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NEWSLETTER

In this issue………

EVENTS

MSME Session in the National Workshop on sectoral Perspectives & Initiatives: Creating an Enabling Framework for Stimulating Investments for Make in India

The "Make in India" programme was launched by the Hon'ble Prime Minister on 25th September 2014 with the objective of making India a hub for manufacturing, design and innovation. 25 sectors were identified where India has the core-competency to emerge as a global champion.

It was desired by the Hon'ble Prime Minister that in these sectors as well as in the MSME sector there should be a clear, precise Action Plan for realizing India's manufacturing goal. Towards this end, DIPP had organised a one day, sector wise "Make in India" Workshop on 29th December 2014 at New Delhi.

Shri Arun Jaitley, Hon'ble Union Minister of Finance, Corporate Affairs and Information and Broadcasting in the august presence of Smt. Nirmala Sitharaman, Hon'ble Union Minister of State (Independent Charge) for Commerce & Industry inaugurated the workshop.

The inaugural session was followed by sectoral discussions. The MSME Session was coordinated by FICCI in which Shri Kalraj Mishra, Hon'ble Union Minister, Ministry of Micro, Small & Medium Enterprises (MSME), GOI delivered the opening remarks and Shri Giriraj Singh, Hon'ble Minister of State, Ministry of Micro, Small & Medium Enterprises (MSME), GOI delivered the observatory remarks.

Mr. Surendra Nath Tripathi, Joint Secretary, MoMSME made the presentation on the overview of the Indian MSME sector covering the current issues plaguing the sector and the initiatives undertaken by the Ministry of MSME in the last 6 months.

Mr. Madhav Lal, Secretary, Ministry of Micro, Small and Medium Enterprises (MSME) after his comments has initiated the open discussion with industry participants for detailed deliberations aimed towards drafting short term as well as medium term specific plan of action to provide impetus to manufacturing in the MSME sector. The deliberations were involved laying down the activity and time frame for speedy implementation of the manufacturing action plan, measures necessary to work in partnership with the State Governments and creation of an industry-government institutional framework to own the manufacturing agenda that has been finalized.

Mr. Ashok Kanodia, Chairman, FICCI Defense sub-committee on Indian Defense SME and CMD, Precision Electronics Ltd in his remarks brought out several issues & suggestions relating to Finance - Funding issues (cost, quantum, collateral), Access to Business Opportunities, Design & Innovation, Credit rating, Infrastructure, Compliance, defense, etc.

In the last session of the workshop in the presence of Hon'ble Prime Minister, the Secretary MSME talked about the initiatives taken by the Ministry MSME in the last six months stating that Ministry had focussed three primary areas i.e. Organizational and Partnership Building, Programme Implementation and Legal: Alignment with global practices.

The secretary cited on the short term action plan from the deliberations made in the MSME session and stated that the MoMSME will work towards strengthening the cluster development programme & would introduce competitiveness enhancement element into it as well. The Ministry would designate small industrial estates, “flatted factory” clusters close to urban areas with common support facilities.

He mentioned that in the area for easy finance & credit, the Ministry would work towards ensuring appropriate implementation & disbursement of funds from the 10KCr VC fund & promote angel investment and would also consider creating a dedicated SME bank to improve capital access. Incentivizing manufacturing through exemptions on direct tax in the first 3 years of operations of MSMEs is also a part of action plan of MoMSME he stated.

He also stressed upon strengthening the mechanism for MSME receivables, effective implementation of public procurement policy for SMEs & facilitation of wider participation in the defence sector and promote enhanced role in global value chain (work with big enterprises) in the short term action plan for the MoMSME.

In the medium term, the Secretary mentioned that Ministry’s endeavour should be on to unlock the potential of idle estates through revival & exit policy, amend regulations for approvals in change of land use, create support mechanism for shared capabilities in legal services, finance, marketing and export market development and to galvanize rural economies through MSME initiatives.

Winding up the day-long deliberations and review on ‘make in India’ initiative, the Hon’ble Prime Minister, Shri Narendra Modi asked central government officials to involve all states in the effort to make India a ‘manufacturing hub’. Without announcing the details of the one-year and three-years plans put together for 25 sectors, Modi said the daylong consultations reflected his regime’s thrust of ‘minimum government and maximum governance’. He said his government was ready to break the silos, speed up processes, change rules and amend laws. He asked top government officials to move on road to success in governance by taking ‘responsibility, ownership, accountability and discipline (ROAD)’.

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MSME News Update

RGUMY being revamped to push MSME sector growth

The Rajiv Gandhi Udyami Mitra Yojana(RGUMY), which has been renamed as the Business Accelerator and Start-up Programme, is being revamped to generate more employments and speed up growth in the MSME sector. The government has also sought comments on the proposed changes to the programme to make more effective for promotion of micro, small and medium enterprises (MSMEs).

The scheme is scheduled to be implemented on a pilot basis through the 12th Plan, and its primary objective is to focus on the growth of the sector and creation of jobs.

"The Rajiv Gandhi Udyami Mitra Yojana is being revamped and restructured to make it a more effective tool for promotion of MSMEs. "The new scheme called the "Business Accelerator and Start-up Programme (BASP) will aid and assist the developing competitive and resilient new MSEs out of potential entrepreneurs and will also nurture and upscale the existing MSEs through a large range of models for mentoring and advisory support," an MSME Ministry statement said.

The scheme aims to achieve the objective of job creation and growth by developing competitive and resilient new MSEs out of potential entrepreneurs willing to set up enterprises by providing mentoring and advisory support in areas of registration, statutory compliances, production, sales, marketing, access to finance etc.

It will also rely on up-scaling and nurturing the operations of the existing micro and small enterprises who have been rated and assigned moderate or poor ratings.

Such units will be provided mentoring and advisory support in the areas of their need with respect to technology, marketing, finance and entrepreneurship development so as to improve its operational and financial performance and information support through Udyami helpline.

The revamped scheme will introduce the concept of business mentors for potential entrepreneurs.

The mentors will be entrepreneurs or industrialists with at least 5 years of experience in running an enterprise or in the MSME sector with the ability to bring in interventions in the areas of technology/marketing/finance/information support.

The National Small Industries Corporation (NSIC), a Central Public Sector Enterprise (CPSE) under the Ministry of MSME, will act as the Nodal Agency to implement the scheme.

(Financial Express, January 2nd, 2015)

Gujarat industry policy to focus on MSMEs

As a run up to the seventh edition of Vibrant Gujarat Global Investors' Summit, the state government announced the new industrial policy, which will focus on Micro, Small and Medium Enterprises (MSME). The new policy will carry forward Prime Minister Narendra Modi's Make in India campaign and will aim to encourage innovation and technology transfer.

In a statement released by the government, state finance minsiter Saurabh Patel said, "Owing to the progressive policy adopted by the state government, Gujarat is a frontrunner in industrial development. Between 2005 to 2013, the GDP of Gujarat has been steadily over 10%, which is over the national average. Gujarat is an MSME hub and as of March 31, 2013, the number of registered MSME units was 26,1760."

(Financial Express, January 2nd, 2015)

Central schemes run by Coir Board renamed

The Narendra Modi Government's drive to change names has now reached the doors of the Coir Board, which has 'simplified' the names of two Central sector schemes run by it.

The Coir Board, which falls under the Ministry of Medium, Small and Micro Enterprises (MSME), announced that the "Rejuvenation, Modernisation and Technology Upgradation"(REMOT) scheme and the "Coir Plan (General)" scheme, have been renamed as Coir Udyami Yojana (CUY) and Coir Vikas Yojana (CVY), respectively, "to make it better understood by the stakeholders.". Incidentally, the maximum takers of these schemes are in South India, with the Coir Board headquartered in Ernakulam, Kerala.

The decision to change the names of schemes was taken in a review meeting chaired by MSME Minister Kalraj Mishra, who also launched the Ministry's mobile-friendly website, an official release said.

The CUY will be credit-linked subsidy scheme in the coir sector, which aims to integrate and develop coir units. It provides 40 per cent as government subsidy, 55 per cent as bank loan and 5 per cent beneficiary contribution for setting up of coir units with project cost up to ₹10 lakh.

"No collateral security/third party guarantee is required," said the release, adding that there is also no income ceiling for the assistance.

Under the CVY, skill upgradation will be undertaken for men and women coir workers, including assistance for setting up and expansion of coir units, participate in domestic fairs and international exhibitions.

(Business Line, January 3rd, 2015)

Gujarat introduces monthly payroll aid for labour intensive units

The Gujarat government announced labour-intensive industry policy, wherein the state will support units operating in the labour intensive sectors by providing payroll assistance to boost employment.

Presently, the state government has identified three sectors as labour intensive namely, garment, apparel and made-ups, agro and food processing and assembly enterprises.

Under the policy, the state government will provide pay-roll assistance for male and female employees of a unit. Units employing 300 in case of garment and 100 in case of agro processing and assembling units each, will be covered under the scheme. However, the scheme will apply to only those units which are registered with the Employee's Provident Fund Organisation (EPFO).

Under the scheme, each unit will get monthly payroll assistance of Rs. 1,200 per person for male employees and Rs. 1,500 for female employees for a period of five years.

"This is a step to handhold the MSME units and encourage them to generate more employment in their respective areas of operations," said Saurabh Patel while announcing the policy here.

The government also announced 7 per cent or up to Rs. 1 crore interest assistance on loan for these units. Additionally, these units will get 70 per cent as refund of their net tax payments for a period of five years.

In order to boost investment in plastics sector and capitalize on the easy availability of polymer in the state, the state has announced plastics industry as focus sector. Patel announced 7 per cent or up to Rs. 1 crore interest assistance on loans for plastics units which procure raw materials from within the state.

"This will encourage value-addition of the raw material available in the state and boost investment in the industries that consume locally available raw materials," said Patel.

(Business Line, January 7th, 2015)

MSME Ministry launches e-book

An e-book detailing priorities and programmes of the MSME Ministry relevant to different stakeholders was launched by Union Minister Kalraj Mishra on January 07, 2014.

The E-Book covers the Ministry's action plan for Make in India, its future plans and initiatives taken by the new government, among others.

The MSME sector has been playing an important role in socio economic development of the country.

It contributes around 8 per cent of GDP, accounts for around 40 per cent of the total exports and 45 per cent of the manufacturing output.

As per the Fourth All India Census of the Micro, Small and Medium Enterprises, total number of Enterprises of the MSME sector is 361.76 lakh of which 15.64 are registered Enterprises. The sector provides employment to 805.24 lakh persons.

(Business Standard, January 8th, 2015)

Listing to get easier for SMEs

The Sebi's proposal to allow companies with lower market capitalisation to go for follow on public offers (FPO's) or rights offers through the fast track route is expected to benefit hundreds of small and mid -sized listed firms. Under the existing regulatory framework, the fast track route is available only to listed issuers with a market capitalisation of minimum Rs 3,000 crore and above.

Sebi is exploring the possibility of extending the fast track route to companies having an average market capitalisation of public shareholding between Rs 250 crores to Rs 3,000 crores, subject to fulfilment of certain additional conditions.

According to SMC Global Securities, there are as many as 706 small and midsized listed firms in India, which have a m-cap of between Rs 250 crore-Rs 3,000 crore. Under the fast track route for rights issues and FPO's, no draft offer document is required to be filed with Sebi. The issuer can open the issue immediately after filing the red herring prospects. "Earlier if it was taking six months to complete the fund raising process, now it will take just six weeks.

The fast track issues will more or less look like a QIP. The only difference being that retail and HNW investors can participate in FPO's and rights issue whereas only few institutional investors could participate in a QIP," said Jagannadham Thunuguntla, head of rese-arch and chief strategist, SMC Global Securities. However, Sebi said that promoters should subscribe to their rights entitlement.

(Deccan Chronicle, January 10th, 2015)

Arvind Panagariya's plan for NITI Aayog: Focus on labour reforms, SMEs

For Arvind Panagariya, the first Vice-Chairman of NITI Aayog, policy-making, rather than planning, will be his top priority. In his first interaction with officers of the erstwhile Planning Commission, he spoke at length on the need to push through labour reforms and strengthen the SME (small and medium enterprise) segment — the backbone of manufacturing — to take India up several notches in the competition ladder.

On January 15, his first day at the NITI (National Institution for Transforming India) Aayog, Panagariya engaged with his senior officers for almost an hour. He told them his focus would be policy, implying that he was not unduly hassled about the need to press for more budgetary support for the annual plan that the Planning Commission normally does weeks ahead of the Union Budget.

In his interaction, Panagariya spoke about the unprecedented growth that India witnessed, pointing out that the sharp deterioration was largely of its own making and could not be attributed to external factors. Policy paralysis and mismanagement led to poor growth rates of 5 per cent and lower, he said.

"Clearly, he wants to remould NITI into a policy hub. He spearheaded labour reforms in Rajasthan, and its demonstrative effect is already visible. Maharashtra followed suit, and other states including Madhya Pradesh and Punjab are getting their act together to give the SME segment the flexibility in hiring labour to spur growth," said an official.

Panagariya called on Prime Minister Narendra Modi and also met Principal Secretary in the PMO Nripendra Misra, who is the point person for all economic ministries and driving the bureaucracy to deliver on the government's priorities. It is not known yet if Panagariya broached the topic of budgetary support for the Plan with Finance Minister Arun Jaitley. The finance ministry has not kept the erstwhile Planning Commission in the loop so far on the Budget for the next year.

According to sources, Panagariya interacted with the two-dozen odd young professionals who were taken on board the Planning Commission on short-term contracts. An academician, he was far more relaxed and more than willing to answer questions put forward by the younger lot.

His two interactions with the two groups, however, raised doubts on whether the Twelfth Five-Year Plan (2012-13 to 2016-17) would be jettisoned midway, in the third year itself. "Will the government go for a Plan holiday?" asked a senior NITI official.

With a 20 per cent shortfall in resources this year, and the possibility of the finance ministry doing away with the Plan, non-Plan distinction, NITI Aayog may not have to worry too much about how to allocate Plan resources next year, or in the coming years.

(Indian Express, January 16th, 2015)

Union Budget likely to provide big thrust to 'Make In India'

The BJP government's 'Make in India' initiative could get top billing in the 2015-16 Union Budget with tax breaks and other measures for several sectors.

Make in India is the centerpiece of the Narendra Modi administration's bid to revive manufacturing activities and create millions of jobs. With the Chinese economy slowing, India senses an opportunity in the industrial sector.

A blueprint for the 25 identified sectors was presented to PM Modi late last month by the secretaries cutting across departments. The proposals, running into several pages, have been circulated to ministries and the budget is expected to give a final stance on several of the fiscal proposals. The tax proposals are part of the one-year roadmap identified by ministries. While some of the moves will boost domestic production and reduce imports, they will also make purchases lighter on pockets. For instance, there is a recommendation to halve the excise duty on footwear to 6%. Similarly, the commerce department has suggested a reduction in the customs duty on gold and silver from 10% to 2%, a proposal which will have to be weighed in the context of the overall import bill and its impact on the exchange rate.

The food processing ministry has suggested that brand building should be treated the same way as R&D and 200% of expenditure be allowed as deduction. It also wants sops on primary processing of perishables to cut down wastages, which will help check price swings.

For defence, where the government is seeking to reduce the dependence on imports, the ministry wants a tax holiday for local manufacturing and further sops for R&D.

The department of information technology has also suggested income tax benefits to attract electronics and telecom equipment manufacturers into the country and reform the inverted duty structure where the customs tariff on finished goods is lower than those on components. In the run up to the elections, Modi had suggested that local electronics manufacturing will not just create jobs but also help narrow the current account deficit.

Again to cut down on foreign exchange outgo, the civil aviation ministry has suggested incentivizing maintenance, repair and operations (MROs) be exempted from service tax, while also proposing that airline operators be allowed to issue tax-free infrastructure bonds to help raise funds.

Similarly, the shipping ministry wants a specialized financing window for ship-building and repair, besides easier tax rules for the sector. Railways too want "time-bound" tax sops through excise holiday, although it has not spelt out the details.

For micro, small and medium enterprises (MSME), which are seen as the mainstay of the Make in India initiative, the ministry has proposed that there should be direct tax exemptions during the first three year of operations, a move that may be tough to implement.

In case of the petrochemicals sector there is a proposal to boost local manufacturing by having higher import duty on finished products and low rates on feedstock. For metals and cement it has been suggested that the customs duty on steel products be increased, while allowing duty-free import of raw materials and ore - moves that will discourage imports.

There are also demands for budgetary allocation for sectors such as biotechnology, where an allocation of Rs 1,000 crore has been sought for bio-manufacturing and another Rs 750 crore for scaling up Indian biotech start-ups and SMEs. For mining an annual budgetary support of Rs 500 crore has been sought to encourage exploration. The tourism ministry has demanded an annual budget of Rs 3,000 crore, compared to a little under Rs 2,000 currently.

The petroleum ministry has demanded targeted fiscal measures through interest subvention and long-term funding for manufacturing clusters from the Oil Industry Development Cess.

(Times of India, January 19th, 2015)

Mishra endorses small business tie-up with S Africa

India and South Africa have great prospects for synergising their complementarities in areas of industry, services, trade and technology especially in the field of medium, small and micro enterprises, Union Minister Kalraj Mishra has said. Mishra, the Minister of Medium, Small and Micro Enterprises, lauded a MoU signed between National Small Industries Corporation (NSIC) and the Black Business Council of South Africa (BBC) for promoting cooperation in the field of medium, small and micro enterprises.

The MoU aims at developing youth-owned enterprises at five Rapid Incubation Centres in South Africa in cooperation with NSIC, which has successfully implemented it in India.

"India-South Africa cooperation is about sharing knowledge and expertise, exchange of best practices, supporting innovation and building capacity and skills," he said while speaking at an event here hosted by both organisations in cooperation with

the India High Commission.
"We believe that these two nations have great prospects for synergizing their complementarities in areas of industry, services, trade and technology especially in the field of MSMEs," he said.
Mishra said the MSME sector dominated the industrial landscape of India, with 44 million units providing employment to some 80 million people.
The Minister said that although political relations between the two countries were good, economic ties had to be further nurtured to emerge stronger, given the geostrategic position of both countries.
"India offers South African companies an excellent location for addressing the huge domestic Indian market as well as the wider Asian market," he said.
Mishra called for greater exploitation of the potential of small enterprises.
"I believe that there is still much untapped potential that can be leveraged by MSMEs of both countries. Only a small fraction of MSMEs are aware of bilateral business opportunities and have the skill, risk appetite and resources to address these opportunities.
"In this regard, I would like to appreciate the initiative of NSIC to launch 'Build MSME' web portal dedicated to India-South African MSMEs. There is still a lot of scope in enhancing cooperation between the MSMEs of both the nations."
At the conference, Indian High Commissioner Ruchi Gyansham highlighted that the cooperative plan could help South Africa in the implementation of its National Development Plan (Vision 2030) to address the triple challenges of poverty, unemployment and underdevelopment.
(Business Standard, January 23rd, 2015)

Jaitley hints at not raising tax rates; sops for manufacturing

Finance Minister Arun Jaitley has hinted at not raising tax rates and providing incentives for manufacturing in the coming Budget while asserting that 'structural changes' will have to be made to get the economy to 8-9 per cent growth. He also promised a stable tax regime that would not come up with unreasonable demand and change taxes retrospectively.
"In terms of incentivising manufacturing, it is very much on our agenda. Even though we had few days during the last Budget we did give to the Ministry of Micro Small and Medium Enterprises (MSME), the National Investment and Manufacturing zone (NIMZ) and so on because we wanted the sector to pick up, and that priority is fairly high on our agenda," he said.
While referring to the various revenue sources for the government, including divestment, dividend and spectrum sale, the Finance Minister said as economic activity picked up, the government's capacity to raise revenue would also increase.
"I am not in favour of raising the rates of taxation as that could become counter-productive," he told reporters. Mr. Jaitley expressed confidence that India was close to the point when investment would pick up as there were a large number of investors, who were waiting to come in.
"They only want to be doubly sure about the credibility of the decision making process and the stability of the policies," he said.
Speaking at the session, Mr. Jaitley said there was need to take a series of reforms as the last ten years got lost out because of unnecessary debates.
"Now that opportunity has come back to us. Slowly we (BJP) are moving in the direction of having a good figure in the Upper House (Rajya Sabha). The pro-reforms (groups) have won everywhere," he said.
The slumping oil prices were another factor that was going in India's favour.
Also many economies in the world, which were competing with India, were not doing well.
"It is really possible for us to go back to the original capacity of high growth rate. As far as taxation is concerned, the global community and Indian tax payers want to be convinced that there will be a stable tax regime,'' he said.
To a question on whether it will be a 'Big Bang' budget next month, he said he would not be swayed by such phrases used in television studios. If the sum total of all the steps the government had taken was taken into account, it would be much more than the Big Bang.
"The budget will be an important occasion for the government, but then the next 364 days are equally important.
(The Hindu, January 24th, 2015)

IIC INVESTS RS10000 CRORE, EYES FOR GOVT'S RECOGNITION

Seeking recognition from the Government for providing funds of Rs10,000 crores to the 'impact sectors' and financing the 'social enterprises', Impact Investors Council (IIC) has submitted a representation for the imminent Budget of the PM Modi's Government to the Minister of State for Finance Jayant Sinha.

"IIC is requesting the Government of India to partner us and help galvanize the impact investment eco-system," said IIC CEO Amit Bhatia. Impact investment has been growing at 27 per cent in India over the last seven years. With a promise to exceed Rs6000 crores annually to the mark of around Rs40,000 crores by 2020, IIC eyes for support from the Government.

With an aim to assist the impact sectors which are mainly micro, small, and medium enterprises (MSMEs), IIC facilitated these enterprises with funds. IIC invested in the social enterprises, which are working to create social and environmental changes. These are changes that involve an intention to generate positive social impact along with a return on capital.

The initial mainstream capital in the MSMEs is not adequate to provide a substantial support to the businesses which further creates a gap between the needs and the services of these businesses. Filling this gap, IIC had already invested around Rs10,000 crores in more than 300 social enterprises and across a range of industries such as agribusiness, healthcare, education, and clean energy.

Presenting the major areas that need immediate attention from the Government to boost the impact investing activity in India, IIC stated some important suggestions to the Government such as to officially recognize IIC, review the social venture fund (SVF) guidelines, extend priority sector lending to social enterprises and increase access to external commercial borrowing (ECB).

(The Pioneer, January 29th, 2015)

Govt for developing entrepreneurial skills in N-E

Union Minister for Micro Small and Medium Enterprises (MSME) Kalraj Mishra on Friday said the Centre was focussing on developing entrepreneurial skills in the youth of North East.

“The Central government is focussing on development of leadership qualities and entrepreneurial abilities among youth of the region to ensure socio-economic development and growth of the nation,” Mishra said while inaugurating the Business Incubation Centre on Readymade Garment and Handloom at the Indian Institute of Entrepreneurship (IIE).

He pointed out that IIE has been playing a pivotal role in imparting training to the youth of the region to empower them through training on entrepreneurship development, skill building and promotion of clusters.

Mishra further highlighted the initiatives undertaken by the union government for promotion of entrepreneurship and MSME sector in the North East.

He emphasised on “Make in India” initiatives and its potential to change the economic scenario of North East.

The minister stressed on the need to revamp village and cottage industries in NER and creating an entrepreneur friendly environment through facilitating incubation centre.

IIE Director Manoj Kumar Das hoped the centre will go a long way in empowering the youth of the region in the Handloom and Textile sectors.

Centre for Industrial Extension head Dr Sriparna B Baruah pointed out that the centre would not only promote enterprises but also group entrepreneurship by linking entrepreneurs to various handloom Clusters in the region.

Business Incubation Centre on Readymade Garment and Handloom is an initiative of IIE, sponsored by Union Ministry of Youth Affairs and Sports to provide opportunity for holistic development of youth of North East.

(Business Line, January 31st, 2015)

APPRENTICE PROTSAHAN YOJANA

GOVERNMENT OF INDIA
MINISTRY OF LABOUR & EMPLOYMENT
DIRECTORATE GENERAL OF EMPLOYMENT & TRAINING

Ministry of Labour & Employment has started a new scheme "Apprentice Protsahan Yojana (APY)" on 16.12.2014 to support manufacturing units and other establishments by reimbursing 50% of the stipend paid to apprentices by Government of India for the first two years of training for one lakh apprentices to be engaged by establishments covered under the Apprentices Act, 1961 upto 31.03.2017.

KEY FEATURES OF THE SCHEME

- Support to manufacturing units and other establishments covered under the Apprentices Act, 1961 in the form of sharing of 50% of stipend by Government of India.
- From FY 2015-16, Government of India's share of the stipend will be credited directly into the bank accounts of apprentices.
- Employers having six or more employees can avail the benefits of the scheme.
- Stipend for the first two years of apprenticeship will be shared.
- Sharing of 50% of stipend by Government of India for two apprentices per establishment.

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FICCI CMSME

Empowering MSMEs

FICCI - Confederation of Micro, Small and Medium Enterprises (CMSME)

INVITING MEMBERSHIP

FICCI CMSME and IDBI Bank Partnership

Offering concession of 100 bps on interest rates and charging only 0.10% processing fee from members

Other Membership Benefits

- Free consultation & faster availability of credit & finance @low cost
- Decrease in raw material cost
- Create brand and increase revenue /leads through web presence
- Lead generation at low cost through digital advertising
- Cost-effective & useful MSME Insurance

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