderma	Hazaribagh, DIC
11.	Dhanbad,	Dhanbad, DIC	12.	Bokaro	Dhanbad, DIC
13.	Giridih,	Giridih, DIC	14.	Deoghar,	Deoghar, DIC
15.	Dumka,	Dumka, DIC	16.	Pakur	Sahibganj, DIC
17.	Godda,	Godda, DIC	18.	Sahibganj,	Sahibganj, DIC
19.	Latehar	Daltonganj, DIC	20.	Simdega	Gumla, DIC

21.	Saraikela	Chaibasa, DIC	22.	Jamtara	Dumka, DIC
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## **MICRO, SMALL & MEDIUM ENTERPRISES- DEVELOPMENT INSTITUTE, RANCHI.**

In Ranchi, initially Small Industries Service Institute [SISI] extension Centre was inaugurated in the year 1961. This was converted into Branch Institute under the Directorship of SISI, Patna, in the year 1972 and in 1978 it was given the status of full-fledged Institute. In December 1992 the Product-Cum-Process Development Centre at Kumhartoli, Purulia Road, Ranchi was merged with SISI, Industrial Estate, Kokar, Ranchi. The SISI

Ranchi also controls a Branch Small Industries Service Institute at Dhanbad. In the year 2006, the name of SISI was converted into MICRO, SMALL & MEDIUM ENTERPRISES-DEVELOPMENT INSTITUTE under Ministry of MICRO, SMALL & MEDIUM ENTERPRISES.

### **THE SERVICES AND FACILITIES AVAILABLE AT MICRO, SMALL & MEDIUM ENTERPRISES- DEVELOPMENT INSTITUTE, RANCHI & AT BR. MSME-DEVELOPMENT INSTITUTE, DHANBAD**

1. Economic Information.
2. Technical Assistance.
3. Quality improvement and testing.
4. Industrial management & Training.
5. Awareness & Seminar on NMCP Components.
6. Ancillary Development and Sub-Contracting Exchange [SCX].
7. Modernization of Industries Programme.
8. Assistance and rehabilitation of SICK Units, under guidance of apex body.
9. CAPACITY ASSESSMENT for fixing the Raw material quota.
10. Registration of ODS producing units in the region.
11. TRC [Technology Resource Centre].
12. TECHNICAL TRAINING-

In machine workshop, Electroplating and Forging and welding at Br. SISI, Dhanbad etc. etc.

- 13 Credit Linked Capital Subsidy Scheme (CLCSS).

- 14 Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE).
- 15 Re-imbursement of ISO-9000 / Bar Code charges.
- 16 Industrial Infrastructure Development Scheme (IID), etc....

These services and facilities have been put under broad sub-heads. The services spread over twenty-four Districts, which constitute the Jharkhand State.

### **DISTRICT INDUSTRIES CENTRE:**

DIC plays a significant role in fostering the growth of Micro, Small & Medium Enterprises in the district. Working under the Directorate of Industries, DIC grants registration to these units in the district. It also facilitates purchase of machinery under hire-purchase schemes of State Government. As per the requirement of Micro, Small & Medium Enterprises units, the DIC recommends for fixation of Quota to purchase raw materials at Government Rate. There are other facilities provided by the DICs as per the Industrial Policy of the State Govt. In Jharkhand State which is still at nascent state, the Jharkhand Industrial Policy-2012 and consequently [>kj[k.M jkT; vkS|ksfxd izksRlkgu fu;ekoyh, 2012] have been brought out as an eye opener for the new as well as existing entrepreneur.

### **CURRENT STATUS:**

Current status of the Micro Small Medium Enterprises in the State is not very satisfactory as compared to various districts in other States. Although Jharkhand State is supposed to be industrially developed but practically the scenario is not praise worthy. As stated earlier the infrastructure facilities in the State don't provide much cuisine for launching new Industrial enterprises and so lot many new entrepreneurs who are keenly interested to undertake Industrial venture, are not coming-up. Ignoring the administrative problems one can go to the extent of saying that there are more OPPORTUNITIES available for launching Industrial enterprises then the possible THREATS and entrepreneurs may avail themselves of these opportunities by undertaking Industrial activities. Another fact revealed by RIADA, BIADA & AIADA during investigation is that they are not able to meet yearly target of providing provisional / permanent registration to the units. This implies that not many units come up with new project and there exists opportunity for new entrants.

By DIC & RIADA so far 5962 units have been registered out of these 1568 units have been closed down. Moreover there are about 29 sick units. Only 4165 units are working, providing employment to 15,680 persons. The approximate investment in plant & machinery in the running units is about 2416.84 lakhs.

In Ranchi district 16 medium and large scale units are working thus providing opportunities for ancillary development. In Singhbhum (W) giant TATA group of industries, HCL, ICL are working which provide scope for more and more Ancillary units.

**Table:- 39**

**Statement showing Industry group wise distribution of number of EM Part-II filed by the Micro, Small & Medium Enterprises based on NIC-2004 at 2 digit level during 2007-08 to 2010-11:**

**State: Jharkhand, Code: 20**

Sl. No.	NIC 2004	Description	Number of EM – II filed			
			2007-08	2008-09	2009-10	2010-11
1	01	Agriculture, Hunting & related Service Activities	9	14	12	5
2	02	Forestry, Logging and related Service Activities	2	1	2	2
3	05	Fishing, Aquaculture & Service Activities incidental to Fishing	0	1	0	1
4	10	Mining of Coal & Lignite; Extraction of Peat	6	6	1	4
5	11	Extraction of Crude Petroleum and Natural Gas; Service Activities incidental to Oil and Gas extraction, excluding Surveying	0	4	0	0
6	12	Mining of Uranium and Thorium Ores	0	3	0	0
7	13	Mining of Metal Ores	5	3	4	12
8	14	Other Mining and Quarrying	0	1	7	32
9	15	Mfg of Food Products and Beverages	101	79	40	51
10	16	Mfg of Tobacco Products	0	0	17	6
11	17	Mfg of Textiles	18	12	11	13
12	18	Mfg of Wearing Apparel, Dressing & Dying of Fur	21	29	12	12
13	19	Mfg of Leather & Leather Products	4	6	7	6
14	20	Mfg of Wood and Wood Products	53	88	43	32
15	21	Mfg of Paper and Paper Products	0	7	3	5
16	22	Publishing, Printing & Reproduction of Recorded Media	40	51	22	26
17	23	Mfg of Coke, Refined Petroleum Products and Nuclear Fuel	17	19	41	50
18	24	Mfg of Chemicals & Chemical Products	50	54	17	25
19	25	Mfg of Rubber and Plastic Products	15	15	4	10
20	26	Mfg of other Non-Metallic Mineral Products	29	33	14	31
21	27	Mfg of Basic Metals	84	94	23	11
22	28	Mfg of Fabricated Metal Products except machinery and equipments	102	101	71	50

23	29	Mfg of Machinery and Equipments n. e. c.	7	14	14	10
24	30	Mfg of Office, Accounting and Computing Machinery	4	3	2	3
25	31	Mfg of Electrical Machinery & Apparatus n. e. c.	24	34	15	20
26	32	Mfg of Radio, Television and Communication Equipment and Apparatus	4	6	2	2
27	33	Mfg of Medical, Precision and Optical Instruments, Watches and Clocks	2	5	2	4
28	34	Mfg of Motor Vehicles, Trailers & Semi-trailers	4	5	6	9
29	35	Mfg of other Transport Equipment	3	3	2	5
30	36	Mfg of Furniture; Manufacturing n. e. c.	67	70	20	20
31	37	Recycling	0	0	0	0
32	40	Electricity, Gas, Steam & Hot Water Supply	0	0	0	0
33	41	Collection, Purification & Distribution of Water	3	1	1	2
34	45	Construction	0	1	2	1
35	50	Sale, Maintenance and Repair of Motor Vehicles and Motorcycles, Retail sale of Automotive Fuels	82	90	55	38
36	51	Wholesale & Commission trade except Motor Vehicles and Motorcycles	0	0	0	0
37	52	Retail Trade except Motor Vehicles; Repair & Maintenance of Personal & Household Goods	14	14	11	27
38	55	Hotels and Restaurants	0	0	0	3
39	60	Land Transport; Transport via Pipelines	0	0	0	0
40	61	Water Transport	0	0	0	0
41	62	Air Transport	0	0	0	0
42	63	Supporting & Auxiliary Transport Activities	0	0	0	0
43	64	Post and Telecommunications	0	0	0	0
44	65	Financial Intermediation except Insurance and Pension Funding	0	0	0	0
45	66	Insurance and Pension Funding, Except Compulsory and Social Security	0	0	0	0
46	67	Activities auxiliary to Financial Intermediation	0	0	0	0
47	70	Real Estate Activities	4	1	1	2
48	71	Renting of Machinery & Equipment without Operator and of Personal & Household goods	4	4	4	4
49	72	Computer and Related Activities	27	15	19	24
50	73	Research and Development	0	15	0	0
51	74	Other Business Activities	32	37	40	30
52	75	Public Administration and Defense; Compulsory Social Security	0	0	0	0
53	80	Education	0	0	0	0
54	85	Health and Social Work	3	5	4	0
55	90	Sewage Disposal; Sanitation & Similar Activities	0	0	0	0
56	91	Activities of Membership Organization n. e. c.	0	0	0	0
57	92	Recreational, Cultural & Sporting Activities	0	0	0	0
58	93	Other Service Activities	100	107	114	90
59	95	Activities of Private Households as Employers of Domestic Staff	0	0	3	12
60	96	Undifferentiated Goods – Producing Activities of Private Households for Own Use	0	0	0	0
61	97	Undifferentiated Service - Producing Activities of Private Households for Own Use	0	0	0	0

62	99	Extraterritorial Organization and Bodies	0	0	0	0
<b>TOTAL:</b>			<b>940</b>	<b>1051</b>	<b>668</b>	<b>690</b>
<b>Total [By type of Enterprises]</b>			<b>940</b>	<b>1051</b>	<b>669</b>	<b>690</b>

**Statement showing Industry group wise distribution of number of EM Part-II filed by the Micro, Small & Medium Enterprises based on NIC-2004 at 2 digit level during 2011-12 to 2014-15:**

**State: Jharkhand, Code: 20**

Sl. No.	NIC 2004	Description	Number of EM – II filed			
			2011-12	2012-13	2013-14	2014-15
1	01	Agriculture, Hunting & related Service Activities	8	31	53	170
2	02	Forestry, Logging and related Service Activities	1	49	148	132
3	05	Fishing, Aquaculture & Service Activities incidental to Fishing	0	0	0	0
4	10	Mining of Coal & Lignite; Extraction of Peat	15	3	0	0
5	11	Extraction of Crude Petroleum and Natural Gas; Service Activities incidental to Oil and Gas extraction, excluding Surveying	0	0	3	0
6	12	Mining of Uranium and Thorium Ores	0	0	2	1
7	13	Mining of Metal Ores	2	19	79	34
8	14	Other Mining and Quarrying	29	22	15	136
9	15	Mfg of Food Products and Beverages	77	284	220	236
10	16	Mfg of Tobacco Products	0	2	4	4
11	17	Mfg of Textiles	8	414	325	213
12	18	Mfg of Wearing Apparel, Dressing & Dying of Fur	21	192	260	206
13	19	Mfg of Leather & Leather Products	9	175	32	34
14	20	Mfg of Wood and Wood Products	72	221	276	210
15	21	Mfg of Paper and Paper Products	5	11	12	15
16	22	Publishing, Printing & Reproduction of Recorded Media	32	84	39	40
17	23	Mfg of Coke, Refined Petroleum Products and Nuclear Fuel	24	112	33	19
18	24	Mfg of Chemicals & Chemical Products	21	52	45	44
19	25	Mfg of Rubber and Plastic Products	13	45	26	42
20	26	Mfg of other Non-Metallic Mineral Products	21	124	98	94
21	27	Mfg of Basic Metals	26	165	17	10
22	28	Mfg of Fabricated Metal Products except machinery and equipments	120	420	321	339
23	29	Mfg of Machinery and Equipments n. e. c.	12	54	108	33
24	30	Mfg of Office, Accounting and Computing Machinery	2	5	2	2
25	31	Mfg of Electrical Machinery & Apparatus n. e. c.	19	117	76	70
26	32	Mfg of Radio, Television and Communication Equipment and Apparatus	6	38	43	35
27	33	Mfg of Medical, Precision and Optical Instruments, Watches and Clocks	1	12	5	5
28	34	Mfg of Motor Vehicles, Trailers & Semi-trailers	10	42	26	3
29	35	Mfg of other Transport Equipment	5	16	14	2

30	<b>36</b>	Mfg of Furniture; Manufacturing n. e. c.	42	132	173	87
31	<b>37</b>	Recycling	0	4	2	6
32	<b>40</b>	Electricity, Gas, Steam & Hot Water Supply	0	24	4	2
33	<b>41</b>	Collection, Purification & Distribution of Water	6	6	13	8
34	<b>45</b>	Construction	11	21	5	17
35	<b>50</b>	Sale, Maintenance and Repair of Motor Vehicles and Motorcycles, Retail sale of Automotive Fuels	40	228	187	133
36	<b>51</b>	Wholesale & Commission trade except Motor Vehicles and Motorcycles	0	11	3	16
37	<b>52</b>	Retail Trade except Motor Vehicles; Repair & Maintenance of Personal & Household Goods	22	311	321	310
38	<b>55</b>	Hotels and Restaurants	2	34	5	19
39	<b>60</b>	Land Transport; Transport via Pipelines	0	5	7	13
40	<b>61</b>	Water Transport	0	0	0	0
41	<b>62</b>	Air Transport	0	0	0	0
42	<b>63</b>	Supporting & Auxiliary Transport Activities	0	0	4	3
43	<b>64</b>	Post and Telecommunications	0	2	6	2
44	<b>65</b>	Financial Intermediation except Insurance and Pension Funding	0	0	0	1
45	<b>66</b>	Insurance and Pension Funding, Except Compulsory and Social Security	0	0	0	0
46	<b>67</b>	Activities auxiliary to Financial Intermediation	0	0	0	0
47	<b>70</b>	Real Estate Activities	0	0	0	0
48	<b>71</b>	Renting of Machinery & Equipment without Operator and of Personal & Household goods	1	1	0	0
49	<b>72</b>	Computer and Related Activities	29	156	75	65
50	<b>73</b>	Research and Development	0	0	1	2
51	<b>74</b>	Other Business Activities	53	188	107	108
52	<b>75</b>	Public Administration and Defense; Compulsory Social Security	0	0	0	1
53	<b>80</b>	Education	0	5	4	7
54	<b>85</b>	Health and Social Work	5	10	2	3
55	<b>90</b>	Sewage Disposal; Sanitation & Similar Activities	0	0	4	8
56	<b>91</b>	Activities of Membership Organization n. e. c.	0	0	0	0
57	<b>92</b>	Recreational, Cultural & Sporting Activities	4	19	32	2
58	<b>93</b>	Other Service Activities	166	401	353	501
59	<b>95</b>	Activities of Private Households as Employers of Domestic Staff	8	2	1	0
60	<b>96</b>	Undifferentiated Goods – Producing Activities of Private Households for Own Use	0	134	0	0
61	<b>97</b>	Undifferentiated Service - Producing Activities of Private Households for Own Use	0	151	1	2
62	<b>99</b>	Extraterritorial Organization and Bodies	0	0	0	0
			<b>948</b>	<b>4554</b>	<b>3592</b>	<b>3450</b>
			<b>939</b>	<b>4554</b>	<b>49</b>	<b>49</b>

## MIRO, SMALL & MEDIUM ENTERPRISES:

In Ranchi district there are two agencies responsible for Industrial Development of the Ranchi District viz. D.I.C., Ratu Road, Ranchi & MSME-DI, Kokar, Ranchi. Besides these RIADA is actively involved in the process of rapid industrialization of the district.

The following table gives the group wise total number of units in Ranchi district. For sake of convenience the industries have been divided in 12 broad categories.

**Table:- 40**

Category of Industries at Ranchi District as on 31.03.2012 registered by DIC & RIADA

Sl. No.	Category	No. of units.
1.	Mineral based	208
2.	General Engineering based	2393
3.	Agro based	360
4.	Forest based	884
5.	Chemical based	221
6.	Ceramic based	132
7.	Metallurgical based	8
8.	Electric / Electronic	513
9.	Leather based	200
10.	Textile based	350
11.	Pharmaceutical based	9
12.	Others	674
	Total	5962

Out of these 5962 units only 139 units are SS units. The number of tiny units is the highest i.e. 3785 and second highest number of unit that is 2038 comes under handicraft units, which include artisans and job work also.

**CHAPTER - 6**

## **SUGGESTION AND REMEDIAL MEASURES FOR PROBLEMS PERTAINING TO INDUSTRIES**

During the Industrial Potential Survey of Jharkhand State many facts regarding general problems faced by the entrepreneurs were gathered by meeting the authorities responsible for industrial promotion in the State, entrepreneurs engaged in industrial activities and other Non-Government agencies. The aim was to ascertain the causes of hindrances and obstacles in industrial promotion of the district.

The problems being faced by the Small Scale Units in the State are described hereunder:

### **1. SHORTAGE OF ELECTRIC SUPPLY:**

Many small scale units complained of erratic power supply and consequent inability to stick to production schedule. To ensure fast pace of industrial progress uninterrupted power supply is imperative. Continuous power supply at least for the declared time schedule must be adhered to. This is pre-requisite for fast pace of Industrialization as well as to attract more and more new entrepreneurs. After creation of Jharkhand State Electricity Board, the situation on power front is likely to improve very shortly. Effort may be made to buy energy from Tata's who are reported to have surplus energy. Privatization of electricity distribution in Jharkhand is yet another dream option. After the formation of Jharkhand State Electricity Board [JSEB] the situation on the power front is likely to improve further to suit the requirement of new as well as existing entrepreneurs.

### **2. SHORTAGE OF RAW - MATERIALS:**

Unavailability of adequate raw-material at right hours has direct bearing on product cost and production schedule. There is abject scarcity of key raw-material provided under Govt. quota and thus the entrepreneurs resort to open market purchase, which turn out to

be very costly, leading directly to high production cost the industrial progress undoubtedly depends on easy availability of raw-material and so a raw-material Depot in every district to provide raw-materials at cheaper rate is imperative. A proper channel should be created so that entrepreneurs get the required key raw-materials at cheaper rates.

### **3. FINANCIAL PROBLEMS:**

In general, the term loan facility for purchase of machinery etc. is provided by financial Institution such as State Financial Corporation [SFC] here and the working capital requirement to meet day-to-day requirement of the unit is provided by Commercial Banks. The State Financial Corporation is yet to be launched in the nascent State. Since, the asset and liability aspect of Bihar State Financial Corporation has not yet been resolved between the Govt. of Bihar and Jharkhand State; there have been problems in formation of Jharkhand State Financial Corporation. Although a host of steps/ remedial measures have been suggest in the Jharkhand Industrial Policy 2001 and 2003 assist the entrepreneur overcome the financial bottlenecks, a concrete outcome is yet to be seen.

The entrepreneurs claim that the Commercial Banks don't reimburse the actually sanctioned amount on right time leading to higher project cost and resultant sickness. This cause of sickness can be eliminated completely by sticking to the reimbursement schedule. Availability of finance in the state has been indicated in Appendix – VI to VIII.

### **4. PROBLEM OF MARKETING:**

With cutthroat competition prevalent in the marketing front, the entrepreneurs face acute problems as there is no much developed / organized marketing channel to sell the goods produced by them.

Very often these entrepreneurs need to move to nearby districts to sell their own product and that too at cheaper rate leading directly to cut in profit.

Organized market must be developed at block or even State level to avoid closure of small units on this account. The small units must also be advised to register themselves with

the State Trading Corporation and the National Small Industries Corporation to enjoy better Marketing facilities. The State Trading Corporation is yet to be launched in this nascent State. To facilitate marketing, Jharkhand Udyog Mela – 2002 was organized from Nov, 16-20 at Morhabadi Maidan, Ranchi. The Mela was a runaway success, thanks to the organizers. It was visited by estimated ten lakh ( $\pm 10\%$ ) visitors and appreciated equally by all. More so, the participants too found fulfillment at the Udyog Mela.

If, such Mela's are organized every year by calling in units from diverse industries and from all sectors – large, medium and small, a new marketing outlet could be opened up for units operating in Jharkhand. With the same objectives and motto Ranchi Junior Chamber (RJC) had organized a five-day Utsav-Mela – 2002 in which a number of manufacturing units had participated. Such mela's would certainly pave the way for better marketing opportunities.

Besides, DC (MSME) has taken up many concrete steps to ensure participation of manufacturing units in the National as well as International Trade fairs. Details can be procured from O/o Director, MSME-DI, Industrial Estate, Kokar, Ranchi-1. Furthermore, the following measures have been highlighted in the JIP 2001 to facilitate marketing –

- a. The State Govt. would ensure that State Government departments and various agencies under its control purchase their requirement of Store items from Industries located within the state.
- b. Local small scale Industrial units registered with DIC/IADA shall have to deposit only 50% of earnest money while submitting tenders with the State Government departments and various agencies under its control.
- c. To tackle the problem of delayed payment to SSI units by the Govt. Departments/Corporations etc. the State Govt. would constitute on “Industrial Facilitation council” at Ranchi as per the provisions of the “Interest on Delayed Payments to small scale and Ancillary Industrial undertaking Act, 1993.

Besides, as per Govt. of India, Memorandum no. 21/5(9) 2005-SSI Bd. & Pol. Dtd. 02.09.05, action is to be taken against non – SSI units, who violate the Reservation Policy for exclusive production in SSI Sector.

## **5. Cumbersome Procedures:**

Although the ‘Inspector Raj’ has almost been eliminated from this nascent State, still the process of starting / launching a unit is very cumbersome. An entrant wastes his valuable time in running from one department to another in order to procure registration license, clearance etc. to start his unit.

These processes should be simplified and brought under one roof as ‘Single Window System’.

The State Govt. in its JIP-2001 has launched the concept of ‘UDYOG BANDHU’, who would be the coordinator of various Govt. departments to facilitate smooth functioning of ‘Single Window System’. An effective implementation of single window scheme is yet to be seen.

**CHAPTER - 7****SCOPE OF VARIOUS INDUSTRY****1. SCOPE OF INDUSTRY BASED ON VEGETABLE:**

The vegetables like cauliflower, cabbage, tomato, radish peas etc. are grown in huge quantity in many a districts like Gumla, Palamue, Lohardaga, Singhbhum etc. If this portion of agriculture produce is industrialized i.e. Tomato Ketch-up, sauce, squash etc. are produced and sold in the market the returns could be raised further. It would be most upright to say that raw materials are available but they are not put to conversion [manufacture] for value addition to gain higher returns. A number of units would have good potential in the whole State.

2. In Chhotanagpur and SanthalPargana area JACKFRUIT is available in huge quantity. Because of its poor market as vegetable there are instances that Jackfruits are left unsold to rot. This indeed is a great loss. Possibilities of its commercial use must be explored so that its rotting could be avoided at the least. Experts in the Horticulture department revealed that the Jackfruit stone [its seed] is quite rich in protein content which go waste even after using the Jackfruit. Protein is hard found substance for physical growth of body. And the tragedy here is that the Jackfruit stone, which is naturally available in the State, has never been put to any commercial gain.

A possibility is that its [Jackfruit stone] powder can be sold in market. Of course, this calls for intensive effort to analyse its contents and put them to commercial use. An innovative approach is required.

**3. COLD STORAGE:**

Erstwhile Bihar Government erected many a Cold Storages. Unfortunately all of them, which fall under the Jurisdiction of Jharkhand, are inoperative. During peak seasons it becomes difficult to find any room in cold storage being run by private parties. So, in many

cases products having short life span need to be sold at cheaper rate. There is good scope for cold storage especially in Ranchi district, and in all other districts of the State in general. This will save the farmers from incurring losses on account of protection to agricultural produce. The State Govt. has launched schemes / incentives for establishing cold storage in Jharkhand State. This will act as launching pad for entrepreneurs.

Further, in Industrial Policy 2002-03, many machines required in cold storage have been exempted from excise duty and service tax has been waived off. This would certainly attract entrepreneurs towards this area of operation. Recently, the agriculture department in the state has proposed an expenditure of 24 crores for setting up cold storage in various districts of the State. The entrepreneurs may very well take advantage of this opportunity.

#### **4. PRESERVATIVES:**

Preservatives are chemical substances, which protect foods from decomposition or fermentation. There is tremendous scope for industries to produce sodium Benzoate, Potassium Meta Bi-Sulphite etc. Moreover, if canned food industries come up in the State the preservative industry would enjoy importance. Immense scope for production of permitted colour also exists in the State.

#### **5. PICKLES AND CHUTNEY:**

This is a cottage industry which can be set up in one's own house with very little investment in plant and machinery. Hotel industry and household are the main consumers. Presently about 80% of the demand is being met from outside supply.

People have undertaken this industry and often resort to door-to-door selling, which doesn't prove to be very beneficial. Need is to sell quality product through organised market, even International market can be tapped.

#### **6. FUEL BRIQUETTES:**

Firewood is considered to be poor man's fuel but its availability is scarce and prices are high. Fuel briquettes, which could be manufactured by locally available agriculture

waste can substitute firewood to some extent. NSIC gives all technical details to set up this type of plant on turnkey basis. More than one unit is suggested in this line in the State.

## **7. TUTTY FRUITY FROM PAPAYA:**

Tutee Fruity is used in manufacture of bakery products like cakes, buns etc. and in ice cream. This is commonly used in sweet Beatles also in PAAN shops. PAPAYA is abundantly available in the State to take up this activity.

## **8. TAILOR'S LABELS:**

This product has got good demand in the State but the demands are met out of supply from outside the State. There is scope for many units in the State. Advanced machines are available in the market for very fast production.

## **9. READYMADE GARMENTS:**

India is leading exporter of readymade garments but Jharkhand State has not explored this field. Because of the cheap availability of trained female workers many a big units may be thought of in this product line. The readymade garments unit should go global to reap the benefit of Foreign exchange. Unless and until International market is captured the returns to scale would be lower with high-speed machines.

## **10. SAND PAPER / EMERY PAPER:**

Sand paper / Emery papers are used for polishing wood and metal surfaces before painting. Two or more units with large capacity can be launched in the State. Tremendous demand exists in the State and sources confirmed during investigation that outside sources are supplying these papers.

## **11. THREAD FOR WAX CANDLES:**

Cotton thread is an important bought out item used by the wax candle manufacturers. With higher capacity the outside market can also be explored for selling surplus quantity.

## **12. STABILISER / INVERTOR CABINETS:**

This is metal crafting and does not require huge investment. Currently the demand is being met out of supply from outside the State. So units in this product line are likely to prosper fast.

## **13. COTTON BANDAGE / SURGICAL BANDAGE:**

Already two units are working in this field in Ranchi District but they do not meet local demand. The requirement of the State is met out of supply from Hajipur in Bihar State. In a State like Jharkhand, which abounds many hospital and private Nursing homes there exists tremendous potential for few more units. Besides these, there are many products, which could easily be taken up for production in the State.

One word of caution here is that new entrepreneurs who don't have any experience in handling the manufacturing process should never choose the product-line requiring high investment. They should always start with products having low investment and at later stage they should diversify. There are a number of other units, which have high potential in the State. Description of all of them is beyond the scope of this survey report but a few of them has been discussed hereunder:

## **14. MEDICINAL PLANT EXTRACTION:**

The extraction of herb of medicinal and commercial value is known to Indian at least for the last 5000 years. Depending on the nature of the constituents, or the requirement of the pharmaceutical producers, the extraction is done in water, oil kanji or alcohol. The reasons for resorting to extraction are to:

1. Reduce the bulk drugs
2. Subdue the inherent toxicant, if any
3. Enhance the therapeutic value and thus ensure maximum user compliance.

Since most of the classical formulation mentioned in Ayurvedic text books are the combination preparations wherein the herbs or their juices are processed with potins minerals. The extractions procedures in ancient ages could not get proper importance.

Further, in the middle ages when the physicians came to know the important of single herbs and the impossibilities to use them in bulk due to aversion. Then, it was thought upon that the therapeutically active water soluble extractives may be separated by boiling the drugs with water, throwing away the more. It would be ideal to start 2-3 extraction units at a time so that they could be simultaneously run on 2 - 3 different herbal products. So commissioning such 2 - 3 products / productivity by increasing the project cost marginally.

### **MARKET POTENTIAL:**

The International market of the herbal extract is difficult to estimate. This is continuously growing with the increasing demand for herbal products as safe substitute to the synthetic modern medicines. In spite of being the pioneer country in the field of herbs unfortunately, India share in the International market is less than 0.3% our report turnover of extracts including the standard ones and the isolated active principles from herbs is not even 500 Crore whereas the International potential is more than 1100 Crores. Most of the company's manufacturing Ayurvedic medicines in India depend upon no-standard extracts or powder of crude drugs for formulating Ayurvedic medicines due to the limited supply of good extracts of lot many small scale industries have started coming up with extract manufacturing activities some big ones are also diversifying into this business considering the unfathomable market potential.

Plant Capacity	:	384 MT/Annum
Plant & Machinery	:	Rs. 95,54,000/-
Working Capital requirement for 3 months	:	Rs. 52,25,400/-
Total Capital Investment	:	Rs. 2,22,55,400/-
Net Profit Ratio	:	13%
Rate of Return	:	1. on total Sale 24% 2. On total Inv. 27%
B.E.P.	:	47%

## 15. AUTOMOBILE COMPONENTS:

Due to increase in industrial activities and overall development of the State, the requirement of automobiles is likely to increase. The number of trucks operating in the State for the movement of cargo from one place to another place will increase. The purchasing capacity of people has also gone up and they have started having their own transport for their movement. In addition, number of private vehicles is moving in the districts and its number is increasing day by day. Numbers of garages have come up in various districts of the State for repair and maintenance of these vehicles. There are about 9,800 garages at present in whole of the State who are engaged in repair / maintenance of all kinds of automobiles such as trucks, car, zeep, trackers, buses etc. The demand for automobiles components has increased manifolds in replacement market. At the moment, most of the components are procured from outside the State.

There is a good scope for setting up a number of units for the manufacture of automobile components, which will enable in generating employment as well as give benefits to these garages for easy availability.

## 16. AUTO CONTROL CABLES:

### INTRODUCTION:

Auto Control Cables are parts of the two & three wheelers, which come in to play in controlling the movement of the vehicles. These are actually flexible link motions and assist in the starting, accelerating and stopping of vehicle. The Auto Control Cables connect the clutch and gear controls in the handles/handgrips of the vehicle to the clutch housing, wheel brakes and the gearbox. The control cable consists of a close spiral spring coated with plastic with an inner core of standard steel wire. The cable is provided at either end with suitable lugs or ferrule to fit into the specific part to which it is to be connected. The Auto Control Cables are used very frequently, while the vehicle is in motion as these are in action whenever clutch is engaged and/or gears are changed and brakes applied.

Due to the frequent use, these are also replaced often due to wear and tear and consequent breakage. The Auto Control Cables come in different lengths with varieties lugs saves and ferrules at the ends depending on the type and brand of vehicle on which these are to be used. The number of wires on the inner core also may vary depending on the type and brand of vehicle for which it has been manufactured.

### **MARKET:**

Auto Control Cables are among the most frequently replaced part of two and three wheelers and hence the demand for these in the replacement parts market is very high. In the original equipment market too the demand for these is high due to the steep rise in the production of two and three wheelers vehicles in the country. This in turn has naturally resulted in the rising demand of spare parts required for these vehicles, to keep in running condition. Thus the product has a good market and there exists good scope for setting up few units in the district.

### **Project Cost Estimation**

Plant Capacity	:	4,80,000 Nos./Annum.
Plant and Machinery	:	Rs.2,80,000/-
Working Capital requirement for 3 months.	:	Rs.4,95,500/-
Total Capital Investment	:	Rs.7,75,500/-
Net Profit Ratio	:	13 %
Rate of Return	:	40 %
B.E.P.	:	53 %

## **17. AUTO LEAF SPRING:**

### **INTRODUCTION:**

The Auto Leaf Spring is a very important component of an automobile. It is connecting like between the under-frame and the chassis and is of semi elliptical shape in general.

Auto Leaf Spring is generally of 7 to 21 leaves including the main leaf or mother plate. The length of the main leaf varies from 750 mm to 1250 mm between the centre of the two eyes. The smallest leaf measures about 150 mm. The width varies from 37.5 mm and 76.5 mm and its thickness vary from 6 mm to 11 mm. The main leaf is formed into eyes at the ends to support the suckle pins whereas the other leaves are flat and are arranged in descending order of the length to provide proper spring action.

The leaves are bolted together in the middle by centre-bolt and clamps are fitted at suitable intervals to hold the leaves in proper position. The manufacturing process is not complicated and machinery for plant is indigenously available.

### **MARKET:**

Demand of automobile leaf spring is closely linked with the production of vehicles and population of vehicle in the country. Leaf Springs are required either as original equipment or as replacement parts. The role of replacement demand mainly depends upon the road condition and load pressure on various vehicles.

Accordingly, there is a good scope for setting up of new units for manufacture of leaf spring in the district.

### **Project at a Glance**

Plant Capacity	:	6000 sets./Annum
Plant & Machinery	:	Rs.11,26,000/-
Working Capital requirement for 3 months	:	Rs.28,57,800/-
Total Capital Investment	:	Rs.39, 85,000/-
Net Profit Ratio	:	9 %
Rate of Return	:	36 %
B.E.P.	:	49 %

## **18. AUTOMOBILE CRANK SHAFT RE-GRINDING [SERVICING UNIT]**

Crank shaft Grinding is specialized repair job, required at the time of overhauling an auto engine. Grinding jobs required for auto engine are crankshaft grinding, cylinder head grinding, bore grinding etc. The auto repair shop generally does the bore grinding, while for

crankshaft grinding and cylinder head grinding one grinding unit need to be set up for the purpose. The increase in number of automobile and consequent increase in the auto repair shop reveal that there is good scope for setting up few crankshaft-grinding units in the district.

#### **Project at a Glance**

Plant Capacity	:	2400 shafts./Annum
Plant & Machinery	:	Rs.4,38,000/-
Working Capital [3 months]	:	Rs.1,08,000/-
Net Profit Ratio	:	22 %
Rate of Return	:	30 %
B.E.P.	:	63 %

#### **19. LUBRICATING OIL & GREASE UNIT:**

There are about 16 medium and large scale units operating in Ranchi district itself. Moreover, because of increase in buying capacity, the number of vehicles is also increasing day-by-day. Any moving part in machinery requires grease to reduce friction and to minimize wear & tear. Ever-increasing numbers of vehicles and all types of machinery have been using lubricating oil and grease and a large quantity of this lubricating oil is being supplied in the district from outside. Grease is in fact a mixture of lubricating oil and soap, which can be produced easily by preparing a mixture of oil and soap. So there is good scope for few units producing lubricating oil and grease. Although reputed brand names are supplying the material in the district but they turn out to be expensive. Local production will have low cost of production and thus these can substitute the reputed brand names.

The expected investment in such a unit is about 2 lakhs in machinery and equipment and 5 lakhs as working capital requirement. This type of unit can generate employment for 5 to 10 persons and expected profit on the investment varies between 25% to 30%.

The raw material such as vegetable oil, quick lime, mineral oil / lube oil / lube base oil Mebane are available either in the district or in the nearby cities.

There is also good market for selling the product. There is scope for unit manufacturing Grease.

## **20. NEEM PESTICIDES:**

Neem or margosa, (*Azadirachta indica* A. Juss) is a large evergreen tree, indigenous to India and now wide spread in Asian and African Countries. Almost every part of the tree is bitter and finds application in indigenous medicine. Oil and cosmetics industries are the main users of Neem. Refined and purified Neem seed oil has many therapeutic properties. Considerable quantities of oil are used in cosmetics preparations. Neem cake after oil recovery is used for slow release nitrogenous fertilizers in the agricultural fields. The bitter principles from Neem seeds kernels act as potent insect antifeedants and of the 60 age so bitter compounds known from Neem. Azadirachtin, a tetranortriterpenoid is the most pouted. The special extraction process ensures addition of other terpenoids like salaninnimbin, epoxy azadiradione, desactylenimbin, to mention a few which are proven to be effective antifeedants. These act against as many as 200 species of insects of great economic importance.

## **MARKET POTENTIAL:**

The use of Neem kernel extracts from controlling insect has been known in rural part of India for a long time. Robert Larson of Kirkwood Botanicals, USA aroused worldwide interest in the use of Neem kernel extract in making pesticides. A number of firms in India have begun the production of Neem formulations for use in agriculture and have applied for registration with the Central Insecticide Board (CIB). Currently there are about nine registered Indian Neem based pesticides in Indian market and almost there eleven more products yet to be registered, Neem based pesticides still is a concept selling. In tea and coffee plantation, the usage of Neem pesticides is in growing trend. The estimated demand of Neem based pesticides for cotton, vegetable and plantation. Crops in the year 2004 are likely to be 10 million per year. It is expect items, so can grab the market both nationally and internationally.

Plant Capacity	:	2000 Ltr./day
Plant & Machinery	:	Rs. 29,29,000/-
Working Capital requirement for 3 months	:	Rs. 11,71,800/-
Total Capital Investment	:	Rs. 69,00,800/-
Rate of Return	:	On total Sale 30% On total Inv. 40%
B.E.P.	:	45%

## 21. **WHITE BUTTON MUSHROOM:**

India is the second largest populous country of the world with a population of over 100 Crores. Increase in population is creating an alarming situation in the food problem in India. Malnutrition in terms of protein deficiency is one of the major factors responsible for high mortality and morbidity in this country and other developing countries of the world. Due to population explosion, the problem of protein hunger will become more and more acute. Animal protein is beyond the search of common man and secondly in Indian society most of the people avoid to take of animal protein and this kind of people forms a large quantum of the population. Exploiting non-traditional food resources can make a substantial breakthrough to meet the serious food deficit. Mushrooms, yeast and algal food are frequently mentioned as alternative source of food. The mushroom is the best source of rich protein and therefore can be consumed by the most of people. The State, Jharkhand is having good climatic condition so its manufacturing in this area is praiseworthy.

### **MARKET POTENTIAL:**

The country is rapidly emerging as a major market for biotech based products and the edible mushroom is one of them. The current consumption of biotech-based products in India is of the order of Rs. 87 Billion and this is expected to increase to Rs. 234 Billion by the year 2010. Among this the market for mushroom products especially white button mushroom is very appreciable. This product has commercial importance because this very products is consumed most of the people in India, it being a vegetarian meat. It contains several kinds of minerals, nutrients and protein free from fat so it is presumed that its consumption is very high. The State Jharkhand is having good scope for this production. The climate of this region is very conducive to this production. The Jharkhand State is infested with so many kinds of forest trees. If this is also started the production will be consumed locally.

Plant Capacity	:	50 MT/Annum
Plant & Machinery	:	Rs. 68,000/-
Working Capital requirement for 3 months	:	Rs. 1,15,875/-
Total Capital Investment	:	Rs. 1,92,035/-
Rate of Return	:	On total Sale 22% On total Inv. 27%
B.E.P.	:	55%

### **22. SEALING WAX:**

Ranchi district is the main commercial centre for Chhotanagpur area and has become a trade centre and market outlet for the goods produced in nearby areas also.

Because of commercial development of this district many big, medium and small scale units have established their outlets and offices in Ranchi city in particular and other districts of the State in general.

Due to commercial and allied activities the demand for sealing has increased many folds which is used in letter and envelopes for impressing seals on documents / parcels / insured covers / locks etc.

Shellac, which is the basic raw material for manufacturing of sealing, is abundantly available in whole of Chhotanagpur Division. The process of manufacturing sealing wax is very simple and does not require huge investment. There is good scope for setting up of few small scale units manufacturing sealing wax. The investment in plant and machinery is of the order of Rs.25,000/- as fixed cost and Rs. 80,000/- as working capital. The return on investment is quite high ranging between 30% to 40%. These units can provide employment to the rural people as collecting agents. Stocking large quantity of the Raw Shellac during seasons is not a problem for the entrepreneurs because this is not a perishable item.

### **23. BLEACH LAC:**

Bleached Lac whose basic raw material is shellac has got tremendous international market. Khunti based Tajna River Industries Private Limited is the only unit manufacturing Bleach Lac in the country. Jharkhand, which accounts for major lac share in the country, holds tremendous potential for tapping the global bleach lac. It was pointed out that with a global demand of nearly 8,000 tones of bleach lac per annum, Jharkhand could emerge as a major exporter. The United States of America alone consumes over 3,000 tones of lac for newer applications, like fruit wafting mainly of grapefruit, apple and oranges, use in candies and pharmaceutical products.

The Khunti Industry manufactures nearly 500 Tones of bleach lac annually which is exported to Indonesia, Hongkong, USA and European countries.

Recently, Mr. Thomas Kohlberg, President, Kane International Corporation of United State whose firm incidentally stakes 50% equity in Khunti Based, Tajna River Industries Pvt. Ltd., the only unit manufacturing the Bleach Lac in the country, who visited here and said if stability of supply and price could be maintained Jharkhand economy could be changed substantially and drastically. It was pointed out that the department of Forest should lift ban on movement of Lac as it results in too much wastages in the department stores. Value addition can result in major revenue earning as raw lac priced at nearly Rs.100 per kg. can easily be sold at nearly Rs 250/- per kg. because 100 Kg. of seed lac is required for production of 80 Kg. of bleached lac.

Extensive cultivation should be promoted among the Tribal, as this natural raising requires no extra effort of State-of-the-art-equipment. It was envisaged that the demand for lac is likely to increase globally.

## **24. INDUSTRIAL HAND GLOVES:**

The South Chhotanagpur region is well known nationally and even internationally for its mineral resources and reserves. There are lot many coal mines and mineral extraction fields in the entire State. There also may public sector enterprises and big units. A number of small scale and ancillary units are meeting the demand of these mother units and mines by supplying them the required items. Industrial gloves is one of those items being supplied to mines, coal fields, large medium & small scale units, chemical units and other units manufacturing engineering item and its usage is going up day by day.

Industrial hand gloves are used by the workers working in the mines and number of other manufacturing units to protect their hands from excessive heat generated during production for safety purposes.

The demand for industrial hand gloves is generally met by the supply coming from outside the district, mainly from Calcutta as there are not many units in the district manufacturing this item. These units and coalmines require approx. 1 to 1.5 lakhs pairs of gloves. Due to wear and tear property of the hand gloves on continuous use there is continuous demand for this product and such demand is likely to increase with the passage of time.

The Industrial Hand Gloves are manufactured from Chrome tanned split Leather & Canvas Cloth which are readily available in this region and are cheaper in rate. Process for manufacturing these Gloves is very simple the pattern as per the standard size of 16", 18" & 20" are cut & are stitched on sewing machine. The investment in plant & machinery varies from production target, generally 50,000/- to 2,00,000/- investment is sufficient with 1 – 4 lakhs of working capital requirement, generating employment from 10 to 50 employees depending on the production capacity of the unit.

The expected profit on investment varies from 25% to 30%.

## 25. FRESH WATER PRAWN CULTURE:

### INTRODUCTION:

Giant fresh water prawn, popularly known as scampi has a good export demand. India offers a great potential for forming of scampi in State Jharkhand. Scampi has distinct advantages over the brackish water prawn culture, which witness a boom in the early nineties but suffered a setback due to vital diseases because the species is hardy. It takes palliated feed and has omnivorous feeding habits and the stringent environmental practices to be followed for brackish water prawn culture like Stalinization of soil and ground water.

### MARKET POTENTIAL:

Good management practices would yield around 1400 Kg. of Scampi per hectare crop of 8 months duration. The prawn are cultivated in the month of April and harvested by the end of November. The prawn is graded soon after the harvesting. There is very good demand for Scampi in local area of Ranchi otherwise this prawn can be sold in other parts of the State. This product has national and International market. This Scampi is presently exported to Japan, USA, Canada, U.K. and other European countries and Singapore. The price for the headless Scampi may vary between Rs.300 – 550/- depending on the size of the prawn.

Plant Capacity	:	18 million of prawn larva
Plant & Machinery	:	Rs. 27,65,000/-
Working Capital requirement for 3 months	:	Rs. 9,00,000/-
Total Capital Investment	:	Rs. 38,65,000/-
Rate of Return	:	On total Sale 37% On total Inv. 44%
B.E.P.	:	49%

## 26. LEATHER TANNERY UNIT:

The district of Ranchi is having a good population of animals like Cow, Buffalo, Goat & Sheep. The availability of Raw Hides & Skins is approx. 4 lakhs pieces per year, which are of export quality. Now a day these raw materials are being sent to the adjoining state like

West Bengal & U.P. by the raw traders. These raw skins are further processed into finished leather and into articles, such as purse, vaults etc. which are exported to other countries.

There is a good scope for developing tanning infrastructure within the district of Ranchi.

If the tanning Infrastructure is developed within Ranchi district the raw materials going out of the district and even state can be well utilized within the district itself generating employment & adding revenue to the Government.

Tanning of Raw Hides & Skins is a chemical process for conversion of purified material into non-purified material known as leather. Different types of leather have a different type of chemical process as per their quality & use.

The investment in Plant & Machinery for the tanning Industries varies from Rs. 25 lakhs to 3 Crore with working capital from Rs. 20 lakhs to 1 Crore, generating employment from 30 employees to 150 employees.

The expected profit on the investment varies from 25% to 35% with B.E.P. for the project between 50% - 60%.

## **27. CONCRETE BLOCKS [SOLID]**

### **INTRODUCTION:**

Concrete Blocks are made of cement, stone dust, sand and stone chips. All the above materials are mixed in appropriate ration with required quality of water and molded in block/brick shape. Then they are cured in water after curing it is ready for dispatch.

### **MARKET POTENTIAL:**

Concrete blocks/bricks are highly required by the builders in these days as these products are made from water material and its cost is lesser than common clay bricks (red bricks).

Plant Capacity	:	3, lakhs/annum
Working Capital	:	Rs. 1 lakh
Total Capital investment	:	Rs. 1.30 Lakh
Net Profit ratio	:	10%
Rate of return	:	35%

B. E. P. : 40%

## 28. FLY ASH BRICKS:

### INTRODUCTION:

Fly ash bricks are made of fly ash, lime/cement in appropriate ration. Fly ash and lime are mixed with required water in suitable proportion and are molded by vibrating process/pressing wheel cement is used it is cured with water and when lime is used them there is no need of curing as it is related chemically.

### MARKET POTENTIAL:

Now a day building construction activities increasing day by day the requirement of fly ash bricks are increasing simultaneously. These bricks are made of waste material of thermal power plant, its cost of production is lesser than common clay bricks and it has various advantages over common clay brick.

Plant Capacity	:	6, lakhs/annum
Working Capital	:	Rs. 1 lakh
Total Capital investment	:	Rs. 4 Lakh
Net Profit ratio	:	10.5%
Rate of return	:	30%
B. E. P.	:	50%

## 29. GRANITE TILES:

### INTRODUCTION:

Granite Tiles are cut product of natural occurring granite. The above item is a value added product of natural stone, which is abundantly available in the State of Jharkhand in places like Khunti, Palamuea, Koderma and Chaibasa. As per the Geological Survey of India's website, granite reserve is spread in about 2000 sq.km. Area of Jharkhand. The varieties available here are – Tiger Skin, Mayurakshi Blue, Sawan rose, English Teak, Black Granite (Black Cheetah, Black Zebra). Stone chips cost about Rs.2000/- to Rs.3000/- per truckload (approximately 200 cubic feet) in Ranchi.

The same volume of locally prepared granite slabs (at the rate of Rs. 45/- to Rs. 85/- per sq. foot), would sell for Rs. 25,000/- to Rs. 45,000/-. Hence there is an urgent need of

Govt. intervention of check the mining of those varieties of stones, which could be sold at the price of real granite. Natural Stones are taken out in the form of boulders and cut into slice, then edge cutting is done and finally it is polished with the help of polishing machine.

### **MARKET POTENTIAL:**

Plant Capacity	:	150000 sq. feet/annum
Working Capital	:	Rs. 3 lakh
Total Capital investment	:	Rs. 10 Lakh
Net Profit ratio	:	9.5%
Rate of return	:	26%
B. E. P.	:	56%

### **30. HERBAL EXTRACTS:**

Herbs are extracted in the form of Aqueous Extracts as well as in the form of solvent extracts. Different parts of the herbal plants are used for extractions ranging from roots, stem, leave flowers or fruits. The extracted products are either in the form of powder or mixture of oil and oleoresins. Herbal extracts are now regarded as a potential source of modern medicines and cosmetics. Besides these the herbal extracts are now finding application in allopathic drug also. Food, cosmetics and fragrance industries are also big users of herbal extracts. Besides domestic market there exists a potential in growing export market also for herbal extracts. As is evident the entire State is very rich in herbal plants, this unit is bound to acquire export market in a big way.

### **COST ESTIMATION:**

Plant Capacity	:	50 Kg/Day
Plant & Machinery	:	22 Lakh
Working Capital	:	Rs. 40 lakh
Total Capital investment	:	Rs. 90 Lakh
Rate of return	:	74.15%
B. E. P.	:	30%

## CHAPTER - 8

# LIST OF PRODUCTS / UNITS HAVING POTENTIAL IN JHARKHAND STATE

Industrial potential of any area / region depends mainly on certain factors such as availability of natural resources, density of population, their literacy rate, income, standard of living etc. which generate sufficient demand for products.

Availability of infrastructural facilities, incentives and concessions offered by the Government, Institutional support, etc. are some of the other factors governing the industrial potential of the region. The analysis of existing industries has revealed the areas of concentration and saturation of industries and areas which have hitherto remained unexplored, un-thought of. These areas have sufficient potential for growth. So, the lop-sided development of the district can be avoided by exploring new product line which are demand-based, resource-based, and technical Know-how-based. However, a significant point to note here is that in order to sustain itself, an industry must also explore the possibility of marketing of products at neighboring areas and across the boundaries of the district. This is imperative to make the unit viable. Thus, the prospect of industries in Ranchi district has been identified under three broad categories:

1. Resource – based,
2. Demand – based,
3. Units – based on availability of technical-know-how.

## 1. RESOURCE – BASED:

### A. AGRICULTURE – BASED:

1.	Mini Rice Mill	7.	Cattle food
2.	Mini Dal Mill	8.	Pickles
3.	Potato Chips in vacuumed tetra pack	9.	Papad
4.	Bakery [in modern oven]	10.	Gur
5.	Jam, Jelly, Sauce, Tomato Ketchup	11.	Mushroom growing with International standard [i.e. export oriented]
6.	Dehydrated vegetables specially peas		

	& ginger.		
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**B. FOREST – BASED:**

1.	Wooden furniture	7.	Leaf plates
2.	Wooden building materials	8.	Herbal Unit
3.	Saw mill	9.	Gum-paste
4.	Packing boxes	10.	Bidi Unit
5.	Wooden toys	11.	Photo frames [wooden]
6.	Cane basket	12.	Ayurvedic Medicine

**C. MINERAL – BASED:**

1.	Mica based units	5.	Processing of other minerals
2.	Mineral grinding specially soap stone & Quartz	6.	Chalk crayons
3.	Stone-cutting and polishing unit	7.	Emery paper for commercial use
4.	Stone-crusher		

**D. LIVESTOCK – BASED:**

1.	Leather fancy items, shoes, chappals, purses, valets etc.	3.	Brushes made out of animal hair for general and commercial use
2.	Various milk products.	4.	Bone mill

Total number of units suggested based on Resources available in the District = 34.

**2. DEMAND – BASED:**

Given the present population and its likely hood of increase, it is most likely that the demand for goods and services would go up in the times to come.

**A. FOOD PRODUCTS AND PROCESSING:**

1.	Ice candy	9.	Mini rice mill
2.	Ice-cream	10.	Milk products
3.	Bread	11.	Vegetable processing
4.	Biscuits	12.	Dehydrated vegetable
5.	Other bakery items	13.	Mushroom cultivation
6.	Masala grinding	14.	Sewai
7.	Mini dal mill	15.	Noodles
8.	Flour mill	16.	Eggs [or poultry]

**B. HOSIERY AND COTTON TEXTILES:**

1.	Readymade garments	4.	School bags
2.	Cotton under-garments	5.	Hold alls
3.	Woolen knitwear	6.	Thread riling

**C. WOOLEN PRODUCTS:**

1.	Wooden furniture	4.	Black board
2.	Wooden toys	5.	Photo frames
3.	Match-stick		

**D. PAPER PRODUCTS:**

1.	Book binding	5.	Exercise book/Register.
2.	Paper envelops	6.	Lesser printing
3.	File covers/boards [paper/plastic]	7.	Paper boxes for confectionery packaging
4.	Packing boxes	8.	Computer papers

**E. LEATHER PRODUCTS:**

1.	Leather shoes/chappals	2.	Other utility items such as hand bags, ladies purse etc.
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**F. CHEMICAL UNITS:**

1.	Printing ink	12.	Injection molded plastic products
2.	Storage battery	13.	Blow molded plastic products
3.	PVC pipes	14.	Hawaii chappals
4.	Detergent powder/soap	15.	Tyre retreading
5.	Candles	16.	Ink – pad
6.	Chemical processing of herbals	17.	Bleaching powder
7.	Paints and varnishes specially red oxide	18.	Plastic bags & straps for packaging
8.	Phenyl	19.	Plastic milk pouches

9.	Ball pen refill	20.	Pilfer proof cap
10.	Gull	21.	Adhesive tapes for commercial packaging
11.	Agarbatti		

**G. GLASS AND CERAMICS:**

1.	Looking glass	3.	Cement Jali
2.	Low tension insulators		

**H. MECHANICAL UNITS:**

1.	Steel furniture	5.	Steel trunks
2.	Gates & Grills	6.	Cycle chain cover
3.	Kerosene stoves	7.	Cycle carrier & stand
4.	G.I. bucket	8.	Agriculture implements

**I. ELECTRICAL / ELECTRONICS:**

1.	T.V. antenna / Disc antenna	2.	T.V. / Radio assembly
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**J. SERVICES UNITS:**

1. Photostat	8. Beauty Parlour
2. Lamination	9. Cattle and poultry feed
3. Photography	10. Computer data processing
4. Dairy farming	11. Offset printing
5. Poultry	12. Radio / T.V. repairing
6. Fish hatchery	13. Cycle repairing
7. Piggery farming	14. Automobile repairing

Total number of items suggested under demand based units = 82.

**K. I.T. BASED ACTIVITY:**

1. Dot Com Sites.	7. Cyber Café.
2. Computer Hardware Maintenance	8. Assembling of Computer
3. D.T.P.	9. Software Development
4. Medical Transcriptionist	10. Data Processing
5. Computer Institutes	11. Computer Paper
6. Toner for Printer	12. Computer Printing Ribbon

**3. Units – based on availability of technical-know-how.**

1. Mini Bakery	2. Sewai
3. Softy	4. Bari and Papad
5. Powdered Spices	6. Pickles
7. Fish – Pickle	8. Bleaching Powder
9. Agarbatti	10. Liquid Detergent
11. Boot Polish	12. Naphthalene Balls
13. Phenyl	14. Ink
15. Washing Soap	16. Hair Oil
17. Plastic Goods	18. P.V.C. Diary Cover
19. Nail Polish	20. Rubber Stamp Ink
21. Concrete Jali & Gamla	22. Mosaic Tiles
23. Polished Stone Bricks	24. Screen Printing
25. Chalk Crayons	26. Spectacles Frame
27. Small Transformers	28. Battery Charging and Assembling.

29.	Digital clock Assembling	30.	Lens Grinding
31.	Gems Cutting and Polishing	32.	T.V. Antenna
33.	T.V. Repairing	34.	Tube Light Chawk
35.	Ganji, Underwear	36.	Petticoat, Blouse
37.	Brassier	38.	Leather Bag
39.	Foam Pouch	40.	Shoe and Chappals
41.	Leather Lace	42.	Aluminum Utensils
43.	Cycle Stand and Carrier	44.	Automobile Repair Shop
45.	Automobile Servicing Centre	46.	Steel Furniture
47.	Wooden Furniture	48.	Lathe Machine Shop
49.	Shutter Blade	50.	Wooden panels and Door
51.	Printing Press	52.	Industrial Gloves
53.	Sanitary Napkins	54.	Readymade Shirts and Paints
55.	Paper Pin	56.	Photo Frame (wooden)
57.	Agriculture Tools and Implements	58.	Exercise Book
59.	Surgical Bandage	60.	Sari Falls
61.	Gate, Grill	62.	Steel Trunk and Boxes
63.	Electric Repair Shop	64.	Motor Cycle and Scooter Repair
65.	Cycle and Rickshaw Repair	66.	Data Processing through Computer
67.	Confectionery	68.	Atta Mill
69.	Mini Daal Mill	70.	Sattu
71.	Chura Mill	72.	Lac Bangles
73.	<u>THROUGH PARTNERSHIP:</u>		
a.	Chimney Bricks		
b.	Stone Crusher		
c.	Offset Printing Press etc.		
74.	<u>SERVICE SECTOR :</u>		
i.	Auto Rickshaw	ii.	Trekker [in partnership]
iii.	S.T.D. Booth	iv.	Typing Institute
v.	Tent House	vi.	Pathological Laboratory
vii.	Dairy Farm	viii.	Poultry Farm
ix.	Beauty Parlour	x.	Fast Food Stall
xi.	Hotel	xii.	Health Club
xiii.	Laundry	xiv.	Saloon
xv.	Piggery Farm	xvi.	Fish Hatching
xvii.	Goat Rearing	xviii.	Videography
xix.	Photo Studio.	xx.	Cyber café including Internet services

			& E – mail
xxi.	Computer Hardware maintenance	xxii.	Software development
xxiii.	Desk Top Publishing [DTP]		

List of certain units and investment therein, which can be started by entrepreneur with relatively less trouble:

Sl. No.	Product Line	Investment [In '000 Rs.]
1.	Readymade Garments	80
2.	Ice Candy / Ice – cream	100
3.	Wooden Furniture	75
4.	Steel Furniture	100
5.	Sewai	70
6.	Papad	60
7.	Washing Soap	90
8.	Varnish	60
9.	Hawaii Chappal	90
10.	Polythene Carry bag	100
11.	Potato Chips	70
12.	Injection molded plastic goods	100
13.	Gate & Grills	85
14.	Printing Press	100
15.	Agriculture hand Tools	70
16.	Photostat	100
17.	Steel Trunk	65
18.	Refill	70
19.	Shoe / Chappal	80
20.	Spices Grinding	75
21.	Jam & Jelly	50
22.	Cement Jali, Gamla, etc.	80
23.	Fancy items of Rexene / foam	85
24.	Stabilizer / Battery charger	90
25.	Mirror	60
26.	Tube light Chalk	80
27.	Confectionery	90
28.	Paints & Varnish	100
29.	Leaf Plates	65

30.	Book Binding	50
31.	Packing Box	100
32.	Phenyl	75

**SERVICE SECTOR:**

33.	Automobile Repairing	90
34.	T.V. Radio Repairing	80
35.	Canning of Furniture	20
36.	Photographic Studio	100
37.	Cycle Repairing	30
38.	General Engineering	100
39.	Atta Chakki	45
40.	Denting Painting	40

THRUST AREAS: As envisaged by the State Govt. and highlighted in Jharkhand Industrial Policy 2012:

As we have seen in the previous chapters the State of Jharkhand abounds huge natural resources such as forest, minerals, water resources, fertile land etc. such as industries which aim to utilize natural resources available in Jharkhand and which can generate employment for local inhabitants are being classified as Thrust Area Industries. For a detailed discussion on THRUST AREA INDUSTRIES, refer to Jharkhand Industrial Policy, 2012.

**CHAPTER - 9****PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME:**

Prime Minister RojgarYojana (PMRY) was envisaged with the aim of providing self employment to educated unemployed youth, has been in operation since 2<sup>nd</sup> October, 1993; this date incidentally coincides with birth anniversary of Father of the Nation. However, the name of the scheme was changed to **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)**, when Micro, Small & Medium Enterprises Development (MSMED) Act was passed through Parliament in 2006. The scheme aims at assisting the eligible youth in setting up of self-employment ventures in Micro, Small & Medium Enterprises Sectors. It is indeed true that unless until the Govt. policies reach to the masses it becomes difficult to envisage a developed and prosperous region or State. Under this scheme the youth of the nation is provided certain amount of Loan through Bank to undertake own industrial venture to become self-employed. To ensure that more and more educated youth take advantage of this scheme target are being fixed by the DC (MSME), New Delhi and then transferred to different States who in turn assigns target to different districts of the State. It is a beneficial scheme for all the entrepreneurs, who for want of money (Loan) fail to take up their own industrial venture.

A large portion of our population resides in rural area and they remain cut off from the urban glitz and on many occasions they are found unaware of Govt. policies and schemes, which have direct bearing on them. The scheme of PMEGP aims to bring more and more rural masses under the scheme to make a hard dent on the problem of unemployment.

To take advantage of this scheme interested entrepreneurs may approach District Industry Centre, Khadi & Village Industries Commission & Khadi & Village Industries Board of their respective districts and apply in the prescribed Performa so that they are called for interview to be selected, for grant of LOAN.

Table:-41

 JHARKHAND STATE LEVEL BANKERS' COMMITTEE  
 CONVENOR : BANK OF INDIA

PROGRESS UNDER PMEGP -DISTRICTWISE

AS ON 31st DECEMBER 2015

Sl.No.	DISTRICTS	TARGET FOR THE YEAR	APP. RECEIVED		APP. SANCTIONED		APP. DISBURSED		Achv %		REJECTED NO.	APP. RETURNED /PENDING NO.	
			NO.	AMT	NO.	AMT	NO.	AMT	Sanc.	Dish.			
1	BOKARO	151	634	723.14	612	486.01	595	349.95	405.30	394.04	11	27	
2	CHATRA	71	293	402.82	258	192.57	249	157.42	363.38	350.70	13	27	
3	DEOGHAR	101	254	558	206	235.91	196	144.7	203.96	194.06	8	39	
4	DHANBAD	207	815	767.53	778	484.81	749	340.48	375.85	361.84	11	44	
5	DUMKA	98	141	396.39	70	102.56	62	73.5	71.43	63.27	6	65	
6	E.SINGHBHUM	150	400	370.46	369	220.78	360	161.26	246.00	240.00	12	19	
7	GARHWA	27	86	572.15	20	84	8	9.75	74.07	29.63	3	63	
8	GRIDIH	156	657	627.28	611	334.62	600	261.27	391.67	384.62	4	38	
9	GODDA	108	184	563.89	124	131.62	118	75.91	114.81	109.26	2	60	
10	GUMLA	50	201	194.87	181	114.67	177	84.77	362.00	354.00	6	13	
11	HAZARIBAGH	152	638	1031.21	563	553.96	547	469.81	370.39	359.87	19	79	
12	JAMTARA	49	119	204.09	72	43.38	70	34.86	146.94	142.86	0	47	
13	KHUNTI	46	63	189.38	43	96.88	38	52.48	93.48	82.61	8	12	
14	KODERMA	76	324	226.87	301	130.96	296	111.24	396.05	389.47	4	20	
15	LATEHAR	26	35	145.08	18	52.28	14	34.33	69.23	53.85	4	16	
16	LOHERDAGA	39	182	53.87	179	42.87	177	38.37	458.97	453.85	0	9	
17	PAKUR	63	103	454.15	60	143.32	53	99.87	95.24	84.13	1	34	
18	PALAMAU	48	249	810.47	179	218.46	165	135.18	372.92	343.75	11	58	
19	RAMGARH	67	308	453.89	266	268.08	261	254.38	397.01	389.55	14	31	
20	RANCHI	337	1585	1395.12	1498	896.2	1479	784.78	444.51	438.87	32	57	
21	SAHIBGANJ	39	156	496.68	115	179.54	103	76.99	294.87	264.10	0	40	
22	SARAIKELA	84	170	130.1	160	91.39	154	61.89	190.48	183.33	8	9	
23	SIMDEGA	41	83	117.13	72	87.98	67	41.23	175.61	163.41	2	12	
24	W.SINGHBHUM	105	193	457.93	151	165.08	142	102.85	143.81	135.24	17	29	
TOTAL		2291	7873	11342.5	6906	5357.9	6680	3957.3	301.44	291.58	196	848	

[Amt. in lacs]

**CHAPTER - 10****EXPORT PROMOTION IN JHARKHAND**

The present global economic scenario is marred with many positive and negative aspects of 'Liberalization' and 'Globalization'. Further, establishment of WTO, formation of cartels, collapse of USSR, competition among MNCs and opening-up of economies of the world, inter alia have all sent a clear-cut message to whole of world, "EXPROT or PERISH".

To counter the emerging new threats, Government of India has initiated structural economic adjustments in July 1991. Under this, various policy changes have been effected which raise the curtains off the unwanted controls and licensing to facilitate easy export. Such export would ensure easy inflow of much needed Foreign Exchanges and would certainly counter the disadvantage arising out of economics of scale to Micro, Small & Medium Enterprises. Many States of the union enjoy the status of being exporting State, while many lag behind, as not many Export oriented units (EOUs) are functioning in their territory.

This nascent State also doesn't house many EOUs and hence emphasis has been laid upon creating and launching EOUs. The share of Jharkhand State in total Indian export from Micro, Small & Medium Sectors is to the tune of Rs. 44,000 Crores. This is almost negligible, especially after its segregation from erstwhile Bihar. There is an urgent need to boost export from this nascent State so that it could occupy a place in the list of Exporting States of the Union. The most fortunate part of efforts being made to boost export is that there exists tremendous potential of export from this State. This fact has also been identified by many a professional Institutes such as IIFT (Indian Institute of Foreign Trade), as mentioned in their report, submitted to O/o Directorate of Industries, Govt. of Jharkhand.

**Areas of concern (or identification of problems):**

Some of the major issues facing SSI exports from Jharkhand are as under:

1. Problem of Competitiveness.
2. Exports share in total SSI production is very low or negligible.
3. Decline in manufacturing Exports.
4. Lack of or no diversification at all.
5. Inertia of production line that is to say inability of identify or to expand to new areas.
6. Production of low value products.
7. Lack of awareness on WTO conditional ties.

(d) Overall lack of vital information, so necessary for Export.

**IMPERATIVES FOR SMALL SCALE EXPORTS AND  
IMPROVING MARKETING EFFORTS**

In the new emerging Economic environment, with greater emphasis on meeting the quality standards and adherence to time-schedule for delivery, there are certain imperatives, which should be understood, followed and implemented if the small-scale exports have to see a quantum boost:

**THESE ARE:**

1. A well planned strategy at the National Level and at State Level too, for promoting exports from small-scale sectors including identification of sectors with high export potential.
2. Need for close linkages between small exporters, and merchant export houses, export development companies, joint marketing arrangements, export consortia etc.

3. Need to comprehend in totality the issues of concern and relevance to small exporters and difficulties faced in export efforts.
4. Infrastructure support.
5. Technological innovation and up gradation.
6. Up-to-date information and guidance on export markets.
7. Provision of special help to units having export potential for getting financial assistance for modernization and export marketing on preferential basis.
8. Packaging.
9. Standardization.
10. Awareness about WTO.

#### **CENTRAL ASSISTANCE:**

The Government of India has made several provisions in the new EXIM policy / Budget. They are outlined hereunder:

1. EPCG scheme has been enlarged / simplified and strengthened. Furthermore, provisions have been made for common service provider to facilitate of EPCG scheme.
2. Reduction of import duties on many items.
3. Removal of exports restrictions for agriculture and allied items. Further, advance license to EH / Trading House / STH / SSTH will be issued automatically deficiency, if any, shall be required to be complied with after issuance of the license.
4. Transport subsidy and transport assistance for fruits and vegetables.
5. DEPB scheme now incorporates the concept of the old passbook but with simplified procedures and greater coverage and transparency in the matter of giving credit entitlements. It is a transparent scheme and does away with any direction to the licensing authority or custom authority and can be availed on pre-export/post-export basis.
6. Special Incentives for export of SSI products/products from North Eastern States/new markets.

7. Identification of Towns of Export excellence.
8. Market access initiative schemes for creating focused technological services.
9. EPIP is one such scheme where financial support is provided to the State Governments for creating and maintaining high quality infrastructure for export oriented units. These parks will be owned and managed by the State Governments, with 75% of capital Expenditure by the center as grant.
10. A “State Cell” has been created in the Ministry of Commerce and Industry which acts as Nodal Agency for interacting with the States / union territories in matters relating to exports.
11. for reduction in terms action time and cost, private Bonded warehouse have been allowed: -  

Private bonded warehouse would permit import and supply of even Negative list items on payment of duty against specific licenses and without payment of duty against advance license. This should help to ensure easy and timely availability of raw materials to the exporters, especially to SSI units who may find it difficult to import directly smaller quantities at internationally competitive price.
12. Formation of special export processing zones and EOUs.
13. Definition of NFE has been made simpler.
14. OGL (freely importable list) expanded.
15. Various measures have been taken to reduce interface with DGFT.
16. Computerization of DGFT to put EXIM policy and Handbook of procedures on Internet has been completed. Henceforth all public Notices issued by the DGFT would be on Internet.
17. Recently an Awareness Workshop was held at Ranchi by FIEO and it was promised to open a new office at Ranchi to give a boost to Export from this area.

## **ROLE OF MSME-DI:**

With a view to rendering assistance to small scale units in the field of exploring market potential, export promotion and exhibition & publicity, the following schemes are being implemented:

### **1. PARTICIPATION IN INTERNATIONAL EXHIBITIONS:**

Participation in selected International Exhibitions is organized by SIDO to assist SSI Sector in exhibiting their products without incurring expenditure towards participation by them.

### **2. TRAINING PROGRAMME ON PACKAGING FOR EXPORTS:**

Packaging plays a very important part in the present day marketing, especially in Export Marketing. The professional guidance in the field of packaging is expected to go a long way in improving the overall marketability of small industry products, both in internal and overseas market.

Training programmes on packaging for exports are organized in various parts of the country to acquaint SSI exporters of the latest packaging technique / standards. These programmes are organized in association with India Institute of Packaging which provides necessary expertise in the matter.

### **STEPS TAKEN BY STATE GOVERNMENT:**

[As enlisted in Jharkhand Industrial Policy, 2012]

1. With a view to give boost of exports, the Government has constituted a “State Level Export promotion Council” headed by Chief Secretary with wide representation from industry and commerce. The council would direct, promote and ensure monitoring of the export related activities in the State.

## **OTHER EXPORT PROMOTION MEASURES:**

- ❖ The Government shall set up an Air cargo complex at Ranchi which would give the desired impetus to the export of flowers, fruits, vegetables and other relevant commodities.

- ❖ Large Scale containerization of import-export cargo in the International trade of India is taking place very rapidly. In order to realize maximum potential of export for value added and manufactured goods from the state, the Government has taken steps to establish container Depot at Jamshedpur. Accordingly, an Inland Container Depot (ICD) at Tatanagar (Jamshedpur) with Govt. of India is soon going to be commissioned.
- ❖ Export Promotion Industrial Park (EPIP) is proposed to be set up at Dhanbad with the assistance of Govt. of India, which will provide high quality infrastructure facilities for export-oriented units.
- ❖ Special Economic zones (SEZ) is being proposed to be set up to give fillip to exports and earn valuable foreign exchange for the country.
- ❖ Declaration of Export oriented units as Essential services / public utilities services.
- ❖ State Government would take supportive view in operation of relevant labour laws to facilitate export production.
- ❖ Thus, if we match the facilities and opportunities provided by the central Govt., SISI, and State Govt. in all probabilities, it would be not be very far that we enable this nascent state to stand in the category of “Exporting State”.

#### PRODUCT SPECIFIC SUGGESTIONS:

1. Engineering product.
2. Lac.
3. Agriculture products.
4. Medicinal plants.
5. Silk goods.
6. Minerals.
7. Ceramics.
8. Handicrafts.
9. Information Technology.

10. Fish canning in Tins-special variety of Dehydrated or canned fish is a preserved food, which can be kept for long time and used as a fresh fish whenever required.

All the proteins and other constituents of the fish remain as such in the product and therefore the dehydrated fish can easily be transported to other places where fishes are not available easily. This fact, make, this Industry very important and at present it is playing an important role in the economies of India and other countries too. The demand is likely to rise 30% per annum and it is also expected this rising trend will go on increasing in the world. There is a good export market for this product. There is a bright scope for new entrants.

#### **CUT FLOWER ROSE (FLORICULTURE):**

The rose after referred to as the queen of flowers, is used for purposes of decoration during festivals and for personal adornment. Besides their aesthetic value, they are important for their economic used, such as for cut – blooms and for extracting perfume and other products. In our country, flowers are sanctified and are commonly used in worshipping the deities in our homes and temples. They are also used in various functions, Weeding, Valentine’s Day Christmas Day etc. there is good potential for development of cut flower rose in India. The demand for flower is every increasing. There is vast scope for its export.

The land of Jharkhand abounds the quality and type of land, most fit for flower production any entrepreneur can come in the project.

#### **CERAMIC TILES:**

The use of ceramics goes as back as civilization of mankind. Ceramics includes many products like ceramic tiles (for walls and flooring), sanitary wares, salt glazed pipes and crockery. The tiles manufactured were normally of glazed type and were used in bathroom and toilets only. At present there are 38 players in organized sector and account for 90 percent of market. The maximum consumption of ceramic tiles in metropolitan cities of western part is approximately 44 percent. As far as future demand is concerned, it is mainly dependent upon the construction of new houses and availability of sanitary facility in these houses.

Jharkhand is very rich in raw materials required for ceramic tiles. The new decorated glazed tile with different colour figures engraved upon them has good potential abroad.

Many other export items have been suggested in different chapters of this state profile.

#### LIST OF ABBREVIATIONS USED:

1. EPCG : Export Promotion Capital Goods.
2. DEPB : Duty Entitlement Pass Book.
3. EPIP : Export Promotion Industrial Park.
4. NFE : Net Foreign Earnings.
5. OGL : Open General License.
6. DGFT : Director General of Foreign Trade.
7. EOUs : Export Oriented Units.

**CHAPTER - 11****LIMITATION OF THE STUDY**

The limitation of the study is confined mainly to the data portion of the study. While all possible effort has been made to collect the right set of appropriate data from most right source but paucity of data even from the most right source seems to be giving misleading result at one or two instances. To avoid this problem a cross-examination about the truthfulness of data was done from alternative sources of data. It is generally claimed that data is fabricated/molded to suit the result. This may be true for the secondary data.

Even primary data collection through schedules can't be hundred percent true because the authorities are under no obligation to provide data to the researcher. Moreover, they do not provide any data with official certification. It is just verbal delivery. No specific visit to rural areas was made to identify the problem of rural masses. In this particular study, not much stress was put on first hand data collection but rather the secondary data were used to suit the results. Moreover, there might exist problems at implementation level of the projects if one seriously undertakes the industrial venture. For example, it is advised that registration could be had from DIC but authorities at DIC may be reluctant to grant the registration as per their own requirement of formalities. Similar problems can be faced from other promotional agencies such as RIADA, State Financial Corporation and Commercial banks etc. simply because they have their own set of formalities to be fulfilled.

The project doesn't give complete picture of market so it is imperative that a thorough market survey be conducted to analyses the demand/supply position.

Another limitation of the project is that facts and figures are true for Jharkhand State only and may or may not be applicable to other areas.

## APPENDIX - 1

### List of Medium and Large Scale Units

1.	H.E.C., Hatia, Ranchi.
2.	Garden Reach ship Builders & Engineers., Dhurwa, Ranchi.
3.	Modern Bakery, Dhurwa, Ranchi.
4.	Usha Martin Pvt. Ltd., Tatisilwai.
5.	Usha Beltron Pvt. Ltd., Tatisilwai.
6.	Bharat West – failia Ltd., Tatisilwai.
7.	TATA, Motor, Jamshedpur
8.	Jindal Steel & Power Plant Ltd.,
9.	Indian Aluminum Co. Ltd., Chhota Muri.
10.	Shri Ram Ball Bearing Pvt. Ltd., Ratu Road, Ranchi.
11.	Shri Ram Needle Bearing Pvt. Ltd., Ratu Road, Ranchi.
12.	A.C.C., Khelari.
13.	Beacon Factory, Kanke, Ranchi.
14.	Nalanda Ceramic, Getelsud, Ranchi.
15.	Johnson & Nicholson Co. Pvt. Ltd., Tupudana, Hatia, Ranchi.
16.	C.C.L., Darbhanga House, Ranchi.
17.	Electro Steels, Bokaro.
18.	ONGC Coal Methane, Bokaro.
19.	Hindustan Steel & Copper Limited.
20.	Uranium Corporation of India Ltd.
21.	Hindustan Copper Limited, Ghatsila.
22.	Rekha Copper Limited.
23.	ACC Cement Ltd, Sindri.
24.	Bharat Coaking & Coal Ltd, Dhanbad.

25.	Eastern Coalfields Ltd.
26.	Damodar Valley Co.
27.	Tenu Ghat Thermal Power, Tenu Ghat.

## APPENDIX - II

### ARRANGEMENT FOR SUPPORTING FACILITIES ETC. IN RANCHI DISTRICT

The main agencies responsible for Development, their function and address are given below:

Name of main agencies		Main functions	Address	
D.R.D.A.	a	To release subsidy under SGSY	Managing Director DRDA Court compound, Ranchi	
	b	Infrastructure development and making arrangement for training for SGSY beneficiaries & also marketing of the product of the swarojgaries		
	c	Ensuring assets availability		
D.I.C.	a	Identification and registration of entrepreneurs and development of industries	General Manager DIC, Ratu Road, Ranchi	
	b	E.D.P. Training		
	c	Raw Material availability		
	d	Linkage of Marketing		
	e	Subsidy-Capital subsidy 15% against Fixed assets. 25% for generator sets and 15 paisa per unit for electric consumption.		
R.I.A.D.A.	a	To assist entrepreneurs to setup Industrial Units Industrial Estate	Managing Director RIADA building Ranchi.	
ANIMAL HUSBANDRY	a	Extension work for Dairy, Poultry, Piggery, Goatery and Sheep rearing.	District Animal & Block Animal Husbandry officer, Nepal House,	
	b	Technical know-how		
	c	Veterinary service		
	d	Quality inputs availability		
FORESTRY	a	Extension work	Conservator of DFO Forest, social posted in forestry Nepal Forest Deptt. House Hinoo, Ranchi, Doranda, Ranchi & Khunti.	
	b	Technical know-how		
	c	Availability of seedlings		
FISHERIES	a	Extension work	District Fisheries officer cum chief executive officer,	District Fisheries officer, cum Chief
	b	Technical Know-how		
	c	Availability of fish seeds		

	d	Release of subsidy	FFDA, Fisheries Deptt. Doranda, Ranchi.	Executive officer, Doranda Ranchi.
HORTICULTURE	a	Extension Work	District Agriculture Officer, Krishi Bhawan, Laxmi Niwas, Kanke Rd., Ranchi	SDO (Agriculture) Posted at Ranchi & Khunti BDC posted at each Block.
	b	Available of seeds, fertilizers pesticides		
PIGGERY	a	Extension work	Piggery Dev. Officer, Doranda, Ranchi	
	b	Technical know-how		
	c	Availability of sow and boars from Hotwar Farm		
	d	Veterinary aid		
DAIRY DEVELOPMENT	a	Extension work	Dy. Director Dairy Development Harmu Housing Colony, Ranchi Or	
	b	Technical know-how		
	c	Veterinary aid		
	d	Availability of quality input	District Dairy Development officer, Deepatoli, Near SBI, Ranchi.	
	e	Infrastructure facilities		
BIO GAS	a	Technical know how	Project officer, Breda, DDC, Office, Ranchi	
	b	Availability of inputs		
	c	Subsidy		
SPECIAL CENTRAL SPONSORED	a	Subsidy	Project officer special livestock, breeding programme, Shyamnagar, Ranchi	
	b	Availability of inputs for		
ANIMAL HUSBANDARY PROGRAMME	a	Poultry, Piggery		
	b	Crossbreed, heifer & sheep		
	c	Technical knowhow and extension		
KVIC	a	Nodal agency for Margin Money Scheme Albert Ekka Chowk, Ranchi	The Director, KVIC, Shanti Bhawan, Albert Ekka Chowk, Ranchi.	

## APPENDIX – III

## REGION WISE DISPERSION OF EMPLOYMENT / UNEMPLOYED PERSON.

NAME OF THE AREA	TOTAL POPULATION	PERSONS EMPLOYED	FARMERS	FARM LABOURER	FAMILY ENTERPRISES & OTHER SERVICE	OTHERS	MARGINAL WORKERS	UNEMPLOYED
	a	b	c	d	e	f	g	h
Santhal Pargana	6963802	33.03% [2300143]	59.62% [4151818]	20.86% [1452649]	3.78% [263231]	15.74% [263231]	7.67% [534123]	59.30% [4129534]
Hazaribagh	4442637	28.53% [1267484]	49.94% [2218652]	17.23% [765466]	2.34% [103957]	30.49% [1354560]	5.46% [242567]	66.01% [2932584]
Giridih	2445203	27.62% [675365]	56.38% [1378605]	14.61% [357244]	2.16% [52816]	26.85% [656537]	6.42% [156982]	65.96% [1612855]
Dhanbad	4744580	28.18% [1337022]	18.22% [864462]	7.62% [361536]	1.93% [91570]	72.23% [342701]	1.82% [86351]	69.99% [3320731]
Ranchi	5529528	34.52% [1908793]	61.48% [3399553]	14.23% [786851]	2.83% [156485]	21.46% [1186636]	7.23% [399784]	58.25% [3220950]
Singhbhum	4856109	34.09% [1655447]	40.97% [1989547]	20.70% [1005214]	2.67% [129658]	35.74% [1735573]	5.15% [250089]	60.76% [2950571]
Palamau	3984379	32.35% [1288946]	48.36% [1926845]	36.70% [1462267]	1.75% [69726]	13.19% [525539]	3.13% [124711]	64.52% [2570721]

[ Note : b+g+h = 100 &amp; c+d+e+f = 100]

Santhal Pargana includes : Godda, Sahibganj, Dumka, Deoghar, Pakur & Jamtara ; Palamau includes : Palamau, Garwah & Latehar ; Hazaribagh includes : Hazaribagh, Chatra, Koderma & Ramgarh; Dhanbad includes : Bokaro also; Singhbhum includes both East and West Singhbhum and Saraikela, Ranchi includes : Lohardaga & Gumla, Khunti and Simdega also. Giridih is treated as individual district.

## APPENDIX – IV

**Objectives and strategy of the State Govt. as mentioned in Jharkhand Industrial Policy 2012 are given below:**

### **OBJECTIVES:**

The Industrial Policy aims at making Jharkhand one of the most preferred destination of investment, both from inside and outside the country and to ensure accelerated implementation of infrastructure related projects, increasing employment opportunities, improving productivity, ensuring homogenous and balanced development of all Geographical regions of the State with emphasis on development of small, tiny and cottage industries.

The broad policy objectives are elaborated as below:

1. Optimal utilization of agro-climatic, mineral and human resources of the State.
2. To promote economic activities to ensure maximum capital investment in the State with the objectives of increasing employment opportunities, improving standard of living of people at large, specially the deprived and the down trodden sections of the society and to ensure all round development of the State.
3. Identification of thrust areas and thrust zones to prioritize the sectors and categorization of backward regions with respect to industrialization.
4. To develop the State of art technology and infrastructure so as to ensure planned and accelerated industrial development.
5. To ensure Balanced Regional Development so as to prevent socio-economic distortions due to backwardness of any region.
6. To encourage and involve private sector participation in the process of planned and rapid industrialization of the State.

7. To promote export of such items, in which the State holds advantage vis-à-vis other States.
8. Revival of viable sick units.
9. Simplification of procedures and to ensure administrative and legal reforms so as to provide hassle free sensitive administration and time bound effective disposal of matters in a transparent manner.
10. To take steps to protect and promote rural handicrafts so as to conserve and enrich cultural heritage, traditions and customs of the region.
11. To provide better development opportunities to Scheduled Castes, Scheduled Tribes, Handicapped, Weaker Sections and women and to ensure their participation in the development process.
12. To promote research and development, technological up gradation and qualitative improvement and utilization of state of art technology to improve product, production and productivity.

## STRATEGY:

The strategies to be adopted for achieving the objectives are broadly as follows:

1. Rationalize fiscal concessions.
2. Provide adequate good quality infrastructural support at a reasonable cost for efficient functioning of the industrial sector.
3. Amend laws / rules for encouraging private sector participation in various sectors.
4. Simplify rules, regulations and procedures to remove bottlenecks for smooth functioning of the industrial sector.
5. Improve the quality of services to entrepreneurs with sharp focus upon SC/ST categories, handicapped and women to encourage them to actively participate in the developmental process.

6. Introduce latest scientific data collection system to make the planning process more realistic.
7. Make the “Single Window System” more effective at the district, the industrial area and State level.
8. Strive to put in place appropriate arrangements for ensuring timely and adequate flow of credit to industries, specially the SSI Sector.
9. Assist Industrial Sector in their marketing efforts by providing adequate support services backed by appropriate enabling provisions in the legislation / rules.
10. Facilitate availability of technical and financial support for modernization through increased access to Research & Development facilities.
11. Give thrust to Entrepreneurship development through establishment of Entrepreneur Development Institute (EDI) and other specialized institutions.
12. Diagnose incipient sickness and initiate timely measures for revival of sick industries and develop a monitoring system at district level to avoid sickness in industry.
13. Identify the areas of concentration of traditional skills and provide training, improved design, technological back up the marketing support. Development of “Craft Villages” and organizing “Craft Bazaars” to provide adequate market access to artisans and craftsmen.
14. Encourage setting up of fruit processing, vegetable processing, spice processing, horticulture and other food processing industries in the State by providing special incentives and basic infrastructure to these industries.
15. Develop Industrial Parks for specialized activities in the field of Information Technology, Tassar / Mulberry, Electronics, Plastic, Chemicals, Biotech and Herb, Exports and Food Processing with adequate power, water, communication, transport and other common facilities.
16. Emphasis on small power generating units and developing non-conventional sources of energy through private participation.
17. To encourage development of consumer oriented Industries such as Plastic, Herbs, Drugs, Leather, Handloom, Handicrafts, Khadi, etc.

18. Issue of notification by various concerned Departments to give effect to the strategies of the policy.
19. Institutionalization of monitoring and evaluation mechanism.
20. Mid-term review of implementation of this policy to ensure timely and appropriate corrective actions.

## APPENDIX – V

### JHARKHAND INDUSTRIAL POLICY 2012

Whereas the Govt. of Jharkhand published Jharkhand Industrial Policy-2001 and laid down detailed provisions for prevention of industrial sickness and revival of willing and viable sick industries in Section – 23 of the Industrial Policy – 2001, and in 2003 the Governor was pleased to approve incentives and support measures for revival of large, medium and small scale industrial units in the State as under:

#### 1. Short Title:

1.1 This scheme may be called ‘Jharkhand Industries Rehabilitation Scheme-2003’ (herein after refer to as the 2003 Scheme) for rehabilitation of large, medium & small scale industrial units setup in the State.

#### 2. Commencement and Duration:

2.1 Unless specially mentioned against the respective items of incentives sanctioned under the 2003 Scheme, it shall be effective during the period of implementation of the Jharkhand Industrial Policy – 2001.

#### 3. Operation of 2003 Scheme:

3.1 The 2003 Scheme will be operated by the Department of Industries of the Govt. of Jharkhand for the rehabilitation or revival of willing and viable industrial units in the State in consonance with Section 23 of Jharkhand Industrial Policy-2001.

#### 4. Definitions:

4.1 In the 2003 Scheme, unless the context otherwise requires

- i. **‘State Government’** means the Govt. of Jharkhand and ‘Central Government’ means Govt. of India.
- ii. **‘ID’** means Industries Department of the State Govt.

- iii. **‘Apex Committee (AC)’** means committee setup for revival of SSI units under the Chairmanship of Secretary of Industries / Industrial Development Commissioner under Jharkhand Industrial Policy-2001.
- iv. **‘State Level Empowered Committee (SLEC)’** means committee setup for taking decisions on concessions and facilities to be provided to sick, closed and weak large and medium sector units under the Chairmanship of Chief Secretary.
- v. **‘Units’** means any industrial units in the State that are either ‘Closed’, ‘Sick’ or ‘Weak’ belonging to an industrial company in either large / medium or small scale sectors including industrial co-operative, provided that units in the small scale sector considered for the purpose of the 2003 Scheme shall be limited to such as are registered with Industrial Area Development Authority or District Industries Centre under the Directorate of Industries and determined for the purposes of the 2003 Scheme in consultation with the Industries Department of the State Government.
- vi. **‘Large/Medium Scale Sector’** means an industrial sector as defined by the Government of India from time to time.
- vii. **‘Small Scale Sector’** means an industrial sector as defined by the Government of India from time to time.
- viii. **‘Closed Unit’** means a Unit that is not less than five years old and has remained closed for more than one year.
- ix. **‘Sick Unit’** means an Unit belonging to an industrial company that is not less than 5 years old and that has at the end of any financial year accumulated losses equal to or exceeding its net worth. Net worth is the sum total of the paid up equity capital of the industrial company and its free reserves. In case of SSI units, the definition of RBI from time to time will be applicable.

- x. **‘Weak Unit’** means and Unit that is not less than five years old, that has incurred cash losses in the last two years and had defaulted in payments to secured creditors or in payment of statutory dues on account of Gratuity, Provident Funds, ESI, Sales Tax, Municipal / Local Bodies Taxes, workers dues and dues to power supply agencies in any four or more quarters in a block of two successive financial years.
- xi. **‘Accepted Rehabilitation Proposal’** means a proposal for utilizing the industrial assets of a Closed Unit, the long term viability of which is confirmed by the Financial Institutions and / or Banks having financial stake in it, and is supported by Statutory creditors and employees of the Unit, that has been approved by the Apex Committee or the State Level Empowered Committee in case of Small Scale Industries and Medium / Large Scale Industrial respectively, and accepted by the State Government.
- xii. **‘Accepted Revival Proposal’** means a proposal for utilizing the industrial assets of a sick or weak unit, the long term viability of which is confirmed by the Financial Institutions and / or Banks having financial interest in it, and is supported by Statutory creditors and employees of the Unit, that has been approved by the Apex Committee or the State Level Empowered Committee in case of Small Scale Industries and Medium / Large Scale Industries respectively, and accepted by the State Government.
- xiii. **Expansion in respect of Closed, Sick or Weak Units** means expansion for the same items(s) of production within the existing approved capacity or for expansion for enlarged approved capacity or for manufacture of a new item with and approved capacity.
- xiv. **‘Incentives’** means any reliefs or concessions granted by the State Government.

- xv. **‘Earlier Incentive Schemes’** means any earlier Incentive Scheme administered by the Industries Development of the State Government.
- xvi. **‘Eligible Unit’** means an Unit to which the 2003 Scheme is applicable and the rehabilitation or revival proposal in respect of which under provision of Section 23 of Jharkhand Industrial Policy-2001 has been accepted by the State Government and which as a consequence thereof, been granted registration and eligibility certificated under the 2003 Scheme by the Directorate of Industries/ID.
- xvii. **‘Fixed Assets’** means the Land, Building, Plant and Machinery and equipment installed for pollution control measures for any unit.
- xviii. **‘Capital Investment’** means investment made in land, building, plant and machinery and equipment installed for pollution control measures in respect of any unit.
- xix. **‘Year’** means unless, otherwise specially stated and not repugnant to the context, the financial year commencing from the 1<sup>st</sup> April and ending on the 31<sup>st</sup> March following.
- xx. **‘Negative List of Industries’** means the list of Industries at Annexure–III of the Jharkhand Industrial Policy-2001, as may be amended by State Government from time to time.
- xxi. **‘Bank Rate’** is the rate of interest at which the RBI lends to the commercial banks.

## 5. Applicability of the 2012 Scheme:

- 5.1 The 2012 Scheme shall be applicable to all cases proposing the rehabilitation or revival of “Closed”, “Sick” or “Weak” Units and also to the expansion in

respect to “Closed”, “Sick” or “Weak” units if forming a part of such rehabilitation or revival proposals as accepted by State Government. Such Units can be in the private sector, cooperative sector, joint sector as also companies/undertakings owned or managed by the State or Central Government.

- 5.2 Incentives disbursed to Units under any earlier Incentive Schemes shall continue to be governed by the provisions of the registration and sanctions already issued under the respective Scheme.
- 5.3 Provided that Incentive if any, disbursed to Units under any earlier Incentive Schemes shall be deducted from the correspondingly available to eligible Units under the 2003 Scheme, if the circumstances so require.
- 5.4 Provided further that Unit that have been registered and for which eligibility certificated have been issued in terms of any earlier incentives Scheme, but in respect of which no incentives have been actually disbursed, may opt for registration under the 2003 Schemes, if the rehabilitation or revival proposals otherwise fulfill the terms and conditions under the 2003 Scheme.
- 5.5 The 2003 Scheme shall not be applicable to the industries listed in the negative list of industries.
- 5.6 Any unit to which this 2003 scheme is applicable, will be eligible to receive any incentive under this scheme only after an eligibility certificate is issued to the unit by the Directorate of Industries.

## **6. Eligibility Criteria for the 2003 Scheme:**

- 6.1 Any Unit to which this Scheme applies shall be considered for grant of registration and eligibility certification provided:
  - a. The rehabilitation or revival proposal is submitted as a comprehensive scheme duly supported by Financial Institutions and / or Banks having interest, statutory creditors and employees in respect of sacrifices in acknowledgement

of the potential viability of the unit and such proposal is approved by the Apex Committee or the State Level Empowered Committee and accepted by the State Government.

- b. The rehabilitation or revival proposal has the support of any intending Financial Institutions or Banks in respect of the term borrowing or working capital requirements under the proposal and such proposal is accepted by State Government in the event of Financial Institutions and / or Banks having interest in the Unit are not willing to support the rehabilitation or revival proposal and prefer to realize their dues by way of a One Time Settlement (OTS).
  - c. The rehabilitation or revival proposal includes a substantial investment by the entrepreneur / promoter proposing its rehabilitation or revival.
  - d. That in respect of “Weak Units”, no revival proposal shall be considered under the 2012 Scheme in the event of Financial Institutions and / or Banks having interest or an intended interest in them have assessed in their examination of the revival proposal their weakness to have been caused only due to internal managerial deficiencies.
  - e. That in respect of closed, sick and weak Units the monetary value of incentives and support from State Government under the 2012 Scheme in the revival proposal should not exceed the fresh investment as at (c) above i.e. total fresh investment of the promoter / entrepreneur.
- 6.2 Provided further that State Government shall have the right to accept either in whole or in part, or reject any proposal as at Para 6.1 above solely as its discretions and without assigning any reasons there for.

Besides this, Govt. of Jharkhand has spelled out in clear cut terms the coverage of eligible units under the 2003 Scheme incentives such as Capital Investment Subsidy, Interest Subsidy, Waiver of Electricity Duty, Remission of Stamp Duty & Registration Fee, Disposal of Surplus Land Assets, Re-Settlement of Arrear Sales Tax Dues, Re-Settlement of Arrear Power Dues, Grant of Soft Loan / Equity Participation, etc. for the rehabilitation or revival of eligible closed or sick units.

#### **7. Review of Approved Schemes:**

The Department of Industries will regularly review the implementation of the approved rehabilitation / revival scheme under this Scheme-2003. If any anomaly is found on the part of the unit or the promoter in implementation of the approved revival / rehabilitation scheme, or the ID is convinced that the continuance of the implementation of the scheme in case of any unit is not in best interests of the State, then the approved scheme can be withdrawn by the department with the approval of the State Government, and legal steps for recovery, if required, may be initiated. If any unit is aggrieved by above decision, it can represent before the SLEC within one month of such decisions.

## APPENDIX – VI



## Annex-III(B)

## Achievement under ACP for MSME as on Sep 30, 2015

(Amt in Lakh)

Sl.	Banks	MSE			Medium			MSME	
		Tgt	Achiev	% Achiev	Tgt	Achiev	% Achiev	% Achiev	% Achiev
1.	Bank of India	85900.04	147053.00	171	18463.00	252.00	1.36	141.15	
2.	Punjab National Bank	30139.00	15620.00	52	5797.00	273.00	4.71	44.23	
3.	State Bank of India	114529.87	24988.00	22	54922.00	6280.00	11.43	18.45	
4.	Canara Bank	27955.82	14935.00	53	3630.00	0.00	0.00	47.28	
5.	Allahabad Bank	32279.96	16178.00	50	3068.00	1288.00	41.98	49.41	
6.	Axis Bank	17642.70	51929.00	294	4491.00	0.00	0.00	234.62	
7.	IDBI Bank	11352.60	15321.00	135	3199.00	3794.00	118.60	131.36	
8.	Central Bank Of India	25708.51	10455.00	41	3156.00	0.00	0.00	36.22	
9.	United Bank Of India	22317.52	1713.00	8	4369.00	0.00	0.00	6.42	
10.	Union Bank Of India	28148.20	23710.00	84	5188.00	226.00	4.36	71.80	
11.	UCO Bank	18108.42	490.00	3	4205.00	0.00	0.00	2.20	
12.	Bank Of Baroda	24186.02	2886.00	12	5231.00	239.00	4.57	10.62	
13.	Indian Overseas Bank	10437.50	16686.00	160	1216.80	5784.00	475.35	192.80	
14.	Syndicate Bank	7419.70	3982.00	54	834.00	0.00	0.00	48.25	
15.	Oriental Bank of Comm	6712.68	10628.00	158	952.00	1676.00	176.05	160.53	
16.	Dena Bank	4285.60	303.00	7	670.00	0.00	0.00	6.11	
17.	Indian Bank	4608.00	566.00	12	766.00	0.00	0.00	10.53	
18.	Punjab and Sindh Bank	3954.80	2584.00	65	832.00	1.00	0.12	54.00	
19.	Vijaya Bank	3550.52	895.00	25	352.00	0.00	0.00	22.93	
20.	SBBJ	2203.00	36.00	2	332.00	0.00	0.00	1.42	
21.	Andhra Bank	4379.30	2158.00	49	425.00	0.00	0.00	44.92	
22.	Corporation Bank	3293.80	2699.00	82	377.00	0.00	0.00	73.53	
23.	State Bank of Patiala	196.00	487.00	248	0.00	0.00	na	248.47	
24.	State Bank of Hyd	0.00	66.00	na	0.00	0.00	na	na	
25.	Bank Of Maharashtra	2542.00	1700.00	67	364.00	498.00	136.81	75.64	
26.	Bhartiya Mahila Bank	0.00	20.00	na	0.00	0.00	na	na	
27.	Federal Bank	3128.00	1471.00	47	832.00	48.00	5.77	38.36	
28.	HDFC Bank	19389.40	11670.00	60	5130.00	0.00	0.00	47.59	
29.	ICICI Bank	18219.30	8386.00	46	4862.00	1582.00	32.54	43.19	
30.	Karnataka Bank Ltd.	1420.00	644.00	45	166.00	0.00	0.00	40.61	
31.	Indus Ind Bank	4663.40	15317.00	328	766.00	207.00	27.02	285.92	
32.	J&K Bank Ltd.	788.00	0.00	0	0.00	0.00	na	0.00	
33.	YES Bank	1889.00	0.00	0	66.00	0.00	0.00	0.00	
34.	Kotak Mahindra Bank	6722.00	695.00	10	966.00	0.00	0.00	9.04	
35.	South Indian Bank	122.00	494.00	405	50.00	0.00	0.00	287.21	
36.	Laxmi Vilash Bank	926.00	0.00	0	0.00	0.00	na	0.00	
37.	Karur Vasya Bank	622.00	260.00	42	0.00	0.00	na	41.80	
38.	Jharkhand Gramin Bank	41442.80	3533.00	9	2402.00	0.00	0.00	8.06	
39.	Vananchal Gramin Bank	15722.84	2501.00	16	252.00	0.00	0.00	15.66	
40.	Cooperative Bank	5697.88	41.00	1	2748.00	0.00	0.00	0.49	



## APPENDIX – VII



### Annex-III(A-ii)

#### ii) Year-on-Year Growth in Credit to Micro and Small Enterprises:

(Rs. In Lakh)

Sr. No	Name of the Bank	Credit Flow to Micro & Small Enterprises				Target
		Sep 2014	Sep 2015	Increase/Decrease	% Increase/Decrease	
1.	Bank of India	237856.65	263125.17	25268.52	10.62	20%
2.	Punjab National Bank	130203.35	131352.35	1149.00	0.88	20%
3.	State Bank of India	125593.08	159605.72	34012.64	27.08	20%
4.	Canara Bank	90832.99	105240.05	14407.06	15.86	20%
5.	Allahabad Bank	93488.72	120632.13	27143.41	29.03	20%
6.	Axis Bank	37805.15	41031.58	3226.43	8.53	20%
7.	IDBI Bank	16145.35	27271.30	11125.95	68.91	20%
8.	Central Bank Of India	27712.22	29483.65	1771.43	6.39	20%
9.	United Bank Of India	41285.00	46724.00	5439	13.17	20%
10.	Union Bank Of India	66338.00	55896.00	-10442	-15.74	20%
11.	UCO Bank	28692.00	28692.00	0	0.00	20%
12.	Bank Of Baroda	42071.00	62031.00	19960	47.44	20%
13.	Indian Overseas Bank	14661.31	16561.63	1900.32	12.96	20%
14.	Syndicate Bank	14037.00	14004.00	-33	-0.24	20%
15.	Oriental Bank Of Comm	11001.00	15257.08	4256.08	38.69	20%
16.	Dena Bank	3533.00	3441.00	-92	-2.60	20%
17.	Indian Bank	4093.25	8590.00	4496.75	109.86	20%
18.	Punjab and Sindh Bank	3582.66	2798.50	-784.16	-21.89	20%
19.	Vijaya Bank	5699.00	6522.00	823	14.44	20%
20.	SBBJ	429.00	589.00	160	37.30	20%
21.	Andhra Bank	1468.55	2191.62	723.07	49.24	20%
22.	Corporation Bank	10352.38	14743.41	4391.03	42.42	20%
23.	State Bank of Patiala	401.00	487.00	86	21.45	20%
24.	State Bank of Hyderabad	50.00	58.70	8.7	17.40	20%
25.	Bank Of Maharashtra	1340.50	1847.00	506.5	37.78	20%
26.	Bhartiya Mahila Bank	0.00	42.50	42.5	na	20%
27.	Federal Bank	1760.02	1470.75	-289.27	-16.44	20%
28.	HDFC Bank	32145.00	50454.70	18309.7	56.96	20%
29.	ICICI Bank	7462.00	9141.00	1679	22.50	20%
30.	Karnataka Bank Ltd.	1129.08	1328.94	199.86	17.70	20%
31.	Indus Ind Bank	51196.00	64453.00	13257	25.89	20%
32.	Jammu and Kashmir Bank	0.00	0.00	0	na	20%
33.	YES Bank	124.62	99.61	-25.01	-20.07	20%
34.	Kotak Mahindra Bank	1814.60	2660.00	845.4	46.59	20%
35.	South Indian Bank	364.05	493.52	129.47	35.56	20%
36.	Laxmi Vilash Bank	12.00	300.00	288	2400.00	20%
37.	Karur Vasya Bank	0.00	260.03	260.03	na	20%
38.	Jharkhand Gramin Bank	23342.00	24738.00	1396	5.98	20%
39.	Vananchal Gramin Bank	36549.00	34014.00	-2535	-6.94	20%
40.	Cooperative Bank	1378.15	0.00	-1378.15	-100.00	20%



## APPENDIX – VIII



### Annex-III(A-iii)

#### iii) Growth in Number of Micro Enterprises Accounts (Sep 2015):

Sl.	Name of the Bank	Sep 2014	Sep 2015	Increase/ Decrease	% Increase/ Decrease	Target
1.	Bank of India	46491	54846	8355	17.97	10%
2.	Punjab National Bank	4516	4797	281	6.22	10%
3.	State Bank of India	22129	30843	8714	39.38	10%
4.	Canara Bank	6962	9656	2694	38.70	10%
5.	Allahabad Bank	17571	20283	2712	15.43	10%
6.	Axis Bank	476	481	5	1.05	10%
7.	IDBI Bank	2236	7405	5169	231.17	10%
8.	Central Bank Of India	10049	10932	883	8.79	10%
9.	United Bank Of India	7825	8508	683	8.73	10%
10.	Union Bank Of India	10961	8959	-2002	-18.26	10%
11.	UCO Bank	6142	6142	0	0.00	10%
12.	Bank Of Baroda	5929	7812	1883	31.76	10%
13.	Indian Overseas Bank	2512	2883	371	14.77	10%
14.	Syndicate Bank	3257	1618	-1639	-50.32	10%
15.	Oriental Bank Of Comm	1066	1357	291	27.30	10%
16.	Dena Bank	1119	1430	311	27.79	10%
17.	Indian Bank	791	856	65	8.22	10%
18.	Punjab and Sindh Bank	449	520	71	15.81	10%
19.	Vijaya Bank	1360	1565	205	15.07	10%
20.	SBBJ	25	73	48	192.00	10%
21.	Andhra Bank	402	474	72	17.91	10%
22.	Corporation Bank	480	1006	526	109.58	10%
23.	State Bank of Patiala	34	42	8	23.53	10%
24.	State Bank of Hyderabad	0	38	38	na	10%
25.	Bank Of Maharashtra	49	79	30	61.22	10%
26.	Bhartiya Mahila Bank		0	0	na	10%
27.	Federal Bank	77	64	-13	-16.88	10%
28.	HDFC Bank	11180	20816	9636	86.19	10%
29.	ICICI Bank	253	406	153	60.47	10%
30.	Karnataka Bank Ltd.	190	204	14	7.37	10%
31.	Indus Ind Bank	21484	26388	4904	22.83	10%
32.	Jammu and Kashmir Bank	0	0	0	na	10%
33.	YES Bank	32	4	-28	-87.50	10%
34.	Kotak Mahindra Bank	3	2	-1	-33.33	10%
35.	South Indian Bank	0	0	0	na	10%
36.	Laxmi Vilash Bank	5	8	3	60.00	10%
37.	Karur Vasya Bank	0	7	7	na	10%
38.	Jharkhand Gramin Bank	40194	10573	-29621	-73.70	10%
39.	Vananchal Gramin Bank	17770	17733	-37	-0.21	10%
40.	Cooperative Bank	0	0	0	na	10%

# APPENDIX – IX



## Annex-III(A-i)

Flow of Credit Flow to MSME Sector as on September 30, 2015  
vis-à-vis targets prescribed by PM's Task Force

### i) Share of Flow of Credit to Micro to MSE:

(Rs. In Lakh)

Sl.	Name of the Bank	Micro Enterprises	MSE	% of Micro to MSE (Sep 2015)	% of Micro to MSE (Sep 2014)	Target
1.	Bank of India	155974.00	263125.17	59.28	57.25	60%
2.	Punjab National Bank	55537.00	131352.35	42.28	41.59	60%
3.	State Bank of India	85190.72	159605.72	53.38	44.29	60%
4.	Canara Bank	57803.15	105240.05	54.93	52.45	60%
5.	Allahabad Bank	59553.07	120632.13	49.37	37.69	60%
6.	Axis Bank	15709.63	41031.58	38.29	33.02	60%
7.	IDBI Bank	15051.95	27271.30	55.19	49.53	60%
8.	Central Bank Of India	16101.53	29483.65	54.61	45.70	60%
9.	United Bank Of India	33029.00	46724.00	70.69	72.95	60%
10.	Union Bank Of India	16456.00	55896.00	29.44	29.25	60%
11.	UCO Bank	10598.00	28692.00	36.94	36.94	60%
12.	Bank Of Baroda	33160.00	62031.00	53.46	56.14	60%
13.	Indian Overseas Bank	8865.78	16561.63	53.53	45.24	60%
14.	Syndicate Bank	8797.00	14004.00	62.82	23.10	60%
15.	Oriental Bank of Comm	8453.26	15257.08	55.41	51.51	60%
16.	Dena Bank	2961.00	3441.00	86.05	85.54	60%
17.	Indian Bank	4295.00	8590.00	50.00	99.99	60%
18.	Punjab and Sindh Bank	880.50	2798.50	31.46	45.85	60%
19.	Vijaya Bank	4491.00	6522.00	68.86	70.26	60%
20.	SBBJ	589.00	589.00	100.00	25.41	60%
21.	Andhra Bank	1337.63	2191.62	61.03	65.47	60%
22.	Corporation Bank	2786.24	14743.41	18.90	15.60	60%
23.	State Bank of Patiala	251.00	487.00	51.54	34.91	60%
24.	State Bank of Hyderabad	58.70	58.70	100.00	0.00	60%
25.	Bank Of Maharashtra	354.50	1847.00	19.19	16.97	60%
26.	Bhartiya Mahila Bank	0.00	42.50	0.00	0.00	60%
27.	Federal Bank	422.97	1470.75	28.76	27.48	60%
28.	HDFC Bank	18824.43	50454.70	37.31	43.24	60%
29.	ICICI Bank	4966.00	9141.00	54.33	37.30	60%
30.	Karnataka Bank Ltd.	1273.85	1328.94	95.85	100.00	60%
31.	Indus Ind Bank	64453.00	64453.00	100.00	100.00	60%
32.	Jammu and Kashmir Bank	0.00	0.00	0.00	0.00	60%
33.	YES Bank	99.61	99.61	100.00	11.07	60%
34.	Kotak Mahindra Bank	39.00	2660.00	1.47	7.34	60%
35.	South Indian Bank	0.00	493.52	0.00	0.00	60%
36.	Laxmi Vilash Bank	300.00	300.00	100.00	100.00	60%
37.	Karur Vasya Bank	28.00	260.03	10.77	0.00	60%
38.	Jharkhand Gramin Bank	10494.00	24738.00	42.42	42.52	60%
39.	Vananchal Gramin Bank	13326.00	34014.00	39.18	37.77	60%
40.	Cooperative Bank	0.00	0.00	0.00	100.00	60%



# APPENDIX -X



Annex-III(C)

## Coverage of Loans under CGTMSE (as on September 30, 2015)

(Amt in Lakh)

Sl.	Bank	Amount Outstanding	CGTMSE Coverage	CGTMSE Coverage%
1.	Bank of India	140815.49	18727.05	13.30
2.	Punjab National Bank	36000.00	852.05	2.37
3.	State Bank of India	116876.24	83665.49	71.58
4.	Canara Bank	89451	79428.12	88.80
5.	Allahabad Bank	102632.13	16876.84	16.44
6.	Axis Bank	51929	127.52	0.25
7.	IDBI Bank	27269	883.32	3.24
8.	Central Bank Of India	25928.65	10835.00	41.79
9.	United Bank Of India	45036.00	5137.00	11.41
10.	Union Bank Of India	55896.00	12428.00	22.23
11.	UCO Bank	47395.00	9835.00	20.75
12.	Bank Of Baroda	46923.45	1118.00	2.38
13.	Indian Overseas Bank	16501.57	0.00	0.00
14.	Syndicate Bank	14004.00	2044.00	14.60
15.	Oriental Bank Of Comm	15365.57	1595.71	10.38
16.	Dena Bank	3870.00	697.00	18.01
17.	Indian Bank	0.00	0.00	na
18.	Punjab and Sindh Bank	0.00	0.00	na
19.	Vijaya Bank	6522.00	874.00	13.40
20.	SBBJ	589.00	0.00	0.00
21.	Andhra Bank	2138.37	54.20	2.53
22.	Corporation Bank	7824.42	4040.57	51.64
23.	State Bank of Patiala	487.00	40.00	8.21
24.	State Bank of Hyderabad	58.70	13.00	22.15
25.	Bank Of Maharashtra	1847.00	611.77	33.12
26.	Bhartiya Mahila Bank	42.50	0.00	0.00
27.	Federal Bank	1470.75	0.00	0.00
28.	HDFC Bank	26068.30	67.00	0.26
29.	ICICI Bank	9142.00	0.00	0.00
30.	Karnataka Bank Ltd.	1328.94	0.00	0.00
31.	Indus Ind Bank	0.00	0.00	na
32.	J&K Bank Ltd.	0.00	0.00	na
33.	YES Bank	99.61	0.00	0.00
34.	Kotak Mahindra Bank	2660.00	20.00	0.75
35.	South Indian Bank	0.00	0.00	na
36.	Laxmi Vilash Bank	330.00	142.50	43.18
37.	Karur Vasya Bank	0.00	0.00	na
38.	Jharkhand Gramin Bank	24738.00	1369.00	5.53
39.	Vananchal Gramin Bank	39312.00	4367.00	11.11
40.	Central Bank Of India	25928.65	10835.00	41.79



