



सत्यमेव जयते

Government of India

Ministry of Micro, Small & Medium Enterprises

Agenda Papers

for

16th Meeting of

National Board for Micro, Small & Medium Enterprises



26th February, 2018

Hotel The Ashok, New Delhi

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Venue: Hotel The Ashok, New Delhi
Date: 26.02.2018.
Time: 10.00 A.M

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Agenda Item No.1

Confirmation of the Minutes of 15th Meeting of National Board for Micro, Small and Medium Enterprises (NBMSME) held on 27.4.2017

Minutes of 15th meeting of NBMSME held on 27.4.2017 under the chairmanship of Hon'ble Minister, MSME were circulated. A copy of the Minutes is **Annexed (page no. 29)**.

Agenda Item No.2: Action Taken Report

The Action Taken Report on the suggestions made by the Members of National Board for Micro, Small and Medium Enterprises (NBMSME) in its 15th meeting held on 27.4.2017 at Vigyan Bhawan, New Delhi is as follows:

Sr. No.	Issues/Points raised in the meeting	Action Taken
1	Formulation of specific policy for generation of employment to Ghumantu, a Scheduled Caste community in U.P. (Item No. 5)	There is already a higher subsidy (of 35% in rural area) for persons belonging to Scheduled Caste Community under PMEGP, which is an employment generation programme.
2	Instituting a mechanism of Co-ordination between State and Central Government for better implementation of policies. (Item No. 6)	Deliberations in meetings of National Board for Micro, Small and Medium Enterprises are important mechanism of Co-ordination between State Government and Central Government.
3	M/o MSME on the pattern of Gujarat Government may compensate the MSMEs for annual fee charged to them under the CGTMSE scheme. (Item No. 6)	Credit Guarantee Scheme offers credit without collateral security and/or third party guarantee. The fee charged is already subsidized as the income from corpus is utilized for settlement of claims and the operational income is not adequate to cover the claims.
4(i)	In very large number of cases the Corrective Action Plan Committees are taking a decision to recover the amount and re-working is only being done in less than 50% of the cases. Matter may be discussed with Bankers in a separate meeting. (Item No. 11)	A system has been put in place to monitor the progress through data submitted by banks on half yearly basis, i.e., in September and March.

<p>(ii)</p> <p>(iii)</p>	<p>Guidelines on collateral security for providing loans should be strictly enforced. {Item No. 13 (iii)}</p> <p>External rating being done by banks before sanctioning loans should be abolished as it usually led to increase in the cost of credit. Loans at lower rate of interest for MSEs could be considered. {Item No. 13 (iv)}</p>	<p>DFS have been requested for necessary action.</p> <p>DFS have been requested for necessary action.</p>
<p>5 (i)</p> <p>(ii)</p> <p>(iii)</p>	<p>{Item No. 12(i) to (iii)} Training courses should be held for the members of MSEFC. User access may be provided to stakeholders especially MSME Associations.</p> <p>State-wise resolution of cases should be displayed on this portal.</p> <p>M/o Corporate Affairs may be requested to enforce the provisions of mentioning interest and principal amounts owed to MSMEs in</p>	<p>Training programmes are being organised as suggested.</p> <p>Micro and Small Enterprises Facilitation Council (MSEFC) portal has been launched. The portal facilitates implementation of the delayed payment provisions of the MSMED Act, 2006, and assists in monitoring of delayed payment cases. Most of the States have uploaded the information regarding delayed payment cases on MSEFC portal. As on 31.03.2017, 3690 cases involving an amount of Rs.1660 crore are pending before various MSEFCs.</p> <p>The Ministry of Corporate Affairs vide notification no G.S.R 679(E) dated 4.9.2015 has already issued instructions in this regard for preparation of balance sheet.</p>

	their Balance Sheet strictly so as to remove the breach.	
(iv)	Delayed payment clause should be incorporated in the RFP floated by buyers. {Item No. 17 (ii)}	Delayed Payment is governed by the provision in The MSMED Act. Ministry has also launched a delayed payment monitoring portal, namely “MSME SAMADHAN”.
(v)	Suggestion of land bank given by One Man Committee should be implemented. {Item No. 17 (v)}	Report of One Man Committee is under examination of the Ministry.
6 (i)	{Item No. 14 (i) to (iv)} Extension of Public Procurement Policy to statutory/autonomous bodies and trusts owned by Central Government to achieve the 4% target earmarked for procurement from MSEs owned by SC/ST.	The Cabinet has included only Central Ministries/ Departments/CPSUs under the purview of the PP Policy. State Governments have been requested to formulate their own Policy based on the PP Policy notified by this Ministry.
(ii)	Review of 358 items reserved for procurement from PSUs.	As per the directions of the Review Committee, headed by Secretary, MSME, the review of the 358 items including expanding the scope of the PP Policy has already been initiated.
(iii)	Prescribe clear cut tender conditions.	M/o MSME has already issued Policy Circular dated 10.3.2016 requesting all the CPSUs not to insert unreasonable conditions in the tenders and also provide the relaxation to start-ups from prior experience and prior turnover clause.
(iv)	Incorporate provisions in the policy for penalising the enterprises for breach of its provisions.	Department of Public Enterprises is the controlling administrative Department for all the CPSUs. In order to implement all the mandatory provisions of the PP Policy, that Department has issues stringent penalty of deducting 1 mark of the CPSUs for non compliance of PP Policy MSEs while signing the MoU with them.
7(i)	{Item No. 15 (i) to (vi)} Entry into MSME data bank be made mandatory for availing of benefit of Public Procurement Policy.	National SC/ST Hub has been launched and NSIC is maintaining the databank pertaining to MSME (including SC/ST Enterprises) and the details of the same are provided to procuring agencies as and when they ask for the same.
(ii)	Disclosure of procurement from MSEs by PSUs be	As per the provisions 5 of the PP Policy, all the procuring agencies are required to insert the target set for

	made mandatory in their Balance Sheet.	procurement and the details of procurement made from MSEs in their Annual Reports. This fact is also being taken care of in the draft prepared to revise the guidelines of the PP Policy.
(iii)	Items reserved for procurement from MSEs should also have their tariff lines incorporated.	The ITCH Code for the 358 items reserved for procurement from MSEs has been prepared.
(iv)	Instead of multiple registrations with respective PSUs, registration with one PSU should be applicable to other PSUs as well.	The requirement of one PSU is different from another PSU in respect of items which they propose to procure. However, the PSUs coming under the administrative control of one Ministry can be asked to accept the same.
(v)	GeM Portal should display the list of items reserved for procurement from MSEs.	For displaying the list of items reserved for procurement is being taken up with GeM.
(vi)	Explore the possibility of floating limited tenders for procurement from MSEs owned by SC/ST as PSUs were finding it difficult to procure from SC/ST owned MSEs.	PSUs can take the assistance of NSIC who is maintaining the National SC/ST Hub of MSEs for providing the details of the same.
(vii)	A policy should be framed to extend marketing support to MSMEs. {Item No. 17 (vi)}	The benefits of the PP Policy are available only for Micro and Small Enterprises (MSEs) as per the provisions of the PP Policy. This Ministry has already requested the CPSUs to extend the benefits of prior turnover and prior experience clause to Start-Ups.
8 (i) & (ii)	{Item No. 16 (i) to (v)} Definition of MSME solely in terms of investment in plant and machinery; if so, the limits thereof Definition of MSMEs in terms of one or more criteria of investment, turnover and employment	Government has recently approved change on the basis of classifying Micro, Small and Medium enterprises from ‘investment in plant & machinery/equipment’ to ‘annual turnover’ . This will make the norms of classification growth oriented and align them to the new tax regime revolving around GST (Goods & Services Tax). This new definition would now be placed before Parliament in the form of a Bill for Amendment of the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006. Accordingly, amendment of Section 7 of the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 will be proposed to define units

		<p>producing goods and rendering services in terms of annual turnover as follows:</p> <ul style="list-style-type: none"> • A micro enterprise will be defined as a unit where the annual turnover does not exceed five crore rupees; • A small enterprise will be defined as a unit where the annual turnover is more than five crore rupees but does not exceed Rs 75 crore; • A medium enterprise will be defined as a unit where the annual turnover is more than seventy five crore rupees but does not exceed Rs 250 crore. • Additionally, the Central Government may, by notification, vary turnover limits, which shall not exceed thrice the limits specified in Section 7 of the MSMED Act.
(iii)	Amendment in the delayed payment provisions of MSMED Act, 2006.	Recently revised rules for MSEFC have been prepared after taking into account comments of stakeholders and some representatives of MSEFCs and the same has been made available to all the State/UTs as an advisory for consideration. Based on the same, States/UTs are taking initiative to revise the rules. DC (MSME) has also issued a circular to all MSME-DIs vide No. 06(02)/2016/NBMSME dated the 4 th May, 2017 for compliance in the matter.
(iv)	Amendment in the Act to facilitate ease of doing business.	<p>The Ministry of MSME, in consultation with the National Board of MSMEs and the Advisory Committee in this behalf, has notified Udyog Aadhaar Memorandum (UAM) on 18.9.2015. UAM is a one-page registration form that would constitute a self-declaration format under which the MSME will self-certify its existence, bank account details, promoter/owner's Aadhaar details and other minimum basic information required. Based on the same, the certificate can be issued online, a unique identifier, i.e., Udyog Aadhaar Number (UAN).</p> <p>Recently Govt. has approved change in the definition/criteria for MSMEs; by taking turnover as the sole criterion, the limits of Micro, Small & Medium units have been pegged with reliable figures available, i.e., those available in GST Network and other methods of ascertaining which will help in having a non discretionary, transparent and objective criteria and will eliminate the need for inspections, make the</p>

		<p>classification system progressive and evolutionary, help in overcoming the uncertainties associated with the classification based on investment in plant & machinery/equipment and improve the ease of doing business. In addition, the amendment will provide flexibility to the Government to fine-tune the classification of MSMEs in response to changing economic scenario without resorting to the amendment of MSMED (Micro, Small & Medium Enterprises Development) Act.</p> <p><u>M/o Labour and Employment</u> has issued an advisory to the States/UTs/Central Labour Enforcement Agencies on 19.02.2016 for a compliance regime based on self-certification and regulating the inspections of MSMEs under certain Labour Laws, through an Inspection scheme. The advisory aims to simplify and ease the compliance burden of these MSMEs under 6 Labour laws during their initial 3 years of establishment with an inspection scheme taking into account the self-certifying compliance with the 6 labour laws. MSMEs can self-certify compliance through a combined single self-certified return under these laws. For MSMEs which are less than 3 years old and have given a self-certified return mentioned above, the inspection scheme may provide that only a small percentage of such units shall be verified through a random risk based inspection system for compliance under the above mentioned laws. Further, the States/UTs may develop their self-declaration form to be furnished by the MSMEs during first year of establishment to decide the inspection criteria till the time ht establishment files their first self-certified return.</p> <p>Report of One Man Committee is under examination of the Ministry.</p>
8 (i)	Priority sector lending should be restricted to MSEs only.	The Medium Enterprises (MEs) have been included in Priority Sector as the number of MEs financed had declined over the years, though the outstanding credit to

	<p>Item No. 17 (iv)</p> <p>(ii) Lower rate of income tax proposed in the Union Budget 2017-18 apply to private limited companies and not to proprietorship and partnership companies. As most of the MSMEs were proprietorship and partnership, lower rate of income tax should be extended to them as well.</p> <p>Item No. 17 (vii)</p>	<p>these enterprises had increased. Further, credit to MEs as a proportion to non-food credit had less than halved. However, to ensure that this segment within the MSME sector i.e. micro enterprises is not crowded out with the inclusion of the medium enterprises, a sub-target of 7.5 per cent of ANBC for lending to micro enterprises has been prescribed.</p> <p>The similar issue was raised in the 280th Report of the Department Related Parliamentary Standing Committee (DRPSC) on Industry on Demand for Grants (2017-18) pertaining to M/o MSME and as the matter was related with Ministry of Finance so the comments had been sought from Department of Economic Affairs, Ministry of Finance. The inputs received from Department of Economic Affairs, Ministry of Finance are reproduced below:</p> <p>a. In this regard, it may be mentioned that currently the focus of the Government is on lowering of corporate tax rate. It is in this direction that during the Budget Speech 2015, the Finance Minister has laid out a detailed plan for phasing out tax exemptions and incentives and it was stated that the reduction in corporate tax rate has to be calibrated with additional revenue expected from the incentives being phased out. In the budget speech of 2015, at para 97, the Hon'ble Finance Minister stated as under:</p> <p>“We need to match this transformative piece of legislation in indirect taxation with transformative measures in direct taxation. The basic rate of Corporate Tax in India at 30% is higher than the rates prevalent in the other major Asian economies, making our domestic industry uncompetitive. Moreover, the effective collection of Corporate Tax is about 23%. We lose out on both counts, i.e. we are considered as having a high Corporate Tax regime but we do not get that tax due to excessive exemptions. A regime of exemptions has led to pressure groups, litigation and loss of revenue. It also gives room for avoidable discretion. I, therefore, propose to reduce the rate of Corporate Tax from 30% to 25% over the next 4 years. This will lead to higher level of investment, higher growth and more jobs. This process of reduction has to be necessarily accompanied by rationalization and removal of various kinds of tax exemptions and incentives for corporate tax payers, which incidentally account for a large number of tax disputes.”</p>
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		<p>b. In line with stated policy of the Government, the Finance Act, 2017 has provided for reduction in the corporate tax rate from 30% to 25% in respect of domestic companies whose turnover or the gross receipt in the previous year 2015-16 does not exceed Rs. 50 crore. This reduction shall benefit over 96% of companies.</p> <p>c. As stated by the Hon'ble Finance Minister in his budget speech, the purpose of the above reduction is to make MSME companies more viable and also to encourage firms to migrate to company format. (Ref. Para 156 of the Budget Speech, 2017). This would encourage corporatization of the economy and reduce informal economy.</p> <p>d. The MSME organized as partnership are not comparable to companies as the effective tax rate in case of partnership firms is low as salary and interest to partners are allowed as a deduction. Further, there is no tax on distribution of profit of a firm to its partners like a company where there is a further tax by way Dividend Distribution tax (DDT) when profit are distributed to shareholders. Similarly no DDT is payable by MSME organized as proprietorship.</p> <p>e. In view of the above, the benefit or reduction in tax rate for corporate sector cannot be extended to MSME organized as proprietorship/partnership.</p> <p><u>Budget 2018-19:</u> In line with announcement made in Budget 2017-18, Government of India has provided for reduction in the corporate tax rate from 30% to 25% in respect of domestic companies whose turnover or the gross receipt in the year 2016-17 does not exceed Rs. 250 crore. This reduction shall be benefitting almost 99% of companies filing tax returns.</p>
9	<p>Incentivize creation of mini industrial estate and private industrial parks as acquisition of land has become prohibitively expensive.</p> <p>Item No. 17 (xi)</p>	<p>As per MSE-CDP guidelines there is a provision to provide grant-in-aid from Government of India upto 60% of the cost of project of Rs. 10.00 Crore. GoI grant will be 80% for project in NE and Hill States, Industrial Areas / Industrial Estate with more than 50% (a) Micro, (b) women owned (c) SC/ST units. The projects also covers mini industrial estate.</p>
10 (i)	<p>M/o MSME may formulate a special incentive scheme</p>	<p>Under CLCSS, a subsidy of 15% (maximum of Rs 15 lakh) is available for technological upgradation in 51</p>

	for MSMEs on the lines of Gujarat Government scheme under which interest subsidy upto 7% and a special incentive for procurement of modern plant and machinery (upto Rs. 25 lakhs) were provided to MSMEs. (Item No. 6)	identified technologies.
(ii)	M/o MSME may pursue with the Department of Financial Services and RBI to ensure that the payment window in case of MSEs should be increased from 90 days to 180 days. (Item No. 11)	As per the RBI circular NO. RBI/2017-18/129 dated 07.02.2018; the period of recognition has been enhanced from 90 to 180 days for MSME borrowers registered under Goods & Services Tax (GST).
(iii)	Finance Facilitation Centre (FFC) should be set-up in the State of U.P. at the earliest. {Item No. 13 (i)}	NSIC has set up an online Finance Facilitation Centre (FFC) in Kanpur (UP) on 28.7.17.
(iv)	Access to the portal may be provided to MSME Associations. {Item No. 13 (ii)}	NSIC has sent letters to the Presidents of various Industrial Associations to create awareness about the advantages of FFC portal and sent its operational guidelines so that it percolates to maximum members in the association. MSME members of any Association who wish to apply for credit support under Bank Credit Facilitation Scheme of NSIC can submit their proposal through NSIC's online Finance Facilitation Centre (FFC) portal directly or can contact any branch office of the corporation for an sort of assistance in this regard.
(v)	There should be a single window system for providing all clearances such as pollution control and forest to MSMEs. {Item No. 17 (i)}	The Ministry is taking up this matter with the State Governments to put in place single window system.
(vi)	Reorient DICs in States to promote development of MSMEs. {Item No. 17 (iii)}	The DIC officials are provided training by the O/o DC (MSME) in various institutions.
(vii)	Regulatory compliance requirement for MSMEs	

	should be simplified. Exemption from inspection for three years as available to Start-up should also be extended to new micro units. {Item No. 17 (viii)}	Cabinet has approved to bring in an amendment in the MSMED Act that will have annual turnover as the criterion to classify MSMEs as micro, small and medium enterprises. If this classification criterion of annual turnover is adopted, it will do away with inspections.
(viii)	Exemption from inspection for three years as available to Start-up should also be extended to new micro units. {Item No. 17 (ix)}	
(ix)	Documentation on the basis of self-certification should be encouraged and promoted. Item No. 17 (x)	Udyog Aadhaar Memorandum registration is done on the basis of self-certification.
(x)	Social security scheme be formulated for MSEs. Item No. 17 (xii)	It is being examined.

Agenda Item No. 3

Update on Definition of MSMEs, as approved by Cabinet.

At present the MSMED Act (Section 7) classifies the Micro, Small and Medium Enterprises (MSMEs) on the basis of investment in plant and machinery for manufacturing units, and investment in equipment for service enterprises. The classification as per the MSMED Act 2006 is placed below:

Table 1: Existing Definition of MSMEs as per MSMED Act 2006

Manufacturing Enterprises	Investment Limit in Plant & Machinery
Service Enterprises	Investment Limit in Equipment
Micro Enterprises	Up to Rs.25 Lakh
Small Enterprises	Above Rs.25 Lakh & upto Rs.5 Crore
Medium Enterprise	Above Rs. 5 Crore & upto Rs.10 Crore

Micro Enterprises	Up to Rs.10 Lakh
Small Enterprises	Above Rs.10 Lakh & upto Rs.2 Crore
Medium Enterprise	Above Rs. 2 Crore & upto Rs.5 Crore

2. The Ministry of MSME consulted various stakeholders and the predominant view appears to be that the criterion of investment in plant and machinery stipulates self declaration which in turn entails verification if deemed necessary and leads to the emergence of transaction costs. The criterion based on investment in plant and machinery and equipment does not exclude enterprises with low investment but large turnover. Such enterprises despite their financial strength would continue to be classified as MSME due to the investment limits and enjoy the benefits otherwise meant for MSMEs at the bottom of the pyramid.

3. Taking turnover as a criterion overcomes these shortcomings as it can be pegged with reliable figures available e.g. in GST Network and other methods of ascertaining which will:

- i. help in having a non discretionary, transparent and objective criteria and will eliminate the need for inspections.
- ii. make the classification system progressive and evolutionary.
- iii. help in overcoming the uncertainties associated with the classification based on investment in plant & machinery/equipment and employment.
- iv. improve the ease of doing business.
- v. Provide flexibility to the Government to fine-tune the classification of MSMEs in response to changing economic scenario without resorting to the amendment of MSMED (Micro, Small & Medium Enterprises Development) Act.

Decision regarding definition approved by the Cabinet

Government has approved the change in definition for MSMEs. Accordingly, sub section 1 in Section 7 of the MSMED Act, 2006 will be amended to read as follows:

- (a) in the case of the enterprises engaged in the manufacture or production of goods pertaining to any industry specified in the First Schedule to the Industries (Development and Regulation) Act, 1951, and in the case of the enterprises engaged in providing or rendering of services, as
- i. a micro enterprise, where the annual turnover does not exceed five crore rupees;
 - ii. a small enterprise, where the annual turnover is more than five crore rupees but does not exceed Rs 75 Crore;
 - iii. a medium enterprise, where the annual turnover is more than seventy five Crore rupees but does not exceed Rs 250 Crore;

(b) “the Central Government may, by notification, vary turnover limits, which shall not exceed thrice the limits specified in clause (a), (b) of sub-Section 1 for the purposes of development of micro, small and medium enterprises.”

Accordingly, amendment of section 7 of the MSMED Act, 2006, will be proposed in the Amendment Bill to be placed on the table of the Parliament.

Major Impact/benefits

The change in definition by keeping a turnover criterion will:

- help in having a non-discretionary, transparent and objective criteria, and will eliminate the need of inspections.
- make the classification system progressive and dynamic.
- improve the ease of doing business.
- Provide flexibility to the Government to fine-tune the classification of MSMEs in response to changing economic scenario without resorting to the amendment of MSMED (Micro, Small & Medium Enterprises Development) Act frequently.

Agenda Item No. 4: Status on major Portals of the Ministry of MSME

Item No 4 (i): UDYOG AADHAAR MEMORANDUM

This Ministry has notified Udyog Aadhaar Memorandum (UAM), a one page online registration system for MSMEs based on self – certification since 18th September 2015. More than 41.89 lakh units have so far been registered under UAM since issuance its notification. UAM also collects information regarding the social category of owner of enterprises.

Item No 4 (ii): MSME DATA BANK

For facilitating the promotion and development and enhancing the competitiveness of MSMEs, the Ministry of MSME vide Gazette Notification No. 750(E) dated 29.07.2016 had notified the MSME Development(Furnishing of information Rules, 2016) under which all MSMEs are to furnish information relating to their enterprises online to the Central Government in the data bank maintained by it at www.msmedatabank.in. This data bank will enable Ministry of MSME to streamline and monitor the schemes and pass on the benefits directly to MSMEs. More than 1.26 lakh units have been registered (as on 12.02.2018) under the MSME Data Bank since issuance of its notification.

Item No 4 (iii): MSME SAMBANDH

Ministry of MSME has launched the Public Procurement Portal titled “MSME SAMBANDH” on the 8th December, 2017. The portal will help in monitoring the procurement by Central Government Ministries, Departments and Central Public Sector Enterprises (CPSEs) and will enable them to share the list of required products/services from MSEs.

Item No 4 (iv): Delayed Payment to MSEs and Launch of SAMADHAAN portal

The Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 (Section 15-24 of this Act) deals with the issues relating to the Delayed Payments to Micro and Small Enterprises (MSEs) by the buyers (buyers may range from large enterprises to Government or PSUs etc.) to the MSE supplier for the supplies made by them. In the case of delay in payment beyond 45 days, MSEs suppliers may approach the Micro and Small Enterprises Facilitation Council (MSEFC) constituted under the Act in all States/UTs. Under Section 16 of the MSMED Act, 2006, delayed payment to supplier units by their buyers, attracts compound interest with monthly rests at three times of the bank rate notified by the Reserve Bank.

2. As provided under Section 18(1) of Chapter V of the MSMED Act, 2006, any party to a dispute in connection with the Delayed Payments to MSEs, may make reference to the MSEFC of the State concerned where the supplier is located. All the states/UTs have constituted MSEFCs for speedy disposal of cases referred to them. The Act mandates the MSEFC to decide every reference made to it within 90 days from the date of making such reference. The Ministry of MSME has been regularly taking up the matter of delays in disposing-off the cases referred to MSEFC beyond prescribed time period with the State Governments/UTs.

3. In furtherance of the objectives of MSMED Act, 2006, the Ministry of MSME has launched a portal (MSME SAMADHAAN) (<http://samadhaan.msme.gov.in>) on the 30th October, 2017 which gives information about individual CPSEs/Central Ministries, State Govt etc. regarding the payment pending with them in respect of the MSEs. The Central Ministries/State Govt. has been provided with user-ID and password to login and monitor the delayed payment cases in respect of organisations under their jurisdiction. The portal also empowers the MSEs to file their delayed payments related complaints online. After 15 days of filing case online, the case is automatically registered by the MSEFC concerned. As on 21st February 2018, 3498 cases have been filed by the MSEs online.

The online filing of cases has been applauded by all MSEs and MSME Association. It is observed that there are instances of payment by buyers from MSEs subsequent to the filing of cases online. Ministry of MSME is making all efforts to make the portal successful and suggestions received from MSEFCs of the States to improve the portal are taken care of.

Agenda Item No. 5: Performance on Implementation of Public Procurement Policy, 2012 including procurement by the Defence PSUs:

Salient Features:

- The Policy notified on 26th March 2012 & effective from 1st April, 2012, is applicable to all Central Ministries/Departments/CPSUs.

- **Main Target:** An overall procurement of minimum of 20% from Micro and Small Enterprises(MSEs) of total annual procurement.
- After a preparatory period of three years from 1st April 2012, this target has become mandatory w.e.f .1st April 2015.
- **Sub-target:** A sub-target of 4% out of 20% target of annual procurement from MSEs is earmarked for procurement from MSEs owned by SC/STs.

Benefits to be given to MSEs:

- Tender sets free of cost and exemption from payment of Earnest Money (EMD) to MSEs.
- MSEs quoting price within price band L-1 + 15% shall be allowed to supply atleast 20% of tendered value at L-1 rate, subject to lowering of price by MSEs to L-1.
- 358 items are reserved for exclusive procurement from MSEs.

Agenda Item No. 6: Action taken on Report of the Committee of MSME Policy

The draft policy report seeks to address the following issues:

- Governance Issues and Legislative matters
- Infrastructure
- Towards robust Physical Infrastructure
- Developing the required Social Infrastructure
- Developing Employment oriented Micro Enterprises in Rural Areas
- Credit and Finance
- Technology and Innovation
- Marketing & Exports
- Growth Fund for Exports
- Special proposals for NE, women entrepreneurs, Service enterprises

1. Governance Issues and Legislative matters

Turnover and employment criteria for defining MSMEs do not add anything worthwhile to the present system. The Government should set up a group to look into the structures of different industries and suggest appropriate investment-bands for each subsector. The Central Government should be empowered to change the investment limits for Micro, Small and Medium enterprises from time to time instead of being forced to go to the Parliament. The Act of 2006 will accordingly be amended.

2. Physical Infrastructure and Institutional Infrastructure

State Governments should be encouraged to identify mid-sized land parcels in urban and semi-urban areas for development as Business Parks to be leased to SMEs. The Central Government can request the State Governments to lease land to the State Industrial Development Corporation and/or Private Promoters who will, through Public Private Partnership develop an Integrated Business Park (IBP) (mostly Sector Specific) through an SPV company. The

Integrated Business Park will be on a “*Plug and Play Model*” so that the SMEs come to and rent out / take on lease the facility with their business knowledge supported by their investment in Plant and Machinery.

3. Developing Employment oriented Micro Enterprises in Rural Areas

To promote the culture of rural entrepreneurship in the country, and encourage low cost manufacturing by utilizing rural infrastructure, rural manpower and rural inputs, import substitution and to generate rural self employment, low cost Rural Livelihood Nurturing Centres should be established in and around rural areas in Public Private Partnership (PPP) mode.

4. Credit & Finance

A Financial Institution in consultation with DFS can be set up and made responsible for the entire Micro enterprises sector in the country which will cater to the financial needs of entire Micro sector.

5. Technology & Innovation

MSME Innovation Fund may be created to motivate enterprises to innovate. Through the Fund can be started with an initial corpus of say Rs 1000 Crore, it should be possible to provide financial incentive for developing innovative ideas and promote improvements in processes and techniques.

6. Marketing & Exports

All similar schemes for Marketing Assistance will be merged and one consolidated scheme with uniform criteria and scale of financial assistance should be introduced. Uniformity in financial assistance for space rental, airfare etc. by various organizations will make the scheme clearer and commonly acceptable by its end-users.

7. Growth Fund for Exports

To put the export-oriented SMEs in the growth trajectory, it is timely to set up a Rs 1000 crore Fund under the MSME Ministry to be operated by SIDBI. The Fund will provide holistic support to SMEs in a ‘Basket’ to enhance their international competitiveness. The Risks for this Fund can be mitigated through the CGTMSE or the ECGC cover for Exports and through direct charge on the activities and assets financed. This Fund is proposed initially for a period of 5 years to be renewed based on the experiences gained.

8. Proposals for NE, women entrepreneurs, Service enterprises

PPDCs can be set up with a Government grant in case of products like citrus fruit processing, herbal products and horticulture/floriculture and Mini estates can be encouraged with Common Facility centres in areas like handicrafts, bamboo and cane products and carpet weaving. The Associations/Federations and the local governments may be made equal partners in this endeavour.

The various recommendations of the One Man Committee report were placed in the meeting of NBMSME held on 27.4.2017. Except the issue of amendment in the definition of MSMEs, no specific suggestions/recommendations from the report have been received for implementation. As regards, the amendment in the definition, Ministry of MSME has decided to withdraw the MSMED (Amendment) Bill 2015 introduced in the Parliament and replace it with a new Bill.

Agenda Item No.7: Review of Major Schemes of M/o MSMEs:

Item No.7 (1): Prime Minister's Employment Generation Programme (PMEGP)

- PMEGP is a credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth.
- The Scheme was launched during 2008-09. A total of 4.55 lakh micro enterprises have been assisted with a Margin Money (MM) subsidy of Rs 9564.02 crore providing employment to an estimated 37.98 lakh persons since 2008-09 till January,2018 across the country.
- As on 31.01.2018, overall Rs.868.73 cr (86.5% of BE) were disbursed for setting up of 31279 micro enterprises providing employment opportunities' for 2.5 lakh persons across the country.
- States/UTs viz. Andhra Pradesh, Gujarat, Nagaland, Tamil Nadu, J&K, Karnataka, Maharashtra, West Bengal and UP have performed very well. These States have achieved MM disbursement targets of 100% or more against the BE targets.
- However, the performance in some States is very poor, these include Telangana, Madhya Pradesh, Chhattisgarh, Goa, Jharkhand, Arunachal Pradesh, Assam, Sikkim, Mizoram, Meghalaya, Delhi and Lakshadweep.

Although overall Margin Money disbursement with respect to BE allocation, is satisfactory; the performance under SC/ST category is not upto the mark. As on 31.12.2017, the MM utilization in respect of SC category is 64% of the targets whereas for ST category the MM utilization is 44% of the targets only. Special drive was launched during 2017-18 to process SC/ST applications on priority at DLTF level.

Item No.7 (2): National Scheduled Caste / Scheduled Tribes Hub

This Ministry of MSME has approved a scheme for setting up of National Schedule Caste and Schedule Tribes (SC/ST) Hub on 25.07.2016. The said Hub was formally launched by the Hon'ble Prime Minister on 18.10.2016 at Ludhiana, Punjab. The Hub is set up to provide professional support to SC/ST entrepreneurs to fulfill the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt applicable business practices and leverage the Standup India initiatives. The total project cost of the National Schedule Caste and Schedule Tribes Hub is proposed to be Rs. 490 crore for period from 2016-17 to 2019-20. The functions of Hub include collection, collation and dissemination of information regarding SC/ST enterprises and entrepreneurs, capacity building among existing and prospective SC/ST entrepreneurs through skill training and EDPs, vendor development

involving CPSEs, NSIC, MSME-DIs and industry associations including Dalit Indian Chamber of Commerce & Industry (DICCI), promoting participation of SC/ST entrepreneurs in exhibitions and organizing special exhibitions for this purpose, facilitating SC/ST entrepreneurs participating in public procurement and monitoring the progress, etc. Four Sub-schemes have approved under National SC/ST Hub namely (a) subsidy for SC/ST enterprises to obtain Single Point Registration Scheme (b) Special Marketing Assistance Scheme (SMAS) to provide marketing support to SC/ST owned MSMEs and (c) Subsidy for Performance & Credit Rating Scheme (SPCRS) for SC/ST enterprises and (d) Special Credit Linked Capital Subsidy Scheme.

The Ministry with NSIC had organized 'NSSH Confluence' on 20.09.2017 to interact with Industry Associations and Incubators from across the country to understand the gaps in realizing the mandate of public procurement Policy. Hon'ble Vice-President of India, Shri Venkaiah Naidu was the Chief Guest of the programme. 24 State conclaves of SC/ST entrepreneurs are also being organized in various parts of the country during the year. 18 State conclaves have already been conducted. The purpose of these conclaves is to take cognizance of various endeavours undertaken by the Central and State Government to boost entrepreneurship and ensure higher participation of SC-ST entrepreneurs in the supply chain of CPSEs requirement.

2. It is to inform that the longstanding demand of MSMEs for extension of NPA recognition period from 90 to 180 days has been taken cognizance of by Reserve Bank of India (RBI) and the period of recognition has been enhanced to 180 days for MSME borrowers registered under GST.

Item No.7 (3): Credit Linked Capital Subsidy Scheme (CLCSS)

The Scheme provides upfront capital subsidy to MSE units, including tiny, khadi, and village and coir industrial units, on institutional finance (credit) availed of by them for modernisation of their production equipment (plant and machinery) and techniques.

At present, w.e.f 29th September, 2005 a subsidy of 15% upfront up to subsidy cap of Rs.15.00 lakh (Up to total investment of Rs.1.00 crore in eligible plant & machinery) is given under the scheme in 51 sub sectors in which the machinery are approved under CLCSS to avail subsidy by a beneficiary MSE unit. As the scheme progresses, the list of products/ sub-sectors may be extended by inducting new technologies/products/ sub-sectors with the approval of the Competent Authority i.e. the Governing and Technology Approval Board (GTAB). There is also a Technical Sub Committee (TSC) headed by AS & DC (MSME) to assist the GTAB.

For better implementation and transparency of the Scheme, Online Application and Tracking System was started from 1st October, 2013.

2. Stakeholders /Beneficiaries-

The Micro and Small Enterprise units (New and existing) are the sole beneficiaries of CLCSS. Under the scheme, 11 Nodal banks / Financial institutions have been identified as the nodal banks/agencies who implement the scheme in collaboration with the co-opted Scheduled Commercial Banks, Scheduled Cooperative Banks [including the urban cooperative banks co-opted by the SIDBI under the Technological Up-gradation Fund Scheme (TUFs) of the Ministry of Textiles], Regional Rural Banks (RRBs), State Financial Corporations (SFCs), the North Eastern Development Financial Institution (NEDFI) who are eligible as Prime Lending

Institutions (PLIs) under this scheme only after they execute a General Agreement (GA) with any of the nodal agencies, i.e. the Small Industries Development Bank of India (SIDBI) and National Bank for Agriculture and Rural Development (NABARD).

3. Performance of the Scheme:

The performance of Credit Linked Capital Subsidy Scheme (CLCSS) since FY 2012-13 is as under:

S. No.	Financial Year	No. of MSEs benefitted	Subsidy disbursed (Rs. in crores)
1	2012-13	5713	343.79
2	2013-14	6279	421.49
3	2014-15	7246	448.85
4	2015-16	5047	322.43
5	2016-17	4011	256.53
6	2017-18 (upto 31.01.2018)	4081	260.54

Since inception, 48672 MSEs have benefitted by availing capital subsidy of Rs. 2907.40 Crore upto 31-01-2018.

There is a liability/pendency of Rs.985.00 cr. (approx.) as on 31.01.2018 under ONER- General category.

Item No.7 (4): Micro & Small Enterprises Cluster Development Programme (MSE-CDP)

The Ministry of Micro, Small and Medium Enterprises (MSME), Government of India (GoI) has adopted the Cluster Development approach as a key strategy for enhancing the productivity and competitiveness as well as capacity building of Micro and Small Enterprises (MSEs) and their collectives in the country.

Components:

- (i) **Setting up of CFCs:** Creation of tangible “assets” as Common Facility Centers (CFCs) like Common Production/Processing Centre (for balancing/correcting/improving production line that cannot be undertaken by individual units), Design Centres, Testing Facilities, Training Centre, R&D Centres, Effluent Treatment Plant, Marketing Display/Selling Centre, Common Logistics Centre, Common Raw Material Bank/Sales Depot, etc. The GoI grant will be restricted to 70% of the cost of project of maximum Rs 15.00 crore. GoI grant will be 90% for CFCs in NE & Hill States, Clusters with more than 50% (a) micro/ village (b) women owned (c) SC/ST units.
- (ii) **Infrastructure Development:** Consist of projects for infrastructural facilities like power distribution network, water, telecommunication, drainage and pollution control facilities, roads, banks, raw materials storage and marketing outlets, common service facilities and technological backup services for MSEs in the new/ existing industrial estates/areas. The GoI grant will be restricted to 60% of the cost of project of Rs

10.00 crore. GoI grant will be 80% for projects in NE & Hill States, industrial areas/ estates with more than 50% (a) micro (b) women owned (c) SC/ST units.

Item No.7 (5): Technology Centre Systems Programme (TCSP)

To expand and upgrade the network of Technology Centres (Tool Rooms and Technology Development Centres) in the country, Ministry of MSME is implementing Technology Centre Systems Programme (TCSP) at an estimated Projected Cost of Rs. 2200 Crores including World Bank Loan assistance of USD 200 Mn to establish 15 new Technology Centres (TCs) and upgrade existing TCs across the country.

TCSP has been conceptualized to create an innovative eco-system with following components which will engage with each other to create value:

1. Establishment of Physical Infrastructure: This includes establishment of 15 New Technology Centers and up-gradation/modernization of existing Technology Centers.
2. Engaging the services of world class **Technology Cluster Manager (TCM)** to help enhance the technical capabilities of sector specific TCs and thereby helping them in linkages with the MSMEs and institutions.
3. To establish a Web Portal for creating a technology platform to meet various needs of MSMEs in addition to implementation of ERP in Technology Centres.

Status of the Programme:

- The implementation of the programme commenced from 15th January 2015.
- Construction work started for 10 new Technology Centres (TCs), Rohtak, Bhiwadi, Baddi, Bengaluru, Durg Puducherry, Vishakhapatnam, Sitarganj, Bhopal and Kanpur. Construction work also started for upgradation of 3 exiting TCs, Bhubaneswar, Mumbai and Aurangabad. The estimated cost of construction of these TCs is more than Rs 600 crore.
- For Modernization of CTTC Bhubaneswar, IGTR, Aurangabad and IDEMI Mumbai, 44 high end machines and equipment have been procured. These machines are state of the art machines providing world class services to the industry.
- For modernization of CTR Ludhiana, CIHT Jalandhar, IGTR Indore, CITD Hyderabad, CTTC Kolkata and IDTR Jamshedpur, 122 world class machines are being procured.

The Project is scheduled to end by 2020-21. It is expected that after completion of the project, the training capacity of the network of the TCs will be enhanced from present 1.5 lakh to 2.5 lakh per annum. The new TCs will also provide consultancy, incubation, tooling support and other production related services. The project will provide an eco system for the growth and development of MSMEs all across the country. The setting up Fragrance and Flavour Centre in Imphal will enhance the income of farmers by creating an eco system of values added products from agriculture produce.

Agenda Item No. 8:

Any other item(s) with the permission of the Chair. [To be decided by the Chairman, NBMSME]

**MINUTES OF THE 15TH MEETING OF NATIONAL BOARD FOR MSME HELD ON
APRIL 27, 2017**

1. The list of participants is annexed.
2. Hon'ble MoS, MSME in his opening remarks welcomed the delegates and stressed upon the favourable and conducive environment that had been generated with the change in Government in 2014. He emphasized upon the role of MSMEs in employment generation and contribution to GDP. He also stressed upon the achievements of the Ministry and highlighted performance of some of its major schemes. He also suggested that MSMEs had emerged as major job providers and this should be continued.
3. Hon'ble Minister, MSME Shri Kalraj Mishra in his opening remarks talked about the recent changes in Credit Guarantee Scheme and the progress of major schemes of the Ministry such as PMEGP, ASPIRE, SFURTI and Procurement Policy. He also talked about Udyog Aadhaar Memorandum(UAM) scheme and expressed his satisfaction on its progress and mentioned that more than 29 lakh UAM have been filed since its inception in September, 2015. Hon'ble Minister also highlighted the cases referred under the Framework for Revival and Rehabilitation of MSMEs during the year. He encouraged banks to assist in revival including restructuring of sick MSMEs rather than recommending their closure.
4. The occasion was also utilized for launch of MSEFC web portal and MyMSME Mobile App. These were launched by Hon'ble Union Minister, Urban Development and Information and Broadcasting Shri Venkaiah Naiduji. He in his address also expressed happiness over the achievements made by the Ministry of MSME. The Hon'ble Minister also highlighted the employment creation potential of MSME and urged all the stakeholders to work together to achieve the goal of new India envisioned by the Hon'ble Prime Minister.
5. Minister, Government of Uttar Pradesh appreciated the contribution of MSME to national GDP and employment potential. He requested the Ministry to formulate a specific policy for generation of employment to Ghumantu, a Scheduled Caste community in U.P. He also suggested that services sector owing to its employment potential should be very aggressively promoted. He assured the chair that he would send his suggestions in writing in the next few days.
6. Minister, Government of Gujarat, impressed upon instituting a coordination mechanism for better implementation of State and Central Government policies. He also spoke of the inhibition of the banks in providing credit under CGTMSE Scheme without collateral. He requested that the Centre, on the pattern of Gujarat Government Scheme, may compensate the MSMEs for annual fee charged to them under the scheme. He also suggested that Central Government may formulate a special incentive scheme for MSMEs on the lines of Gujarat Government scheme under which interest subsidy upto 7% and a special incentive for procurement of modern plant and machinery (upto Rs. 25 lakhs) were provided to MSMEs.
7. After the inaugural comments, the Agenda items were taken up as follows:

Agenda Item No. 1- Minutes of the 14th Meeting of the National Board for Micro, Small and Medium Enterprises (NBMSME) held on August 11, 2016.

8. Minutes were confirmed.

Agenda Item No. 2 – The Action Taken Report on the suggestions made by the Members of National Board for MSME in its 14th meeting held on August 11,2016.

9. The Action Taken Report was accepted.

Agenda Item No. 3 – Presentation on achievements of Ministry during 2016-17 and targets for 2017-18.

10. A presentation on achievements of the Ministry during 2016-17 and targets for 2017-18 was made before the Members of the National Board. The members appreciated the achievements of the Ministry during 2016-17 and complimented the Hon'ble Ministers for such significant achievements. It was also felt that these achievements be highlighted through various media.

Agenda Item No. 4(i) – Implementation status of Framework for Revival and Rehabilitation of MSME.

11. The members noted the status of implementation. It was felt that the Ministry should pursue with the Department of Financial Services and RBI to ensure that the payment window in case of MSEs should be increased from 90 days to 180 days. Members also expressed their concern that in a very large number of cases the Corrective Action Plan Committees are taking a decision to recover the amount and re-working is only being done in less than 50% of the cases. It was felt that a separate meeting be held with the banks in this regard.

Agenda Item No. 4(ii) – Launch of MSEFC portal

12. This agenda item was for information of the Members of the National Board. It was informed that as on 31.3.2017, 3690 cases involving an amount of Rs. 1660 crores had been uploaded by States/UTs on this portal. It was conveyed that MSEFC portal which was launched today facilitates monitoring of delayed payment cases both at National and State levels. It was however mentioned that some of the MSEFCs were delayed the cases inordinately. It was also felt that training courses should be held for the members of MSEFC. The following suggestions also came up during the discussion:

- i. User access may be provided to stakeholders especially MSME Associations.
- ii. State-wise resolution of cases should be displayed on this portal.
- iii. As per the extant law, companies had to mention about interest and principle owed to MSMEs in their Balance Sheet. However, this was being followed more in breach than in practice. It was suggested that M/o Corporate Affairs may be requested to enforce this provision strictly.

Agenda Item No. 4(iii) – Status of Setting up and functioning of Finance Facilitation Centre (FFCs)

13. This agenda item was for information of the Members of the National Board. So far, seven FFCs have been set-up by NSIC. During the course of the discussions, the following major issues came up:

- (i) As there was no FFC set-up in Uttar Pradesh, a request was made that given the size and large population of Uttar Pradesh, Finance Facilitation Centre should be set-up in the State at the earliest.
- (ii) Access to the portal may be provided to MSME Associations.
- (iii) Guidelines on collateral security for providing loans should be strictly enforced.
- (iv) External rating being done by banks before sanctioning loans should be abolished as it usually led to increase in the cost of credit. Loans at lower rate of interest for MSEs could be considered.

Agenda Item No. 5 (i): Implementation of Public Procurement Policy, 2012 (including procurement by Defence PSUs)

14. It was informed that Public Procurement Policy 2012 had become mandatory from 1st April 2015. Under the policy, every Central Ministry/Department/Central PSU had to procure 20% of their procurement from MSEs. A sub-target of 4% is earmarked for procurement from MSEs owned by SC/ST. However, during the last three years, Central PSEs have not been able to meet the target. Further, actual procurement from MSEs owned by SC/ST was only about 0.1% as against 4%. Secretary(MSME) solicited the views of Members on the following four issues:

- (i) Extension of Public Procurement Policy to statutory/autonomous bodies and trusts owned by Central Government.
- (ii) Review of 358 items reserved for procurement from PSUs.
- (iii) Prescribe clear cut tender conditions.
- (iv) Incorporate provisions in the policy for penalising the enterprises for breach of its provisions.

15. During the course of the discussion, the following suggestions emerged:

- i. Entry into MSME data bank be made mandatory for availing of benefit of Public Procurement Policy.
- ii. Disclosure of procurement from MSEs by PSUs be made mandatory in their Balance Sheet.
- iii. Items reserved for procurement from MSEs should also have their tariff lines incorporated.
- iv. Instead of multiple registrations with respective PSUs, registration with one PSU should be applicable to other PSUs as well.
- v. GeM Portal should display the list of items reserved for procurement from MSEs.
- vi. Explore the possibility of floating limited tenders for procurement from MSEs owned by SC/ST as PSUs were finding it difficult to procure from SC/ST owned MSEs.

Agenda Item No. 5(ii): Amendments in the MSMED Act, 2006

&

Agenda Item No. 5(iii): Report of One Man Committee on National Policy for MSME.

16. Agenda items 5(ii) and 5(iii) were taken up together for discussion. Suggestions of the members were solicited on the following issues:

- (i) Definition of MSME solely in terms of investment in plant and machinery; if so, the limits thereof.

- (ii) Definition of MSMEs in terms of one or more criteria of investment, turnover and employment.
- (iii) Amendment in the delayed payment provisions of MSMED Act, 2006.
- (iv) Amendment in the Act to facilitate ease of doing business.
- (v) Recommendations made by One Man Committee chaired by Shri Prabhat Kumar on National Policy for MSMEs.

17. The following suggestions emerged during the course of discussion:

- i. There should be a single window system for providing all clearances such as pollution control and forest to MSMEs.
- ii. Delayed payment clause should be incorporated in the RFP floated by buyers.
- iii. Reorient DICs in States to promote development of MSMEs.
- iv. Priority sector lending should be restricted to MSEs only.
- v. Suggestion of land bank given by One Man Committee should be implemented.
- vi. A policy should be framed to extend marketing support to MSMEs.
- vii. Lower rate of income tax proposed in the Union Budget 2017-18 apply to private limited companies and not to proprietorship and partnership companies. As most of the MSMEs were proprietorship and partnership, lower rate of income tax should be extended to them as well.
- viii. Regulatory compliance requirement for MSMEs should be simplified.
- ix. Exemption from inspection for three years as available to Start-up should also be extended to new micro units.
- x. Documentation on the basis of self-certification should be encouraged and promoted.
- xi. Incentivise creation of mini industrial estate and private industrial parks as acquisition of land has become prohibitively expensive.
- xii. Social security scheme be formulated for MSEs.

18. The meeting concluded with a vote of thanks to the Chair.

List of Participants for 15th Meeting of the National Board for Micro, Small and Medium Enterprises (NBMSME) held on 27.04.2017 at Vigyan Bhawan, New Delhi:-

(A) Members of National Board for MSME

1. Shri Kalraj Mishra, Hon'ble Union Minister (MSME)/Chairman of NBMSME
2. Shri Haribhai Parathibhai Chaudhary, Minister of State(MSME), Govt. of India
3. Shri Satya Dev Pachauri, Hon'ble Minister In-charge of MSME (Uttar Pradesh)
4. Shri Rohitbhai Patel, Hon'ble Minister In-charge of MSME (Gujarat)
5. Shri K.K. Jalan, Secretary to the Govt. of India, Ministry of MSME
6. Shri Surendra Nath Tripathi, Additional Secretary and Development Commissioner and Member Secretary of NBMSME
7. Shri V. George Jenner, Spl. Secretary, Govt. of Tripura
8. Shri Ranjit Singh Gulati, President, FASII.
9. Shri Ram Lall Khetan, President, Bihar Industries Association.
10. Shri Puran Dawar, Chairman, Dawar Footwear Industries, Agra.
11. Ms. Sushma Paul Berlia, Co-promoter and President, Apeejay Styra & Svrn Group, Gurgaon.
12. Shri T. Muralidharan, Chairman, TMI Group, Secunderabad.
13. Shri Om Prakash Mittal, National President, Laghu Udyog Bharti.
14. Shri Baij Nath Rai, National President, Bhartiya Mazdoor Sangh.
15. Shri A. Padmanabha, President, KASSIA, Bangalore.
16. Shri Sushil Kumar Triparthi, Under Secretary, Min. of Labour & Employment, Shram Shakti Bhawan, New Delhi.
17. Shri Bikram Nath, Asstt. Director, Ministry of Food Processing Industries, New Delhi.
18. Shri Zakaria Khan Yusufzai, Sr. Development Officer, DIPP, New Delhi.
19. Dr. S. Saravanavel, Chief General Manager, NABARD Head Office, Mumbai.
20. Shri Ramesh Dharmagi, Chief General Manager, SIDBI, New Delhi.
21. Ms. Uma Shankar, Chief General Manager, FIDD, RBI, Mumbai.
22. Shri Sudarshan Sareen, National President, AICSMIA.
23. Ms. Geeta Goti, National President, Confederation of Women Entrepreneurs (COWE).
24. Shri Dinesh ChandraTripathi, President, FISME.
25. Shri C. Babu, President, TANSTIA.
26. Ms. Sushma Morthania, Director General, India SME Forum.
27. Shri Milind Kamble, Chairman, DICCI.
28. Shri Manguirish Pai Raiker, Chairman, MSME Council, ASSOCHAM.
29. Shri V. Sundaram, President, CODESSIA.
30. Shri Sanjay Bhatia, President, FICCI, Confederation of MSME.
31. Ms. Leena Pandey, Director, SME Chapter, CII.
32. Shri Mohit Jain, Chairman, SME Chapter, PHD CCI.
33. Shri Manish Goel, President, IIA

(B) Special Invitee

1. Shri Dinesh Kumar, Managing Director, State Bank of India.
2. Shri Dinesh Rai, Greater Noida, GB Nagar.
3. Shri Vinay Kumar Saxena, Chairman, KVIC.

4. Shri C.P. Radhakrishnan, Chairman, Coir Board.
5. Shri Amit Gupta, Adviser, IIA.
6. Smt. Swati Sharma, Raipur, Chhattisgarh.
7. Ms. Manjula Mishra, Chairperson, Women Entrepreneurs Working Group, IIA, U.P.
8. Shri Shishir Kumar Poddar, JSIA, Jharkhand.
9. Dr. Ajay Narang, Laghu Udyog Bharti
10. Shri Rajneesh Goenka, New Delhi.
11. Shri Ravindra Nath, CMD, NSIC Ltd.
12. Shri Meesala Chandraiah, Hyderabad
13. Shri Jyoti Prakash Jaiswal, Deoria, U.P.
14. Shri Shashi Kant Sharma, Gurgaon, Haryana.
15. Smt. Mithilesh Agarwal, Farrukhabad, U.P.
16. Shri Suneel Rama, Bulandshahar, U.P.
17. Shri N. Sugalchand Jain, Chennai.
18. Shri Atul Mukhi, New Delhi.
19. Shri Subash Oswal Jain, New Delhi.

(C) Others

1. Shri Rajneesh Dube, Principal Secretary, Govt. of UP
2. Shri L.N. Gupta, Principal Secretary, Govt. of Odisha
3. Delegates accompanied with Members of NBMSME and officials of M/o MSME also attended the meeting.
