

उद्योग • MASSIA Newsletter संवाद

No. 2 / JULY - OCTOBER 2020

- ▶ Guest Editorial - Mr. K. V. S. Singh, IRS
Principal Commissioner, CGST, Aurangabad.
- ▶ MASSIA-UNDP Covid-19 Help Desk
- ▶ Success Story.. Mrs Archana Suresh Kute
- ▶ Cover Story and Articles - GST & TCS Updates
- ▶ Performance of Auto Industry in 2020





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This monthly newsletter MASSIA Udyog Samvad (उद्योगसंवाद) is edited by **Mr. Rajendra R. Chaudhari** and **Mr. Rajesh B. Mandhani** and printed at Rajmudra Prakashan Pvt. Ltd., Chikalthana, Aurangabad and published by the President, **Mr. Abhay G. Hanchanal** at office of MASSIA, P-25, MIDC, Chikalthana, Aurangabad – 431006 for free distribution and circulation.

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President's Address

Dear Respected Readers,

Wishing you all a very HAPPY DIPWALI & NEW YEAR.

MASSIA like you all is looking forward to calendar year 2021 and expect next year to be much better year in all respect for all of us & our nation.

It's been tough few months, most of our members fought through these challenging year, stood rock solid & faced turbulent time with lots of courage. Government has done their bit to control the pandemic & extend some help to industry. All entrepreneurs are aware DESTINY is on our own hands, we need to stand these times, sail through & look forward to build on next financial year. Big salute to all those who fought through these period and still standing.

At MASSIA this was without doubt most challenging year, it is been tough to face these times. However we could do it with Great Support & contribution from all of Executive Committee Members, Office Bearers, Office Staff, Conveners of various committees and all member's support.

To acknowledge few of the teams here are

- Secretary & Vice President of both chapters are doing their best and are available for our members all the times.
- There has been remarkable improvements in MSEDCL issues when you compare it to earlier period. The credit of this goes to Conveners of respective chapters i.e. Mr. P. K. Gaikwad, Mr. Suresh Khillare & Mr. Sudip Adatiya who have been closely working with Team MSEDCL. MSEDCL team is also cooperative, listening, addressing most of our concerns. MASSIA understands we still need to reach a stage where we can safely say Uninterrupted Quality Power supply is a norm. I am sure TEAM MASSIA 20-21 & Team MSEDCL have started the journey in right direction and we will reach our destination soon.
- MASSIA has set up COVID HELPDESK with UNDP, which has been doing wonderful work under guidance & leadership of Mr. Gajanan Deshmukh. MASSIA is hopeful of continuing working with UNDP in future as well good execution of current project gives us an opportunity to work more regularly with UNDP in future.

There have been few other issues of infrastructure, which have been pursued with respective departments regularly. We expect better outcome in time to come.

Last 2/3 months have really been encouraging on Economic front and we are sure we all are reasonably improving our top lines in last few months. We look forward to better year ahead.

While we work hard & try to get back to normalcy we cannot overlook the COVID-19 danger still around there, we must continue to take all precautions, care while we work as this & this is the only way to avoid second potential wave and save ourselves from impacting further. So let us continue to take care & work till we get vaccine.

Best wishes for the wonderful year ahead.

Abhay Hanchanal
Team Massia 20-21



Guest Editorial

Dear friends, Namaskar!

It is a matter of great pleasure for me to share my views through this quarterly Newsletter "MASSIA Udyog Samvad". At the outset, I would like to thank the Office Bearers of MASSIA for offering me this opportunity.

Presently humankind is passing through the worst phase on account of Covid-19 Pandemic that has given a big shock to the World Economy. The Indian economy has also been severely affected, leading to a slowdown in trade and industry. This recession has adversely affected the revenue collection of Governments that, in turn, will affect all ongoing developmental projects, and it will take a long time to bring the economy to the normal.

Although the Pandemic has brought shock to the trade and industry, it has opened new vistas as to how we conduct our business. As vehicles went off the roads, roads became congestion-free, and cities became less polluted. The Governments, as well as many private sector companies, allowed their employees to work from home. This change in working has shown us the way how differently we can work in future. Now, as regards headwork, working from anywhere will allow people to settle at the place of their choice, reducing congestion in metro cities. It will further reduce travel cost and save time wasted in travelling to and from the office. With high-speed internet connectivity, working online will become a very convenient and cheap alternative.

Government of India has started e-governance long back, but this COVID-19 Pandemic has expedited the process leading to the implementation of e-office. E-office has transformed the traditional paper and file-based government offices into more efficient and transparent e-offices, eliminating massive amount of paperwork. The e-office system has been implemented not only in Government Departments but also in Public Sector Undertakings and Autonomous Bodies. Therefore, in my opinion, this system of e-office is equally beneficial to the Private Sector. It will help streamlining the workflow encompassing all stages of existing manual handling of files in addition to meeting future requirements.

The Covid-19 Pandemic has now shown the way that we can conduct a large number of operations and exercise various controls remotely, saving enormous resources. The trade and industry can formulate their e-office system and integrate it with Management Information System (MIS) and Decision Support System (DSS) to take full advantage of the existing cyberspace. In future, this will further help in automating the system using Artificial Intelligence (AI) tools.

Trade and industry must try to develop and use DSS not only for efficient utilization of scarce resources but also for maintaining consistent quality of their product and services. Further, proper use of MIS will enhance the managerial efficiency and expedite decision making that will reduce the production cost and increase quality. Additionally, it will help the top management to get more spare time for creativity. It is worth mentioning here that in this age of Artificial Intelligence and Machine Learning, just being productive will not suffice as the future belongs to

creativity that will remain in the domain of the human brain. These e-tools will help in shifting from the era of productivity and scarcity to the age of creativity and abundance. While productivity is about squeezing all the value out of the existing resources, creative thinking is about discovering new resources, developing new methods and opening up new prospects.

As a human race, we have a long way to go. We have passed through many ages such as hunter-gatherer, agriculture, industrial and now we have ventured into the knowledge worker age in which productivity is guaranteed through the use of Artificial Intelligence. Now the only thing left to the exclusive domain of the human brain is creativity and innovation. This creative age has unlimited potential and will help in achieving exponential growth, leading us to an era of abundance.

It is pertinent to mention here that the views expressed are my own and not that of the Government.

With warm regards,

K. V. S. Singh, IRS
Principal Commissioner,
Central GST, Aurangabad.

Mr. K. V. S. Singh has performed following exceptional services.

1. Worked in Canada Internal Development Agency (CIDA) Project & drafted Excise Audit-2000 Manual.
2. Developed Risk Management System for Customs.
3. Implemented project of Computerization of VAT in North-Eastern States.
4. In SFIO investigated the case of M/s. Satyam Computers Ltd.
5. Drafted Service Tax Audit Manual.
6. In 2014 received best performance award while working as ADG DRI Kolkata.
7. Received Certificate of Meritorious Service and Excellence in GST Administration at Aurangabad.



संपादकीय

प्रिय सदस्य आणि वाचक, सप्रेम नमस्कार,

सर्वाना दिवाळी व नववर्षाच्या मनःपूर्वक शुभेच्छा

उद्योग संवाद अंक १ ला सर्व सदस्य व वाचक यांनी दिलेल्या उत्तम प्रतिसादा बद्दल सर्वांचे खूप खूप धन्यवाद.

उद्योग संवाद हे विविध विषयाची माहिती सदस्यांपर्यंत पोहचविण्याचे एक माध्यम आहे. उद्योग संवाद हे मसिआचे सदस्य व उद्योगासाठी संस्थेचे अविरत चालू असलेले कार्य औद्योगिक, कामगार, कर विषयक कायदे, मोटिव्हेशनल व आरोग्य असे नामांकित अभ्यासकांचे लेख प्रकाशित करत असतो.

पहिल्या अंकामध्ये आत्मनिर्भर भारत, कोविड-१९ आरोग्य विषयक, लॉक डाऊन व विज दर ई. महत्त्वपूर्ण लेख प्रकाशित केले.

उद्योग संवाद २ साठी श्री के. व्ही. एस. सिंग साहेब प्रिंसीपल कमिश्नर, सेंट्रल जीएसटी औरंगाबाद यांनी आमच्या विनंतीस मान देऊन अतिथी संपादक म्हणून माहिती पूर्ण व मार्गदर्शनपर संपादकीय लेख दिल्याबद्दल त्यांचे विशेष आभार.

उद्योग संवाद २ मध्ये आपण मसिआने उद्योजकांसाठी आयोजित कोविड-१९ टेस्ट कॅम्प, मसिआ कनेक्ट या उपक्रमा अंतर्गत अध्यक्ष व कार्यकारिणी सदस्य यांनी चिकलठाणा, शेंद्रा, वाळुज व इतर एमआयडीसीतील सदस्यांची सेक्टर वाईज मिटींग घेऊन त्यांच्या समस्या समजावून घेतल्या व त्यावर उपाययोजना करणे व नवीन सदस्य वाढविण्यासाठी आवाहन केले. कन्व्हेनर श्री. गजानन देशमुख साहेब यांच्या नेतृत्वात कार्यान्वित MASSIA-UNDP Covid-19 Help Desk हा उपक्रम, जीएसटी व टीसीएस बद्दल सी. ए. आनंद तोतलाजी यांचा लेख, कामगार कायद्यातील बदल हा अॅड. सागर विध्वंस यांचा लेख, श्री. कैलास मालपाणी यांची इस्टेट प्लॅनिंग थ्रु विल राईटिंग, श्री. सलिल पेंडसे यांचा कार्यमग्नता हा प्रोत्साहनपर लेख, डॉ. सुजाता लाहोटी यांचा पंचकर्म हा आरोग्य विषयक लेख आणि विविध महत्त्वपूर्ण माहिती प्रकाशित करत आहोत.

१९७७ मध्ये स्थापन केलेल्या IAYE ते MASSIA ची ४३ वर्षाची यशस्वी कारकिर्द या साठी वेळोवेळी योगदान व अथक परिश्रम घेणारे सर्व सन्माननीय माजी अध्यक्ष व त्यांचे कार्यकारीणीतील सहकारी ज्यांच्या मुळे अविरत व अखंडीत चालू असलेला हा प्रवास, या पार्श्वभूमीवर या वर्षी प्रथमच साजरा झालेला मसिआ स्थापना दिवस १ सप्टेंबर नंतर उद्योग संवाद २ हा अंक प्रकाशित करताना आम्हाला अतिशय आनंद होत आहे. अंक आपल्या सदस्यांना माहितीपूर्ण व वाचनिय द्यावा यासाठी आम्ही प्रयत्नशील आहोत. पुढील अंक अधिक दर्जेदार करण्यासाठी आपले अभिप्राय आम्हाला मोलाचे मार्गदर्शन करेल.

सर्व जाहिरातदारांचे मनःपूर्वक धन्यवाद. हा अंक दर्जेदार व माहिती पूर्ण होण्यासाठी माननीय अध्यक्ष श्री. अभय हंचनाळजी यांचे मार्गदर्शन व सर्व कार्यकारीणी सदस्य यांनी केलेले सहकार्य तसेच ऑफीस स्टॉफ यांनी अंक तयार करण्यासाठी खूप परिश्रम घेतले या सर्वांचे खूप खूप धन्यवाद. भेटूया पुढील अंकात नवीन वर्ष २०२१ मध्ये तोपर्यंत जग कोविड-१९ च्या संकटातून बाहेर पडलेले असेल अशी आशा आहे.

धन्यवाद !

राजेंद्र चौधरी

संपादक

राजेश मानधनी

उपसंपादक

MASSIA Activities

1. Meeting with Minister of State for Industries:

The President Mr. Abhay Hanchanal, Mr. Kiran Jagtap, Bhagwan Raut, Rahul Mogale met Honorable Minister of State for Industries Ms. Aditi Tatkare at Marathwada Shikshan Prasark Mandal on **12/06/2020**. Representation on the issues 1) Releasing PSI Claim 2) Subsidy to industries in Gut No., 3) Land allocation to Tenant Entrepreneurs and 4) COVID Hospital in Waluj & 5) Chikalthana Road Infrastructure was submitted and discussed. Ms. Tatkare assured arranging meeting at Mumbai for Gut No. & Tenant Entrepreneurs issues after end of hard time of COVID-19.



MASSIA Team discussing issues with Honorable Minister of State for Industries

The President Mr. Abhay Hanchanal and Mr. Kiran Jagtap, Mr. Rahul Mogale, Mr. Bhagwan Raut attended the meeting, submitted representation and discussed the difficulties of Tenant Entrepreneurs and industries situated in Gut Number areas. Honorable Minister has assured to arrange a meeting at her office after COVID19 Pandemic situation gets normal in the state for these issues.

2. Visit of CEO, Mhada & Coordinator of Marathwada zone for COVID19

The CEO, Mhada & Coordinator of Marathwada zone for COVID19 Mr. Annasaheb Shinde and Assistant Commissioner form Divisional Commissioner Office Mr. Taksale visited our Waluj office on **22/06/2020**. Discussion held about present situation of COVID-19 in Aurangabad and industrial areas and for taking preventive measures to control pandemic in the industries. The office bearers Mr. Abhay Hanchanal, Mr. Narayan Pawar, Mr. Rahul Mogale, Mr. Abdul Shaikh and Mr. Vikas Patil participated in the discussion and briefed the activity carried out by MASSIA for increasing awareness among entrepreneurs and their employees for taking safety precautions.

3. VC Meeting with CEO, MSSDS :

A meeting through Video Conferencing was held on **24/06/2020** with CEO, Maharashtra State Skill Development Society, Govt. of Maharashtra. Discussion held to initiate Skill Development Training with the help of Industry Associations. Mr. Ravishankar Korgal of GIZ gave power point presentation on MASSIA Skill Development Centre. The President, Mr. Abhay Hanchanal and Mr. Rahul Mogale, Mr. Bhagwan Raut and Mr. Arjun Gaikwad joined the VC Meeting.

4. Meeting with MSEDCL Officers:

A meeting with MSEDCL Officials of Chikalthana section held on **24/06/2020** to represent power supply issues in Chikalthana MIDC. Mr. B. S. Nirmal Superintending Engineer, Ms. Nidhi Gautham Executive Engineer Urban-I, Mr. Chandrakant Mohadikar Additional EE and Mr. S. M. More Assistant Engineer were present in the meeting. The Office Bearers and Member present represented the frequent power breakdown issues observed on Radiant Agro and Industrial-II feeders. The SE assured to resolve all problems on these two feeders within 10 days.



The President Mr. Abhay Hanchanal and Mr. Kiran Jagtap, Mr. Bhagwan Raut, Mr. Sachin Gaikhe, Mr. Baswaraj Morkhande, Mr. Manish Agrawal and Members Mr. Vijay Lekurwale, Mr. Prashant Nankar, etc. were present in the meeting.

5. Meeting with Industries Minister :

The President Mr. Abhay Hanchanal attended a joint meeting of all associations at Aurangabad held with Honorable Industries Minister Mr. Subhash Desai on **25/06/2020**. Discussion held on the measures being taken in industries to prevent COVID-19 Pandemic and industries required support of State Govt. in this tough time of pandemic.

6. Meeting with Additional Divisional Commissioner:

Mr. Abhay Hanchanal attended a meeting held with Additional Divisional Commissioner, Mr. Vijaykumar Fad on **30/06/2020** at MIDC Regional Office. Issues related with COVID-19 and need of support to industries were discussed in the meeting.

7. Meeting with RO and EE of MIDC:

A meeting with MIDC Regional Officer Mr. Rajiv Joshi and Executive Engineer Mr. Bhushan Harshe was held on **02/07/2020** to follow up the pending issues and represent additional issues of all industrial areas. Following issues/problems were represented and discussed.

1. Clarification of procedure & system for collection of Grampanchayat Tax by MIDC.
2. Cleaning of Drainage / Nalas to resolve water clogging issues.
3. Repairing of internal roads in Waluj MIDC.
4. Monitoring daily collection of Non-Hazardous waste from Waluj MIDC area.
5. Resolving water clogging issues in Chikalthana MIDC.
6. Repairing of all internal roads in Chikalthana and Shendra MIDC.
7. Issue of nonworking Streetlights in Waluj and Shendra MIDC.
8. Plot Allotment to the Tenant Entrepreneurs.



Mr. Abhay Hanchanal, Mr. Kiran Jagtap, Mr. Rahul Mogale attended the meeting and represented the above issues.

8. Meeting of All Political Leaders and Associations:

The Divisional Commissioner had called a meeting on **06/07/2020** with all political leaders & Head of all associations. Discussion held in the meeting for observing strict lockdown from 10/07 to 18/07/20 to control COVID-19 Pandemic in the city. The President Mr. Abhay Hanchanal attended the meeting and represented concerns of the industries.

9. Meeting at Collector Office:

The President attended the Meeting on **18/07/2020**. The meeting was called by Collector, AMC Commissioner and Commissioner of Police. Discussion held in the meeting on re-opening & authorities appealed to conduct Antigen testing in industry.

10. Meeting at Divisional Commissioner Office:

A meeting was held at Divisional Commissioners office on **20/07/2020** for discussion on precautions to be taken by Industries for re-opening. Attended by President Mr. Abhay Hanchanal, Vice President Chikalthana Mr. Kiran Jagtap, Both Hon. Secretaries Mr. Rahul Mogale and Mr. Bhagwan Raut. Meeting was guided by Dr. Meenakshi Bhattacharya, HOD Medicine, Dr. Nikalje and Dr. Dixit about care to be taken and broadly decided to make guidelines for industry.

11. COVID-19 Testing Camp at Chikalthana:

MASSIA and other associations CMIA, CII and Aurangabad First had jointly arranged Antigen Testing Camp for COVID-19 from **24th to 26th July 2020** at MASSIA Chikalthana office premises for industries, member entrepreneurs, their employees and family members under the support of Health Department of Municipal Corporation. Total 1192 tests of entrepreneurs, workers and staff members and employees of Aurangabad District Automobile Dealers Association were conducted in 3 days of the camp.



Honorable Guardian Minister and Minister for Industries & Mines Mr. Subhash Desai visited the camp on 25/07/2020. The Collector Aurangabad Mr. Uday Chaudhari, AMC Commissioner Mr. Astik Kumar Pandey were present during this visit. Mr. Desai appreciated the initiative and efforts of MASSIA and associations for conducting the COVID-19 testing.



Employees in queue for testing



Honorable Guardian Minister Shri Subhasji Desai with President, Office Bearers of MASSIA and other association seen in the camp.

12. Representation to the Industries Minister:

We have submitted representation on long pending vital issues, Repairing of Chikalhana Roads, Plot allotment to Tenant Entrepreneurs and supporting entrepreneurs situated in Gut Number areas to Honorable Industries Minister during his visit to Antigen Testing Camp at Chikalhana office on 25/07/2020 and requested to resolve these pending issues at the earliest.



Mr. Abhay Hanchanal showing the details of damaged roads on map and representing the issue

COVID-19 Testing Camp at Waluj:

As per the directives of Divisional Commissioner and the Collector Aurangabad, MIDC and Municipal Corporation had arranged COVID-19 Testing Camp jointly with MASSIA, CMIA, CII and Aurangabad First at MASSIA, P-15 and Marathwada Auto Cluster in Waluj MIDC on **13/08/2020**. Total 317 Tests were conducted in the camp conducted at our Waluj office. team of Heal Department of Aurangabad Municipal Corporation conducted the testing .



The President Mr. Abhay Hanchanal honored head of the team

13. MASSIA Connect :

In view to understand issues of members and non-member entrepreneurs and connect them with association, 'MASSIA Connect' program was initiated by the President with support of Office Bearers & EC Members. The issues received from members & non-member entrepreneurs will be represented collectively to the concerned authority. This activity conducted in Waluj, Chikalthana & Shendra as follows.

Waluj	: 3/8 to 6/8/2020	L Sector	M/s. Chandra Electrical
		H Sector	M/s. Accrete Electromech
		Gut No.70	M/s. G. S .Engineering
	17/08/2020	K Sector	M/s. Krishna Coating and
	19/08/2020		M/s. Sanket Enterprises
CIDCO Service Inds.	: 05/08/2020	M Sector	M/s. Kirdak Forging
		H Sector	Ravi Masale
Chikalthana	: 11/08/2020	Tiny Industries & H Sector,	
Shendra	: 12/08/2020	MASSIA Office & Cast4 Aluminum	





MASSIA Connect meeting at Chandra Electricals, Waluj



At Ravi Masale, Chikalthana



At Tiny Industries, Chikalthana



At Kirdak Forging, Waluj

14. Meeting with Guardian Minister & Industries Minister:

The President Mr. Abhay Hanchanal, Vice President Mr. Kiran Jagtap and Hon. Secretary Mr. Rahul Mogale met Honorable Guardian Minister and Industries Minister Mr. Subhash Desai during his Aurangabad visit on 14/08/2020. Submitted representation on the issues of industries in Gut Number area and requested to resolve as early as possible.



15. Welcome of CE, MIDC and representation of the issues:

Mr. Abhay Hanchanal, Mrs. Kiran Jagtap and Mr. Narayan Pawar and Mr. Rahul Mogale met Chief Engineer, MIDC on 19/08/2020 and welcomed him in Aurangabad. Team MASSIA submitted representation on following issues, informed the details of each issue and requested Chief engineer to support for addressing these issues and get them resolved as early as possible.

- 1) Road infrastructure in Chikalhana MIDC.
- 2) Repairing/Widening of roads in Waluj MIDC & Water Clogging issues.
- 3) Issues of industries from Gut Number areas.



16. Webinar on Recent MSME enabler initiatives and incentives of central government

MASSIA in association with UNDP had organized Webinar on “Advantage MSME – Govt. incentives and Initiatives on 26th August, 2020. Past President Mr. Kishor Rathi delivered welcome address and CA Mr. Alkesh Rawka introduced the speakers. Speaker, CA M. M. Marathe from Pune delivered the session on the subject and described all recent MSME enabler initiatives and incentives of the Central Government. Mr. Shyam Chaudhary delivered concluding remarks & Vote of Thanks.

17. Inauguration of COVID-19 Help Desk under UNDP Project

United Nations Development Programme (UNDP) under the support of GIZ proposed to extend advisory and handholding support to micro and small enterprises on business continuity support, safe resumption of operations and production, in line with government requirements and facilitate bridging the skills gap faced by the enterprises in Maharashtra (Vidarbha/Marathwada/Pune region) amidst COVID-19 Pandemic situation. Following activities are proposed to conduct under this project with support of UNDP.

- ? A Help Desk set up in the office.
- ? Creation/customization of information booklet & IEC Material (digital) regarding safety guidelines, relief packages, schemes & support extended by central and state governments, civil society, international agencies for MSMEs.
- ? Dissemination of the IEC materials to all member enterprises.
- ? Monthly webinars / consultations / interaction sessions with member companies local federations, cluster associations and other potential stakeholders.
- ? Workforce requirements mapped with at least 20% member enterprises.

We have set up the COVID-19 Help Desk for MSME Members on 31/08/2020 in the presence of Mr. Abhay Hanchanal, Mr. Rahul Mogale, Mr. Arjun Gaikwad, Mr. Vikas Patil, Mr. Abdul Shaikh, Mr. Bhimrao Kadavkar, Mr. Gajanan Deshmukh and started conducting the proposed activities. Mr. Gajanan Deshmukh coordinating the activities of this help desk and Mr. Salil Pendse rendering support services for the same. An executive, Ms. Arati Gawade is hired exclusively for this project.



Following Webinars were conducted under the activity of COVID-19 Help Desk and MASSIA Facilitation Cell.

S. No.	Date	Title	Participants
1	17/06/2020	KAIZEN on Corona	73
2	23/06/2020	COVID-19 Solutions by MSME in Aurangabad	45
3	18/07/2020	Marketing Effectiveness During The Covid-19 Pandemic	80
4	03/08/2020	Efficient Melting Practices	109
5	08/08/2020	WEBINAR on initiatives of SIDBI to MSMEs in the present pandemic situation	33

MASSIA foundation day 1st September celebration

18. Foundation Day of MASSIA

Foundation Day of MASSIA was celebrated on 1st September at Chikalthana office as proposed by the President Mr. Abhay Hanchanal and agreed & supported by the Executive Committee members. Mr. Hanchanal suggested conducting this activity every year and started first time in this year. On this occasion following activities were carried out.

1. Blood Donation with the support of Dattaji Bhale Blood Bank.
2. Tree Plantation conducted in the open area in front of Chikalthana Office.
3. Bhoomipujan for starting the civil work of proposed Auditorium by the hands of MLA Mr. Atulji Save.
4. Presentation was given through PPT on the proposed auditorium and all the participant Past Presidents appreciated the project.

Past Presidents Mr. Anil Mirashi, Keshav Paratkar, Pruthviraj Shah, Arjun Gaike, Prithish Chatterjee, Sandeep Nagori, Ashok Kale, Anup Kabra, Raman Ajgaonkar, Santosh Kulkarni, Uday Girdhari, Sunil Bhosale, Bharat Motinge, Balaji Shinde, Vijay Lekurwale, Kishor Rathi and Mr. Dnyandeo Rajale were present in this program. They all have welcomed the concept of celebrating association's foundation day on 1st September every year and appreciated the efforts of Mr. Abhay Hanchanal and team for conducting above activities.



MLA Mr. Atulji Save performed Land Worship (Bhoomipujan) & started the work of proposed Auditorium



Past Presidents discussing about the plan of proposed Auditorium



MASSIA
MARATHWADA ASSOCIATION OF
SMALL SCALE INDUSTRIES
& AGRICULTURE

- OUR PRIDE PRESIDENTS**
- Mr. Rajat Alagadkar 2009-2010
 - Mr. Sanjiv Chaudhari 2010-2011
 - Mr. Sanjiv Kulkarni 2011-2012
 - Mr. Uday Gadgil 2012-2013
 - Mr. Sunil Bhosale 2013-2014
 - Mr. Bharat Madhve 2014-2015
 - Mr. Rajaji Shinde 2015-2016
 - Mr. Vijay Lakurmale 2016-2017
 - Mr. Sunil Kiradkar 2017-2018
 - Mr. Kishor Rahi 2018-2019
 - Mr. D. L. Ranjale 2019-2020
 - Mr. Abhay Hanchanal 2020-2021



GIZ PROJECTS UNDER MASSIA'S INNOVATION FACILITATION CELL

- Mr. Anup Kadra 2008-2009
- Mr. Ashok Kale 2007-2008
- Mr. Sandeep Nageert 2006-2007
- Mr. Pritesh Chatterjee 2005-2006
- Mr. Arjun Galke 2004-2005
- Mr. Pruthviraj Shah 2003-2004
- Mr. Bhaskar Shrinikand 2002-2003
- Mr. Ranjit Singh Gudati 2001-2002
- Mr. Anand Deshkar 2000-2001

- Mr. Prakash S. Solunke 1977-79
- Mr. Prataprao Borade 1979-80
- Mr. L. Kumar 1984-85
- Mr. Badrprasad Rathi 1986-87 & 1993-94
- Mr. Vijay Mulkurkar 1989-93
- Mr. R. V. Chaudhari 1994-95
- Mr. Anil Mirashi 1995-96
- Mr. Keshav Parulkar 1996-97
- Mr. S. D. Punde 1997-98
- Late S. M. Aradhya 1998-99
- Mr. Anil Mirashi 1999-2000





Tree Plantation & Blood Donation program on MASSIA Foundation Day



19. Joint Meeting of MASSIA, CMIA & CII with Police Inspector, Traffic Division, Waluj

A joint meeting of representatives of the associations, MASSIA, CMIA and CII with the Police Inspector Traffic Division, Waluj Mr. Sheshrao Udar and Mr. B. S. Dipake, Engineer of MIDC held at our Waluj office on 8th September 2020. The issue of illegal and unauthorized parking of vehicles on road causing difficulties to the traffic was discussed. It is decided to appeal entrepreneurs to avoid parking of vehicles in front of their unit. Traffic Division and MIDC will take appropriate action to stop illegal and unauthorized parking of the vehicles on roads.

Our Hon. Secretary, Mr. Rahul Mogale, Joint Secretary Mr. Abdul Shaikh, Treasurer Mr. Vikas Patil, & EC Members Mr. Ajay Gandhi, Mr. Sarjerao Salunke and Vice President CMIA Mr. Shivprasad Jaju and Vice President of CII Mr. Raman Ajgaonkar attended the meeting.



Meeting with Police Inspector Traffic Division, Waluj and Engineer of MIDC

20. Tree Plantation

Tree Plantation was conducted near Police Station, MIDC, Waluj on 9th September 2020. Mr. Abhay Hanchanal, Mr. Narayan Pawar, Mr. Kiran Jagtap, Mr. Rahul Mogale, Mr. Gajanan Deshmukh, Mr. Vikas Patil, Mr. Rajendra Chaudhari, Mr. Suresh Khillare, Mr. Arjun Gaikwad attended the program. Police Inspector Mr. Madhukar Sawant welcomed all the participants and conducted tree plantation.



21. Welcome of Chief Engineer & Jt. MD, MSEDCL:

Mr. Abhay Hanchanal, Mr. Narayan Pawar, Mr. Bhagwan Raut, Mr. Rahul Mogale, Mr. Rajendra Chaudhari, Mr. Suresh Khillare and Mr. Sudip Adatiya met on 9th September 2020 and welcomed Chief Engineer, MSEDCL Mr. Bhujang B. Khandare and Jt. Managing Director, MSEDCL Mr. Naresh B. Gite, IAS.



22. Video Conference of Jt. M.D., MSEDCL, Aurangabad

The President Mr. Abhay Hanchanal attended video conference arranged by Jt. Managing Director, MSEDCL on 25th September 2020. The issues of New or Additional Power requirements, avoiding FRIDAY Maintenance Outage Schedule and interrupted power supply in Chikalhana, Shendra & Waluj MIDC were represented and discussed. We have requested to share intimation of outage schedule of Friday either on Wednesday evening or early morning of Thursday so that industries can plan working accordingly.

23. Webinar on Practical Analysis of Latest Labour Law Reforms–2020

Government of India has recently passed following 3 New Labour Law Bill (Acts).

1. The Occupational Safety, Health & Working Conditions Code 2020
2. The Industrial Relations Code 2020
3. The Code n Social Security 2020

To update our members about the above bills a Webinar on **Practical Analysis on the Latest Labour Law Reforms–2020** was arranged under activities of MASSIA-UNDP COVID-19 Help Desk on 07/10/2020 at 3.00 pm. The renowned faculty Adv. Sagar Vidhwauns, Legal Practitioner in Labour Laws delivered the session on the above subject and answered the questions of participant member entrepreneurs. Total 78 members had joined and attended this webinar.

24. Joint meeting with Mahindra & Mahindra and MIDC Authorities:

To discuss the issue of non-collection of garbage on regular basis from the Waluj MIDC area a joint meeting with the representatives of M/s. Mahindra & Mahindra, the company hired by MIDC for collection and processing of garbage was held on 07/10/2020 at our Waluj office in the presence of Executive Engineer, MIDC. M/s. Mahindra & Mahindra Co. agreed to maintain regular lifting of garbage from all the sectors of Waluj MIDC.

25. Meeting with Consul General of the Republic of Indonesia, Mumbai

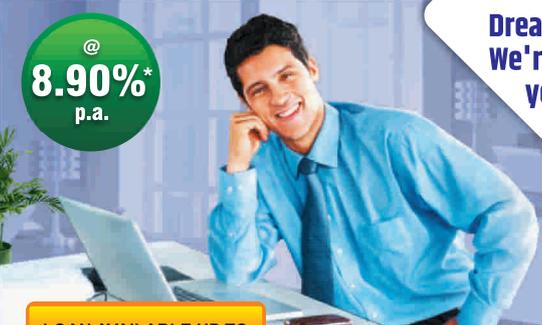
Regional Officer, MIDC and Joint Director of Industries, Aurangabad had arranged a meeting with Mr. Agus P. Saptono, Consul General of the Republic of Indonesia, Mumbai To share first-hand information about existing business and investment opportunities in Aurangabad. Mr. Abhay Hanchanal and Mr. Kiran Jagtap attended the meeting held on 17th October 2020 and shared information of industries at Aurangabad and MASSIA.



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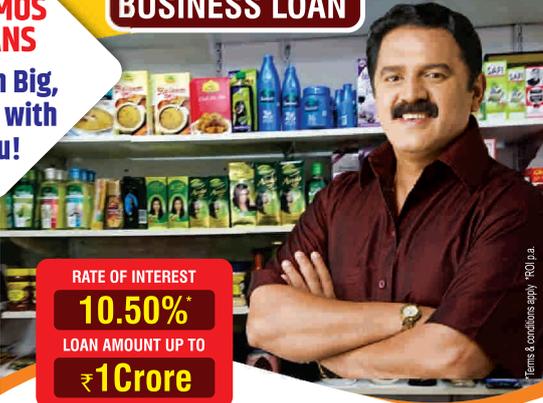
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"MASSIA-UNDP Covid-19 Help Desk"

दिनांक ३१ ऑगस्ट २०२० रोजी मसिआच्या वाळूज येथील कार्यालयात 'United Nations Development Program (UNDP) च्या सहकार्याने 'MASSIA-UNDP कोविड - १९ हेल्प डेस्क' स्थापन करण्यात आला असून या मदत कक्षाद्वारे उद्योजकांना कोविड - १९ च्या काळात घ्यावयाची काळजी व कोविड-१९ संदर्भातील केंद्र आणि राज्या शासनाच्या उद्योगांसाठी असलेल्या विविध योजनांची माहिती देण्याचे काम या माध्यमातून सुरु आहे. उद्योजकांनी अडचणीवर मात करून उद्योग अधिक संयमाने हाताळावे आणि टिकवावे व सद्य परिस्थितीशी सामना करून, योग्य त्या योजनेचा लाभ घ्यावा आणि कष्टाने उभारलेला उद्योग टिकवून ठेवावा हा 'MASSIA-UNDP कोविड-१९ हेल्प डेस्क'चा मुख्य उद्देश आहे.

कोविड-१९ मुळे सर्वच क्षेत्रात विविध समस्या असून त्याचे स्वरूप आणि व्याप्ती वेगवेगळी आहे. सूक्ष्म, लघु आणि मध्यम उद्योजकांना या काळात अनेक समस्या भेडसावत असून त्यासोबत कोविड-१९ विषयी भीतीचे वातावरण आहे. यासाठी शासनाच्या विविध योजना, उद्योजकांशी निगडित समस्या आणि त्यावरील उपाय किंवा त्या संदर्भात विशेष उपयुक्त माहिती उद्योजकांपर्यंत पोहोचवण्यासाठी अशा विषयावर तज्ञ व्यक्तींचे वेबीनार आयोजित केले जात असून यापुढेही असे वेबीनार आयोजित करण्यात येणार आहेत.

उद्दीष्ट :

- कोविड-१९मध्ये उद्योगसंदर्भातील शासनाच्या विविध योजना सदस्यांपर्यंत पोहोचणे हे 'MASSIA-UNDP कोविड - १९ हेल्प डेस्क' चे प्रमुख उद्दीष्ट आहे.

योजनांची माहिती उद्योजकांना देणे : त्यातील प्रमुख योजना खालीलप्रमाणे :

१) **आत्मनिर्भर भारत** : कोविड-१९ या विषाणूमुळे संपूर्ण जगात संकट निर्माण झाले आहे. अशा परीक्षेच्या काळात देशाला पुढे नेण्यासाठी केंद्र सरकारने सूक्ष्म, लघु आणि मध्यम उद्योजकांसाठी ही योजना तयार केली आहे. सर्वार्थाने भारत सक्षम बनवा हा मुख्य उद्देश या योजनेचा आहे.

२) **शासनाच्या साठी विविध आर्थिक योजना** : या योजनेमध्ये उद्योजकाला आर्थिक दृष्ट्या सक्षम करण्यासाठी केंद्र आणि राज्या शासनाच्या विविध कर्जाच्या योजना आहे. तसेच बँका, SIDBI, तसेच खासगी संस्थांमध्ये BAJAJ, TATA Capital, Mahindra Finance यांनी विविध आर्थिक योजना MSME साठी तयार केल्या आहेत.

३) **IEC Material (प्रत्यक्षात कामाच्या ठिकाणी काळजी घ्यावी यासाठी योग्य माहितीचे पुस्तक** : प्रत्यक्षात योग्य काळजी घेतली तर कोविड-१९ या विषाणूचा धोका बऱ्याच प्रमाणात कमी देखील करता येऊ शकतो. त्यासाठी काळजी कशी घ्यावी यासाठी शासन, अनेक वैद्यकीय संस्था, वर्ल्ड हेल्थ ऑर्गेनाइजेशन यांच्या द्वारे नियमावली प्रकाशित करण्यात आलेल्या आहेत.

वरील सर्व शासकीय योजनांची माहिती या हेल्प डेस्कच्या माध्यमातून देण्याचे काम सुरु असून या योजनांची सॉफ्ट कॉपी सदस्यांना ईमेलद्वारे पाठवण्यात आलेली आहे.

४) **रोजगार मेळावा** : सध्या कोविड - १९ च्या प्रभावामुळे उद्योगांमध्ये कामगारांची कमतरता भासत आहे. या हेल्प डेस्कच्या माध्यमातून उद्योजकांना कमतरता असलेल्या क्षेत्रातील कर्मचारी, कामगार इत्यादींची माहिती

मागवली जात आहे. सदरील माहिती मसिआच्या massia.abd@gmail.com या ईमेलवर पाठवावी, जेणेकरून या हेल्प डेस्कच्या माध्यमातून ती पूर्ण करण्याचा प्रयत्न केला जाईल.

– तसेच बेरोजगार तरुणांकडून त्यांचा बायोडेटा मागवला जात असून काही जणांची माहिती प्राप्त सुद्धा झालेली आहे. या मेळाव्यामुळे उद्योगांची कर्मचारी, कामगार यांची गरज पूर्ण होईल आणि नवीन रोजगारांची संधी निर्माण होणार आहे.

५) वेबीनार: 'MASSIA-UNDP कोविड- १९ हेल्प डेस्क' अंतर्गत खालील विषयावर वेबीनार आयोजित केल्या गेले.

अ.क्र.	वेबीनार विषय	दिनांक	प्रमुख वक्ता
1	'WEBINAR on Initiatives of SIDBI to MSMEs in the present pandemic situation'	08/08/2020	श्री. भगवान चंदनानी AGM, SIDBI श्री. सीमंत पारधी Asst. Manager SIDBI.
2	WEBINAR on Recent MSME Enabler Initiatives and Incentives of Central / State Government	26/08/2020	श्री. एस. एस. मराठे CA, Pune
3	'Kaizen On Corona'	26/08/2020	श्री. विश्वनाथ बोराडे MD, Upturn Precision Industries
4	'Webinar on Practical Analysis on the Latest Labour Law Reforms - 2020'	07/10/2020	श्री. सागर विध्वंस Legal Practitioner in Labour Laws
5	'Strees Management'	07/11/2020	श्री. सलिल पेंडसे Consultant & Trainer

यापुढे देखील विविध विषयांवर वेबीनार आयोजित करण्यात येणार आहेत. या संदर्भात माहिती ईमेल द्वारे सर्व सदस्यांना वेळोवेळी कळवली जाईल.

या हेल्प डेस्क अंतर्गत Workforce Demand Mapping & Covid-19 Impact Survey चालू आहे. याद्वारे उद्योजकाला कोविड- १९ मुळे काय समस्या उद्भवल्या आहेत किंवा त्यांनी कोणत्या शासकीय योजनांचा लाभ घेतला आहे किंवा नाही तसेच कामगारांची समस्या आहे का ? तसेच या व्यतिरिक्त काही समस्या असतील तर त्या जाणून घेण्यात येत आहेत. इत्यादि गोष्टींचा सर्व करण्यात येत आहे. त्यासाठी उद्योजकांनी या लिंकद्वारे माहिती भरावी. जेणेकरून या हेल्प डेस्क अंतर्गत एकत्रित झालेल्या माहितीच्या आधारे मदत करणे शक्य होईल.

सर्व मसिआ सदस्यांना या माध्यमातून आवाहन करण्यात येते की, आपण संकटाच्या काळात एकटे नसून मसिआ संघटना UNDP च्या सहकार्याने या हेल्प डेस्कच्या माध्यमातून आपल्याला शक्य तेवढी मदत करण्यासाठी तयार आहे. उद्योजकांनी विविध शासकीय योजनांचा लाभ घ्यावा आणि आपल्या उद्योगाला नवीन उभारी देऊन यशाचे शिखर गाठाचे हीच टीम मसिआची अपेक्षा आहे. आपल्या सहकार्याने व सहभागानेच संघटना अजून मजबूत होऊ शकेल यात शंका नाही.

धन्यवाद !

अभय हंचनाळ
अध्यक्ष

गजानन देशमुख

Coordinator

MASSIA- UNDP Covid - 19 Help Desk

सलिल पेंडसे

Coordinator

- **Introduction (The Kute Group):-**

The Kute Group is serving the society with its business verticals of over 40 companies across India in Oil refinery's & Solvents, Filtered Groundnut Oil and Safflower Oil, Coconut Hair Oil, Variants of Hair Oil and Cosmetic Products, Cotton Seed Oil Cake/ Groundnut Oil Cake and Cattle Feed, Dairy and Milk Products, Auto Sector, Remedies and Pharmacy Sector, Textile and Garment Trends, Logistics & Warehouses, Plastic and Steel sector, Agro Products, Consumer Product Trading's, Banking and Finance, Games - IT - Web Development and Digital Marketing sector, Hospitality Services, Petrol and Diesel Filling Stations spread across PAN India level by manufacturing quality products and providing excellent services under the industrious leadership of **Mr. Suresh Dnyanobharao Kute** (Founder and CMD - The Kute Group) and **Mrs. Archana Suresh Kute** (MD-The Kute Group).

- **History (The Kute Group):-**

The Kute Group has begun, its business from a very remote place known as Beed (District) in the state of Maharashtra, which is considered to be a drought prone region due to its repeated history & has faced all odds and even but The Kute Group due to its aptitude has not only vehement to overcome all these hurdles but it has built a reputed brand fidelity. Our group has started its journey with Cloths in Textile and Garments sector and extended to major business domains. Zeal and Enthusiasm of The Kute Group venturing into new sectors is commendable. Standing true to the promise of serving people with unmatched quality; The Kute Group enjoys the patronage of millions of satisfied customers & continuous to do so & growing steadily. The group has made a niche for itself in the market with its reliable products and services. Overall, The Kute Group has established itself as a stalwart and trendsetter for other commercial entities that hope to succeed and prosper following our footsteps.

- **Vision:-**

We have noble vision i.e. "**Keeping Mankind Happy**" through our dedicated actions and constantly striving towards betterment of our products and services.

- **Mission:-**

We are committed to bring value and delight to our customers by providing them quality products and services across the country from our all sectors. We are on a mission to take "**The Kute Group**" to global heights.

About Mrs Archana Suresh Kute



Mrs. Archana Suresh Kute, is a definition of passion, hard work & magnanimous. She has not only dynamic personality but in fact has dynamite personality to lead "**The Kute Group**" as a Managing Director of the group from last one decade. And she is the backbone and front warrior of The Kute Group.

Mrs. Archana Suresh Kute, has completed her Master's in Business Administration of Pune post marriage with the zeal to shoulder her responsibilities for the group effectively. The success story of The Kute Group remains incomplete without applauding her dedicated contribution. Her strong impel and efforts to ensure commercial success of the group have enshrined organization's performance and embolden

various brands of the group.

Mrs. Archana Suresh Kute's journey ticketed by confidence and pushed by her family's support. She is a firm believer that if a woman has a confidence and support of her family, then they can move mountains. Her husband **Mr. Suresh Dnyanobarao Kute** has motivated her to join the business of The Kute Group and then she has remarked that, "**Success is not an accident but consistent efforts with passion,**" & proved to be an asset of the group not only for enshrining the company but also an standing living legend as inspiration for aspiring women who really wants to grow and bring a distinguished change in their lives.

Her creative vision in administration & leadership has pushed organization's performance boundary less and upgraded Tirumalla brand so high. She is passionate about taking all flagships of companies to the next level.

- Roles and Responsibilities:-

Mrs. Archana Suresh Kute efficiently strive towards the performance of The Kute Group businesses ranging from premium brand Tirumalla Edible Oils & Foods with exclusive range of Edible Oils; DNR Autotech - Automobile Engineering and Services divisions located at Aurangabad, Jalna and Pune; Dnyanradha providing banking services in many states across India; OAO INDIA - A Game development, Web Development and Digital Marketing company based in Pune ideated by Master Aryen SureshKute (Founder & CMD) at a commendable age of just 10 years. Along with it Tirumalaa Trends - provide an exquisite line of formal, casual, traditional and festive wears; Tirumalla Cotton Seed Oil Cakes - superior quality livestock feed which helps increase yield; Tirumalaa Hair Oil- coconut oil brand, TirumalaaDaairyPhaltan plant in Satara district and Tisgaon plant in Ahmednagar district deal with milk and milk products. Our all company's corporate offices are situated at Mumbai, Group Account & Finance as well IT Office is located at Pune & Regional offices are at Aurangabad & head office at Beed.



With her untiring efforts and proactive nature, **Mrs. Archana Suresh Kute**, has habit to work relentlessly for "The Kute Group", ensuring success in real sense and global recognition of the group, which caters products and services in diverse sectors across the nation through its 40+ companies. The Kute Group has created employment opportunities not only across the Beed district but at PAN India level. The Kute Group is driven by the goal of accomplishing the company's mission to cater value and services to all mankind and follow its own sublime by Keeping Mankind Happy.

Corporate Responsibility Activities and Women Empowerment:-

Mrs. Archana Suresh Kute, also leads "**The Kute Group Foundation**", conducting social welfare activities to upward social, economic and environmental standard in the society. This foundation specifically helps economically backward children to bring them in mainstream of the society in education and also supporting poor families facing economic crises due to losses in pandemic situation or in any other circumstances.



Mrs. Archana Suresh Kute, aesthetically believes that empowering women is empowering nation and has redefined womanhood that must be cherished every day by everybody. She has the strongest faith about working women that, a happy woman can make the family members happier and can spare positivity for her overall development and develop the nation. She is snobbish enough to aim for the up-liftment of women by providing them employment opportunities as per cadre.

One of the most important aptitudes imbibed in the personality of **Mrs. Archana Suresh Kute**, is to inculcate confidence and professionalism as a culture amongst women, especially those, who resides in remote areas of Beed district, Maharashtra, Today most of these women have transformed themselves into ladies due to corporate culture nurtured by **Mrs. Archana Suresh Kute** & only because of her able guidance these ladies are able to look upward in The Kute Group. They are cultured & nurtured in such a manner, so that they shall feel confident not only in their personal & profession life but also in their social lives. Aim of our Group is to empower women especially from rural sector of the country and to develop their work efficiency under corporate environment. She has also emphasizes the importance of family members support in the success of women & encourages every women in achieving their dreams.

She is a real role model for all aspiring women from all / any sector in the country as she carries boundless dedication, hard work and contribution shouldering responsibility equivalently as to men and sometimes more to that regards. Her inclination towards betterment is the sign of development of The Kute Family and society at large.

Awards:-

Mrs. Archana Suresh Kute has been awarded with prestigious Awards like-

- "Glob Oil Asia Women Entrepreneur Of the Year 2020", Colombo, Srilanka.
- "Women Entrepreneur Of the Year 2019" by Globoil Mumbai.
- "Yashaswi Mahila Award 2018" at Shivai MBN Expo, Aurangabad.
- "Krushni Mauli Award", Nashik.
- "Citizen of Marathwada Award", Aurangabad.

COVID 19 Relief Activities:- <https://youtu.be/7jdab1IXcqI> / <https://youtu.be/Dq70N0YBllc>

Mrs. Archana Suresh Kute as MD of The Kute Group aims to uplift the standard of life of peoples by spreading worthiness. Committed to serve the people of the nation with explicit quality in its product, The Kute Group enjoys the patronage of thousands & thousands of satisfied customers & steadily growing in its all form. She has not only nurtured but in real sense has cultured an atmosphere in The Kute Group to treat all its staff members as members of her family and it is therefore, they all are referred and treated similarly. It imbibes the trust amongst all family members of The Kute Group and thus every member from every corner of their heart contributes for the betterment of "The Kute Group Family" as it is their own family.



Articles

GST UPDATES



Anand Totla
Chartered Accountant,
Aurangabad

The Central Government vide [Notification No. 74/2020](#), [Notification No.75/2020](#) and [Notification No. 76/2020-Central Tax](#) all dated 15th October, 2020 has notified the due dates for filing of **Form GSTR-1 & Form GSTR-3B** for the months of October, 2020 to March, 2021, as under:-

Due dates of filing of Form GSTR-1

Sl. No.	Form GSTR-1 for the Quarter/ Month	Due Date
1.	October, 2020 to December, 2020	13th January, 2021
2.	January, 2021 to March, 2021	13th April, 2021
3.	October, 2020	11th day of November, 2020
4.	November, 2020	11th day of December, 2020
5.	December, 2020	11th day of January, 2021
6.	January, 2021	11th day of February, 2021
7.	February, 2021	11th day of March, 2021
8.	March, 2021	11th day of April, 2021

Due dates of filing of Form GSTR-3B

FORM GSTR-3B For the Months of:-	Aggregate Turnover in the preceding F.Y. >Rs. 5 Crores	Aggregate Turnover in the preceding F.Y. <= Rs. 5 Crores	
		A*	B*
October, 2020	20th day of November, 2020	22nd day of November, 2020	24th day of November, 2020
November, 2020	20th day of December, 2020	22nd day of December, 2020	24th day of December, 2020
December, 2020	20th day of January, 2021	22nd day of January, 2021	24th day of January, 2021
January, 2021	20th day of February, 2021	22nd day of February, 2021	24th day of February, 2021
February, 2021	20th day of March, 2021	22nd day of March, 2021	24th day of March, 2021
March, 2021	20th day of April, 2021	22nd day of April, 2021	24th day of April, 2021

***A** - Taxpayers whose principal place of business is in the States of Chhattisgarh, Madhya Pradesh, Gujarat, Maharashtra, Karnataka, Goa, Kerala, Tamil Nadu, Telangana, Andhra Pradesh, the Union territories of Daman and Diu and Dadra and Nagar Haveli, Puducherry, Andaman and Nicobar Islands or Lakshadweep.

***B**- Taxpayers whose principal place of business is in the States of Himachal Pradesh, Punjab, Uttarakhand, Haryana, Rajasthan, Uttar Pradesh, Bihar, Sikkim, Arunachal Pradesh, Nagaland, Manipur, Mizoram, Tripura, Meghalaya, Assam, West Bengal, Jharkhand or Odisha, the Union territories of Jammu and Kashmir, Ladakh, Chandigarh or Delhi.

Annual Return related relaxation for MSME for 2019-20

The Central Government vide Notification No.77/2020-Central Tax dated 15th October, 2020 has **made the filing of Annual return optional** under section 44 (1) of CGST Act for **F.Y. 2019-20** also for those registered persons **whose aggregate turnover is less than Rs 2 crores.**

HSN Code related changes

The Central Board of Indirect Taxes & Customs vide Notification No.78/2020-Central Tax dated 15th October, 2020 and Notification No.06/2020-Integrated Tax dated 15th October, 2020 has amended Notification No.12/2017-Central Tax dated 28th July, 2017 and Notification No.5/2017-Integrated Tax dated 28th July, 2017 relating to HSN Code.

The revised requirement for mentioning HSN code, **with effect from 1st day of April, 2021**, shall be as follows: -

TABLE :-

Serial Number	Aggregate Turnover in the preceding Financial Year	Number of Digits of Harmonised System of Nomenclature Code (HSN Code)
1.	Up to rupees five Crores	4
2.	More than rupees five Crores	6

Provided that a registered person **having aggregate turnover up to five crores rupees** in the previous financial year **may not mention the number of digits of HSN Code**, as specified in the corresponding entry in column (3) of the said Table in a tax invoice issued by him under the said rules **in respect of supplies made to unregistered persons.**

SMS Facility for filing of Nil Return in case of FORM GST CMP-08 also.

Taxpayers filing NIL returns in FORM GSTR-3B, NIL details in FORM GSTR-1, or a NIL statement in FORM GST CMP-08 for a tax period may now avail the facility of filing their respective returns by using SMS service just by using their registered mobile numbers. Taxpayers willing to file NIL returns will have to send SMS to 14409 to initiate the SMS facility effective from 15th October 2020.

Other Amendments

1) For ITC claim and its reference for filing GSTR-3B, Form GSTR-2A has been prescribed, which was earlier just a statement. This is one of the most important forms for taxpayers to claim ITC henceforth, with reference to the rule 36(4).

In the 42nd GST Council Meeting held on 5th October, it is recommended that effective from 1st January 2021, small taxpayers with turnover less than Rs 5 crore, would file quarterly GSTR-3B and GSTR-1. However, taxpayers will have to upload invoices & pay tax every month. Hence, the number of returns shall be reduced to 8 from 24.

Provision of TCS on sale of goods under section 206C Sub-Section (1H)

TCS on receipts exceeding Rs. 50 Lakh in a year from the buyer from 01.10.2020

Every person, being a seller,
 ? who **receives** any amount as consideration for the sale of any goods of the value or aggregate of such value **exceeding fifty lakh rupees** in any previous year,
 ? **other than** the goods being exported out of India or goods covered in Section 206C of sub-section (1) or sub-section (1F) or sub-section (1G) ? shall, at the **time of receipt** of such amount,
 ? Collect from the buyer,

? a sum equal to 0.1% of the sale consideration exceeding fifty lakh rupees.

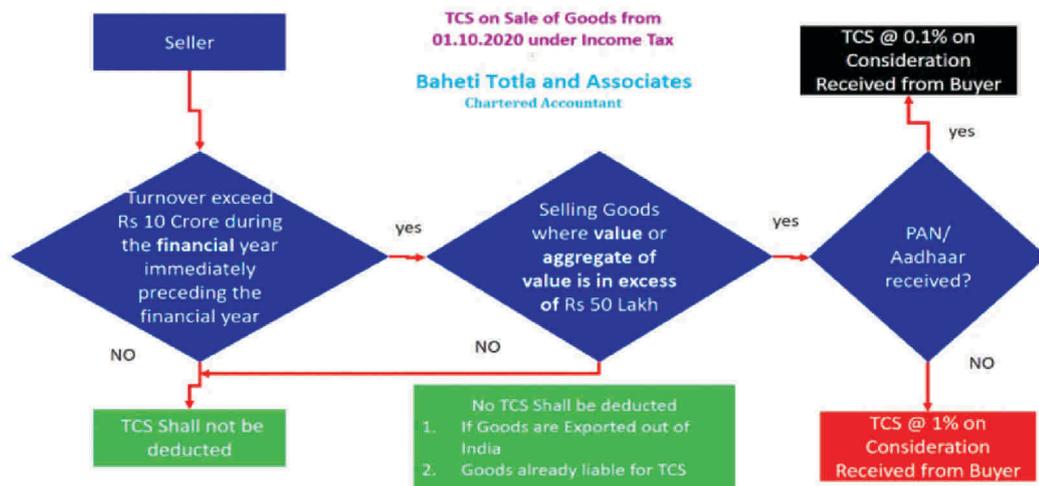
Applicable to Whom?

- ? Every seller having turnover exceeding Rs. 10 Crore in the preceding financial year
- ? Receives amount as consideration for sale of Goods
- ? For the Transaction or Aggregate of all such transactions in a Financial year
- ? Of the value exceeding Rs. 50 Lakh

What is the rate which TCS is to be collected?

What is the rate which TCS is to be collected?

PAN/ AADHAAR furnished	Upto 31.03.2021	From 01.04.2021
Yes	0.075%	0.1%
No	0.75%	1%



Frequently Asked Questions on Section TCS on sale of goods (Section 206C(1H))

? **What is the meaning of Goods?**

The word “Goods” is not defined in the Income Tax Act. The definition of Goods under the GST Act may be more relevant for this Section. As per Section 2(52) of the GST Act, **“goods” means every kind of movable property other than money and securities but includes actionable claims, growing crops, grass, and things attached to or forming part of the land which are agreed to be severed before supply or under a contract of supply.** This definition is also common for Sale of Goods Act 1930. Therefore, any person dealing in the above goods are expected to follow the TCS requirements

? **How to be collect TCS from the buyer?**

To collect TCS under Section 206C(1H), the seller needs to raise sale invoice including the amount of TCS, account in the books as a TCS liability even though not payable.

Even though the TCS amount is debited to the buyer, the liability under Section 206C (1H) does not arise until the time the amount is collected.

? **How to know the applicability of this Provision?**

The turnover or gross receipts from the business shall exceed **Rs. 10 Crores** of the financial year immediately preceding the financial year.

The law does not make it mandatory to comply continuously once a seller is obliged to follow. This will lead to a situation where provisions are applicable and not applicable for different years depending on the quantum of turnover, less than or more than Rs. 10 Crore. **The applicability of this section will fluctuate with the fluctuations in the turnover of the assessee**

? **Whether sales consideration includes GST component?**

No clarification has been provided by CBDT in this regard. GST component is included while calculating the limit of section 44AB i.e. Tax Audit. Same interpretation is to be followed while calculating the threshold limit under this section i.e. GST component will included in sales. For eg, if Mr. A has turnover of Rs. 9cr (exclusive of GST) in FY 2021-22 and collected GST of Rs. 1.08cr, in that case total turnover for the purpose of this section is Rs. 10.08cr. Same conclusion applicable for calculating Rs. 50 lakhs threshold.

? **What would be the point of collection of tax?**

The Sub Section provides a trigger point **at the time of receiving** any amounts as consideration for sale of any goods.

Situation 1: Sale order is before 1st October 2020 but the sale is not completed as up to 30.09.2020. TCS would be applicable if any amount is received on or after 01.10.2020.

Situation 2: Sale is completed before 1st October 2020; Debtor is standing in books as on 30.09.2020 and amount received on or after 1st October 2020. TCS is not required to be collected on trade receivables of goods standing in books as on 30th September 2020.

Because the trigger point for collection of the TCS is the financial year in which the sale of goods is **carried out** and provisions are operative effective 01.10.2020. The dictionary meaning of the term "carried out" means

- to bring to a successful issue: complete, accomplish, carry out the assignment;
- to put into execution / carry out a plan; and
- to continue to an end or stopping point.

Since, the provisions are applicable from 01.10.2020, for the sales which were completed as up to 30.09.2020, provisions would not be applicable. Accordingly, TCS is not required to be collected on trade receivables of goods standing in books as on 30th September 2020.

Situation 3 Sales order executed on or after 01.10.2020 in this situation as and when the amount is received, TCS shall be collected.

? **Whether TCS would be applicable on Advance receipt how it will calculate?**

Every time the seller receives part of the sale consideration in advance, the seller is mandated to remit that portion of GST to the GST authorities. He is also required to remit TCS under Section 206C(1H). The difficulty arises in the calculation of the amount required to be remitted as the seller needs to calculate GST first and then calculate TCS later, both on grossing up basis requiring tedious calculations

? **Whether TCS will refund if sale is canceled after advance receipt?**

Practical difficulties arise where advance is collected for sale of goods and TCS is remitted and subsequently, the contract is canceled and the amount is refundable. In such cases, the seller is required to refund only the primary sale consideration received but not the TCS amount since such TCS amount is already credited as prepaid taxes and will appear in Form 26AS and the buyer cannot insist for refund of the TCS amount.

? **Whether the consideration will include the amount collected towards GST?**

The word 'consideration' is not defined. In terms of Section 145A irrespective of the treatment in books of accounts, **the value of sales will include the amount of any tax recovered. Hence the consideration amount will be inclusive of GST for collection of TCS.**

? **How the impact of sales return, credit note, and debit note would be considered in collecting TCS?**

If sales return/credit note/debit note is before receipt of any consideration, then the impact thereof

will be included in the amount of consideration, and accordingly, on receipt of the revised consideration, the provisions of TCS would be applicable.

If the amount of consideration is already received and TCS is collected and paid, no impact thereof will be required to be made at the time of passing entry for sales return/credit note/debit note. However, against the subsequent realization, if the same gets adjusted and net consideration is paid then on such net consideration TCS should be collected

? **Whether TCS will be applicable on Security deposits?**

Where a buyer is required to keep earnest money deposit, security deposit, or performance guarantee, and if such amounts are later on **adjusted towards sale consideration**, the seller still will have to remit TCS

? **Whether provisions of TCS would be applicable? If Trade receivables adjusted against the amounts payables from the said party.**

TCS is to be collected at the time of receipt of an amount of consideration. As in the instant case, though the amount is not received in cash/cheque / electronic mode a genuine debt (receivable and payable is adjusted) is received by any other mode and hence, the provisions for TCS will be applicable.

? **Whether TCS would be applicable if bad debts recovered?**

Bad debts recovered is an amount received from a buyer belatedly and the only nexus between the seller and the buyer is on account of sale of goods and the amount received is only for the sale consideration with timing differences and cannot become anything else in the hands of the seller. The treatment in the books of seller as bad debts recovered, cannot take away his liability under Section 206C(1H).

? **Whether TCS will be on the settlement of debts like barter transaction?**

Many times, it is a business practice to sell and buy in settlement of debts. Such settlement of debts, may not be a receipt, but a deemed receipt of sale consideration, and in our considered opinion, TCS is applicable.

? **Whether TCS will be applicable if partly payment received as a subsidy amount by Central or State Government?**

In quite a few cases, the sale proceeds are partly paid by the Government as a release of subsidy, or the costs are funded by third-party payments. All such transactions also amount to receipts on behalf of a buyer and hence the seller will be under obligation to remit TCS.

? **Whether TCS will be applicable if TDS is applicable on that transaction? Like; composite contract and turnkey Projects?**

The provisions of Section 206C (1H) is not applicable if the buyer is liable to deduct tax at source under any other provision of the Act on the goods purchased by him from the seller under the said contract.

? **Whether TCS will be applicable to Export Sales?**

TCS would not be applicable in respect of Export Sales as the consideration for sale of goods excludes consideration towards goods exported out of India and accordingly, the buyer excludes a person importing goods from India.

? **Whether TCS will be applicable on sale of properties?**

The question for consideration is whether a receipt for sale of immovable properties is covered for TCS or not. The sale of properties distinctly covered under Section 194IA for value exceeding Rs. 50 lakhs.

The receipts for sales made by builders to customers are not covered under Section 206C (1H) since the subject matter of sale does not fall under the definition of "Goods".

? **Whether TCS will be applicable on sale of software?**

These provisions **shall not apply** if the buyer is liable to deduct tax at source under any other provision of this Act and has deducted such amount

NOTIFICATION NO. 21/2012 [F.No.142/10/2012-SO (TPL)] S.O. 1323(E), DATED 13-6-2012

In exercise of the powers conferred by sub-section (1F) of section 197A of the Income-tax Act, 1961, The Central Government hereby notifies that **no deduction of tax** shall be made on the following Specified payment under section 194J of the Act, namely:-

Payment by a person (hereafter referred to as the transferee) for the acquisition of software from another person, being a resident, (hereafter referred to as the transferor), where-

- (i) The software is acquired in a subsequent transfer and the transferor has transferred the software without any modification;
- (ii) Tax has been deducted –
 - under section 194J on payment for any previous transfer of such software; or
 - under section 195 on payment for any previous transfer of such software from a non-resident, and
- (iii) the transferee obtains a declaration from the transferor that the tax has been deducted either under sub-clause (a) or (b) of clause (ii) along with the Permanent Account Number of the transferor.

So in case of software buyer is liable to deduct tax at source so TCS provision will not apply

? Whether TCS will be applicable on Adhoc sale consideration?

Wherever the amount collected from the buyers is an ad hoc amount, the seller needs to gross it up and remit the TCS accordingly.

? When to file TCS return?

TCS under this the section is to be shown in the invoice and payment of TCS to the government is to be made on receipt from the buyer. TCS collected by the seller must be deposited before the 7th of each month, for the preceding month and file quarterly return in Form 27EQ on or before 15th of the next month after the end of the quarter.

What is the amount on which TCS is to be collected?

<u>Sales before 1st Oct 2020</u>	<u>Sales After 1st Oct 2020</u>	<u>Receipts before 1st Oct 2020</u>	<u>Receipts after 1st Oct 2020</u>	<u>Amount for which TCS applicable for FY 20-21</u>	<u>Reason</u>
60,00,000	20,00,000	50,00,000	30,00,000	–	Threshold not crossed post the date of applicability
20,00,000	40,00,000	6,00,000	54,00,000	4,00,000	TCS applicable on amount exceeding 50 lakhs
70,00,000	–	5,00,000	65,00,000	15,00,000	Trigger is Receipt and not sales.
30,00,000	1,00,00,000	1,30,00,000	–	–	Trigger is Receipt and not sales.
25,00,000	35,00,000	–	30,00,000	–	Threshold not crossed post the date of applicability
–	60,00,000	60,00,000	–	–	Trigger is Receipt and not sales.
60,00,000	–	–	60,00,000	10,00,000	Trigger is Receipt and not sales.

कामगार कायदा सुधारणांचे अद्ययावत वास्तविक विश्लेषण.....



अॅड. सागर विध्वंस

High Court, EPF Tribunal, Industrial & Labour Court
Aurangabad

भारत सरकारने गेल्या अनेक वर्षांपासून (दशकांपासून) प्रलंबित असणारा कामगार कायदे सुधारणा कायदा नुकताच (सप्टेंबर २०२०) लोकसभेत व राज्यसभेत पारित करून घेतला आहे . त्यावर आता मा. राष्ट्रपतींनीही स्वाक्षरी केली असून, सदरील कामगार मसुद्याचे आता कायद्यात रूपांतर झालेले आहे. सदरील कामगार कायद्यांमधील (नवीन) नियम व नियमावली बाबत अंतिम मसुदा तयार होणे बाकी आहे. थोडक्यात सांगायचे झाल्यास कायद्यातील कलमे अंतिम झाली असली तरी त्याबाबतचे नियम व नियमावली अंतिम होणे बाकी आहे. नियम (रूल्स) व नियमावली (रेग्युलेशन्स) हे कायद्याचे प्रत्यक्ष अंमलबजावणी करिता महत्वाचे असतात.

तर, सध्या आपणा सगळ्यांना अशी उत्सुकता आहे कि नवीन कामगार सुधारणा कायद्यात नेमक्या काय तरतुदी आहेत ज्या व्यावसायिक व उद्योजकांना उपयुक्त ठरतील किंवा जुन्या कायद्यातील व नवीन कायद्यातील नेमके फरक कोणते आहेत जे कि तुम्हा आम्हा व्यावसायिकांना दररोज च्या व्यवहाराला कामी येणार आहेत. त्याचप्रमाणे आपणा सर्वांना कोणत्या कायद्यातील कोणत्या तरतुदीबाबत जागरूक असावं लागणार आहे.

मी ह्या लेखातून आपणा सर्वांना नवीन कामगार कायदे सुधारणांबाबत थोडक्यात व आपणा सर्वांना उपयोगी पडेल अशी माहिती देणार आहे.

नवीन कामगार कायदे खालील चार कायद्यांच्या स्वरूपात पारित करण्यात आलेले आहेत:-

- | | |
|------------------------------------|---|
| १) द कोड ऑन वेजेस - २०१९ | २) द ऑक्युपेशनल सेफ्टी, हेल्थ एंड वर्किंग कंडीशन्स कोड - २०१९ |
| ३) द कोड ऑन सोशल सेक्युरिटी - २०१९ | ४) द इंडस्ट्रीअल रिलेशनशिप कोड - २०१९ |

१) द कोड ऑन वेजेस - २०१९.

सदरील कायदा पारित करत असताना, खालील चार (४) जुने कायदे संपुष्टात आणण्यात आले आहेत.

रद्द केलेले चार (४) कायदे, ते म्हणजे

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| १. द पेमेंट ऑफ वेजेस एक्ट, १९३६ | २. द मिनिमम वेजेस एक्ट, १९४८ |
| ३. द पेमेंट ऑफ बोनस एक्ट, १९६५ | ४. द इक्वल रेम्युनेशन एक्ट, १९७६ |

तर, नवीन द कोड ऑन वेजेस - २०१९ ह्या कायद्यात खालील मुख्य बदल करण्यात आले आहेत :-

- वेतन, बोनस आणि अनुषंगिक बाबींमध्ये सुधारणा आणण्यासाठी तसेच त्यांच्यात सुसूत्रता आणण्यासाठी हा कायदा आणला गेला.
- **व्याख्या** - सुयोग्य शासन, कंत्राटदार, कंत्राटी कामगार, मालक, कर्मचारी, आस्थापना, औद्योगिक वाद, निरीक्षक तथा सेवाप्रदाता, वेतन (वेजेस), कामगार ह्या सर्व व्याख्या अत्यंत सुस्पष्टरित्या मांडण्यात आलेल्या आहेत.

ह्या सर्व व्याख्या ह्या पूर्वी अत्यंत किचकट व प्रत्येक कायद्यात वेग-वेगळ्या स्वरूपात मांडल्या गेल्या होत्या, ज्यामुळे प्रत्येक कायद्यात वेगळी व्याख्या व त्याचे वेग-वेगळे अर्थ काढण्यात आल्याने, कायद्याची अंमलबजावणी करताना किचकट स्वरूपाच्या अडचणी येत असत व सर्व सामान्यांना त्याचे अर्थ व व्याप्ती समजण्यास त्रास होत असे.

- **वैशिष्ट्य** - वेतनाच्या व्याख्येत समानता

- वेतनाच्या व्याख्येचे तीन भाग आहेत :- (अ) समावेशक भाग (ब) जे समाविष्ट नाही त्याबद्दल स्पष्टता (क) समाविष्ट न करावयाच्या बाबींना मर्यादा घालणार्या अटी

- व्याख्येत मूळ वेतन, महागाई भत्ता आणि निर्वाह भत्ता (रिट्रेनिंग अलौन्स) समाविष्ट आहे. त्यातून कायदेशीर बोनस, निवासव्यवस्थेचे मूल्य आणि सोयी (वीज, पाणी औषधे, इ.) भविष्यनिर्वाहनिधी/ निवृत्तीवेतन यामधील मालकाचा हिस्सा, प्रवास भत्ता/ सूट, विशेष खर्चासाठी देण्यात येणारी रक्कम, घरभाडे भत्ता, तडजोडीअंती देण्यात येणारी रक्कम, ओव्हरटाईम भत्ता, कमिशन, उपदान (ग्रेच्युइटी), कामगारकपात (रिट्रेचमेंट) नुकसानभरपाई स्पष्टपणे वगळले आहेत.

- वगळण्याच्या बाबी या एकूण मोबदल्याच्या ५०% पेक्षा अधिक असू नयेत आणि तशी अधिक झाल्यास ते अधिक होणारी रक्कम ही मोबदला समजली जाईल आणि वेतन (वेजेस) म्हणून विचारात घेतली जाईल. यामागे उद्देश असा की, एकूण मोबदल्याच्या ५० टक्केपेक्षा कमी वेतन (वेजेस) अशी वेतन संरचना कंपन्यांनी स्वीकारूनये.

- **किमान वेतन (Minimum Wages)**

विविध भौगोलिक प्रदेशांमध्ये कामगारांच्या राहणीमानाचा किमान स्तर विचारात घेऊन केंद्र सरकार किमानवेतनाचा राष्ट्रीयस्तर/ पातळी निश्चित करेल; जिथे प्रचलीत वेतन हे राष्ट्रीयस्तर वेतनापेक्षा जास्त असेल तिथे तेच कायम ठेवले जाईल. राज्य सरकार त्यांच्या राज्यापुरते किमान वेतन निश्चित करू शकतील मात्र ते राष्ट्रीयस्तर वेतनापेक्षा कमी असू नये. संहितेत (कोड) असेही नमूद आहे की, ठराविक काळानंतर किमान वेतनाचा आढावा घेतला जाईल.

- **समान मोबदला (Equal Remuneration)**

समान मोबदल्यासंबंधीच्या तरतूदीमध्ये असे नमूद आहे की, कामगारांमध्ये स्त्री/ पुरुष (लिंगाधारित) भेदभाव करता येणार नाही. आधीच्या तरतूदीत कामगारांमध्ये स्त्री/ पुरुष भेदभाव करता येणार नाही असे म्हटले होते, त्यापेक्षा ही तरतूद व्यापक आहे.

- **वेतन अदा करणे बाबत-**

मासिक वेतनाच्या निश्चितीचा कालावधी (सेटलमेंट पिरिअड) येणाऱ्या/ आगामी महिन्याच्या १० व्या दिवसाऐवजी आगामी महिन्याचा ७ वा दिवस

ठेवावा. जर कामगार/ कर्मचारी यास नोकरीवरून काढून टाकले, बडतफर्मा केले, कमी केले, त्याने राजीनामा दिला अथवा आस्थापना बंद झाल्याने तो बेरोजगार झाला, तर कामकाजाच्या दोन दिवसांत त्याचे वेतन देणे आवश्यक आहे. आधीच्या कायद्यात राजीनामा प्रकरणी कोणताही निश्चित कालावधी घालून दिलेला नव्हता.

- बोनस अदा करणे बाबत-

पेमेंट ऑफर बोनस एक्ट १९६५ च्या तरतूदीसारखेच संहितेत (कोड) बोनस देण्याचे प्रकरण हे संबंधित आर्थिक वर्षात कोणत्याही दिवशी किमान २० कामगार/ कर्मचारी नियुक्त करणार्या आस्थापनेलाच लागू होईल. ज्यांचे मासिक वेतन एका निश्चित रकमेपेक्षा (जी केंद्र किंवा राज्य सरकार निश्चित करून अधिसूचित करेल) जास्त नसेल, असे सर्व कर्मचारी वार्षिक बोनस मिळण्यास पात्र असतील. बोनस हा किमान वेतन किंवा सुयोग्य शासनाने निश्चित केलेल्या वेतन मर्यादेपेक्षा अधिक असेल.

२) द ऑक्युपेशनल सेफ्टी, हेल्थ एंड वर्किंग कंडीशन्स कोड - २०२०

- या संहितेने प्रचलित खालील १३ कायदे रद्द केले

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| १. द फेक्टरीज एक्ट १९४८ | २. द माईन्स एक्ट १९५२ |
| ३. द डॉक वर्क्स (सेफ्टी, हेल्थ आणि वेल्फेअर) एक्ट १९८६ | ४. द बिल्डींग एंड अदर कन्स्ट्रक्शन वर्क्स एक्ट १९९६ |
| ५. द प्लान्टेशन लेबर एक्ट १९५१ | ६. द कॉन्ट्रॅक्ट (रेग्युलेशन एंड अबॉलिशन) लेबर एक्ट १९४६ |
| ७. इंटर स्टेट मायग्रंट वर्कमन एक्ट | ८. द वर्किंग जर्नलीस्ट एंड अदर न्यूजपेपर एम्प्लॉईज एक्ट १९५५ |
| ९. द वर्किंग जर्नलीस्ट एक्ट १९५८ | १०. द मोटार ट्रान्सपोर्ट वर्क्स एक्ट १९६१ |
| ११. द सेल्स प्रमोशन एम्प्लॉईज एक्ट १९७६ | १२. द बिडी एंड सिगार वर्क्स एक्ट १९६६ |
| १३. द सिने वर्क्स एंड सिनेमा थिएटर्स वर्क्स एक्ट १९८१ | |

संहिता (कोड) कुठे/ कसा लागू आहे

- खाणी आणि गोदी (माईन्स एंड डॉक) संबंधित आस्थापना सोडून दहा किंवा त्याहून अधिक कामगार असणार्या सर्व आस्थापनांना हा प्रस्तावित कोड/ संहिता लागू असेल - सर्व आस्थापनांना एकच नोंदणी
- दहा किंवा त्याहून अधिक कामगार असणाऱ्या सर्व आस्थापनांना एकच नोंदणी ही संकल्पना देणे.

कल्याणकारी सुविधा

- कलम २४ अंतर्गत एखाद्या आस्थापनेत पुरवावयाच्या कल्याणकारी सोयीसुविधा प्रकरण क. ६ मध्ये सांगितल्या आहेत, त्यात खालील गोष्टी समाविष्ट असल्या तरी तेव्हा द्यापुरत्याच त्या मर्यादित नाहीत.
- स्त्री आणि पुरुषांसाठी कपडे वगैरे धुण्याची स्वतंत्र सुविधा
- स्त्री, पुरुष आणि लिंगबदल केलेल्या (ट्रान्सजेन्डर) व्यक्तींसाठी अंधोळीसाठी स्वतंत्र सुविधा आणि स्वतंत्र कपाटांची सुविधा
- कामाच्या वेळी वापरात न येणारे कपडे ठेवण्यासाठी स्वतंत्र सुविधा
- उभे राहून काम करावे लागणाऱ्या कर्मचाऱ्यांसाठी बसण्याची सुविधा
- कंत्राटी कामगारांसह जिथे १०० किंवा त्याहून अधिक कर्मचारी आहेत अशा आस्थापनामध्ये उपहारगृह (कॅन्टीन)
- खाणीच्या बाबतीत कामावर असणारे आणि कामावर ज्यांना घ्यायचे आहे अशा कामगारांची वैद्यकीय तपासणी
- कामकाजाच्या वेळी सदैव प्रथमोपचार पेटी उपलब्ध करणे

कामकाजाचे तास, वार्षिक रजा

- अन्य बाबींसह प्रकरण - ७ मध्ये कामकाजाचे तास, साप्ताहिक सुट्टी आणि वार्षिक रजेबाबत सांगितले आहे. कलम २५ हे दैनंदिन आणि साप्ताहिक कामाचे तास तसेच रजेबाबत आहे. पोटकलम (१) मध्ये सांगितले आहे की, कोणत्याही कामगाराला (अ) एका दिवसात ८ तासापेक्षा जास्त वेळ काम करायला लाऊ नये; आणि (ब) सुयोग्य शासनाने अधिसूचित केल्यानुसार आठ तासांच्या कामाचे असे नियोजन असावे की ते पुढे लांबू नये किंवा मध्ये थोडे थांबून पुन्हा पुढे करायचे असे असू नये.

वार्षिक रजा

- संहितेच्या (कोड) कलम ३२ मध्ये वेतनासह वार्षिक रजेबाबत सांगितले आहे. त्यात म्हटले आहे की, आस्थापनेत नियुक्त प्रत्येक कामगाराला वेतनासह वार्षिक रजेचा हक्क आहे, त्यासाठी खालील अटी पूर्ण कराव्या लागतात
- एका वर्षात (कॅलेंडर इअर) त्याने १८० दिवस किंवा त्याहून अधिक दिवस काम केलेले असावे
- कामगाराला काम केलेल्या प्रत्येक २० दिवसामागे ०१ दिवस सुट्टी मिळण्याचा हक्क असावा (अल्पवयीन कामगार आणि खाणीत जमिनीखाली काम करणारे कामगार यांना प्रत्येक १५ दिवसामागे ०१ दिवस सुट्टी)
- वरील १८० दिवस मोजताना काम नसण्याचे दिवस (ले ऑफ), प्रसूती रजा किंवा आधी वापरलेली वार्षिक रजा लक्षात घ्यावी लागेल मात्र अर्जित रजेसाठी (अन्ड लिव्ह) लक्षात घेऊ नये.

नोंदवह्या, अभिलेख आणि अहवाल

खालील माहिती नमूद करण्यासाठी केंद्र सरकारने विहित केलेल्या नमुन्यात मालकाने इलेक्ट्रॉनिक पद्धतीने किंवा अन्य प्रकारे नोंदवही अद्ययावत ठेवणे आवश्यक आहे.

- (१) कर्मचार्याने केलेले काम (२) दिवसाच्या कामकाजाच्या तासातील त्याने काम केलेले तास (३) साप्ताहिक सुट्टीचा दिवस (४) दिलेले वेतन आणि त्याच्या पावत्या (५) रजा, पगारी रजा, ओव्हरटाईम, हजेरी, धोकादायक घटना (६) अल्पवयीन कामगार
- मालकाने पगार पत्रक/ वेज स्लीप देणे आणि या संहिता (कोड) सोबत असणाऱ्या नियमानुसार विहित नमुन्यात इलेक्ट्रॉनिक अहवाल/

रिटर्न सादर करणे आवश्यक आहे.

त्रयस्थ व्यक्तीकडून लेखा परिक्षण आणि प्रमाणीकरण

– या संहितेत नव्याने आणलेली ही तरतूद कलम ३७ मध्ये नमूद आहे ज्याद्वारे सुयोग्य शासन एक योजना तयार करेल ज्यात विहित पात्रता आणि अनुभव असणारे तज्ज्ञ हे त्रयस्थपणे यादृच्छिक म्हणजे न ठरवता अधून मधून कोणताही भाग ठरवून (Randomly) लेखा परिक्षण आणि प्रमाणीकरण करतील. सदर योजनेचा भाग असणारी अन्य कामेही ते करतील आणि संबंधित मालकाला व निरीक्षक तथा सेवा प्रदाता यांना अहवाल सादर करतील.

३) द कोड ऑन सोशल सेक्युरिटी – २०२०

या कोड/कायद्याने सध्या प्रचलित ९ कायदे रद्द केले

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| १ एम्प्लॉइज कोम्पेन्सेशन एक्ट १९२३ | २ द अनऑर्गनाइज्ड वर्कर्स सोशल सेक्युरिटी एक्ट २००८ |
| ३ द पेमेंट ऑफ ग्रेच्युइटी एक्ट १९७२ | ४ द एम्प्लॉइज स्टेट इन्शुरन्स एक्ट १९४८ |
| ५ द सिने वर्कर्स वेलफेअर फंड एक्ट १९८१ | ६ द एम्प्लॉइज प्रोव्हिडंट फंड एंड मिस्लेनिअस प्रोव्हिजन्स एक्ट १९५२ |
| ७ द मेटर्निटी बेनिफिट्स एक्ट १९६१ | ८ द बिल्डींग एंड अदर कन्स्ट्रक्शन वर्कर्स सेस एक्ट १९९६ |
| ९ द एम्प्लॉइज एक्सचेंजेस (कम्पलसरी नोटिफिकेशन ऑफ व्हे कन्सीज एक्ट १९५९ | |

विधेयकाची मुख्य वैशिष्ट्ये

- द एम्प्लॉइज प्रोव्हिडंट फंड (इपीएफ) आणि एम्प्लॉइज स्टेट इन्शुरन्स (इएसआयसी) यांचे कार्य एकत्रितरीत्या एका केंद्रीय संस्थेअंतर्गत कापीरेट पद्धतीने चालवावे असे प्रस्तावित केले आहे, परंतु त्याबाबतचा निर्णय प्रलंबित आहे.
- निवृत्तीवेतन निधी आणि इएसआय ची व्याप्ती वाढवून ते तात्पुरत्या कर्मचारींसाठी लागू करण्याचे प्रस्तावित असले तरीही सर्वांसाठी एकछत्री सामाजिक सुरक्षा योजना आणण्याचे प्रस्तावित नाही
- यात फक्त निवृत्तीवेतन निधी, निवृत्तीवेतन, आरोग्य विमा, प्रसूतीरजा लाभ, आणि पे लॉज हे एकत्र समाविष्ट करण्याचा प्रस्ताव आहे.

असंघटीत क्षेत्रातील कर्मचारींसाठी विमा, भविष्यनिर्वाह निधी, जीवन विमा

- संहितेच्या मसुद्यात म्हटले आहे की, केंद्र सरकारने असंघटीत क्षेत्रातील कामगारांसाठी जीवन आणि अपंगत्व विमा, प्रसूती आणि आरोग्य लाभ, वृद्धांसाठी आणि अन्य योजना ज्या केंद्र सरकारला योग्य वाटतील त्या वेळोवेळी तयार कराव्यात आणि अधिसूचित कराव्यात.
- राज्यांनी सुद्धा असंघटीत क्षेत्रातील कामगारांसाठी निवृत्तीवेतन निधी योजना, कामावर असताना दुखापत झाल्यास भरपाई, घरे, त्यांच्या मुलांचे शिक्षण, वृद्धांसाठी लाभ आणि अंत्यसंस्कार यासाठी सुद्धा मदत योजना तयार कराव्यात आणि अधिसूचित कराव्यात.
- भारतातील बहुतांश कामगार मजूर हे अनौपचारिक क्षेत्रातील आहे आणि त्यात वाढ होणार आहे, मात्र यात सुचवलेल्या योजना या केंद्राच्या थोड्याश्या सहभागाने मुख्यतः राज्यांनी निर्णय घेऊन पूर्ण कराव्या आहेत.
- केंद्र आणि राज्य पातळीवर असंघटीत क्षेत्रासाठी सामाजिक सुरक्षा परिषदा असाव्यात

वर्गणी (Contribution)

- इपीएफ, इपीएस, ईडीएलआय आणि इएसआय योजनांमध्ये मालक आणि कर्मचारी यांच्याकडून मिळून वर्गणी घेऊन निधी तयार होईल.
- जसे की – इपीएफ योजनेमध्ये कर्मचारींच्या वेतनाच्या १०% वर्गणी मालक आणि कर्मचारी यांच्याकडून समान घ्यावी. (ती अधिसूचनेद्वारे १२% इतकी वाढवली जाऊ शकते)
- उपदान/ ग्रेच्युइटी, प्रसूती लाभ, बांधकाम कामगार अधिभार/ सेस, कामावर असताना दुखापत झाल्यास भरपाई हे मालक अदा करेल
- कंत्राटी/ गिग कर्मचारी, ऑनलाईन काम करणारे आणि असंघटीत क्षेत्रात काम करणारे यांच्यासाठी मालक, कर्मचारी किंवा सुयोग्य शासनाने

निधी उभारावा

- मर्यादा अटी (निकष) आणि नोंदणी
- विधेयकात योजनांसाठी वेगवेगळे निकष सांगितले आहेत.
- जसे की इपीएफ योजना ही २० किंवा त्याहून अधिक कर्मचारी असणाऱ्या आस्थापनेसाठी लागू असेल
- इएसआय योजना ही १० किंवा त्याहून अधिक कर्मचारी असणाऱ्या आस्थापनेसाठी तसेच धोकादायक अथवा जीवाला जोखीम असेल अशा प्रकारचे काम असणाऱ्या केंद्र सरकारने अधिसूचित केलेल्या सर्व आस्थापनांना लागू असेल.
- केंद्र सरकार या अटी/ मर्यादा किंवा निकष बदलू शकेल
- अन्य कोणत्याही कायद्यांतर्गत नोंदणी नसलेल्या सर्व पात्र आस्थापनांनी या विधेयकानुसार नोंदणी करणे आवश्यक आहे.
- सामाजिक सुरक्षा लाभ मिळण्यासाठी कर्मचारींनी आपला आधार क्रमांक द्यावा.

सामाजिक सुरक्षा संघटना

- सामाजिक सुरक्षा योजना राबवण्यासाठी विविध संस्था स्थापन करण्याची तरतूद विधेयकात आहे
- यात खालील संस्था अंतर्भूत आहेत
- (i) इपीएफ, इपीएस, ईडीएलआय योजनासाठी केंद्रीय भविष्यनिर्वाह आयुक्तांच्या नेतृत्वाखाली केंद्रीय विश्वस्त मंडळ
- (ii) इएसआय योजनेसाठी केंद्र सरकारने नियुक्त केलेल्या अध्यक्षांच्या नेतृत्वाखाली कर्मचारी राज्य विमा महामंडळ
- (iii) असंघटीत क्षेत्रातील कामगारांच्या योजना राबवण्यासाठी कामगार आणि रोजगार खात्याच्या केंद्रीय आणि राज्याच्या मंत्र्यांच्या नेतृत्वाखाली अनुक्रमे राष्ट्रीय आणि राज्य पातळीवर सामाजिक सुरक्षा मंडळे
- (iv) बांधकाम कामगारांसाठीच्या योजना राबवण्यासाठी राज्य शासनाने नामनिर्देशित केलेल्या अध्यक्षांच्या नेतृत्वाखाली राज्यस्तरीय बांधकाम

कामगार कल्याण मंडळ

४) द इंडस्ट्रीअल रिलेशनस कोड - २०२०

या कायद्याने खालील तीन प्रचलित कायदे रद्द केले

१) द इंडस्ट्रीअल डिस्प्यूट्स एक्ट १९४७, २) द इंडस्ट्रीअल एम्प्लॉयमेंट (स्टॅंडिंग ऑर्डर्स) एक्ट १९४६, ३) द ट्रेड युनिअन्स एक्ट १९२६

वैशिष्ट्ये

(i) कामगाराची व्याख्या ज्यात दरमहा अठरा हजार रुपये किंवा केंद्र सरकारने वेळोवेळी अधिसूचित केल्यानुसार रक्कम पगार म्हणून प्राप्त करणाऱ्या पर्यवेक्षक स्तराच्या व्यक्ती समाविष्ट आहेत.

(ii) निश्चित कालावधीसाठी नियुक्ती/ सेवा ज्यात कर्मचार्याला उपदान/ग्रेच्युइटीसह सगळे लाभ कायमस्वरूपी नेमणूक असणाऱ्या कर्मचार्याप्रमाणे मिळतात मात्र त्यात कर्मचारी कपात (रिट्रेचमेंट) भरपाई आणि नोटीस कालावधीतील लाभ नसतात. कोणत्याही क्षेत्रासाठी मर्यादा न घालता आवश्यकता भासेल त्यानुसार निश्चित कालावधीसाठी कर्मचारी नेमण्याची, नियम शिथिल असलेली सुविधा मालकाला देण्यात आली आहे.

(iii) इंडस्ट्री/ उद्योग याची व्याख्या सुधारित करण्यात आली आहे.

केवळ धार्मिक किंवा आध्यात्मिक स्वस्त्वाच्या बाबी सोडून मानवी गरजा आणि इच्छा पूर्ण करण्यासाठी मालक आणि कामगारांनी विशिष्ट अपेक्षेने आपसात सहकार्याने वस्तू किंवा सेवा यांचे उत्पादन, पुरवठा किंवा वितरण करण्याचा नियोजनबद्ध उपक्रम म्हणजे इंडस्ट्री/ उद्योग.

नमुना स्थायी आदेश

- संहितेने (कोड) ही गोष्ट आवश्यक केली आहे की ३०० किंवा त्याहून अधिक कर्मचारी असणाऱ्या आस्थापनेने (पूर्वी ही मर्यादा १०० कर्मचार्यांची होती) कामगारांची वर्गवारी, त्यांच्या कामाचे तास आणि कालावधी त्यांना सांगण्याची पद्धत, सुद्ध्या, पगाराची तारीख, कामाच्या पाळ्या, हजेरी, रजेच्या अटी, सेवा समामी किंवा निलंबन याशिवाय तक्रार निवारण व्यवस्था याबाबत स्थायी आदेश तयार करणे बंधनकारक आहे.

कामगार संघटना

- एखाद्या आस्थापनेत जर एकाहून अधिक कामगार संघटना असतील तर ज्या संघटनेकडे ५१% कामगार सदस्य असतील तिलाच तडजोड/ बोलणी करण्याचा अधिकार द्यावा. २०१९ मध्ये ही मर्यादा ७५% होती. या निकषात कोणतीच संघटना बसत नसेल तर मालकाने एक चर्चा परिषद (निगोशिएशन कौन्सिल) स्थापन करावी ज्यात विविध संघटनांच्या प्रतिनिधींना नेमावे मात्र त्या संघटना अशा असाव्यात ज्यात किमान २०% कामगार सदस्य असतील.

(कामगारांच्या वतीने) बोलणी करणारी संघटना

- कामगार आणि मालक/ व्यवस्थापन यांच्या दरम्यान बोलणी करण्यासाठी कामगार संघटनेची पात्रता असणे आणि चर्चा परिषद (निगोशिएशन कौन्सिल) स्थापन करणे, ही नव्या कायद्यातील वैशिष्ट्ये आहेत.

- सदर औद्योगिक आस्थापनेच्या हजेरीपटावरील किमान ५१% कामगार ज्या संघटनेचे सदस्य असतील ती मान्यताप्राप्त पात्र कामगार संघटना असेल

- निगोशिएशन कौन्सिल मध्ये प्रत्येक २० टक्के कामगारामागे एक प्रतिनिधी त्यासाठी पात्र असणारी कामगार संघटना पाठवेल. २० टक्क्यांवरील अपूर्णाक दुर्लक्षित करावे.

कामबंदी (ले ऑफ), कामगार कपात (रिट्रेचमेंट), कारखाना बंद (क्लोजर)

- कामबंदी, कामगार कपात किंवा टाळेबंदीसाठी केवळ त्याच आस्थापनांना सरकारची पूर्वपरवानगी घ्यावी लागेल जिथे मागील १२ महिन्यात कामकाजाच्या दिवसांच्या सरसरीत ३०० किंवा त्याहून अधिक कामगार कामावर असतील.

- सरकार अधिसूचनेद्वारे ही मर्यादा वाढवू शकते.

- परवानगीशिवाय किंवा परवानगी नाकारली असताना केलेली कामबंदी ही बेकायदेशीर समजली जाईल मात्र जर मालकाने/ व्यवस्थापनाने कामगारांना पर्यायी रोजगार दिला असेल आणि त्यासाठी काही विशेष कौशल्याची गरज नसेल आणि अवास्तव त्रास नसेल तर ती कामबंदी बेकायदेशीर समजली जाणार नाही.

- कामगार कपात (रिट्रेचमेंट) संदर्भात, सलग एक वर्ष किंवा त्याहून अधिक काळपासून कामावर असलेल्यासाठी नोटीस कालावधी, नोटीस ऐवजी रक्कम देणे, सरकारची पूर्वपरवानगी घेणे या गोष्टी संहितेत विहित केल्या आहेत.

- कारखाना/ युनिट बंद (क्लोजर) करावयाचे झाल्यास सुद्ध्या अशी पूर्वपरवानगी घेणे आवश्यक आहे. त्यासाठी प्रस्तावित क्लोजरच्या ९० दिवस आधी अर्ज सादर केला पाहिजे.

संप (स्ट्राईक्स) आणि टाळेबंदी (लॉक आउट)

- सर्व औद्योगिक आस्थापनांमध्ये नोटीस शिवाय संप किंवा टाळेबंदी करण्यास संहितेने बंदी घातली आहे

- कराराचा भंग करून कोणत्याही कारखान्यात/ युनिटमध्ये संपाच्या ६० दिवस आधी नोटीस दिल्याशिवाय किंवा अशी नोटीस दिल्याच्या १४ दिवसात किंवा नोटीस मध्ये दिलेल्या तारखेच्या आत संप करता येणार नाही

- सामोपचाराने तडजोडीची बोलणी सुरु असताना किंवा अशा बोलणीचा निष्कर्ष निघाल्यावर सात दिवसांच्या आत किंवा औद्योगिक न्यायाधीकरणासमोर प्रकरण प्रलंबित असताना किंवा तिथल्या निर्णयानंतर ६० दिवसात किंवा लवाद प्रक्रिया सुरु असताना संप करता येणार नाही.

- अशाच मर्यादा मालक/ व्यवस्थापनासाठी टाळेबंदी संदर्भात घालण्यात आलेल्या आहेत.

- औद्योगिक विवाद कायदा १९४७ ने अशा मर्यादा केवळ सार्वजनिक सेवा असणाऱ्या उद्योगांसाठी घातल्या होत्या. मात्र या संहितेने त्या सर्व आस्थापनांना लागू केल्या आहेत.

ESTATE PLANNING THROUGH WILL WRITING



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WILL writing is most neglected thing in our society. People don't even talk about WILL, may be because it is linked to death and we fear to talk about death. Many wealthy people don't consider it necessary to make a WILL. Middle class people think that 'WILL' is required only to wealthy people who have large assets to distribute to their successors. Whether you are wealthy or middle class, will writing is very beneficial for you and your family.

What is WILL?

WILL is a legal declaration of intention of a person with respect to his/her property which he or she desires to take effect after his/her demise. It is a document which becomes operative after the death of the person making the will. It is core document associated with one's estate planning.

Who can make a WILL?

Every person of sound mind, major by age and competent to contract may dispose of his property by WILL.

Benefits of writing a WILL:

- 1) It makes you compile all your assets in one document which helps your successors to keep track of all your hard earned assets.
- 2) It is planned, systematic and effective tool for succession planning.
- 3) It allows you to take care of special needs of any heir.
- 4) It helps to avoid disputes in family on distribution of assets after your demise.
- 5) It allows you to exclude undesirable persons from your own earned assets.
- 6) It allows you to reward the trusted and loyal persons.
- 7) It reduces hassles of asset transfer to beneficiaries as WILL overrides succession laws (with some exceptions). Beneficiaries are spared of running from post to pillar to obtain succession certificates, letter of administration and no objection certificates.
- 8) You can fulfill your religious, charitable or philanthropic objectives through WILL.
- 9) You may appoint guardian for your minor children through will. You only know that who will be good for your children after you. Thus appointing guardian for your choice can save your children of many hardships when you are not around.

Why is WILL required, if there are valid nominations provided to all the assets?

A nominee as per law is an agent or trustee and not a beneficiary of your assets. He or she is custodian of the assets belonging to the deceased. The nominee is supposed to transfer the assets to the beneficiaries or legal heirs.

There is harmony in my family. There is no probability of dispute even after my death.

Where there is WILL there are relatives, where there is no WILL there are more relatives. It is good that there is harmony in your family. By making a WILL, you can provide one more tool to your family to avoid any chance of dispute and hardships after your death. Also, the assets passed on to the beneficiary through WILL give a clear title to such legatee.

Why to make WILL if there is only one legal heir?

Even if there is only one legal heir, one should make a WILL. It makes process of transfer of assets to legal heir easier. It also prevents claims by anybody else on your assets after your demise.

Can I avoid making a WILL if I grant power of attorney in favor of legatee?

Power of attorney is a document whereby you give one or more persons the power to act on behalf

of you during your life time. Power of attorney stands automatically cancelled on demise of the donor of the power of attorney. Thus it is not a means of bequeath of succession planning.

It is necessary to understand some terminologies used in connection with WILL and succession planning.

Testator: A person making a will.

Executor: The legal representative appointed by testator for all purposes of execution of the WILL as per the desires of the deceased (testator).

Codicil: An instrument made in relation to a WILL, explaining, altering or adding to its dispositions and shall be deemed to form part of WILL.

Legatee/ Beneficiary: A person who inherits the property under a WILL.

Probate: Copy of a WILL certified under the seal of a court of competent jurisdiction with a grant of administration to the estate of the testator. It decides only the genuineness of the WILL and not the title or existence of the property devised. It is official evidence of executor's authority.

Intestate: A person who dies without making a WILL is termed as intestate.

Succession certificate: It is issued to legal heirs as per laws of inheritance in case a person has not made a WILL.

Letter of administration: It is issued when there is no WILL or executors are not named in the WILL or executors named in the WILL have died.

Essentials of a WILL:

There is no standard format of WILL. However it is necessary that while drafting a WILL, the following points should be borne in mind.

- 1) Clearly mention name, age, description, address etc. of the testator.
- 2) Convey clear intentions in unambiguous language.
- 3) Clearly mention names of beneficiaries so that there is no dispute about their identity. Preferably mention their ID proof details like PAN number, Aadhar number or passport number.
- 4) It should be made free from any coercion or influence. The same should be mentioned in the WILL.
- 5) It should be duly signed and dated.
- 6) Executors must be appointed. You can appoint alternate executors in case the appointed executors predecease you.
- 7) There should be two independent witnesses. Beneficiaries must not be witnesses.
- 8) Attach doctor's certificate of sound mind in case of sickness at the time of making the WILL.

Important features of a valid WILL:

Legal Declaration: The documents purporting to be a WILL or testament must be legal i.e. in conformity with law and must be executed by a person legally competent to make it.

Disposition of property: The declaration should relate to disposition of the property of the person making the WILL.

Revocability: The essence of every WILL is that it is revocable during the life time of the testator. Only last WILL is enforceable, since it becomes operative only after demise of the testator.

Only personal assets: Ancestral properties, share in HUF cannot be bequeathed. Tenancy rights can also not be bequeathed.

Next line of bequest: It is advisable to keep provision to provide for the substitute beneficiary, if the first beneficiary predeceases or dies before receiving legacy.

Is it necessary to make a WILL on a stamp paper and register it?

NO. A WILL can be written/typed/printed on a plain paper. There is no compulsion to write it on stamp paper. Registration of WILL is also not compulsory. But it is advisable to register a WILL or get it notarized so that it becomes easy to establish its authenticity in the court of law.

To conclude, we can say that where there is WILL there is easy way for our family.

‘कार्य मग्नता कर्मचाऱ्यांची, भरभराट उद्योगाची’



सलिल पेंडसे

संचालक, सलिल पेंडसे अँड असोसिएट्स
ऑर्गनायझेशन डेव्हलपमेंट, एक्झिक्यूटिव्ह कोचिंग व सॉफ्ट स्केल ट्रेनिंग
संपर्क : ८९७५०९९३९६ / ८४५९७०६५५४, Salilpendse26@gmail.com

‘कर्मचाऱ्याची कार्य मग्नता (Employee Engagements) यावर अनेक उद्योजकांची विभिन्न मते असू शकतात. काही जणांच्या मते कर्मचारी कार्यमग्नता म्हणजे कर्मचाऱ्यांना कार्यात मग्न ठेवणे, सतत त्यांना काहीना काही कामात व्यस्त ठेवणे. काही जणांच्या मते त्यांना त्यांच्या अपेक्षेपेक्षा जास्त आर्थिक मोबदला देवून जास्त काम करवून घेणे. काही लघु उद्योजकांच्या मते ‘कर्मचारी कार्यमग्नता’ हा विषय MSME साठी नसून फक्त मोठ्या कॉर्पोरेट कंपनीसाठीच आहे. त्यामुळे लघु उद्योजक या विषयाकडे बघताना फारसे इच्छुक नसतात. त्यामुळेच या उद्योगासाठी तसेच लघु उद्योजकांसाठी महत्वपूर्ण अशा विषयावर माहितीपूर्ण चर्चा घडून यावी हा उद्देश हा लेख लिहिण्यामागे आहे.

“ज्यावेळी कर्मचारी वर्गावर पैशाची गुंतवणूक केली जाते त्यावेळी त्यांचेकडून ‘परताव्याची’ अपेक्षा केली जाते. ज्यावेळी त्यांना भावनीकतेने गुंतवले जाते त्यावेळी ते आपले खरे ‘योगदान’ देतात.” – सायमन सिनेक

कार्य करण्यासाठी तीन गोष्टी आवश्यक असतात. एक – व्यक्ति, दोन – कौशल्य आणि तीन – मन. कंपनीत कर्मचारी नियुक्त करतांना व्यक्ति व कौशल्ये यावर भर दिला जातो. पण ‘मन’ या संवेदनशील गोष्टीकडे लक्ष दिले जात नाही. परिणाम लगेच दिसत नाही. कारण नवीन नियुक्ती झालेला कर्मचारी काही महीने चांगले काम करतो. नंतर कालांतराने त्यांची परिणामकारकता अपेक्षेप्रमाणे येत नाही. यांचे एकमेव कारण ‘कर्मचारी कार्यमग्नता’ हळू हळू लोप पावते.

• कर्मचारी कार्यमग्नता (Employee Engagement)

कर्मचारी कार्य करीत असताना जर शरीर, बुद्धी आणि मन यांचा पुरेपूर वापर करून भावनीकपणे त्यांच्याकडून अपेक्षित असलेल्या ‘परिणामकारकतेला’ वापरून अपेक्षेपेक्षा अधिक ‘उत्पादकता’ देण्यासाठी स्वयं-प्रेरणेने, वचनबद्ध राहून आनंदाने कार्य करतो, त्यावेळी त्या कर्मचाऱ्याची कार्य मग्नता उच्च कोटीची आहे असे समजावे.

‘समाधानी कर्मचारी’ आणि ‘कार्यमग्न कर्मचारी’ यांत फरक आहे. समाधानी असलेला कर्मचारी किती समाधानी, आनंदी आहे हे समजू शकेल. पण तो किती प्रेरित होऊन त्यांचे योगदान, भावनीकतेची गुंतवणूक करून किती वचन बद्धतेने कार्य करतो आहे हे कळत नाही. समाधानी कर्मचारी हा जास्त वेतनात कमी काम करण्याच्या मनोवृत्तीचा असू शकतो. त्यांची वचन बद्धता फक्त मिळणाऱ्या वेतनाशी असते. कर्मचारी समाधानी असणे चांगले आहे पण त्यामुळे उद्योगाची भरभराट होईल असे नाही. अनेक उद्योजक Employee satisfaction वर फोकस करतात. त्यानुसार कर्मचारी वर्गाचे वाढदिवस साजरा करण्यासारखे उपक्रम आपल्या कंपनीत राबवतात. पण कालांतराने त्यात तोच-तोच पणा येऊन त्यातील नावीन्य संपून जाते आणि उत्पादकतेमध्ये कोणतेही वाद होत नाही.

कर्मचारी कार्यमग्नतेचे पाच प्रमुख फायदे उद्योगांना मिळतात.

- १) उत्पादकतेत वाढ (Increased Productivity)
- २) चांगले कर्मचारी टिकून रहातात (Higher Retention)
- ३) नफ्यात वृद्धी (Rise on Profitability)
- ४) अनुपस्थितीत घट (Decrease in Absenteeism)
- ५) ग्राहकांचे संपूर्ण समाधान (Customer satisfaction)

कार्यमग्न कर्मचाऱ्यांच्या चार पातळ्यांवर विभागणी करता येईल.

१) नकारात्मक कार्यमग्न कर्मचारी :

असे कर्मचारी स्वतः तर काही चांगले कार्य करीत नाहीत पण जे कोणी चांगले कार्य करण्यासाठी तयार असतील किंवा करण्याचा

प्रयत्न करीत असतील त्यांना उचकवण्याचे नकारात्मक कार्य करतात. असे कर्मचारी कंपनीला नुकसानदायी असतात.

२) शून्य कार्यमग्नता आणि शून्य वचनबद्धता :

असे कर्मचारी कंपनीत फक्त 'दोन पंच आणि एक लंच' या हिशोबाने येतात. त्यांना कंपनीच्या प्रगतीबद्दल काहीच सोयर्सुतक नसते. मला जेवढे मिळते तेवढेच मी देईन अशी मानसिकता या कर्मचाऱ्यांची असते. जरी ते नाकारात्मकता पसरवीत नाहीत तरी ते कंपनीच्या कार्यप्रती भावनिक न राहून 'स्व' चे हित जोपासतात.

३) कार्यमग्न पण वचनबद्धतेचा अभाव :

असे कर्मचारी त्यांचे काम संपूर्ण लक्ष देवून करतात पण त्यांची निष्ठा ही फक्त त्यांच्याच कामाप्रती असते. कंपनी बदल त्यांची वचनबद्धता शून्य असते. त्यांना ते करत असलेले कामच फक्त 'प्रिय' असते. इतर दुसरे काम जे कंपनीच्या दृष्टीने महत्वाचे आहे असे त्यांना करण्यास सांगितले असता, एकतर 'नकार' देतील अथवा 'हो' म्हणून करणार नाहीत किंवा कसेबसे धातुर मातुर करून 'उरकतील'. त्यांच्यात 'प्रेरणेचा' अभाव असतो. तसेच त्यांची आपल्या सहकाऱ्यांसोबत मतभेद असू शकतात किंवा ते व्यवस्थापनावर नाखुश असू शकतात.

४) कार्यमग्न आणि वचनबद्ध :

असे कर्मचारी संख्येने कदाचित कमी असतील पण त्यांच्या कंपनीप्रती निष्ठा मजबूत असतात. कंपनीच्या 'व्हिजनला' आणि उद्दिष्टाला आपले 'व्हिजन' आणि 'उद्दिष्ट' मानतात. ते त्यांच्या कामावर तर प्रेम करतातच पण कंपनीशी सुद्धा 'भावनीकतेने' समर्पित असतात. कंपनीच्या कोणत्याही कामासाठी ते तत्पर असतात. त्यांना त्यांची कंपनीतील भूमिका आणि जबाबदारीची जाणीव असते. ते नेहमी उत्साही व आनंदी असतात असे कर्मचारी कंपनीची 'संपत्ती' असतात.

कर्मचारी कार्यमग्नता वृद्धीसाठी सात महत्वाचे घटक'

- १) अधिकारांचे विकेंद्रीकरण (Decentralized Power System)
- २) मत मांडण्याचे स्वातंत्र्य (Freedom of Opinions)
- ३) महत्त्वपूर्ण कार्यात सहभागाची संधी (Involvement on Imp Task)
- ४) सहकार्याची भावना (Co-operative Feelings)
- ५) कार्याची पावती (Acknowledging Employees)
- ६) वाढ आणि विकासाच्या संधी (Growth & Development)
- ७) कामातील अवघडपणात बदल (Change in Tediousness of work)

१) अधिकारांचे विकेंद्रीकरण :

यशस्वी कंपन्यांमध्ये अधिकारांचे विकेंद्रीकरण करण्याला प्राधान्य दिले जाते. लघु उद्योगात अधिकारांचे विकेंद्रीकरण करण्यास उद्योजक अनुकूल नसल्याचे जाणवते त्यांचे कारण त्यांना एकतर कोणते अधिकार कितपत कोणाला द्यावेत ? आणि दिलेल्या अधिकारांचा गैरवापर होणार नाही ना? अशी चिंता वाटते. यांत बऱ्याच प्रमाणात तथ्य आहे. मुळात कर्मचाऱ्यांची निवड करताना उद्योजक त्यांची स्वतःची गरज आणि कमी पैशात कर्मचारी कसा मिळेल याला महत्त्व देतो. त्याप्रमाणे नवीन कर्मचारी सुद्धा त्यांची गरज आणि मिळणार मोबदला बघून जमेल तितके दिवस कंपनीत काम करतो. दोघांपैकी एकाची जरी गरज संपली किंवा अपेक्षा वाढल्यात की मग एकतर तो कर्मचारी कंपनी सोडतो किंवा त्याचा उपयोग नसल्याने तो कर्मचारी कंपनी सोडतो किंवा त्याचा उपयोग नसल्याने तो 'जड' होतो. म्हणून त्याला नारळ दिला जातो.

अधिकारांचे विकेंद्रीकरण एक शास्त्रीय पद्धत आहे. ती तज्ञांच्या सल्ल्याने राबवली तर हे करता येईल. योग्य व्यक्तीला, योग्य प्रमाणात निर्णय घेण्याचे अधिकार सोपवले तर ती व्यक्ति, कर्मचारी भावनीकतेने कंपनीस वचनबद्ध होते. त्याने कार्यमग्नता वाढते.

२) मत मांडण्याचे स्वातंत्र्य :

आज कंपनीत काम करणारे कर्मचारी यांना 'नॉलेज वर्कर' असे म्हटले जाते. त्यामुळे त्यांना त्यांचे एक मत असते. मोठ्या कंपन्यांमध्ये

कर्मचार्यांना आपले 'मत' मांडण्यासाठी विविध फोरम उपलब्ध असतात. लघु उद्योगात अशी व्यवस्था अभावानेच आढळते. जे कर्मचारी नवीन म्हणून किंवा 'फ्रेशर' म्हणून जॉइन होतात, त्यांना त्यावेळी आपले म्हणणे कोणीतरी एकूण घ्यावे, असे मनापासून वाटते. पण जून कर्मचारी त्यांच्या उत्साहावर विरजण घालतात. लघु उद्योजक सुद्धा आपल्या जुन्या कर्मचार्यांप्रमाणेच नवीन कर्मचार्यांकडे लक्ष देत नाही. यांत अपवाद आहेत. पण आधीच लघु उद्योजक एकाच वेळी एकटा अनेक आघाड्यांवर लढत असतो. त्यात नवीन काही 'मत' कोणी मांडले तर त्या 'मताला' फारसे गांभीर्याने घेतले जात नाही.

'कर्मचारी कार्यमग्नता' वाढविण्यासाठी उद्योजकाने आपल्या कंपनीत कर्मचारी वर्गाच्या मतांच्या प्रकाटिकरणासाठी योग्य व्यवस्था निर्माण केली तर कर्मचारी वर्ग कंपनीशी भावनीकतेने वचनबद्ध होतो. भावनिक वचनबद्धता वृद्धिंगत झाली की त्यांचे त्यांच्या कामावर प्रेम जडते. त्यांची मन लावून 'काम' करण्याची सकारात्मक वृत्ती तयार होते. कर्मचार्यांची आपले मत मोकळेपणाने मांडावे यासाठी उद्योजकाने खालील पैकी कोणत्याही एका धोरणाचा अवलंब करावा.

१) नविन रुजू झालेल्या कर्मचार्यांना किमान तीन दिवस तरी कंपनीत त्यांचे निर्धारित काम लगेच देऊ नये. त्यांना कंपनीचा अभ्यास, इतर सहकारी, कर्मचारी वर्गाशी संवाद, कंपनीत उत्पादन होत असलेल्या उत्पादनांची माहिती, निर्मिती प्रक्रिया व त्यात आढळून येणाऱ्या त्रुटी यांचे अध्ययन करू द्यावे. शेवटच्या दिवशी त्यांनी उद्योजकास त्या अध्ययनाने पॉवर पॉइंट प्रेझेंटेशन करू द्यावे. त्यामुळे त्यांचा उत्साह वाढतो. उद्योजकाला सुद्धा नवीन गोष्टी कळतात. अनेक उणीवा, त्रुटी व प्रश्नांवर नवीन कर्मचारी उपाय योजना मांडतात त्यातून 'कायझन' करता येवून अपव्यय होणाऱ्या संसाधनांना वाचवता येईल.

२) कर्मचार्यांना आपले 'मत' मोकळेपणाने मांडता यावे म्हणून एक 'सूचना, सूझाव पेटी' (Suggestion Box) एका ठराविक ठिकाणी ठेवावी. तासाठी एक फॉर्म तयार करून त्या पेटीच्या जवळ ठेवावा. त्या सूचना, उपाय योजनांची दर पंधरा दिवसांनी नोंद घ्यावी. ज्या सुचनांमुळे तसेच उपायांमुळे कंपनीला फायदा होतो आहे असे लक्षात आले त्या सूचना, उपाय योजना सुचविणाऱ्या कर्मचार्याची सर्वांसमक्ष तोंडी व लेखी प्रशंसा करावी. तो योजना कार्यान्वित होवून आर्थिक फायदा झाला तर रोख रक्कम बक्षीस स्वस्त्रात भेट द्यावी. यामुळे कर्मचारी आपले 'मत' निःसंकोच पणे मांडू शकतील. आपल्या मत मांडण्यामुळे कंपनीला फायदा झाला व त्याचे श्रेय कंपनीने आपल्याला दिले याचा त्यांना आनंद होईल. कर्मचारी कामात अजून मन ओतून ओनारशिप घेवून नक्कीच काम करतील. त्यांची कार्यमग्नता वाढेल.

३) व्हिसल ब्लोअर पॉलिसी :

या पॉलिसीनुसार भविष्यात घडू शकणाऱ्या संभाव्य धोक्याची 'जाणीव' कर्मचारी गुप्तपणे मांडू शकतात.

४) महत्वपूर्ण कार्यात सहभागाची संधी :

कंपनीत, व्यवसायात अनेक महत्वपूर्ण कामे, प्रोजेक्ट येत असतात. अशावेळी उद्योजक काही ठराविक कर्मचार्यांना त्यात सहभागाची संधी देत असतो. कारण उद्योजकांचा त्यांच्यावर विश्वास असतो. बाकी कर्मचार्यांवर अविश्वास असतो असे नाही पण जुन्या कर्मचार्यांवर उद्योजकांचा भरवसा असतो. यात जुन्या कर्मचार्यांचा 'अहं' वाढतो, महत्व वाढते. पारंपारिक पद्धतीनेच विचार मांडले जातात. नवीन गोष्टींवर चर्चा पण होत नाही. कोणी सुचविल्या तर त्याला स्वीकारण्यास तीव्र विरोध केला जातो. या कटकटी नकोत म्हणून उद्योजक अनेक नविन कर्मचार्यांना महत्वपूर्ण कार्यात सहभागी करून घेत नाही.

'कर्मचारी कार्यमग्नता' वाढविण्यासाठी उद्योजकाने नविन कर्मचार्यांना महत्वपूर्ण कार्यात सहभागी होण्याची संधी द्यावी. महत्वपूर्ण कार्य करण्यासाठी एक टीम तयार करावी. त्या टीम मध्ये प्रत्येकाला काहीना काही जबाबदारी द्यावी. टीम मध्ये नवे-जुने कर्मचारी असावेत. चूक झालीच तर त्यांची झळ कमी कशी पोहचेल यांची पण उपाय योजना तयार ठेवावी. त्यामुळे कर्मचार्यांना उद्योजकाप्रती आदरभाव वाढेल. आपल्या कर्तृत्वाला सुयोग्य संधी मिळते आहे म्हणून आनंद होईल. तसेच "मी एका महत्वपूर्ण कार्यासाठी असलेल्या टीमचा सदस्य आहे" याचा गौरव वाढेल. त्याला प्रेरणा मिळून कंपनीप्रती भावनिक वचनबद्धता वाढून त्याची 'कार्यमग्नता' वाढेल.

५) सहकार्याची भावना :

कंपनीत विविध उपकामामार्फत 'कॉस फंक्शनल टीम' (CFT) निर्माण कराव्यात. एकाच विभागाचे कर्मचारी एकाच टीममध्ये नसल्यामुळे विविध डिपार्टमेंटल कर्मचार्यांमध्ये मोकळा संवाद होईल. एकमेकांच्या वर्तणूकीमुळे म्हणा किंवा दृष्टिकोणामुळे दुसऱ्या विभागातील अडिअडचणी कोणत्या निर्माण होतात याची जाणीव होईल. त्यातून सांघिकतेची भावना निर्माण होईल. आपसातील

सहकार्याची भवन निर्माण होवून भावनिक वचनबद्धता वाढेल व कार्यमग्नता वाढेल.

६) कार्याची पावती :

कर्मचारी कंपनीत दैनंदिन कामकाज करत असतात. त्यावेळी त्यांच्याकडून काही चुका पण होतात. त्यांचे वरिष्ठ त्यांच्या छोट्या छोट्या चुका दाखवीत असतात. लघु उद्योगात कर्मचारी जास्त नसतात. त्यामुळे लघु उद्योजकांना सूक्ष्म व्यवस्थापन (Micro Management) करावे लागते. एखाद्या कर्मचार्याची छोटीशी झालेली चूक इतर कर्मचारी अचूकपणे उद्योजकाच्या कानावर काशी जाईल याची व्यवस्था करतात. अनेकदा उद्योजक भावनिक संयम न राहिल्यामुळे त्या कर्मचार्याची कानउघडणी करतात. पण याच पद्धतीने एखाद्या कर्मचार्याने एखादी छोटीशी का होईना चांगली गोष्ट केली तर त्याची संधि कोणी दाखल सुद्धा घेत नाही. कार्यमग्नता वाढीसाठी कर्मचार्याने केलेली एखादी छोटीशी गोष्ट, नविन गोष्ट अथवा छोटेसे Kaizen जे की कंपनीला फायद्याचे आहे असे केलेले ध्यानात आले तर त्या कर्मचार्याला 'अभिनंदन' जरी म्हटले तरी त्याच्या कार्याची पोचपावती ठरते. त्यातून तो प्रेरित होतो. कंपनी व उद्योजकांप्रती त्याच्या मनात आदराची भावना निर्माण होते. कंपनीत आणि उद्योजकसोबत काम करणे त्या कर्मचार्यास गौरवास्पद वाटते. त्यातूनच त्याची कार्यमग्नता वाढते.

७) वाढ आणि विकासाच्या संधी :

आतापर्यंत जे पाच महत्वाचे घटक बघितले ते जर संपूर्ण पणे कृतीत आणले तर कर्मचार्याला त्याच्या सर्वोपेक्ष वाढीचा मार्ग प्रशस्त दिसतो. त्याला त्याच्या व्यक्तिमत्त्व विकास व करियर विकास संधि दिसतात. तो त्याच्या कामावर, कंपनीवर प्रेम करू लागतो. त्याला कंपनी काम करताना उत्साह आणि आनंद वाटू लागतो. त्याची कार्यमग्नता वाढते. कितीही प्रलोभने, अमिषे दाखविली तरीही तो दुसऱ्या कंपनीत जात नाही.

८) कामातील अवघडपणात बदल :

कंपनीतील अनेक कामे अथवा कार्यस्थळावरील परिस्थिती ही अवघड असते. त्यामुळे कर्मचार्याला भरपूर श्रम करावे लागतात. त्याला थकवा जाणवतो. त्यामुळे कामात मन लागत नाही. त्यामुळे न सांगता गैरहजर राहण्याचे प्रमाण वाढते. साहजिकच याचा कंपनीच्या एकूण उत्पादकतेवर नकारात्मक परिणाम होतो.

कर्मचार्याची कार्यमग्नता वाढविण्यासाठी कामातील अवघडपणात बदल घडवून काम सुलभ पद्धतीने करणे करता येईल याचा उद्योजकाने विचार करून तशी व्यवस्था करावी. याला Ergonomics म्हणजेच 'कार्याभ्यास' असे म्हणतात. यात 'काराकुरी' तंत्राचा वापर करून अनावश्यक श्रम टाळता येवून कर्मचार्यास अनावश्यक शारीरिक हालचाली उदा. उठ-बस, खाली वाकणे, वजन उचलणे इत्यादि कमी करता येतात. असे केल्याने कर्मचारी शारीरिक दुखण्यापासून मुक्त होवून आनंदी होतो. उद्योजक व कंपनी माझ्या प्रकृतीची काळजी घेतो ही श्रद्धा वाढते. आत्मीयता वाढते. कामात मन रमते, कार्यमग्नता वाढते.

सारांश, उद्योग किंवा संस्था म्हणजे अनेक व्यक्ति, विविध क्षमता, विविध कौशल्ये, विविध संस्कृतीतून आलेल्या, एकाच उद्देशाने प्रेरित होवून कार्य करणाऱ्या व्यक्तींचा समूहच असतो. उद्योग, कंपनी किंवा उद्योजक, तेव्हाच यशस्वी होतात. ज्यावेळी त्यातून 'नफा' मिळतो. प्रत्येक 'नफा' हा आर्थिक कसोट्यांवर मोजला जाऊ शकत नाही. निव्वळ आर्थिक नफा कमविणाऱ्या कंपनी किंवा उद्योजक फार काळ टिकू शकत नाही. कर्मचारी हा संस्थेचा, उद्योगाचा कणा असतो. कर्मचारी कार्य करतो म्हणजे तो उद्योगातील रक्तप्रवाह असतो. रक्त फक्त प्रवाहित होवून चालत नाही तर त्यात प्रत्येक पेशीला, अवयवांना, शरीर संस्थांना आवश्यक असा प्राणवायू असणे महत्वाचे असते. त्याच प्रमाणे निव्वळ कर्मचार्यानी नित्यनियमाणे येवून काम केले तर फळायद्याचे नसते तर त्यात असावे लागते. त्यांचे मन हे एक मनस्वी प्राणवायू म्हणजेच कर्मचारी वर्गाची कार्यमग्नता होय. "तेव्हा होईल भरभराट उद्योगाची, जेव्हा वाढेल कार्यमग्नता कर्मचार्यांची".



Panchkarma – A Key to Healthy Life



Dr. Sujata Lahoti
AYURVEDA AND PANCHAKARMA
CONSULTANT

Panchkarma is a very fruitful and result oriented Detoxification theory. It is a science of cleansing and purifying the body both internally and externally. This branch of Ayurvedic Medicine is the therapy which removes the disease from its roots and thus plays an important role in medical eliminative processes. It cleanses the body and keeps the disease away.

In Ancient ayurved text we find Panchkarma advised for all diseases and for healthy persons to increase immunity and longevity of person.

In present era world is changing very fast due to environmental disturbance and ecological imbalance. Lots of deadly diseases have been haunting the mankind modern health systems like allopathy also have its limitations while treating patients of Cancer, Heart Disease, Diabetes, Arthritis, Blood Pressure, AIDS, etc. Surprisingly, Ayurvedic Panchkarma has power not only to cure but reverse diseases as well.

Panchkarma eliminates root cause of the disease and detoxify body and mind on cellular level. These are authentic scientific treatments which are very effective for relieving stress and most of lifestyle diseases such as Hypertension, Diabetes, Insomnia, Irritable Bowel Syndrome, Fatigue, Headaches, Gynecological Diseases, etc.

Diseases like Arthritis, Spondylosis, Paralysis and Neurological Disorders are also effectively treated and cured.

The Panchkarma therapy is of cardinal importance. This is a process which effectively cleanses the body and activates the entire physiological set up by throwing out the unwanted secretions accumulated by our body in its normal functioning. Our body mechanism is such that every tissue of body is undergoing a change every minute this process goes on endlessly till organisms lives. Panchkarma has a role to play by keeping the tissues healthy when the change is on. Panchkarma therapy cures even deadly diseases like Cancer, Heart Afflictions, Blood Pressure, Diabetes and Gout have been contained to a great extent.

Thus, Panchkarma is global medical term now. It is super-specialty branch of Ayurveda. Ayurveda means bitter kadhas, tablets, powder as liquids this was the only concept of a common man and society towards Ayurveda. But now people know Panchkarma is a unique, natural, holistic health treatment that cleanses the body's deep tissues of toxins, remove toxins from body open the subtle channels, bring life enhancing energy thereby increasing vitality inner peace, well being. Panchkarma performed in different season is either a time detoxification or rejuvenation.

Benefits of Panchkarma

- 1) Removes toxins from the body, strengthen issue
- 2) Helps to implement Healthy life style and diet
- 3) Boosts the immunity levels
- 4) Slows the aging process
- 5) Reduces stress, improves relaxation and tolerance

- 6) Helps restore digestive time
- 7) Heals digestive system
- 8) Improves skin lusture
- 9) Helps in weight loss
- 10) Balances doshas
- 11) Removes root cause of diseases
- 12) Helps to reversal of disease
- 13) Helps in controlling Cholesterol level to normal
- 14) Rejuvenate Body and Mind
- 15) Panchkarma purifies tissues at very deep level
- 16) Helps to remove free radicals from body
- 17) Panchkarma is full therapy as promotive, preventive and curative
- 18) Helps to restore metabolic power
- 19) Enhances the complexion, skin glow, lusture and immunity
- 20) Improves strength, endurance, energy and vitality
- 21) Helps in good sleep, remove mental fatigue
- 22) Complete purification of body
- 23) Brimhana (Nourishment), Vrishya (Aphrodisiac), Lekhan (Scrapping), Stambhan (Stiffness), Rasayan (Rejuvenation).

Panchkarma as name suggests means five actions or five treatments that include process of cleansing the body of toxins and rejuvenation of the body at a very deep level. So it is a science of purification of body & mind channel systems. The detoxification process involves three main stages, and also a modified diet and lifestyle are to be followed throughout these three stages.

Purva Karma

For any main five treatments, The Purvakarma (Pre Operative Preparation) must go on body prepared for removal of toxins through diet (Deepana and Paachan) procreation and Abhyang (Oil Massage)

Abhyantara Snehan

Abhyantara Snehan means Internal Oleation with oral intake of medicated or non-medicated ghee or oil.

Bahya Snehan

Bahya Snehan or Abhyang means (oil massage) External Oleation through massages.

Sarvang Swedana

Sarvang Swedana (Steam Bath) helps to remove toxins fro bod

Pradhan Karma

Five main detoxifying actions or Panchkarmaa

1. Vaman - Therapeutic Emesis.
2. Virechan - Therapeutic Purgation.
3. Basti - Rectal administration of drugs, medicated enemas.
4. Nasya – Nasal administration, ghee, oil, liquid or churna.
5. Raktmokshan- Blood-letting means removal of impure blood from body.

Paschan Karma

Paschan Karma (Post Operative Care) is after care procedure regarding Ahar-Vihar means diet and lifestyle. Certain rules and regulations needs to be followed after main Panchkarma to bring back body to normal position. For diet, Samsarjan Kram (light diet to normal diet) to be followed.

Thus, Panchkarma procedures are like servicing and oiling of our body to rejuvenate. We do regular servicing of our vehicles but not of our body. It is most need to keep our body and mind healthy and to cure diseases by removing root cause by detoxification of body by Panchkarma treatments. You can Recharge, Reverse your body and diseases. It can transform and keep your selves fit & healthy.

Auto Industry Sales Performance Year 2020

Following is review of Sales performance from Apr 20 to Oct 20

Quarterly Performance: July-September 2020 (Q2 FY-21)

Production: The total production of Passenger Vehicles**, Commercial Vehicles#, Three Wheelers, Two Wheelers and Quadricycle in April-September 2020 was 6,698,931 units, as against 7,209,133 units in April-September 2019 with marking a degrowth of (-)7.08%.

Domestic Sales:

- ? Passenger Vehicle** sales was 726,232 units in September 2020, compared to 620,620 units in September 2019, with a growth of 17.02%.
- ? Commercial Vehicle# sales was 133,524 units in September 2020, compared to 167,173 units in September 2019, with a de-growth of (-) 20.13%.
- ? Three-wheeler sales was 45,902 units in September 2020 compared to 180,899 units in September 2019 marking a decrease by (-) 74.63%.
- ? Two-wheeler sales was 4,690,565 units in September 2020, compared to 4,682,571 units in September 2019, with a marginal growth of 0.17%.

Half yearly Performance: April - September 2020 (H1 FY-21)

Production: Total production of Passenger Vehicles**, Commercial Vehicles#, Three Wheelers, Two Wheelers and Quadricycle in April-September 2020 was 8,185,672 units as against 14,422,179 units in April-September 2019 with a decline of (-) 43.24%.

Domestic Sales:

- ? Passenger Vehicle** sales was 879,966 units in April-September 2020, compared to 13,33,304 units in April-September 2019, down by (-) 34.00%.
- ? Commercial Vehicle# sales was 165,160 units in April-September 2020 compared to 375,483 units in April- September 2019, down by (-) 56.01%.
- ? Three-wheeler sales was 58,662 units in April-September 2020 compared to 330,696 units in April- September 2019, down by (-) 82.26%.

? OEM wise Sales Snapshot -

TWO WHEELERS SALES - DOMESTIC DISPATCHES - OCT 2020							
Rank	Two wheeler OEM	Oct'20	Oct'19	Growth (%)	Oct'20 MS	Oct'19 MS	Diff
1	Hero MotoCorp	7,91,137	5,86,988	34.8%	38.52%	33.40%	5.12%
2	Honda	4,94,459	4,87,819	1.4%	24.08%	27.76%	-3.68%
3	TVS	3,01,380	2,52,684	19.3%	14.67%	14.38%	0.29%
4	Bajaj Auto	2,68,631	2,42,516	10.8%	13.08%	13.80%	-0.72%
5	Suzuki	67,225	66,215	1.5%	3.27%	3.77%	-0.49%
6	Royal Enfield	62,858	67,538	-6.9%	3.06%	3.84%	-0.78%
7	Yamaha	60,176	46,082	30.6%	2.93%	2.62%	0.31%
8	Piaggio	7,629	6,464	18.0%	0.37%	0.37%	0.00%
9	Kawasaki	138	406	-66.0%	0.01%	0.02%	-0.02%
10	Triumph	92	50	84.0%	0.00%	0.00%	0.00%
11	Mahindra Two Wheelers	77	262	-70.6%	0.00%	0.01%	-0.01%
12	Harley Davidson	12	240	-95.0%	0.00%	0.01%	-0.01%
Total Two wheelers		20,53,814	17,57,264	16.9%	Auto Punditz		

? Two-wheeler sales was 5,983,678 units in April-September 2020, compared to 9,695,638 units in April-September 2019, down by (-) 38.28%

LIST OF NEW MEMBERS FOR UDYOG SAMVAD NO. 2

Ordinary Members : Chikalthana Chapter

Sr. No.	Name of the Unit	Name of the Representative	Product / Services	Mobile No.	Email ID	Recommended By
1	Sai Involute Gauges & Tools Pvt. Ltd	Suhas Mahakar, Sanjay Bolkar	Tooling	9881238329	saiinvolutegauges@gmail.com	Vijay Engineering
2	Atharv Enterprises	Atmaram Wagh, Yuvraj Wagh	Engineering, Fabrication	9326209151	atharventerprises11@gmail.com	Vijay Engineering
3	Synchromech	Pawan Shele, Tanaji Shele	Food Processing Machine	9404785179	info@synchromech.com	Vijay Engineering
4	Patel Metal Industries	Shaikh Jameel, Shaikh Ismail	Hospital & Educational furniture manufacturing, Trading & Servicing of Medical Equipment	9326237896	alfasur2007@yahoo.co.in	
5	Mamta Industries	Jyoti S. Murhe, Ganesh Murhe	Powder Coating & Anodizing	9423950046	mamta.glass4471@gmail.com	Yashwi Tech Plast
6	Universal Paints	Naeem Ahmed Saad Siddiqui, Rajesh Kuntlmal	Chemical	9764332278	universalpaints8@gmail.com	Yashwi Tech Plast
7	Kasturi Traders	Tushar Ghodke	Trading & FRP Raw Material	9370123741	ghodketushar10@gmail.com	Yashwi Tech Plast
8	Printographics Offset Printing	Satish Kunturkar, Nilesh Kunturkar	Paper Product	9423705689	printographicsabd@gmail.com	Pragati Pattern Works
9	Ultra Precise Lapping System	Deelip Rathod	Services	9823173989	ultrapreci@rediffmail.com	Mikronix Gauges Pvt. Ltd.
10	Laxmi Industries	Santosh Waghmare	Tool Room, Job Work	9604260449	laxmiindustries029@gmail.com	Mikronix Gauges Pvt. Ltd.
11	Shri Ganesh Engineering Works	Sanjay G. Pathade	Service, Job Work	9158010098		Mikronix Gauges Pvt. Ltd.
12	Grind Shine Gauges and Tools	Ramakant S. Suradkar, Raosahab A. Kelbhat	All types of Spline Gauges & Roller Cages, Fixtures	7588055554, 9921153740	grindshinegauges@gmail.com	Kishor Engineering Works
13	K. K. Packaging	Mr. D. David, Mr. Jolij P. George	Corrugated Box mfg.	9579288870	kkpackagingabd@rediffmail.com	Patel Metal Industries
14	Laimar Engineering Works	Yasin Khan, Israel Khan	Job Work	9860359691		Kishor Engineering Works
15	Mangala Engineering	Mrs. Mangala N. Patil, Narayan C. Patil	Tool Room	9970315343		Suyog Industries
16	Microwork Industries	Abhay P. Patil, Kirti A. Patil	Machine Tools for turning, drilling, milling, shaping, planning, boring, grinding, etc.	9226869477, 7350468466	instrumentcr@gmail.com	Suyog Industries
17	Shriram Electrical	Shriram Wagh	Aluminium Conductor	9326213576	shriram_electricals76@gmail.com	Omech Components Pvt. Ltd.
18	Vishwas Enterprises	Sayed Layeequddin	Flush Door	7385396868	vishwasent68@gmail.com	Yashwi Tech Plast
19	Agarwal Refractories	Usha R. Agarwal, Rakesh K. Agarwal	Sales & Services of Refractories for Furnaces, Brilers & Ovens & other heat exchanges areas	9823061171	agarwalrefractories@gmail.com	Omech Components Pvt. Ltd.

20	Laksh Polymers	Vineet Malani, Vidya S. Malani	Plastic Water Tank	9823839996	lakshpolymers.awb@gmail.com	Neel Steels Pvt.Ltd.
21	Microtech Engineering	Sunil P. Zunjar	Job Work	9850920026	spzunjar1976@gmail.com	Mikronix Gauges Pvt. Ltd.
22	Shankson Engineering	Varsha Hekade, Rajesh Vidhate	Engineering Component, Gear Manufacturing	8888008822	rsvidhate@rediffmail.com, varshavidhate8822@gmail.com	Sanket Enterprises
23	Shankson Precision	Rajesh Vidhate, Varsha Hekade, Adarsh Vidhate	Engineering Component	8888008822	rsvidhate@rediffmail.com, varshavidhate8822@gmail.com	Sanket Enterprises
24	Ara Plastic Services	Madhura Vyawahare, Amit Vyawahare	Manufacturing of Tarpaulin Sheet	9421462617	amityvyawahare04@gmail.com	SKC Poly Engineering
25	Bhagwati Udyog	Mahesh C. Mene, Chandrakant H. Mene	Manufacturing of All Steel & Wooden Furniture	9423456858	maheshcmene@gmail.com	Jay Enterprises
26	Powerlite Blocks Pvt. .Ltd.	Nilesh S. Agrawal, Nitin Udgirkar	Manufacturer of RCC Bricks and Blocks	9595733222, 9637558762		Kumaresh Agro Industries
27	Sheshadri Enterprises	Sachin Rathod, Vipul Waghmare	Manufacturing in Food Products	9637772012	sheshadrient@gmail.com	Kumaresh Agro Industries
28	Tanishka Seating System	Pramod Deokar	Manufacturing of Chairs, Furniture	9423188583	tanishkaseatingsystem@gmail.com	Kumaresh Agro Industries
29	GRP Industries	Mrs. Gauri S. Wagh, Mr. Sagar B. Wagh	Precise Automation, SPMs, Relation Gauges	7798262620, 9503444426	gaurisagarw@gmail.com	Suyog Industries
30	Mudis Cool Panel	Jitendra Mudiraj	Cold Storage, Manufacturing, Pot Palel	9673450005	jitendramudiraj@gmail.com	
31	Strushil Gases	Suresh Jain, Ajeet Jain	Medical & Industrial Gases	9422203231, 9423782799	srushilgases@gmail.com	Omech Components P. L.

Ordinary Members : Waluj Chapter

Sr. No.	Name of the Unit	Name of the Representative	Product / Services	Mobile No.	Email ID	Recommended By
1	Accrete Electromech Pvt. Ltd	Abhishek Modani	Manufacturing of Tubular Autocomponents & Press Parts	9158160666	modaniabhishek@accrete.in	Mikronix Gauges Pvt. Ltd
2	Aristo Lubricants Company	Rekha K. Pathre, Kakasaheb Pathre	Industrial Oil & Lubricant Manufacturing	9766399458	aristo.lubes@yahoo.com	Parvati Industries
3	Akani Ispat Pvt. Ltd.	Ganesh A. Chavan, Usha Chavan	Manufacturing of Bright Bar	9960307676	vishwasamrudhi1@gmail.com	Neel Steels Pvt. Ltd.
4	Urja Meta Shapers	Chandrakant Madhavrao Jadhavar	Engineering	9272033000	campati.ums.cp@gmail.com	Shriram Engineers
5	Ankita Industries	Bapurao Chaudhari	Manul of Metal parts, pressing &welding	8806441133	ankitaind49@gmail.com	
6	Shri Samarth Coatings	Pankaj Loya, Firoz Pathan	All Types of Powder Coating	9011318111, 8208877456	loyapankaj@gmail.com	Saptagiri Industries
7	Shri Siddhivinayak Industries	Manish M . Kothari	Engineering	9922200055	shrisiddhivinayakind@gmail.com	Accrete Electromech Pvt.Ltd.
8	Samhati Forge India Pvt.Ltd.	Karan D. Sarda, Ganesh Sikandar	Fastners, Press Parts, Wire Drawing	9923130741	karan.sarda@samhati-india.com	Accrete Electromech Pvt.Ltd.
9	Shree Mauli Enterprises	Dnyaneshwar Gawande	Mfg. Hand Gloves & Ind. Supplier	9730083033	shreemaui17@gmail.com	Sharad Enterprises
10	Indoturn Industries	Vishal G. Shinde	Gauges, Fixyures, Assly SPM, Relation Gauges	9595280808	indoturn@rediffmail.com	Shree Pressings
11	Techmo Shine Products	Pandurang Mate	Product (Cement base wall putty, primrs & Emu)	9922613500	techmoshineproducts17@gmail.com	Renuka Rolltech Industries
12	Perfect Engineering Works	Ravindra Chaudhari		9822698528	perfectenggwork2018@gmail.com	Kumaresh Agro Industries

13	Samiksha Pressing Components	Laxmikant S. Magre	Press Shop	9637347674 7972668510	samikshapressing@rediffmail.com saiheatreatment@gmail.com	Sanket Enterprises Jijai Industries
14	Sai Heatreatment Services	Vishnu E. Deshmukh	Tool Room & Heat Treatment	9158005183	max:toolings@gmail.com	Sanket Enterprises
15	Max Toolings	Gayatri Sonwane,	Molding Tools, Cutters, Udrills & Fixtures	9689886301	sandeepnt1001@yahoo.in	Sanket Enterprises
16	Sandeep Enterprises	Ashok Somase	Auto Parts Mfg.	9823097077	vinod_awasarmal@yahoo.com	Jijai Industries
17	Prem Industries	Vinod R. Awasarmal	Auto Parts & Press Parts	9689917116	shraddhaenterprises91@gmail.com	Sanket Enterprises
18	Shraddha Enterprises	Usha Sanjeevan Bhosale	All Press Parts, Tool Room work, Fabricatin welding works.	9923743582	sbsoni1708@gmail.com	Shree Pressings Unit II
19	BRS Multitrade Pvt.Ltd.	S. B. Soni	Metal Scrap Bricks	9960000585	maulindustries2011@gmail.com	Sanket Enterprises
20	Maui Industries	Suvama Muley, Ganesh Muley	Automobile Parts	9623337945	psipl2015@gmail.com	Sanket Enterprises
21	Pray Sai Industries Pvt.Ltd.	Pandurang Videkar	Powder Coating	9552533100	pradeep_mandlik100@gmail.com	
22	Shakun Industries	Pradeep Mandlik	Engineering, Fabrication			

Associate Members

Sr. No.	Name of the Unit	Name of the Representative	Product / Services	Mobile No.	Email ID	Recommended By
1	Mahavir Aluminium & Glass	Rupesh Mutha, Sachin Waitule	Distributor/Dealer/Trader of Aluminium Fabrication, Glass, Hardware ect.	9822655332	rupeshmutha.81@gmail.com	Yashwi Tech Plast
2	Bharuka Constructions Pvt. Ltd	Rajesh K. Bharuka, Anol Davi, Nilesh Shah	Construction Activities, Project Solutions	9823088628	bharukaconstructionspvtltd@gmail.com	Vijay Engineering
3	S. R. Engineering	Rajendra Jadhav	Gym equipment & setup	9890301738	jadhav.fitness@gmail.com	Superb Polypacks
4	Uniques India	Pratik Attal	Welding Equipments, Industrial Lubrication	9823345222	sales@uniquesindia.com	Set on Site Electricals Pvt. Ltd.
5	Abhay Agencies	Abhay Firodiya	Dealing in Furnace Oil, Light Diesel Oil	9822652699	abhayagencies@ymail.com	Neel Steels Pvt. Ltd
6	Vishwa Samrudhi Industries	Ganesh Chavan, Nitin Jadhav	Bright Bar	9960307676	vishvasamrudhi1@gmail.com	Neel Steels Pvt. Ltd
7	Trinity Mahalasadurga Sales and Services	Suresh S. Ray, Sanjay D. Bedarkar	authorised dealer of cummins , sales & services	9657722577	hnd.tmdss@gmail.com, info.agd@trinitymahalasa.com	Shriram Engineers
8	Om Shiv Engineering	Ganesh Mohite	Engineering, Tool Room	9890190472	ganeshmohite3243717@gmail.com	Mikronix Gauges Pvt. Ltd
9	Shriram Engineering Works	Dnyaneshwar Sonune	Tool Room	9922850584	dsonune204@gmail.com	Mikronix Gauges Pvt. Ltd
10	Vijay Engineering Works	Rameshwar D Mane	Tool Room, Job Work	9423451378	rmane088@gmail.com	Mikronix Gauges Pvt. Ltd
11	Developeradda	Sachin Ransubhe	Software Development	9405165297	info@developeradda.com	
12	Samarth Wirecut	Padmaja D. Patil, Dnyandeo Patil	Services in Wire - EDM services regarding tool room	9881430276, 7020672797	samarthwirecut@gmail.com	Mikronix Gauges Pvt. Ltd.
13	Shree Balaji Enterprises	Balaji Murnure, Ankush Telange	Trading	9325260889, 9890799948		Kishor Engineering Works

Corporate Members

Sr. No.	Name of the Unit	Name of the Representative	Product / Services	Mobile No.	Email ID	Recommended By
1	IDBI Bank Ltd.	Pramod Katole	Bank	9890211125	pb.katole@idbi.co.in, lbk10000076@idbi.co.in	Yashwi Tech Plast

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- New / Existing to SIDBI: upto ₹1/2 crore
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- No operating losses
- Greenfield allowed with co-borrower
- 100% finance based on 25% FD(interest bearing)
- No Immovable Security needed
- Attractive RoI 7.99 - 8.42% p.a. (as per rating)
- Repayment period of 2-5 years
- Quick turnaround time : sanction within 4 days of submitting complete information



SPEED PLUS

Target Customers / Eligibility / Key Features

- New / Existing to SIDBI: upto ₹ 2/3 crore
- 5 years vintage with min. sales of ₹ 5 crore
- 3 years cash profit/stable sales
- No operating losses in last 2 years
- 100% finance based on FD of 15% to 30% (interest bearing)
- No immovable security needed
- Attractive Interest rates:7.85% - 8.62%p.a. (as per rating):
- Repayment Period of 2-5 years
- Quick turnaround time: sanction within 4 days of submitting complete information



STAR

Target Customers / Eligibility / Key Features

- Across the segment coverage with ₹10 lakh to ₹250 lakh loan size.
- Vintage : New/Existing Customer - 3/2 years
- 2 years cash profits
- 100% finance based on FD of 15% to 25% (interest bearing)
- Very low collateral required (5% to 20%)
- Attractive Interest rates: 7.95% - 9.34% p.a. (as per rating)
- Repayment Period of 2-5 years

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