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

7th Floor, "A" Wing
Nirman Bhawan, New Delhi - 110108
Dated 29th July 2008

Subject: Minutes of the fifth meeting of the National Board for Micro, Small and Medium Enterprises (NBMSME) held on 27th June 2008 (Friday), New Delhi.

A copy of the minutes of the fifth meeting of the National Board for Micro, Small and Medium Enterprises (NBMSME) held on 27th June, 2008 (Friday), at Hall No.5 (S.F.), Vigyan Bhawan, New Delhi is enclosed.

It is requested that discrepancy, if any, in the minutes may please be intimated to us in a fortnight's time.

Encl.: a/a


(P.K. Padhy)

**Additional Development Commissioner &
Economic Advisor**
Tel.: 011-2306 1069
Fax: 011- 2306 1611
E-mail: pramodpadhy@yahoo.co.in

To

1. All the Members, NBMSME
2. Chairman KVIC/Chairman Coir Board/CMD NSIC
3. Special invitees:
 - (i) Shri Pankaj Gupta, President, Industries Association of Uttarakhand, Dehradun.
 - (ii) Shri A. Shanmugavelayuthan, President, Tamil Nadu Small and Tiny Industries Association, 10, GST Road, Guindy, Chennai- 32.
 - (iii) Sh. Shakeel Qualander, President, Federation Chamber of Industries Kashmir, Sri Nagar.
4. AS&FA / EA / JS (PK) / JS (SKP) / ADC&EA / ADC (Admn.) / ADC (Tech.) / AIAs / AEA / JDC

Copy to: SENET Division, O/oDC(MSME).

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Minutes of Fifth Meeting of the National Board for Micro, Small and Medium Enterprises (NBMSME) held on 27th June 2008 (Friday) at 11.00 A.M. in Hall No.5, Vigyan Bhawan, New Delhi –reg.

The Fifth Meeting of the National Board for Micro, Small and Medium Enterprises (NBMSME) was held in Hall No.5, Vigyan Bhawan, New Delhi on 27th June 2008. The list of participants is at **Annexure-I**.

2. The meeting commenced with the welcome of Minister (MSME), the Member (VSE), Planning Commission, Chairman (Cair Board) and Secretary (MSME).

3. Minister (MSME) welcomed all the participants to the Fifth Meeting of the NBMSME. He stated that the decisions taken in the earlier meetings of the Board have been useful for the development of the MSME sector and thanked all the Members for their active participation. He then briefly informed about the subject to be discussed during the meeting. He mentioned that availability of credit is critical for promotion and development of MSEs and the Small Industries Development Bank of India (SIDBI) set up in 1990 to act as the principal financial institution for financing, promotion and development of this sector has taken several measures to meet its financing requirements. He complimented the performance of SIDBI for achieving the highest credit sanctions and disbursements during 2007-08 but emphasized the need to expand SIDBI's branch network to meet the financing requirements of the lower segments of the MSE sector. He also mentioned about the hardships faced by the MSEs owing to recovery action initiated under the Securitisation Act and stressed on the need to take action on the recommendations contained in the report of the Working Group submitted recently to the RBI. Referring to the RBI guidelines to the banks regarding service charges issued in February 2007, he stressed on the need to follow these strictly. He mentioned that the Ministry has been receiving representation regarding introduction of another OTS Scheme on the lines of the RBI guidelines to the banks issued in September 2005 and informed that the matter has already been taken up with the Finance Minister. On the issue of Service Tax levied on MSEs providing Business Auxiliary Services, he apprised that the Ministry has been taking up this issue with the concerned department in the Pre-Budget proposals. He urged that the Board Members may deliberate on the aforesaid issue for taking appropriate decision.

4. Secretary (MSME) briefed on the agenda for the meeting. He stated that the follow-up action on the issues raised in the last meeting have been incorporated in the agenda. He apprised that the matter relating to rising steel prices was taken up with the Ministry of Steel. Regarding the credit flow to the MSE sector, he stated that while the credit to MSEs has more than doubled from the year 2001 to 2007, in terms of percentage of net bank credit (NBC), there has been a steep decline during the period. On the role of SIDBI, he mentioned that SIDBI has taken various important steps and have introduced many schemes on which a detailed presentation would be made by the CMD, SIDBI. He also mentioned about the problems faced by MSEs, particularly very small borrowers, due to recovery measures initiated under the SARFAESI Act. On the issue of OTS, he stated that there is a need to introduce another OTS Scheme on the lines of the earlier OTS Scheme which has also been recommended by the Working Group. He referred to the circular issued by the RBI laying down the guiding principles for ensuring reasonableness of service charges which the banks need to follow in letter and spirit. On service tax he stated that it needs to be examined as to how MSEs can be exempted.

5. The Member Secretary thereafter took up the agenda points of the meeting. The Minutes of fourth meeting of the NBMSME were confirmed by the members. The Member Secretary then invited Additional Development Commissioner & Economic Adviser for making the presentation.

6. ADC&EA made a brief presentation covering the status of MSE financing, Securitisation Act, 2002, Bank Service Charges, OTS Scheme, and Service Tax. The presentation highlighted the fact that outstanding loans to MSEs from public sector banks has increased from Rs. 82,492 crore at the end of March 2006 to Rs. 1,04,703 crore at the end of March 2007, registering a growth of 26.9 per cent. However, credit to other sectors has been growing at a higher rate than the growth in MSE credit which has resulted in declining share in the NBC. With regard to Securitisation Act, 2002 enacted to facilitate recovery of NPAs, it was emphasised that the threshold limit under the Act is very low and is causing hardships to MSEs which have genuine difficulties on account of delayed payments. There is therefore, a need to enhance the threshold limit and make effort for rehabilitation before initiating action under this Act. Regarding bank charges, it was highlighted that the RBI constituted a Working Group in 2006. The Working Group identified 27 services related to deposit/loan accounts, remittance facility and cheque collections as an indicative list of basic banking services. Based on the recommendation of

the Working Group, the RBI issued instructions to banks in February 2007 advising them to ensure reasonableness in service charges. With regard to OTS Scheme of September 2005, it was informed that only 8,692 accounts were settled under the scheme which is not encouraging. The Ministry of MSME has taken up the issue with the Finance Ministry for introducing a more liberal OTS scheme. As regard service tax, though the issue has been taken up continuously with D/o Revenue, exemption to MSEs providing business auxiliary services has not been considered favourably so far.

7. CMD, SIDBI made a presentation highlighting mandate, present organizational structure and operations/activities of SIDBI. SIDBI with its Head Office at Lucknow has 5 zonal offices and one regional office in the North East besides 73 branches across all the States in the country, which it plans to expand to 100 in FY 2009. Though SIDBI's thrust has been primarily on refinance, it is also engaged in revival of SFCs, micro credit, direct finance, institution building and promotional and development support to MSMEs, besides acting as the nodal agency for implementation of various schemes of the Government. As announced in the Union Budget 2008-09, it is envisaged to set up a Refinance Fund for Rs.2,000 crore for enhancing the refinance capability of SIDBI to the MSME sector. This would enable refinance at lower rates as well as enhance flow of credit to the MSME sector. The strategy for SFC's revival has resulted in tripartite MoU with 11 SFCs, benefiting them by way of interest rate rebate, principal reschedulement, capacity building support, etc. In the area of micro credit, SIDBI's support has been to more than 100 Micro Finance Institutions (MFIs) for on-lending to micro entrepreneurs with cumulative disbursements of over Rs. 1800 crore, benefiting more than 5 million persons (mostly women). SIDBI's direct finance is aimed at meeting varied credit needs of MSMEs and includes term loans, equity support, etc. The presentation also highlighted the achievements of Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), SME Rating Agency of India Ltd. (SMERA), SIDBI Venture Capital Ltd. (SVCL) and India SME Technology Services Ltd. (ISTSL).

8. Shri Joginder Kumar, President, Federation of Tiny & Small Industries of India (FOTSII), raised the issue regarding the cross-country study of Micro Enterprises to find out the best practices in other countries which could be adopted in our country for the benefit of the sector. He pointed out that though the micro enterprises have been defined as a distinct category of enterprises under the MSMED Act, 2006, the RBI guidelines do not recognise micro enterprises separately. There is, therefore, a need to recognise micro

enterprises as a distinct entity in the RBI's circulars. He emphasised that enterprises with investment up to Rs.5 lakh need to be provided adequate credit. Though SIDBI was set up primarily to cater to the MSEs, it has been focusing more on SMEs. He also pointed out there are no non-official Directors on SIDBI's Board or on the Boards of SFC representing the MSE sector. He expressed the apprehension that the Risk Capital Fund under SIDBI may not benefit the micro enterprises as financing to such enterprises is associated with high risk perception. He also stressed that MSEs providing business auxiliary services need to be exempted from imposition of service tax.

9. The President of Laghu Udyog Bharati, Er. Shushil Kumar Gupta while referring the rise in steel prices, an issue that was also raised in the last meeting, pointed out that scarcity has been created by the Public Sector Steel Producers and the situation has come back to the same stage. Moreover, the banks have not raised the cash credit limits. He suggested that a permanent cell needs to be created to monitor the prices of essential raw material.

10. The President of Jharkhand Small and Tiny Industries Association (JSTIA), Shri G. P. Dalmia, suggested that MSEs may be exempted from Fringe Benefit Tax (FBT) and Minimum Alternate Tax (MAT) which are applicable to Limited companies as company mode of working for MSEs is discouraged by imposition of FBT & MAT. He also pointed out that the rate of income tax for small and large companies are the same and the tax rate should be lower for MSEs which are companies. He stressed that the new One-Time Settlement (OTS) Scheme may be introduced by the RBI and should be on the same line as introduced earlier, i.e., it should be non-discretionary and non-discriminatory. He raised the issue of dereservation of items exclusively reserved for manufacture by the MSEs and suggested that a study should be conducted to assess the impact of dereservation. He also pointed out that new industrial estates/industrial area are not coming up and suggested that certain percentage of land acquired for large projects should be earmarked for industrial estate/industrial area to establish MSEs/ancillary units.

11. Shri Sudarshan Sareen, President of AICOSMIA, while complimenting the efforts made by the Ministry to address the problems faced by the MSEs, expressed the view that though the issues are taken up with the concerned authorities, in many cases these are not being favourably considered. He specifically raised issues like benefits under Rajiv Gandhi Udyami Mitra Yojana (RGUMY) not reaching large sections of common people

and meager assistance under the scheme for handholding and insistence on security of Rs. 2.00 lakh from institutions to establish Entrepreneurship Development Centres (EDCs). He said that there has been an increase in total lending to the MSE sector from the banks which is encouraging. He also raised the issue of increase in raw material prices affecting the MSEs. He emphasised that considering the preponderance of micro enterprises among MSEs, there should be earmarking of credit to the extent of 20% for the micro enterprises sector and maximum assistance be provided to this sector including setting of a National Commission.

12. The President of Federation Chamber of Industries, Shri Shakeel Qalandar, suggested that keeping in view of the geographical location and poor rail connectivity, the State of Jammu and Kashmir which is industrially backward may be given the same treatment as the North Eastern Region (NER). Further, the MSEs should be provided a package of incentives on the lines of North East Package as the industrial units in the State could not take much advantage of the earlier package announced in 2002. One of the major problems faced by MSEs is that a large number of units have become sick which require separate package for their rehabilitation. He further raised the issue of poor functioning of JKSFIC, which need to be covered under SIDBI's revival initiatives.

13. The President of Federation of Industries and Commerce of North Eastern Region (FINER), Shri S. K. Jain, while appreciating the presentation by SIDBI mentioned that the role of SIDBI in the NER is more of promotional nature and financing to MSEs has been very limited. There should be direct intervention by SIDBI and the CMD, SIDBI may visit the regional office set up at Guwahati. He also pointed out that the North Eastern States are not getting subsidy in time and therefore, the banks need to provide bridge loans so that the accounts do not become NPA.

14. The President of Tamil Nadu Small and Tiny Industries Association (TANSTIA), Mr. A. Shanmugavelayuthan, expressed the view that Tamil Nadu Industrial Investment Corporation (TIIC) should be included as a member lending institution to participate under the Credit Guarantee Scheme. He pointed out that the average loaning under the scheme is low. In the context of revival of SFCs, he mentioned that the interest rate charged by SIDBI is very high. He opined that SIDBI should provide refinance to SFCs at lower rate to enable them to reach to the micro enterprises.

15. The President, Industries Association of Uttarakhand, Shri Pankaj Gupta suggested that the problems of SMEs need to be put together and a meeting held with the Hon'ble Prime Minister to resolve the same. He mentioned that many enactments are pending and these need to be expedited. Referring to the announcement made in the 'Policy Package for Stepping up Credit to Small and Medium Enterprises (SMEs)' regarding coverage of at least 5 new tiny, small and medium enterprises at each of bank's semi-urban / urban branches per year, he emphasised the need to ascertain whether additional accounts have been actually covered by the banks. He also mentioned that the private banks' exposure in lending to the MSEs is low and these banks should focus more on this sector.

16. The President, Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP), Ms. K. Rama Devi pointed out that the women entrepreneurs are facing difficulties in accessing adequate credit. The banks are discouraging first generation entrepreneurs and activities in information technology and bio-tech sector are not covered under the Credit Guarantee Scheme by the banks. Entrepreneurs not having own land/premises are also not being considered for loans under the scheme. She emphasised that eligibility criteria under the scheme need to be clearly mentioned so that the banks do not turn down such cases. She also raised the issue of revival of sick MSEs.

17. The Member (VSE), Planning Commission and Vice Chairperson of NBMSME, Ms. Syeda Hameed, mentioned that the plan document has appropriately brought out the basic issues required for the promotion and development of MSMEs. She stressed on the importance of women entrepreneurs and their role and cited the example of States like Uttar Pradesh and Tamil Nadu where the women entrepreneurs working in small places are making significant efforts. She stressed that unless women entrepreneurs are helped, it will be difficult for them to come up. Therefore, it should be the first priority to focus on women entrepreneurs and extend them all assistance.

18. Shri Devi Dayal stated that there should be an inter-continental comparative study to find out the facilities provided to MSMEs for the promotion of such enterprises. He also added that small enterprises face difficulties in getting loans from the banks and it takes a lot of time. There is a need for proper monitoring and a grievance redressal system should be set up in each bank under the Regional Managers/Zonal Managers to have an assessment of client satisfaction. He opined that considering the contribution of MSEs in terms of exports and employment generation, the credit to this sector needs to be significantly enhanced. He mentioned that the threshold limit under the SARFAESI Act is very low and is causing

harassment to small borrowers, and therefore, this limit need to be raised. There should also be a statutory mechanism for rehabilitation of sick MSEs. Regarding strengthening of SFCs, he cited the example of UPFC which due to weak financial position is not extending fresh loans for the past several years and is concentrating only on recovery.

19. Minister of Rural & Small Scale Industries, Government of Tamil Nadu, Shri Pongalur N. Palanisamy stated that the issue of rise in raw material prices which was deliberated in the last meeting has become a serious problem affecting the MSMEs and immediate intervention is needed to curtail the prices. He mentioned about the target for lending to MSEs and actual achievements in the State of Tamil Nadu during 2006-07 and 2007-08. Referring to the problems being faced in the implementation of the Credit Guarantee Scheme, he said that the banks feel that they are not getting good response under the scheme. In this context, he emphasized the need to make the scheme more flexible and hassle-free. He also referred to the Code of Bank's Commitment to Micro and Small Enterprises brought out by Banking Codes and Standards Board of India (BCSBI) recently which sets the minimum standards of banking practices for banks to follow when they are dealing with MSEs and appreciated the Code for taking care of the needs of MSEs. He also appreciated the recommendation of the Working Group on Rehabilitation of Sick SMEs regarding raising of the threshold limit under SARFAESI Act to Rs.5 lakh and making it compulsory for the banks to give the promoters an opportunity for revival before it is declared as unviable. He mentioned that the State Government has announced special packages for Rehabilitation of Sick MSMEs in the MSMI Policy 2008. He requested that SIDBI may organise programmes in close coordination with the State Directorate of Industries. He stated that the State Government has taken up 62 clusters to be implemented during XI Five Year Plan and expect that the MSE-CDP would facilitate necessary assistance for these clusters. He also stated that the State Government will send the proposals for some of the schemes under NMCP and urged for better implementation of the Programme for enhancing the competitiveness of MSMEs, particularly micro enterprises. He requested that the proposed Prime Minister Employment Generation Programme (PMEGP) may be entrusted to the DICs since the PMRY Scheme is effectively implemented by DICs in the State. Concluding his speech, he thanked Minister of MSME for giving him the opportunity to present the views on behalf of the MSEs of Southern Zone.

20. The Chairman (SME Committee) of PHD Chamber of Commerce & Industry, Dr. J. S. Juneja, expressed the view that the aspirations of MSEs had increased considerably with the setting up the SIDBI in 1990. SIDBI, therefore, needs to undertake more direct financing of

MSEs. He opined that SIDBI has made large investment in bonds and desired to know how much funds are exactly provided for in such investments. He suggested that a special session on technology upgradation could be organized to deliberate on the topic.

21. Shri Dipankar Mukherjee, Ex-MP, Centre of Indian Trade Union (CITU), desired to know whether there exist any mechanism with the banks to fix the targets for lending and if so, the targets fixed for 2008-09 in terms of share in NBC should be made available. Referring to the need for addressing the problems of sickness among MSEs, he desired that the status relating to the settlement approved under One-Time Settlement (OTS) Scheme for small and other enterprises be also made available to the Board.

22. Minister of State of Small Scale Industries, Government of Uttar Pradesh, Shri C.D.R.Yadav, stated that about 32,000 MSMEs have been established in the state during the year 2007-08, generating employment for 1.5 lakh persons. Under PMRY, during 2007-08 50,594 beneficiaries have been provided loans and employment opportunities provided to 1.28 lakh persons. Under Cluster Development Programme of the Government of India, out of 147 proposals forwarded from the state, 80 proposals have been sanctioned for diagnostic study. He also mentioned about the various initiatives taken by the State Government for the promotion of industry and handicrafts, particularly training provided in the areas of skill and design development. He also briefed about the initiatives taken by the State Government for the implementation of MSMED Act, 2006.

23. The President, Karnataka Small Scale Industries Association (KASSIA), Shri M.C.R. Shetty, raised the issue of availability of raw materials which are in short-supply, apart from the steep rise in their prices, particularly steel, non-ferrous items and plastics. There is therefore, a need to ensure a steady supply of these raw materials even at higher prices, for the survival of MSEs and emphasised monitoring of the suppliers/ major manufacturers of raw materials.

24. The President, Kerala State Small Industries Association (KSSIA), Shri A.P.M. Abdul Rahim, stressed that there should be flexibility in working capital limit to take care of the rising cost of raw materials. He further emphasised that SIDBI should provide more funds under direct lending for the benefit of MSEs.

25. The President, Madhya Pradesh Laghu Udyog Sangh (MPLUS), Dr. Radha Sharan Goswami, stated that banks face difficulties in realising the claim from Credit Guarantee Fund Trust owing to the stringent norms for invocation of the guarantee under the scheme. He also referred to the problem faced by MSE suppliers registered with NSIC. Elaborating, he informed that the Railways have reported deficiencies in the quality of material supplied by an MSE after a gap of several years and has recommended NSIC for cancellation of registration.

26. The President, Federation of Associations of Small Industries of India (FASII), Shri T.V. Hariharan, expressed the view that SIDBI should work like a full-fledged bank to work for the development of the MSE sector. He also referred to the problems relating to settlement of claims under the Credit Guarantee Scheme and also the problems faced by MSEs due to action being taken under the SARFAESI Act. He suggested that the NPA norms need to be relaxed and the period for the account becoming NPA increased from 90 days to 180 days.

27. The President of Bombay Small Scale Industries Association (BSSIA), Shri Rakshpal Abrol, stated that the banks are not willing to support the micro enterprises. He also raised the issue of service tax imposed on MSEs providing business auxiliary services and stressed that such enterprises need to be exempted.

28. The meeting ended with thanks to all present.

LIST OF PARTICIPANTS
OF 5TH NBMSME MEETING

| S.N | Name, designation and address |
|------------|--|
| 1. | Sh. Mahabir Prasad, Hon'ble Minister of MSME, GoI, Udyog Bhawan, New Delhi |
| 2. | Dr. Syeda Hameed, Member, Planning Commission, Yojana Bhawan, New Delhi |
| 3. | Sh. Jivabhai A. Patel, Member of Parliament (LS) |
| 4. | Shri C.D.R. Yadav, Minister for Small Scale Industries & Export Promotion, Government of Uttar Pradesh, Secretariat, Lucknow. |
| 5. | Sh. Pongalur N. Palanisamy, Minister for Rural Industries, and Animal Husbandry, Government of Tamil Nadu, Secretariat, Chennai - 600 009 |
| 6. | Sh. A. C. Jose, Ex. MP, Chairman, Coir Board |
| 7. | Sh. Dinesh Rai, Secretary (MSME), Ministry of MSME, GoI, Udyog Bhavan, New Delhi |
| 8. | Sh. R. Ranjan, Commissioner Industries, Govt. of Tamil Nadu. |
| 9. | Mohd. Iftikharuddin, Commissioner & Director, Industries, G/o UP |
| 10. | Smt. Ravneet Kaur, Joint Secretary, Deptt. Of Financial Services, M/o Fin. |
| 11. | Sh. R. M. Malla, CMD, SIDBI, 15, Ashok Marg, Lucknow |
| 12. | Shri A.K. Sharma, Director of Industries, A&N Administration, Port Blair. |
| 13. | Sh. Ranbir Singh, Director, Ministry of Labour, GoI |
| 14. | Sh. D.L. Alwadhi, Under Secretary, Deptt. Of Commerce, Govt. of India |
| 15. | Sh. Mahesh Prasad, Director (T), Deptt. Of Industries, Govt. of Bihar. |
| 16. | Sh. G. Srinivasan, CGM, Reserve Bank of India (RBI), Mumbai. |
| 17. | Sh. V.S. Das, Executive Director, Reserve Bank of India (RBI), New Delhi |
| 18. | Sh. M.R. Butolia, DGM, NABARD, New Delhi. |
| 19. | Sh. Sanjay Kumar, Asstt. Manager, National Bank for Agriculture and Rural Development (NABARD), New Delhi |
| 20. | Sh. Ramesh Datla, Chairman, CII National MSME Council, CII-Gurgaon. |
| 21. | Sh. H.L. Srivastava, AGM, SIDBI |
| 22. | Sh. Manish Whorra, Dy. Dir., Confederation of Indian Industries (CII) |
| 23. | Ms. K. Rama Devi, President, Association of Lady Entrepreneurs of Andhra Pradesh, (ALEAP), H.NO.8-2-677/B/1. Road No.12. 3 rd Right, Beside Banjara Castle, Banjara Hills, Hyderabad-500034 |
| 24. | Ms. Dhanvanthi Jain, Vice President, Association of Women Entrepreneurs of Karnataka (AWAKE), No-B-76, behind KSSIDC Office, Industrial Estate, Rajajinagar, Bangalore -44 |
| 25. | Ms. Rupa Rani, Chairperson, Business Councelling, Association of Women Entrepreneurs of Karnataka (AWAKE), No-B-76, behind KSSIDC Office, Industrial Estate, Rajajinagar, Bangalore -44 |
| 26. | Sh. G.C. Tewari, General Manager, Bank of India. |
| 27. | Sh. G.P. Dalmia, President, Jharkhand Small and Tiny Industries Association, Shaheed Ashram Road, Baidyanath, Deoghar, Jharkhand - 814112 |

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| 28. | Sh. Joginder Kumar, President, Federation of Tiny & Small Industries, B-189, Industrial Estate, Ludhiana (Punjab) |
| 29. | Sh. Sudarshan Sareen, President, All India Confederation of small & micro industries associations (AICOSMIA), DCM Building, 11 th floor, 16, Barakhamba Road, New Delhi-110001 |
| 30. | Sh. M C R Shetty, President, Karnataka Small Scale Industries Association (KASSIA), 2/106, 17 th Cross, Magadi Chord Road, Vijayanagar, Bangalore-560040 |
| 31. | Sh. A. N. Burji, Past President, Karnataka Small Scale Industries Association (KASSIA), 2/106, 17 th Cross, Magadi Chord Road, Vijayanagar, Bangalore-560040 |
| 32. | Sh. Raksh Pal Abrol, President, Bombay Small Scale Industries Assn. Madhu Compound, 2 nd Floor, Sonawala Cross Road No.2, Goregaon (E), Mumbai-400063 |
| 33. | Sh. Vipin Kumar Jain, Secretary General, Madhya Pradesh Laghu Udyog Sangh, E-2/30, Mahavir Nagar, Bhopal-462023 |
| 34. | Sh. Damodar Ananoor, General Secretary, Kerala State Small Industries Association, (KSSIA), Veekay Towers, 2 nd floor, Beerankunju Road, Cochin-682018 |
| 35. | Sh. Atul D. Kapasi, President, Gujarat State Small Ind. Federation, 407, Nirman House, Ashram Road, Ahmedabad-19 (Gujarat). |
| 36. | Sh. DE. Ramakrishnan, President, Industrial and Financial Reconstruction Association for Small and Tiny Enterprises (IFRASTE), Paramount Gardens, Arcot Road, Saligramam, Chennai-600 093 |
| 37. | Sh. T.V. Hariharan, President, Federation of Association of Small Industries of India (FASII), Laghu Udyog Kuteer, 23/B/2, Guru Govind Singh Marg, New Rohtak Road, New Delhi – 110005 |
| 38. | Sh. Amit Kumar Jain, Director, Federation of Industry & Commerce of North Eastern Region, Guwahati (Assam) |
| | Sh. Mukul Lahkar, Resident Representative, Federation of Industry & Commerce of North Eastern Region, Guwahati (Assam) |
| 39. | Sh. Sushil Kumar Gupta, National President, Laghu Udyog Bharti (LUB), 1E/11, Swami Ram Tirath Nagar, Jhandewalan Extn., New Delhi-110055 |
| | Shri R.K. Bharadwaj, National Secretary, Laghu Udyog Bharti (LUB), 1E/11, Swami Ram Tirath Nagar, Jhandewalan Extn., New Delhi-110055 |
| 40. | Sh. K.K. Navada, Bengal National Chamber of Commerce and Industry (BNCCI), 23, Sir R. N. Mukharjee Road, Kolkata -700001 |
| 41. | Dr. J.S. Juneja, PHD, Chamber of Commerce and Industry, PHD House, 4/2, Siri Institutional Area, August Kranti Marg, New Delhi – 110016. |
| 42. | Sh. Dipankar Mukherjee, Ex-MP, Centre of Indian Trade Union, Central Office, B T Ranadive Bhawan, 13-A Rouse Avenue, New Delhi – 110 001 |
| 43. | Sh. Devi Dayal, IAS (Retd.), B-192A, Sector-44, Noida (UP) |
| 44. | Sh. H.P. Kumar, Chairman & Managing Director, National Small Industries Corporation (NSIC), NSIC Bhawan, Okhla Industrial Area, New Delhi |
| 45. | Sh. S. K. Sinha, Director, NSIC Bhawan, Okhla Industrial Area, New Delhi |

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| 46. | Sh. Pankaj Gupta, (Special Invitee), President, Industries Association of Uttarakhand, Uttaranchal |
| 47. | Sh. A. Shanmugavelayuthan, (Special Invitee), President, Tamil Nadu Small and Tiny Industries Association, 10, GST Road, Guindy, Chennai- 32. |
| 48. | Sh. Shakeel Qualander, President, Federation Chamber of Industries, Kashmir. |
| 49. | Sh. S.B.Dongre,,Director, Ministry of Food Processing Industries,New Delhi |
| 50. | Sh. Jawhar Sircar, Additional Secretary & Development Commissioner (MSME), Nirman Bhawan, New Delhi |
| 51. | Sh. D. R. S Chaudhary, AS & FA, Ministry of MSME, Government of India, Udyog Bhawan, New Delhi |
| 52. | Shri R. K. Manchanda, Economic Adviser, Ministry of MSME, GoI, Udyog Bhawan, New Delhi |
| 53. | Ms. Shashie Singh, Dy. DI.,Directorate of Industries, Govt. of U.P. |
| 54. | Sh. Mitter Vinod Sharma, Information Officer to Min. of U.P. |
| 55. | Sh. S.K. Gagroo, G.M., SBI, Local Head Office, New Delhi. |
| 56. | Sh. Bipin K. Bhardwaj, DGM (SME), SBI, Local Head Office, New Delhi. |
| 57. | Sh. L.P. Aggarwal, G.M., Punjab National Bank, H.O. New Delhi. |
| 58. | Ms. Archana Bhargava, G.M., Punjab National Bank, H.O. New Delhi. |
| 59. | Sh. Gopala Ganiga, Dy. G.M., Canara Bank, Circle Office, New Delhi. |
| 60. | Sh. Binay Kumar Ram, Sr. Manager, Canara Bank, Circle Office, New Delhi. |
| 61. | Shri S. K. Sinha, Director, NSIC Bhawan, Okhla Industrial Area, New Delhi |
| 62. | Shri Anil K. Mohan, GM, NSIC Bhawan, Okhla Industrial Area, New Delhi |
| 63. | Shri Sunil Tyagi, Manager, NSIC Bhawan, Okhla Industrial Area, New Delhi |
| 64. | Shri R. R. Sharma, , NSIC Bhawan, Okhla Industrial Area, New Delhi |
| 65. | Shri K. S. Ludu, Additional Development Commissioner (Planning), Office of the Development Commissioner (MSME), Ministry of MSME, Government of India |
| 66. | Shri P. K. Padhy, Additional Development Commissioner & Economic Adviser, Office of the Development Commissioner (MSME), Ministry of MSME, Government of India, New Delhi |
| 67. | Shri S. M. Ahuja, Industrial Advisor, Office of the Development Commissioner (MSME), Ministry of MSME, Government of India, New Delhi |
| 68. | Shri B.K. Sinha,Joint Dev.Commissioner, Office of the Development Commissioner (MSME), Ministry of MSME, Government of India, New Delhi |
| 69. | Shri Niranjan Naik,AIA, Office of the Development Commissioner (MSME), Ministry of MSME, Government of India, New Delhi |
| 70. | Shri Satish Chander,AIA, Office of the Development Commissioner (MSME), Ministry of MSME, Government of India, New Delhi |
| 71. | Shri Praveen Mahto, Additional Economic Adviser, Office of the Development Commissioner (MSME), Ministry of MSME, Government of India New Delhi, |
| 72. | Sh.S.Narayanan,Dy. Secretary,Min.of MSME, Government of India New Delhi |
| 73. | Sh.A.Ganguly,Dy. Secretary,Min.of MSME, Government of India New Delhi. |
| 74. | Sh. S.K.Goyal,Director, Ministry of MSME, Government of India New Delhi. |
| 75. | Shri B. N. Singh, Director (NB&AC),Office of the Development Commissioner (MSME), Ministry of MSME, Government of India, New Delhi. |

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| 76. | Shri Deepak Goyal, Director (S&D), Office of the Development Commissioner (MSME), Ministry of MSME, Government of India, AGCR Bldg., New Delhi |
| 77. | Sh. S.S. Dhillon, Director, MSME - DI, Agra, |
| 78. | Shri Suresh Yadvendra, Director, MSME-DI, Okhla, New Delhi. |
| 79. | Sh. A. Gaunguly, Dy. Secy., M/o MSME. |
| 80. | Sh. T.S. Routela, U.S. M/o MSME. |
| 81. | Dr. O.P.Mehta, Dy. Dir. (Plg.), O/o DC(MSME), New Delhi |
| 82. | Sh. Harish Anand, Dy. Dir. (Pub.), O/o DC(MSME), New Delhi. |
| 83. | Sh. Manoj Gupta, Dy. Director (M&C), PIB, New Delhi. |
| 84. | Sh. P.Lal, D.D.(MA). O/o DC(MSME), New Delhi. |
| 85. | Sh. Mahender Singh, Dy. Dir. (Admn.), O/o DC(MSME), New Delhi. |
| 86. | Shri Vinod Kumar, DD(CD), O/o DC(MSME) New Delhi., |
| 87. | Sh. Major Singh, DD(Electronics), MSME-DI, Okhla, New Delhi. |
| 88. | Sh. P.K. Mukherjee, Dy. Dir. (EA), O/o DC(MSME), New Delhi. |
| 89. | Sh. P.K. Sinha, Dy. Dir. (Policy), O/o DC(MSME), New Delhi. |
| 90. | Sh. S.K. Nijhanwan, Dy. Dir. (EA), O/o DC(MSME), New Delhi. |
| 91. | Sh. S.V. Sharma, Dy. Dir. (SENET), O/o DC(MSME), New Delhi. |
| 92. | Sh. N.K.Verma, A.D. (EP&M), O/o DC(MSME), New Delhi. |
| 93. | Sh. B.B.Sahoo, A.D. (SENET), O/o DC(MSME), New Delhi. |
| 94. | Sh. Rakesh Kumar, A.D. (EA), O/o DC(MSME), New Delhi. |
| 95. | Sh. Utpal Nath, A.D. (Plg.), O/o DC(MSME), New Delhi. |
| 96. | Sh. Subhash Chand, A.D. (Plg.), O/o DC(MSME), New Delhi. |
| 97. | Smt. Harjeet Dutta, Section Officer, NB&AC, O/o DC(MSME), New Delhi. |
| 98. | Shri S. Alam, Asstt. Director (NB&AC), O/o DC(MSME), New Delhi. |
| 99. | Shri D.S.Tomer, Asstt. Director (NB&AC), O/o DC(MSME), New Delhi. |