



उद्योग • MASSIA Newsletter संवाद

No. 4 / February - April 2021

- ▶ Progress of MASSIA Auditoriam
- ▶ SIDBI - New Special Schemes
- ▶ Packaged Scheme of Incentives
- ▶ Age 50 + Real Career Edge
- ▶ वीज दर व आपले वीज बील
- ▶ No Compromise over compliance
- ▶ Credit facilities at doorstep of MSMEs
- ▶ HUF- Can it be a tax saving tool?





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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 Members ,

We are in the last month of our i.e. Team 20-21 tenure. We started the year in June'2020 amid COVID pandemic and not sure of how the year ahead will be.

Unfortunately Covid still continues in April/May'21.... we need to stay patient, follow Covid appropriate behaviour to come out of this.

When we started we faced the facts , challenges faced due to Covid & lots of uncertainties, we the TEAM of 20-21 asked few probing questions to self & decided the way ahead. It was very clear to all of us to understand that projects /work on field will remain restricted so we were required to use this period to strengthen MASSIA from Inside, we decided to do it .

- By putting in place some systems, measurables.
- By planning for future few years.
- Bringing back focus on our purpose of existence i.e. our members.

I would like to refer to the point I specified in my speech on last AGM , we have decided to work on below points and happy to communicate TEAM 20-21 did complete below tasks.

- Sharing info. On various govt. schemes with our members. This was done by UNDP COVID Helpdesk, led by Shri. Gajanan ji Deshmukh. Massia worked first time with UNDP , surely will help us in future to work more with UNDP.
- Introducing Measurables & Financial Review each month in EC & in GB also.
- Increased Participation of all EC & office staff into serving members .
- Conducted MASSIA connect drive in Waluj, Shendra & Chikalthana where we met appx. 250+ members.
- Making a good quality Video for introducing MASSIA. It will be beneficial to introduce MASSIA & Aurangabad at appropriate forums.
- Chikalthana Building work with asset committee. Progress can be seen at site.
- Software for office staff to use & maintain good record keeping. Info. available easily about members, led by Abhishek Modani. Though it can be taken to next stage & APP also can be developed in year ahead.
- GIZ activities to continue, inspite of Covid challenges Ideathon conducted which had good participation. Website for student Academia projects improved for better tracking of project.
- Trainings for the staff members conducted perhaps for the first time in history of MASSIA.
- Conducted Covid testing camps for members in July/Aug'20, March'21 and later vaccination camps for above 45 Years of Age also conducted in April'21.
- New 150+ members added in this tough year.

The Team 20-21 succeeded in implementing above changes few of them will help MASSIA in long run and need to be persisted with. I am sure team taking over will continue few best practises & focus on members is taken to next level.





Team 20-21 succeeded in few more assignments which I will not be going in to details off, however there were few tasks which left unfinished.

- Business Development/Growth Committee: We had few interactions deciding on line of action & possibility, potential etc. all discussed, but I failed to take it to next level.
- Chikalthana Road issues: We have raised the issue with & consistently followed up with Industries Minister & Guardian Minister of Aurangabad. It has resulted in to making a budget of the same by MIDC however it did not move further. I have failed to produce results in this area.

I request new team coming up to pursue in this as well as take further efforts to complete Chikalthana Infra. Project as decided by Asset committee.

Massia along with other associations worked together as TEAM OF ASSOCIATION of Aurangabad. We all worked closely in ensuring Industries keep running following protocols where lockdowns, other challenges were faced across the nation time to time. From April'20 like issuing passes etc. Massia was at forefront of restarting the industry after 1st lockdown. Team of Associations rose to the occasion & responded positively to appeal made by Hon. Collector. Many Big industries donated graciously and industries could support Govt. Hospital with best of ventilators, testing machines etc. We thank the donors who have stood with people of district when things were down.

It was pleasure to lead our well known & well respected association MASSIA in perhaps one of the toughest year for industries. I assure you as team 20-21, we did our best. We all ECs were also fortunate to escape from no major impact on any of us of Covid & hence could serve, attend all meetings at many govt. buildings all the time.

At the end I thank my wonderful office bearers for their unconditional support & availability mainly both secretaries Mr. Bhagwan Raut, Mr. Rahul Mogle & 2 Vice Presidents Mr. Kiran Jagtap & Mr. Narayan Pawar. 2 Treasures kept close watch on financial health of MASSIA & played key role with TEAM EC & office staff. Editors did publish all 4 editions of Udyog Samvad in all 4 GB meetings. PROs played their part. Along with great support from EC members, team 20-21 worked hard to make some positive difference in association. Office staff of MASSIA played their part, now are more focussed by making efforts to serve our members to the best of their ability.

I wish the team coming up best of everything & unconditional support from me. Let us take MASSIA to greater Heights.

Thanks,

Abhay Hanchanal

President & Proud Member of MASSIA TEAM 20-21





संपादकीय

प्रिय सदस्य व वाचक

सप्रेम नमस्कार !

माननीय अध्यक्ष श्री. अभय हंचनाळजी यांनी या वर्षी आम्हाला उद्योग संवाद प्रकाशित करण्याची जबाबदारी दिली व ती आम्ही पूर्ण करू शकलो ते केवळ अध्यक्ष व संपूर्ण टीमच्या सहकार्यामुळेच. २०२०-२१ चा उद्योग संवाद चौथा व शेवटचा अंक आपल्या हाती देताना कर्तव्यपूर्तीचे एक आगळे समाधान लाभत आहे. हे वर्ष संघटनेसाठी व सदस्यांसाठी अत्यंत खडतर होते. विविध प्रकारची आव्हाने उद्योगासमोर होती, त्यामध्ये उद्योगांना पाठबळ देण्याचे काम 'मसीआ' टीमने चोखपणे बजावले त्या बद्दल अध्यक्ष व सर्व टीमचे मनःपूर्वक अभिनंदन !

२५० आसनव्यवस्था असलेला मसीआ ऑडीटोरियम हा महत्वाकांक्षी प्रकल्प हळूहळू आकार घेत आहे, याची सद्यस्थितीची माहिती या अंकात दिली आहे.

उद्योग संवादच्या माध्यमातून आपण नेहमीच मसिआने सदस्यांसाठी केलेले कार्य व विविध उपक्रम, त्यासोबतच करविषयक, औद्योगिक, कामगार इत्यादि विविध कायदे, उद्योग व्यवसायासाठीच्या शासकीय योजना, बँकिंग व फायनान्स स्कीम, तसेच मोटिव्हेशनल व माहितीपर असे नामांकित अभ्यासकांचे लेख प्रकाशित करून आपल्या उद्योजक वाचकांना अंक अधिकाधिक उपयोगी कसा होईल याकडे लक्ष दिले.

कोविड परिस्थितीमुळे सर्व डिजिटल एडिशन प्रकाशित कराव्या लागल्या, काळाप्रमाणे आपणास आता डिजिटल वाचनाची सवय ठेवावी लागणार आहे.

या अंकामध्ये SIDBI - New Special Schemes, CA श्री. श्याम पी. धूत यांचा PACKAGED SCHEME OF INCENTIVES, श्री. शिवप्रसाद झेड. जाजू यांचा Age 50 + Real Career Edge, श्री. हेमंतजी कापडिया यांचा वीज दर व आपले वीज बील, NO COMPROMISE OVER COMPLIANCE हा CS कु. श्वेता रमेश सोनी यांचा लेख, CA श्री. प्रदिप राठी यांचा Credit facilities at doorstep of MSMEs, HUF- Can it be a tax saving tool? हा CA श्री. आनंद जोशी यांचा लेख आणि इतर माहिती या उद्योग संवाद ४ मध्ये प्रकाशित करित आहोत. या अंकासाठी ज्यांनी लेखाद्वारे मार्गदर्शन व माहिती दिली त्या सर्वांचे विशेष आभार.

सर्व जाहिरातदारांचे मनःपूर्वक धन्यवाद. तसेच मसीआ ऑफीस स्टॉफ व राजमुद्रा प्रकाशन प्रा. लि. यांनी हा अंक तयार करण्यासाठी खूप परिश्रम घेतले या सर्वांचे खूप खूप धन्यवाद. नेहमीप्रमाणेच वाचकांचे अभिप्राय अपेक्षित.

पुढील वर्ष २०२१-२२ च्या टीम मसीआला दमदार कामगिरीसाठी हार्दिक शुभेच्छा !!

धन्यवाद !

राजेंद्र चौधरी

राजेश मानधणी

संपादक-उद्योग संवाद

उप संपादक-उद्योग संवाद



MASSIA Administration

Activities

Quarterly General Body meeting (No.145) of the year 2020-21 held on 20th February 2021 at Waluj office under the chairmanship of President Mr. Abhay Hanchanal. The meeting was arranged by taking all precautions as per guidelines of the Govt. in respect of Covid-19 i.e. using mask and sanitizer and maintaining physical distancing in the meeting. Hon. Secretary, Chikalthana Chapter Mr. Bhagwan Raut welcomed Office Bearers, EC Members, Past Presidents and members physically present and online joined the meeting.



Dais of the GB Meeting

Hon. Secretary Mr. Bhagwan Raut conducted the proceedings of the meeting.

? Joint Secretary, Waluj Chapter Mr. Abdul Shaikh read minutes of Half Yearly GB Meeting No.144 held on 26th November 2020 and GB has approved the same.



Mr. Bhagwan Raut gave power point presentation and read Secretary's Report on the activities carried out up to 15th February 2021 at both chapters. Following activities were highlighted.



- ☐ Distribution of CORONA Protection Kit.
- ☐ Meeting with ACP, Traffic Police, Junior Engineer of SCR for identifying and resolving traffic issues at ROB and progress of proposed Railway Over bridge.
Final Presentation of IDEATHON–Student's Projects and Inauguration of Student Innovation Program 2021.
- ☐ Interaction with Ingolstadt, Germany.
- ☐ Representation of Chikalthana Road issue.
Asset Committee work : Auditorium at Chikalthana + Waluj Cladding work. and Fund Raising for Chikalthana Auditorium
Completion of UNDP Project – COVID HELP DESK.
- ☐ Formation of Business Developing Committee.

☐ Welcome & Introduction of New members: Mr. Bhagwan Raut read name of 15 Ordinary and 4 Associate members joined association during the last quarter. New Members present in the meeting were welcomed by Dias and self introduced.

Felicitation of Award Winner Members:

President Mr. Abhay Hanchanal and office bearers on Dais felicitated following members for their respective achievement and success.

1. Mr. Ravindra Vaidya, Shree Ganesh Industries, Waluj for his nomination as Member on National Board of MSME.
2. Mr. Dushyant Athwale, Vaishali Laser LLP, Wauj for his nomination as Member on National Board of MSME and Awarded 1st District Industries Award for the year 2018.
3. Mr. Hemant Birangal, Airtech Engineers, Waluj, awarded 2nd District Industries Award for the year 2018.
4. Mr. Abhay Hanchanal, Mikronix Gauges Pvt. Ltd., Chikalthana, awarded 1st District Industries Award for the year 2019.
5. Mr. Tukaram Potale, Krupa Technologies, Waluj, awarded 2nd District Industries Award for the year 2019.





Mr. Abhay Hanchanal felicitating Mr. Ravindra Vaidya and Mr. Dushyant Athavale.



Vice President Mr. Narayan Pawar felicitating Mr. Hemant Birangal and Vice President Mr. Kiran Jagtap felicitating Mr. Tukaram Potale.



Past Presidents Mr. Uday Girdhari, Mr. Santosh Kulkarni & Mr. Sunil Kirdak felicitated Mr. Abhay Hanchanal for receiving 1st District Industries Award.

? Resolution to avail Bank Loan for Chikalhana Auditorium Project:

Mr. Abhay Hanchanal briefed about Chikalhana Auditorium Project, its cost and funds required for the same and narrated following proposal.

? It is proposed to avail bank loan for completing Chikalhana Auditorium Project, considering total project cost and available funds.

? The EC has approved the proposal of availing bank loan in the 8th meeting of the Executive Committee held on 28/01/2021.

The GB has approved the proposal for availing Bank Loan of maximum Rs. 50.00 Lac for Chikalhana Auditorium Project as per requirement and amount decided and finalized by the EC.

? Publication of 3rd issue of Udyog Samvad:

The office bearers on Dais published 3rd issue of Udyog Samvad prepared by the Editor and Sub Editor. Soft copy of the Udyog Samvad-3 will be circulated to all members through Email as decided earlier.



Office Bearers on Dais and felicitated members published 3rd Udyog Samvad

? President's Address:

Mr. Abhay Hanchanal addressed the GB Meeting and narrated the following

- He expressed thanks to the Past Presidents and Members present and joined online for the meeting.
- Committed to provide timely & improved services to the members, attending members' complaints and keeping its record resulted in addition of 139 new members till date.
- A video film of promotion of Aurangabad and MASSIA is uploaded on Website. Members can see and use it for showing it to the investors & customers as it is briefly promoting the city and our association.
- He thanked Mr. Gajanan Deshmukh for completing UNDP Project.
- Briefed about Chikalhana Auditorium Project and appealed for advance contribution or Donation.

? Appealed members to register and participate in the proposed Business Development Committee which will work to develop and get more business to the members.

- ERP Software is likely to be completed and start working in the month of March 2021 as committed by the Convener Mr. Abhishek Modani. This facility will provide access to the

members to update online their information which will be useful to disseminate related information to the concerned sector of the industries.



Meeting of Sukarta Parishad:

Mr. Abhay Hanchanal attended the meeting of Sukarta Parishad on 25/02/2021 held at JDI Office under the chairmanship of JDI Mr. Sadashiv Survase.

3. Webinar on Properties and Selection of Metal:

Seminar Committee arranged a Webinar on Properties and Selection of Metal held on 25/02/2021 arranged by Seminar. Mr. Shyam Choudhari, Director of S. N. Metallurgical Services, Waluj delivered the session. 45 Members attended the Webinar. Basic ideas on the following topics was covered in the Webinar:

- Alloy making of Metals,
- Classification of Ferrous Alloys,
- Effects of alloying elements on properties of steel,
- Different grades of Steel in Sheet,
- Tube and Bar form,
- Classification of Steel as per British,
- Japanese, German, American Standard,
- Factor affecting the Hardenability of Steel.

4. Condolence Meeting

To pay condolence to legendary administrator and Former IAS Officer Late Mr. Bhujangrao Kulkarni Condolence Meeting was arranged at Chikalthana Office on 25/02/2021. Founder President Mr. Prataprao Borade, Past President Mr. Arjun Gaike, Senior Members Mr. Girish Hanchanal and Mr. Fatale expressed their memories of Mr. Bhujangrao Kulkarni and narrated his cooperation and support during his tenure as Chairman, MDC, in resolving difficulties of industries and support to our association to work on industries' issues.





Founder President Mr. Prataprao Borade, Past President Mr. Arjun Gaike and Senior members Mr. Girish Hanchanal, Mr. Shyam Rathi, Mr. Datta Deshpande, Mr. Shreyansh Bubane, Mr. Rajeev Chaubal, Mr. Paras Chhajed, Mr. Fatale and President Mr. Abhay Hanchanal & Hon. Secretary Mr. Bhagwan Raut and EC Mr. Sanjay Kakade attended the meeting. All the participants paid homage to late Mr. Bhujangrao Kulkarni.

5. Meeting called by Divisional Commissioner

Divisional Commissioner called representatives of all industrial associations for the meeting held on 26/02/2021. Divisional Commissioner advised to implement and strictly follow all SOP & Guidelines of Central & State Govt. in respect of Covid-19 Pandemic in the industries. He also informed that if number of Covid patients increases in city, lockdown for 15 days will be observed. Mr. Abhay Hanchanal attended the meeting.

We have communicated and advised through message all members to strictly implement the guidelines and ensure usage of precautionary measures in the industries.

6. Representation of importance of Railway Connectivity between Aurangabad-Pune via Ahmednagar :

Mr. S. C. Jain, Dy. Chief Operations Manager (Survey) of Central Railway visited Aurangabad on 28/02/2021 to conduct survey for developing railway line between Aurangabad and Ahmednagar via Waluj, Gangapur, Newasa, Shani Shinganapur and Ahmednagar and further connecting to Pune.



Dr. Bhagwat Karad, Honorable Member of Parliament arranged a meeting with Mr. S. C. Jain and invited the representatives of industrial associations for interaction with Mr. Jain and to represent importance and need of Railway Connectivity between Aurangabad - Pune Via Ahmednagar.

Vice President Mr. Narayan Pawar and Hon. Secretary Mr. Bhagwan Raut attended the meeting and participated in the discussion and representation.



7. COVID-19 Testing Camp

In view to provide facility and make convenient to the entrepreneurs for conducting Antigen and RTPCR tests of themselves and workers testing camp was arranged at Chikalthana office. The Testing Camp was arranged by MASSIA jointly with other industrial associations CMIA and CII at MASSIA Chikalthana & Waluj office and Marathwada Auto Cluster, Waluj. Antigen & RTPCR Tests were conducted on chargeable basis through the Private Lab, Thyrocare, Mumbai. The camp was held from 13/03/21 to 17/03/21 and total 970 tests were conducted at Chikalthana and Waluj office of MASSIA.





Testing Camp was arranged at MASSIA, Shendra office premises also on 15/03/2021 through private lab on chargeable basis for entrepreneurs and workers from Shendra MIDC. Mr. Sudip Adatiya took responsibility and efforts for arranging this camp. 75 tests were conducted in this camp.

Total 1045 tests of entrepreneur members, workers and their family members were conducted in the camps arranged at MASSIA, Chikalthana, Shendra and Waluj office.

8. Inauguration of Ready Engineer MSME Innovation Program 2021

MASSIA in association with engineering colleges and support of Tata Technologies, Pune conducting the program 'Ready Engineers' under activities of MSME Innovation Facilitation Cell since last two years. This activity gives opportunities to the engineering students for applying new ideas and innovation to resolve challenges in MSMEs. Best projects selected on merit and get financial support from Tata Technologies. This program promotes the students becoming an entrepreneurs and start up industries.

Virtual Inauguration of the program being conducted during the year 2021-22 was held on 19/03/2021. Mr. S. D. Pradhan, Sr. Mentor, CSR, TATA Technologies. Mr. Shrikant Potnis, Chairman, Gokul Shirgaon Manufacturers Association, Kolhapur (GOSHIMA), Mr. Ram Bhandare, Chairman, Belgaum Foundry Cluster, Belgaum (BFC), Mr. Chaman Lal Dhanda, Director, GIZ India, & Mr. Tasvvar Ali, GIZ, Aurangabad and Mr. Abhay Hanchanal, President MASSIA attended the program.

Mr. Siddharth Yawalkar, Lead Ready Engineer Program, TATA Technologies gave brief introduction of Ready Engineer MSME Innovation Program. Introduction and Short Insights for Industry-Academia Association was given by the representatives of MASSIA, GOSHIMA and BFC and Mr. Tasvvar Ali gave brief on Project Cycle and Digital Portal.

9. Visit of Mr. Vineet Peety, M/s. SRJ Peety Steel Pvt. Ltd.

Mr. Vineet Peety of M/s. SRJ Peety Steel Pvt. Ltd., Jalna visited Chikalthana office and construction site of Auditorium on 23/03/2021. The President Mr. Abhay Hanchanal informed him about journey of MASSIA, its activities and present ongoing project of development of Auditorium through video film. Mr. Peety also narrated about his company. Mr. Abhay Hanchanal and Mr. Narayan Pawar welcomed and felicitated Mr. Peety. Mr. Peety announced Donation of Rs.3.00 Lacs for Auditorium and handed over the cheque to the President.



Mr. Abhay Hanchanal, Mr. Narayan Pawar, Mr. Bhagwan Raut, Mr. Vikas Patil, Mr. Gajanan Deshmukh, Mr. Manish Agrawal, Mr. Manish Gupta, Mr. Suresh Khillare, Mr. Vikram Dekate, Mr. Sanjay Kakade and Past President Mr. Bharat Motinge and Mr. Kishor Rathi and Architect Kamal Rao was present during the visit and interaction with Mr. Vineet Peety.



10. COVID-19 Vaccination Camps: At MASSIA Chikalthana :

State Government declared Lockdown 2.0 and imposed strict restrictions to control spread of COVID-19 in the city. The Govt. had suggested to conduct testing and vaccination of the entrepreneurs and employees. The district administration allowed industries to continue in the lockdown period and advised to get the employees vaccinated.

As per the guidelines and advise of district administration, camp for vaccination of entrepreneurs, employees and their families was arranged at MASSIA Chikalthana office from 19/04/2021 to 27/04/2021 under the cooperation of Aurangabad Municipal



Corporation. Dy. Commissioner, Municipal Corporation Mrs. Aparna Sedamkar Thete supported and made available vaccine and team for vaccination.

Vaccination Camp was started on 19/04/2021 in the presence of Dy. Commissioner, Municipal Corporation Mrs. Aparna Sedamkar Thete, Regional Officer, MIDC Mr. Rajesh Joshi and Executive Engineer Mr. Bhushan Harshe and Mr. Abhay Hanchanal, Mr. Kiran Jagtap, Mr. Bhagwan Raut, Mr. Rahul Mogale, Mr. Sachin Gaike, Mr. Sanjay Kakade and Mr. Sudip Adatiya and Past President Mr. Dnyandeo Rajale. Vaccination of total 394 persons was completed during the period.

Vaccination Team of AMC : Dr. Hema Thorat, Task Force Staff Mr. Rameshwar Mahalkar, Mr. Ramesh Mordale, Sister Ragini Puri, Asha Worker Mrs. Sunita Salve, Teacher Mrs. Vaishali Ishware, Mrs. Varsha Joshi and Assistant Mrs. Charushila Salve.



At MASSIA Waluj :

Vaccination Camp was arranged at Waluj office also under guidance and cooperation of the District Collector Mr. Sunil Chavan and District Health Officer Mr. Shelke, Gangapur Taluka Health Officer Mr. Vivek Kambale and Dr. Ladda of Govt. Medical College Hospital.

The camp at Waluj office started from 27/04/21 in the presence of President Mr. Abhay Hanchanal, Vice President Mr. Narayan Pawar, Hon. Secretary Mr. Rahul Mogale & Mr. Bhagwan Raut, EC Mr. Sarjerao Salunke, Mr. Raman Ajgaonkar and Mr. Prasad Kokil.



Health Officer of Primary Health Centre, Jikthan, Taluka Gangapur Mr. Arvind Ghorpade, Smt. Sanjivani Joshi, Smt. Smita Muiya, Asha Worker Smt. Jyoti Bhosale, Teachers Mr. Milind Bhalerao, Mr. Mukund Telap, Mr. Bhagure, Mr. Bagul and Mr. Aware conducted the vaccination of 125 and 90 entrepreneurs and Workers on 27/04/21 and 28/04/2021, respectively.

M/s. Bajaj Auto Ltd. supported the vaccination camp by providing Ambulance and Dr. Prabodh Gunkar for attending any emergency after vaccination.



PROGRESS OF MASSIA AUDITORIAM AT CHIKALTHANA





APPEAL

Considering the project cost and as MASSIA being a non-profit organization, we appeal Members, Non-Member Entrepreneurs and Industries to extend financial support in helping to complete the project. We will be very happy to be associated with one of the major contributors of this region. Your support for this cause will always be appreciated by MSMEs of the region for giving them their own place to conduct various programs & activities.

- MASSIA Team 2020-21

4. Government Resolutions : GR



कर्मचारी राज्य बीमा निगम
(श्रम एवं रोजगार मंत्रालय, भारत सरकार)
EMPLOYEES' STATE INSURANCE CORPORATION
(Ministry of Labour & Employment, Govt. of India)



मुख्यालय/Headquarters
पंचदीप भवन, सी.आई.जी. मार्ग, नई दिल्ली-110002
Panchdeep Bhawan, C.I.G. Marg, New Delhi-110 002
Phone: 011-23234092/93/98
Website : www.esic.nic.in / www.esic.in

F. No. E-13/12/5/2021-PR

Dated: 29.04.2021

Press Release

ESIC reaches out to its Beneficiaries to provide medical care and relief during Covid-19 pandemic

Medical Benefit

- The Insured Person and/or his family members in case of being infected with COVID-19 can avail free of cost medical care in any of the ESIC/ ESIS Hospital which has been declared as **COVID-19 dedicated hospital**. Presently 21 ESIC hospitals run directly by ESIC with 3676 COVID Isolation Beds, 229 ICU beds and 163 ventilator beds and 26 ESI Scheme Hospitals run by State Govts. having 2023 beds are functioning as COVID-19 dedicated hospitals.
- In addition to above, instructions have been issued to each of the ESIC hospital to function with a minimum of 20% of its bed capacity as dedicated Covid beds for ESI IPs, beneficiaries, staff & pensioners.
- Plasma therapy which has shown promising results to save the lives of serious COVID-19 patients, is also available in ESIC Medical College & Hospital, Faridabad (Haryana) and ESIC Medical College & Hospital, Sanath Nagar (Telangana).
- ESI Beneficiaries may also seek Emergency/non-Emergency medical treatment from tie-up hospital directly without referral letter, in accordance with his/her entitlement.
- In case the IP or family member being infected with COVID-19 takes treatment in any private institution, the reimbursement of expenditure may be claimed.

Cash Benefit

- In case the Insured Person abstains from his work being infected with COVID-19, he can claim Sickness benefit for his period of abstention as per his entitlement. Sickness benefit is paid @ 70% of average daily wages for 91 days.
- In case any Insured person becomes unemployed, he may avail relief under Atal Beemit Vyakti Kalyan Yojana (ABVKY) under @ 50% of average per day earning for a maximum 90 days. For availing this relief, the Insured Person can submit his claim online at www.esic.in.
- In case, any Insured Person becomes unemployed due to retrenchment or closure of factory/establishment as per ID Act, 1947, he may claim unemployment allowance for a period of 02 years subject to qualifying conditions under RGSKY.
- In the event of unfortunate demise of any Insured Person, funeral expenses of Rs 15000/- are paid to the eldest surviving member of his family.

SIDBI - New Special Schemes



sidbi

AROG
SIDBI Assistance to MSMEs for Recovery & Organic Growth during COVID19 pandemic

Target Customer/Purpose
Micro, Small & Medium Enterprises engaged in manufacturing of products or providing services which are directly related to fighting corona virus, such as Pulse Oximeters, Permitted drugs (Remdesivir, Fabiflu, Dexamethasone, Azithromycin, Zincovit, Limcee, Ivermectin, Paracip, Azax, Betadine, etc), Ventilators, PPEs, Inhalation Masks, IV Fluid – DNS / Dextrose, IV Sets, IV Cannula, ICU Beds, Cardiac monitors, Syringe pumps, Portable X ray machines, Endotracheal tube, Suction tube, etc.

Key Attractions

- Upto 100% finance • Very Low collateral option
- Nil processing fee • Attractive Interest Rates
- Credit Guarantee option also available (Charges to be borne by SIDBI)

Loan Amount & Interest Rate

- Term Loan for purchase of equipment / machines
- Working Capital Term Loan for purchase of raw materials or executing confirmed orders
- Maximum: ₹ 200 lakh
- RoI: 5.50% - 6% p.a.

Eligibility

- Existing Customers - Cash profit in last audited balance sheet (i.e. FY 2020)
- New customers to SIDBI - Cash profit in last two years.
- Satisfactory Credit track record with existing Bankers / Fis

Application

- One Page Application
- Standard KYC checks and due diligence
- Sanction within 48 hours post receipt of mandatory information

Other Aspects

- Repayment period
 - ✓ Term Loan - Upto 60 months
 - ✓ WCTL - Upto 18 months
 - Moratorium upto 12 months included.

Documentation / Disbursement

- Simple Loan documentation
- Direct payment to supplier for purchase of equipment / machinery / MFAs and raw material

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In SIDBI (Small Industries Development Bank of India)

? SIDBI - New Special Schemes SHWAS & AROG to support MSME units engaged into Anti Corona products

SIDBI has launched exclusive schemes / products viz., SHWAS & AROG new variant for supporting the MSME units who are directly engaged into fighting CORONA virus and are into manufacturing anti corona products viz., under [SHWAS scheme] viz., Oxygen cylinders / Oxy generators / Oxygen concentrators / Liquid Oxygen for medical use and under [AROG scheme] viz. Pulse Oxymeter, Permitted drugs (Remdesivir, Fabiflu, Dexamethasone, Azithromycin, Zincovit, Limcee, Ivermectin, Paracip, Azax, Betadine, etc), Ventilators, PPEs, inhalation Masks, IV Fluid – DNS / Dextrose, IV Sets, IV Cannula, ICU Beds, Cardiac monitors, Syringe pumps, Portable X ray machines, Endotracheal tube, Suction tube, etc. For more details, we request you to visit SIDBI's Branch office or get in touch with Relationship Manager of your loan account.



sidbi

SHWAS
SIDBI assistance to Healthcare sector in War Against Second wave of COVID19

Target Customer/Purpose
Micro, Small & Medium Enterprises engaged in manufacturing of oxygen cylinders, oxy-generators, oxygen concentrators, liquid oxygen or providing services in transportation, storage, refilling to supply of these items.

Key Attractions

- Upto 100% finance • Very Low collateral option
- Nil processing fee • Attractive Interest Rates
- Credit Guarantee option also available (Charges to be borne by SIDBI)

Loan Amount & Interest Rate

- Term Loan for purchase of equipment / machines
- Working Capital Term Loan for purchase of raw materials or executing confirmed orders
- Maximum: ₹ 200 lakh
- RoI: 4.50% - 5% p.a.

Eligibility

- Existing Customers - Cash profit in last audited balance sheet (i.e. FY 2020)
- New customers to SIDBI - Cash profit in last two years.
- Satisfactory Credit track record with existing Bankers / Fis

Application

- One Page Application
- Standard KYC checks and due diligence
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Other Aspects

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Articles

PACKAGED SCHEME OF INCENTIVES HOW INDUSTRY CAN BE BENEFITED



CA Shyam P. Dhoot

(Author is Senior Partner in M/s S.P.Dhoot & Associates, Chartered Accountants having branches at Mumbai, Parbhani & Hingoli)

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7	Brief : GST Benefit (State Portion)

1. What is Revised Definition for MSME Unit :-

MSME Ministry has revised the definition applicable W.e.f 01st July 2020

Sr.No.	Particulars	Definition
01	Micro	Investment in Plant & Machinery / Equipment : Not more than Rs. 1 crore & Annual Turnover : not more than Rs. 5 crore
02	Small	Investment in Plant & Machinery / Equipment : Not more than Rs. 10 crore & Annual Turnover ; not more than Rs. 50 crore
03	Medium	Investment in Plant & Machinery / Equipment : Not more than Rs. 50 crore & Annual Turnover ; not more than Rs. 250 crore

1. Policy of Packaged Scheme of Incentives – 2019 :-

- Maharashtra has been the Leader on industrial front of India. It has always been the Endeavour to develop sustaining industrial growth, facilitate speedier flow of investment.
- The State Government has declared the New Industrial Policy - 2019 to ensure sustained industrial growth through various innovative initiatives.
- In the phase of second generation economic reforms, the objective of Maharashtra Industrial Policy 2019 is to further accelerate the flow of investment in industry.
- The PSI - 2019, as may be amended by the Government from time to time, shall remain in operation from the 1st April 2019 up to 31st March, 2024 or till the new Package Scheme of Incentives comes into force.

Q. Which Industries are covered under this scheme ??

Following categories of Eligible Industrial Units in the Private Sector, Cooperative Sector, State Public Sector / Joint Sector shall be eligible to be considered for incentives under the PSI- 2019.

- Industries listed in the First Schedule of the Industries.
- Manufacturing Enterprises as defined in the MSMED Act, 2006.
- Information Technology Manufacturing Units registered with the Directorate of Industries or the MIDC or the Development Commissioner, Santa Cruz Electronic Export Processing Zone (SEEPZ) or Software Technology Parks of India (STPI) in the State.
- Bio-technology Manufacturing Units as specified by the Government from time to time.
- Mechanized, Food / Agro Processing Industries in the following sectors:

Dairy, Fruit and vegetable Processing
Grain Processing
Fish / Meat / Poultry Processing
Consumer foods including Packed foods

Nonalcoholic beverages from fruits and vegetables

- The units manufacturing the following products shall not be eligible for incentives under PSI – 2019 :

- Beer, liquor manufacturing industries
- Cigarette, bidi or any other tobacco containing products, manufacturing industries
- Gutka and pan masala manufacturing industries.
- Any other product(s) banned by Central / State Government.

1. Classification of Areas & Subsidy :-

- Group A: Denotes industrially developed areas
- Group B: Denotes areas where some industrial development has taken place, but are less developed than the areas under Group A.
- Group C: Denotes areas, which are less developed than those covered under Group B.
- Group D: Denotes the lesser-developed areas of the State, not covered under Group A/ Group B/ Group C.
- Group D+: Denotes the least developed areas, not covered under Group A/ Group B/ Group C/ Group D.
- No Industry District: Denotes District having no industries viz Hingoli and Gadchiroli.
- Naxalism Affected Area: Denotes area affected by naxalism,
- Aspirational Districts: defined by Government of India viz. Washim, Gadchiroli, Osmanabad and Nandurbar.

Basket of Incentives under PSI 2019 : In the form of Interest Reimbursement @ 5%, Electricity Bill Reimbursement @ 1/- Per Unit & GST Benefit.

Area-wise Amount of Subsidy (In %) & Eligible Years

Taluka / Area Classification	Maximum Permissible Fixed Capital Investment (INR crore)	Maximum Ceiling of basket of incentives as % of FCI	Eligibility Period (Years)
A	For the purpose of this policy, MSME shall include units as per the MSMED Act, 2006, as well as the units with FCI of upto INR 50 crore	--	-
B		30%	7
C 40%			
D		50%	10
D+		60%	10
Vidarbha, Marathwada,		80%	10
No Industry Districts, Naxalism Affe		100%	10

**Naxalism affected areas as per Government Resolution No.: PSI -2013/ (CR- 54) /IND-8 Dated 1st April 2013 issued by Government of Maharashtra Industries, Energy and Labour Department.*

*** Aspirational Districts are Osmanabad, Gadchiroli, Washim and Nandurbar*

Q. Eligible Units to get this subsidy ?

- Existing/New Micro, Small and Medium Manufacturing Enterprises and Small Industries (including Manufacturing IT/BT) Units, qualifying as Expansion/Diversification Units.
- Units will also be eligible to get the incentives for Expansion / Diversification, equivalent to 80% of the incentives admissible for New Units.
- The eligibility period for availing of the incentives will however be reduced by one year than that admissible to a New Unit in case of Expansion / Diversification Units.

Q. Type of Industries covered to get this subsidy (According to Investment) ?

- MSMEs shall be construed as per their definition in the Micro, Small and Medium Enterprises Development Act, 2006. (MSMED Act, 2006) published vide Govt's extraordinary gazette dated 30th September, 2006.



- Units outside the definition of MSMEs published vide Gol's extraordinary gazette dated 30th September, 2006, with total Gross Fixed Capital Investment (FCI) upto Rs. 50 crores.
- FCI of Rs. 50 crores but less than the Mega Projects.
- Units Coming under Special Large Scale Industries with change in Subsidy Slab Rates. Mega Projects & Ultra Mega Projects.

Q. What is the meaning of Basket of Incentives / Grant for the Industry ?

To get the Incentive essential condition is that the unit should be set up & is in production after 01st April 2019 & at least one of the effective steps to be completed after 01st April 2019.

- The eligible New / Expansion Micro, Small and Medium Manufacturing Enterprises, which are set up in different parts of the State are eligible to claim the incentive.
- The total quantum of incentives will be linked upto the percentage actual eligible Fixed Capital Investment as per the Taluka / District category given above in table.
- Eligible MSME shall be offered IPS on 100 % Gross SGST payable by the unit on the first sale of eligible products billed and delivered within Maharashtra.
- The amount of interest subsidy will be calculated @ effective rate of interest, after deducting the interest subsidy receivable from any agency of the State Government or under any Govt. of India Scheme and the penal / compound interest or 5% per annum, whichever is less.
- Power Tariff Subsidy: The subsidy will be to the tune of Rs 1/- per unit for the Units located in Vidarbha, Marathwada, North Maharashtra and the Districts of Raigad, Ratnagiri and Sindhudurg in Kokan Region, No Industry Districts, Naxalism Affected Areas and Aspirational Districts & 0.50 Paise Per Unit in other areas.
- Waiver of Stamp Duty is also available for the eligible units.
- All Eligible New Units in Group C, D, and D+ areas, No-Industry District(s), Aspirational Districts and Naxalism affected Area will be exempted from payment of Electricity Duty during applicable eligibility period.

Q. What are the Additional Incentives for Strengthening MSMEs ?

- Expansion projects of MSMEs and Small Industries will be eligible for following incentives.
- 5% subsidy only on additional capital equipment acquired for Technology Up-gradation, subject to a maximum of Rs. 25 lakh.
- 75 % subsidy on the expenses incurred on quality certification limited to Rs. 1 Lakh.
- 25% subsidy on additional capital equipment acquired for cleaner production measures, limited to Rs. 5 Lakhs.
- 75% subsidy on the expenses incurred on patent registration limited to Rs.10 Lakh for the National patents and Rs. 20 lakh for the International patents.
- 75% of cost of water audit limited to Rs. 1.00 lakh.
- 75% of cost of energy audit limited to Rs. 2.00 lakh.
- 50% of the cost of Capital Equipment under the measures to conserve/recycle water, limited to Rs. 5 lakh.
- 50% of the cost of additional Capital Equipment for improving energy Efficiency, limited to Rs. 5 lakh.
- Incentives for Credit Rating of MSMEs, 75% of the cost of carrying out Credit Rating by Small Industries Development Bank of India/ Government accredited Credit Rating Agency, limited to Rs. 40,000.
- During the policy period, first 250 SMEs in all areas of the State, based in Maharashtra, fulfilling the criteria for listing, which will be enlisted on the SME Stock Exchange, Mumbai will be given refund of listing expenses equal to Rs. 6 lakhs or actual C.A. certified listing expenses, whichever is lower.

4. Packaged Scheme of Incentives – Women Policy (Cash Benefit) :-

TALUKA / AREA	COST OF PROJECT RS 10 CRORE	PACKAGE SCHEME OF INCENTIVE-2019	WOMEN POLICY 2017	TOTAL SUSBSIDY
		Maximum Amt (Lac)	Maximum Amt (Lac)	Maximum Amt (Lac)
A	10 Cr	-	20 Lac	20 Lac
B	10 Cr	4 Cr	20 Lac	4.20 Cr
C	10 Cr	5 Cr	20 Lac	5.20 Cr
D	10 Cr	6 Cr	25 Lac	6.25 Cr
D+	10 Cr	8 Cr	50 Lac	8.50 Cr
No Industry Districts, Naxalism Affected Areas*	10 Cr	10 Cr	100 Lac	11 Cr

- Under Women Policy if owners of the Unit are womens additional incentives in the form of Cash Subsidy is available from the State.
- The Cash Subsidy will be received in equal 5 years from the date of Production.
- It is the additional Subsidy which will help the women entrepreneurs.

5. Interest Subsidy :-

- All eligible new MSMME will be eligible for interest subsidy in respect of interest actually paid to the Banks and Public Financial Institutions (excluding unsecured loans, private loans / borrowings, loans from NBFCs etc.) for claim period, on the amount of term loans taken for acquisition of new Fixed Assets required for the project accepted by the implementing agency.
- The amount of interest subsidy will be calculated @ effective rate of interest, after deducting the interest subsidy receivable from any agency of the State Government or under any Govt. of India Scheme and the penal / compound interest or 5% per annum, whichever is less.

The quantum of interest subsidy payable to the eligible unit every year will not exceed the bills paid for electricity consumed during the relevant year.

6. Power Subsidy :-

- Eligible New MSME and Small Industries will be eligible for power tariff subsidy.
- The subsidy will be to the tune of Rs. 1/- per unit for the Units located in Vidarbha, Marathwada, North Maharashtra and the Districts of Raigad, Ratnagiri and Sindhudurg in Kokan Region, No Industry Districts, Naxalism Affected Areas and Aspirational Districts
- Rs. 0.50 per unit for the Units in other areas of the State for a period of 3 years from the date of commencement of commercial production, for the energy consumed and paid.
- The Units in Group "A" areas will however not be eligible for this incentive.

7. GST Benefit (State Portion) :-

- Eligible MSME shall be offered IPS on 100 % Gross SGST payable by the unit on the first sale of eligible products billed and delivered within Maharashtra.

Q. How to apply for the Incentive ?

Application for Eligibility

(1) An application for eligibility under the PSI - 2019 Scheme shall be submitted to the Implementing Agency by an Eligible Unit only after it has taken all the Effective Steps but not later than the 31st March, 2024. It shall be supported by documentary evidence with regard to completion of the Effective Steps.

(2) For claiming eligibility under the PSI-2019, any New/Expansion/ Diversification, Eligible Unit shall commence the commercial production and also acquire the fixed assets at site, put them to use, having paid for the same, and paid for it within the permissible investment period. The permissible Investment Period for

MSMME – 3 years

LSI and Special LSI units – 4 years.

Mega Projects /Ultra Mega Projects, - 5 years

(3) If a Unit has completed all Effective steps but not started the production before the 1st April, 2019 and has not filed a valid application with the Implementing Agency under PSI 2013, such unit can submit the application under PSI - 2019, However, the incentives applicable to such Eligible Unit shall be as per PSI-2013 or PSI - 2019, whichever is lower. **For such units incentives will be sanctioned by considering the investment after 1st April, 2019.**

4) In respect of a Mega Project, wherein a customized package has been approved by the High Power committee or the Infrastructure Committee / Cabinet Sub Committee under PSI – 2013.

(5) A valid application for eligibility shall be submitted to the Implementing Agency on or before the date of commencement of commercial production.

Thank You

Detailed policy of the Scheme Guidelines is also available on www.maitri.mahaonline.gov.in



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सीएमआईए

क्रिकेट के महान खिलाड़ी सचिन तेंदुलकर उम्र के १६ वे साल में अंतरराष्ट्रीय क्रिकेट खेलना शुरू किया और लगभग उम्र के ४० वे साल में उन्होंने क्रिकेट को अलविदा कहा। उनके रिटायरमेंट की लगभग २ या ३ साल पहले ही इस बात की चर्चा शुरू हो गई थी कि, सचिन कब रिटायर होंगे? वह अंतरराष्ट्रीय क्रिकेट में टेस्ट और वनडे मिलाकर १०० शतक पूरे करने के कीर्तिमान के नजदीक आ पहुंचे थे, और उस कीर्तिमान की चर्चा भी जनमानस तथा मीडिया में जोर शोर से चल रही थी। उनके १०० शतकों का कीर्तिमान तथा रिटायरमेंट का समीकरण बन गया जो यह अपने आप में बड़ा महत्व रखता था। इस समीकरण को लेकर टाइम्स ऑफ इंडिया में उनका एक छोटा सा इंटरव्यू आया था और उसमें उनको पूछा था, “Sachin, You are around 40 (age) and when you are going to retire? तेंदुलकर ने बड़ा मार्मिक जवाब दिया, “Age is just a number and it cannot prevent you from performing”.

तेंदुलकर के इस जवाब का मेरे मन पर गहरा असर हुआ। उस वक्त मेरी उम्र लगभग ५० साल की थी। मेरा प्रथम पीढ़ी (First generation) का उद्योग ठीक-ठाक चल रहा था। मुझे ऐसा लगने लगा, बस अब सब कुछ ठीक-ठाक चल रहा है और आगे कुछ करने की जरूरत नहीं है। अपने आपको सामाजिक संगठन के कार्य में जुड़ा लेने का विचार भी मेरे मन में आ रहा था। पैसे कमाने के लिए जमीन, शेयर मार्केट तथा अन्य किसी क्षेत्र में निवेश करने का विचार भी मन को लुभा रहा था, जिसके कारण हर रोज मेहनत न करते हुए पैसे मिलते रहेंगे। उस दिशाओं में कार्य करने का कुछ हद तक मैंने प्रयास भी किया मगर उन कार्य के प्रति मेरी मानसिकता, उत्साह में ज्यादा आत्मविश्वास में कमी, ‘इस प्रकार की हो रही थी। मैं बड़े द्विधा मनस्थिति में था। उस वक्त मेरे दोनों लड़के दीपेश और ऋषिकेश औरंगाबाद के जवाहरलाल नेहरू इंजीनियरिंग कॉलेज (JNEC) में इंजीनियरिंग की शिक्षा ले रहे थे। उनके कॉलेज में एंटरप्रेन्योरशिप का चर्चा सत्र आयोजित किया था और उस चर्चा सत्र में मुझे प्रमुख अतिथि के रूप में भाषण देना था। मैंने कॉलेज से १० दिन का समय मांग कर लिया और इस विषय का टाइटल भी मैं बताऊंगा ऐसा उनको कहां। मैंने स्कूल और कॉलेज के जमाने में अनेक वक्तव्य स्पर्धा में भाग लिया था इसलिए भाषण देते वक्त किन चीजों पर ध्यान रखना चाहिए और किस प्रकार की तैयारी करनी चाहिए इसकी जानकारी मुझे थी। मेरे First जनरेशन उद्योजक का करियर का कद उतना भी ऊंचा नहीं था, कि मैं अपना ही उदाहरण विद्यार्थियों के सामने पेश करूं मैंने मेरे पास संग्रहित किताबें, अखबार तथा मैगजीन के कटिंग पढ़ना शुरू किए। मेरे पास वैचारिक, धार्मिक, महान व्यक्तियों के आत्मकथा तथा प्रोत्साहित करने वाले (मोटिवेशनल) किताबों का साहित्यिक संग्रह ज्यादातर मात्रा में है। इन सभी प्रकार के किताबों में अपनी वैचारिक भूमिका बदलने का बड़ा सामर्थ्य है। कौटुंबिक, व्यावहारिक तथा समाज के जटिल समस्याओं पर इलाज करने का उपाय है। मानवी जीवन के प्रति उच्च तथा प्रोत्साहित करने का मार्गदर्शन किताबों द्वारा मिल ही जाता है। तीन-चार दिन के अभ्यास के बाद मुझे लगने लगा कि मैं यह अभ्यास भाषण देने के लिए नहीं कर रहा हूँ, बल्कि अपने जीवन को एक नई दिशा देने का प्रयास हो रहा है। मेरे अखबार कटिंग की फाइल में तेंदुलकर की उस मुलाकात का पन्ना, फिर एक बार पढ़ने में आया जिस में तेंदुलकर ने कहा था, “Age is just a number and it cannot prevent you from performing”.

अलग-अलग क्षेत्र के करियर की Age और Stage अलग-अलग होती है। स्पोर्ट्स का करियर उम्र के ३५ साल के नजदीक आते आते खत्म हो जाता है तथा फिल्मों कि अभिनेत्रियों का करियर उम्र के ४० साल में रुकने की संभावना होती है। मगर कुछ करियर ऐसे हैं जिसमें उम्र के साथ आगे ही बढ़ना चाहिए, रुकने की जरूरत नहीं होती। करियर के अनेक क्षेत्र का अभ्यास करने के बाद मेरे ध्यान में एक महत्वपूर्ण बात आयी, वह इस प्रकार थी कोई भी करियर का कोई अंत नहीं होता है या जीवन के अंत तक करियर के प्रति प्रतिबद्धता रह सकती है। मुझे यह भी महसूस हो गया था दुनिया में अनेक क्षेत्र ऐसे हैं जिनके करियर की सही शुरुआत उम्र के ५० साल में होती है। (Real Career starts at the age of Fifty) उद्योगपति, प्रथम पीढ़ी (First generation) के उद्योजक, राजकीय नेता, डॉक्टर, वकील, चार्टर्ड अकाउंटेंट, समाज सेवक, उच्च पद पर काम करने वाले अधिकारी इन सभी का रियल करियर लगभग ५० साल की उम्र के बाद ही शुरू होता है, फैलता है और जनमानस को लाभ पहुंचाता है। सर विश्वेश्वरैया, डॉ. एपीजे अब्दुल कलाम, डॉ. वजीर कुरियन, शंतनुराव किलोस्कर, रे क्रॉक, अमिताभ बच्चन इन सभी के करियर का अभ्यास करने के बाद मैं काफी प्रभावित हुआ। दस दिन बाद अत्यंत उत्साहित होकर JNEC कॉलेज में, “Entrepreneurship - An Art By Itself” इस विषय पर भाषण दिया। मेरे विचारों का विद्यार्थियों को कितना लाभ हुआ मुझे पता नहीं मगर इसका सबसे बड़ा लाभधारक मैं खुद ही था।



सर विश्वेश्वरैया (१८६१ – १९६२) जिन्होंने १८८५ से १९०९ तक तत्कालीन ब्रिटिश सरकार की सेवा की, अपने उम्र के ४८ साल में उन्होंने वॉलंटरी रिटायरमेंट लेली। इसके बाद उन्होंने हैदराबाद के निजाम सरकार को बाढ़ से प्रभावित हैदराबाद को बचाने का अमूल्य कार्य किया। मैसूर के महाराजा के लिए कार्य करते वक्त उनके कावेरी पर स्थित कृष्णा राज सागर बांध (Dam) का निर्माण किया। कर्नाटक स्टेट में नई रेल लाइन डालने का कार्य तथा इंजीनियरिंग शिक्षा को बढ़ावा देने का अत्यंत महत्वपूर्ण कार्य किया। उम्र के ९० साल में भी भारत सरकार के कई कार्यों में वह अपना सहयोग देते रहे। विश्वेश्वरैयाजी १९२७ से १९५५ तक टाटा स्टील के बोर्ड ऑफ डायरेक्टर भी रहे। उनके जीवन का स्वर्णकाल उम्र के ५० साल के बाद ही शुरू हुआ, जिस कारण १९५५, उम्र ९५ साल में उन्हें 'भारत रत्न' पुरस्कार से सम्मानित किया गया। उन्हें 'मैन ऑफ द मॉडर्न इंडिया' कहा जाता है।

डॉ. अब्दुल कलाम (१९३१ – २०१५), मिसाइल 'मैन ऑफ इंडिया' का महत्वपूर्ण योगदान उम्र के ५० साल के बाद ही आरंभ हुआ। उम्र के ८४ साल तक वह कार्य करते रहे। उनका अंत भी उस वक्त हुआ जिस वक्त वे शिलांग में इंडियन इंस्टीट्यूट ऑफ मैनेजमेंट में "Creating a Liveable Planet Earth" इस विषय पर भाषण दे रहे थे। आखिरी क्षण तक कार्यरत रहना अपने आप में बहुत महत्वपूर्ण है।

डॉ. वीजी कुरियन (१९२१ – २०१२) एक प्रसिद्ध भारतीय सामाजिक उद्यमी, 'फादर ऑफ द वाइट रेवोल्यूशन', 'मिल्क मैन ऑफ इंडिया', डॉ वीजी कुरियन विश्व के सबसे बड़ा कृषि विकास कार्यक्रम, 'बिलियन लीटर आइडिया', के जनक थे जिस कारण १९९८ में भारत दूध का सबसे बड़ा उत्पादक बन गया। उन्होंने लगभग ३० संस्थाओं की स्थापना की (AMUL, GCMMF, IRMA, NDDDB) जो किसानों द्वारा प्रबंधित हैं। गुजरात सहकारी दूध विपणन संघ (GCMMF) के संस्थापक अध्यक्ष होने के नाते अमूल इंडिया के उत्पादन के सृजन के लिए वे जिम्मेदार थे। डॉक्टर कुरियन के अमूल से जुड़ी उपलब्धियों के परिणाम स्वरूप तत्कालीन प्रधानमंत्री लाल बहादुर शास्त्री ने उन्हें १९६५ में राष्ट्रीय डेयरी विकास बोर्ड का संस्थापक अध्यक्ष नियुक्त किया ताकी अमूल के आनंद मॉडल को राष्ट्रीय स्तर पर दोहरा सकें। कुरियन GCMMF के २००६ तक चेयरमैन रहे, अपनी उम्र के ८४ साल तक काम करते हैं रहे।

शांतनुराव लक्ष्मणराव किलोस्कर (१९०३ – १९९५) एक प्रसिद्ध भारतीय उद्योगपति थे। किलोस्कर समूह के उत्थान में उनका बहुमूल्य योगदान था। उनके पिता और चाचा ने साइकिल का एक छोटा व्यवसाय शुरू किया था परन्तु शांतनुराव ने अपने परिश्रम, बुद्धिमत्ता और दूरदृष्टि से समूह के कारोबार को बहुत आगे बढ़ाया। किलोस्कर एक ऐसे उद्यमी थे जिन्हें देश की क्षमता और शक्ति पर पूरा भरोसा था। एस. एल. किलोस्कर के औद्योगिक साम्राज्य की गति और वृद्धि अविश्वसनीय रही। उनका मानना था की "Factories have a longer life than human beings and economic preparedness is as vital as military preparedness". उनके उम्र के ८० साल पूरे होने पर एक पत्रकार ने उन्हें पूछा, "शांतनुरावजी आप ८० साल के हो गए हो फिर भी आप शारीरिक सामर्थ्य से बड़े संपन्न हो इसका रहस्य क्या है?" उन्होंने पत्रकार की तरफ देखा और हंसते हुए कहा, "Yes this engine is still working in good condition, after all it is a Kirloskar Product." अपने प्रोडक्ट के साथ अपने जीवन का यह समीकरण अद्वितीय है।

सन १९४० में रिचर्ड और मॉरिस मैकडोनाल्ड (McDonald) नाम के दो भाइयों ने मिलकर कैलिफोर्निया के सैन बर्नाडीनो में छोटा सा रेस्टोरेंट खोला था। वह दोनों भाई हर ग्राहक को सिर्फ ८ सेकेंड में बर्गर दे रहे थे, एक बार में ४० मिल्क शेक बना रहे थे, लेकिन इसके बावजूद ग्राहकों की भीड़ कम नहीं हो रही थी। लेकिन इस कंपनी की सफलता का पूरा श्रेय रे क्रॉक (Ray Kroc १९०२ – १९८४) को जाता है। सन १९५४ में ५२ वर्षीय सेल्समैन रे क्रॉक मल्टी-मिक्सर बेचने का व्यवसाय करते हुवे मैकडोनाल्ड आये। मैकडोनाल्ड भाइयों के कार्य को देखकर, रे क्रॉक के दिमाग में विचार आया, कि क्यों ना इसी तरह के रेस्टोरेंट की चेन अलग-अलग जगहों पर खोली जाए। उन्होंने मैकडॉनल्ड्स भाइयों को चेन खोलने का सुझाव दिया, लेकिन जब वे लोग इसके लिए तैयार नहीं हुए, तो रे क्रॉक ने यह काम खुद कर दिया। रे क्रॉक के मन में आने वाला यही विचार मैकडॉनल्ड्स के विशाल साम्राज्य की बुनियाद है। उन्होंने १९८३ तक ३२ देशों में ७, ७७८ रेस्तरां खोल और १९८४ में रे क्रॉक दुनिया को अलविदा कहा। मैकडोनाल्ड की सफलता का पूरा श्रेय रे क्रॉक को जाता है, जो अपनी उम्र के ५० साल तक इस कंपनी से अनजान थे, और अपनी उम्र के ५२ वें साल में इस कंपनी से जुड़े और उनके जुड़ने के बाद उन्होंने कम्पनी को शिखर पर पहुंचा दिया। मैकडॉनल्ड कारपोरेशन फास्ट फूड कि संसार में सबसे बड़ी चेन है। १९९ देशों में मैकडॉनल्ड्स के ३२,००० के से ज्यादा रेस्टोरेंट हैं। हर दिन लगभग ७ करोड़ लोग। इस पूरे संसार में अंटार्कटिका ही एकमात्र महाद्वीप है, जहां मैकडॉनल्ड्स चेन नहीं है। औरंगाबाद एयरपोर्ट के सामने जहां चाय की छोटी सी दुकान (टपरी) चल नहीं सकती वहां मैकडोनाल्ड में बैठने के लिए जगह नहीं मिलती है।

भारतीय हिंदी फिल्म के महानायक अमिताभ बच्चन (जन्म १९४२) ८० साल की उम्र में भी कार्यरत हैं। मैं जब स्कूल में आठवी कक्षा में पढ़ता था तब उनकी जंजीर नाम की उनके करियर को ब्रेक थू देने वाली फिल्में आई थी आज मेरे ग्रैंडसन स्कूल में जा रहे हैं, मगर ४८ वर्षों से अमिताभ बच्चन जी आज भी अपने कार्य को उसी उत्साह से कर रहे हैं जिस उत्साह से उन्होंने जंजीर फिल्म में इंस्पेक्टर का किरदार निभाया था। सन १९९६ उनकी उम्र के ५४ साल में Amitabh Bachchan Corporation Ltd. (ABCL) जबर्दस्त असफलता के बावजूद उन्होंने अपने कार्य को आगे बढ़ाया और उनके अत्यंत प्रतिभा संपन्न एंकर की भूमिका के कारण "कौन बनेगा

करोडपति" इस टीवी प्रोग्राम को चार चांद लग गए. ABC go KBC उनका सफर प्रेरणादाई है.

भारत के प्रधानमंत्री माननीय श्री नरेंद्र जी मोदी (जन्म १९५०) उम्र के ५२ साल पहली बार गुजरात विधानसभा के लिए चुने गए, तीन बार गुजरात के मुख्यमंत्री रहे और दूसरी बार देश के प्रधानमंत्री के रूप में कार्यरत हैं. राष्ट्रवादी कांग्रेस के नेता माननीय शरद पवार (जन्म १९४०) जी उम्र के ८० साल में भी अभ्यास पूर्ण कार्य से व्यस्त रहते, पूर्ण रूप से कार्यरत हैं. भारत के राजनीतिक नेताओं की कार्य करने की क्षमता एक उल्लेखनीय तथा अभ्यास करने का महत्वपूर्ण विषय है.

भारतीय क्रिकेट के भूतपूर्व बल्लेबाज सुनील गावस्कर (जन्म १९४९) ७१ साल के हैं, लगभग १७ साल तक क्रिकेट खेले. सन १९८७ को उन्होंने क्रिकेट को अलविदा कहा. गए ३५ वर्ष से क्रिकेट के समालोचक के रूप में अत्यंत प्रतिभा संपन्न कार्य कर रहे हैं, जिस कारण क्रिकेट देखने का तथा सुनने का मनोरंजन होता है. क्रिकेट के समालोचक के रूप में उन्हें हर मैच को लगभग दो लाख रुपए का मानधन मिलता है. मेट्रो मैन श्रीधरन उम्र के ८८ साल में भी कार्यरत हैं.

सर विश्वेश्वरैया, डॉ. एपीजे अब्दुल कलाम, वगीज कुरियन, शंतनुराव किलॉस्कर, बीजी शिर्के, ई. श्रीधरण, धीरूभाई अंबानी, अर्धसर गोदरेज, जमशेदजी टाटा, जमनालाल बजाज, घनश्यामदास बिरला, मोहन सिंह ओबेरॉय, वालचंद हीराचंद, काकासाहेब दांडेकर, वाल्ट डिजनी, साईकिरो होंडा, हेनरी फोर्ड, लि. आए कोका, रे क्रॉक, अमिताभ बच्चन, गणमान्य राजनेता तथा समाज सेवक, इस प्रकार के कहीं उदाहरण हम अभ्यास के लिए रख सकते हैं उनके कार्य से बहुत कुछ सीख सकते हैं. इस चिंतन और अभ्यास से कुछ महत्वपूर्ण मुद्दे जो ध्यान में आते हैं वह इस प्रकार हैं.

- १) उम्र के ५० साल तक करियर की केवल नीव ही रखी जा सकती है.
- २) अपनी शारीरिक क्षमता को बनाए रखना चाहिए.
- ३) अगर अपने विचार भविष्य के करियर के लिए बाधा बनने की संभावना है तो उन विचारों में भी बदलाव लाना आवश्यक है.
- ४) बदलती हुई टेक्नोलॉजी को पूर्ण प्रयास से सीखना चाहिए, फिर एक बार विद्यार्थी बनना चाहिए, जिस प्रकार किसी जमाने में हम स्कूल या कॉलेज में थे.
- ५) अंतरराष्ट्रीय परिस्थितियों का अभ्यास करते रहना चाहिए.
- ६) सोच समझकर अपने दिमाग (Mind) और पैसा (Money) का डायवर्सिफिकेशन करना चाहिए. (It will prefer not to divert your mind and money towards non-productive activities)
- ७) उद्योग क्षेत्र के आदमी का सामाजिक स्तर पर नाम तथा प्रतिष्ठा मिलने के लिए काफी लंबा फासला लगता है, इसलिए इन चीजों को पाने के लिए दूसरे किसी वर्ग का अवलंब करना और अपने उद्योग से ध्यान हटा देना यह उचित नहीं है.
- ८) हमारे नई पीढ़ी का भविष्य, उनकी शिक्षा, करियर तथा जीवन साथी का चयन (बहू या दामाद) इन सब मुद्दों पर विचार मंथन होना चाहिए. जिसका एक केंद्र बिंदु हमारा उद्योग क्षेत्र भी रहना चाहिए.
- ९) हमारा देश चाइना जैसा बड़ा मैन्युफैक्चरिंग हब तथा पूरे दुनिया का सप्लाई चैन का हिस्सा बन सकता है. हम जर्मनी या जापान जैसे क्वालिटी प्रोडक्ट भी बना सकते हैं. इसलिए नई पीढ़ी और हम साथ में बैठकर इस विषय पर चर्चा करें और एक बड़े औद्योगिक विकास की और बढ़ने का नियोजन करें.
- १०) राष्ट्रीय तथा अंतरराष्ट्रीय स्तर पर जितने भी बड़े उद्योग हमें नजर आते हैं उनके पीछे उनकी कई पीढ़ियों का योगदान महत्वपूर्ण रहा है. इस बात को नजरअंदाज नहीं किया जा सकता.
- ११) अपने कार्यक्षेत्र को उनके ऊपर ले जाने की चेष्टा करनी चाहिए जो हमारे क्षेत्र में दुनिया में नंबर एक पर है.
- १२) अपने प्रोडक्ट को तब तक मांग है जब तक अपने प्रोडक्ट की टेक्नोलॉजी मार्केट में चल रही है और जब तक वह टेक्नोलॉजी मार्केट में चल रही है तब तक उसमें मुनाफा है ही.

एक हिंदी साहित्यिक न बड़े अच्छे शब्दों में लिखा है. जिंदगी कब तक जियो ये महत्वपूर्ण नहीं है, कैसे जियो यह महत्वपूर्ण है. जिस काम को आप करते हो, जिस काम से आपका घर चलता है, जिस काम से आपका पेट पलता है, जिस काम के कारण आपकी सामाजिक प्रतिष्ठा बनी रहती है, जब तक आप उस कामको इज्जत देते रहोगे तबतक वह काम भी आपको इज्जत देता रहेगा, उस काम से आपको लाभ होता रहेगा, आपको आनंद आता रहेगा। जिस दिन आप अपने काम पर बैठकर यह कहने लगे कि अब इस काम में कुछ नहीं रखा, उस दिनसे उस काम में आपको घाटा होने लगेगा. काम पर जब भी जाओ, वैसे जाओ जैसे मंदिर में जा रहे हो. मंदिर में भगवान को आप कुछ मांगता ही तो हो. याद रखो आपका काम आपको वह सब कुछ देता है, जो आप मंदिर में भगवान को मांगते हो। कर्म सर्वश्रेष्ठ पूजा है।



वीज दर व आपले वीज बील



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१ मे १९६० रोजी महाराष्ट्रात राज्य वीज मंडळाची स्थापना झाली. वीज निर्मिती, वहन व विजेचे वितरण या तिन्हीची जवाबदारी राज्य वीज मंडळाकडे होती. राज्य वीज मंडळाचा कारभार हा पूर्णपणे सत्तेत असलेल्या राजकीय पक्षाच्या धोरणावर अवलंबून असल्यामुळे वीज क्षेत्राचा राजकीय फायदा कसा घेता येईल याकडे राज्यकर्त्यांचे लक्ष असायचे. मोठ्या प्रमाणावर होणारी वीज गळती, वीज बिल वसुलीबाबतचे सौम्य धोरण, राजकीय फायद्यासाठी देण्यात येणाऱ्या सवलती याचा परिणाम वीज मंडळ तोट्यात जाण्यात होणार हे अपेक्षित होते. महाराष्ट्रासारखी इतर राज्यात देखील थोड्या फार फरकाने हीच परिस्थिती होती. या अनागोंदी कारभारावर नियंत्रण ठेवण्यासाठी अखेर केंद्र शासनाला २००३ मध्ये नवीन वीज कायदा पारित करावा लागला. प्रत्येक राज्यात वीज नियामक आयोगाची स्थापना करण्यात आली. व्यवहारात पारदर्शकता यावी म्हणून राज्य वीज मंडळाचे वीज निर्मिती, वीज वाहन व वीज वितरण अश्या तीन कंपन्या स्थापन करण्यात आला. वीज ग्राहकाना योग्य सेवा देण्याबाबत इलेक्ट्रीसिटी सप्लाय कोड व विधीत कालावधीत सेवा न दिल्यास वीज कंपनीस दंड देण्याबाबत अधिनियम तयार करण्यात आले. राज्यात वीज वितरण करणाऱ्या महावितरणसहीत टाटा, रिलायंस यांना ग्राहकांच्या तक्रारी जलद गतीने सोडविण्यासाठी वीज ग्राहक गा-हाणे निवारण मंचची स्थापना करण्याचे बंधनकारक करण्यात आले व मंचाच्या कार्यपद्धती व कक्षा निश्चित करण्यात आल्या. ग्राहक मंचाच्या निर्णयाविरुद्ध विद्युत लोकपाल यांच्याकडे दाद मागण्याबाबत अधिनियम देखील पारित करण्यात आले. वीज कायद्यातील तरतुदीनुसार हे सर्व जरी होत असले तरी वीज ग्राहकांच्या वीज दरात किंवा ग्राहक सेवेत सुधारणा झाली का ? हा वादातीत प्रश्न उभा राहतो. सर्वच क्षेत्रात महागाई वाढली म्हणून वीज दर वाढत आहेत व ग्राहकांच्या संख्येत वाढ झाली व ग्राहक जागृत झाला म्हणून तक्रारी वाढत आहेत अशी नेहमीची समीकरणे मांडण्यात येत असतात.

मागील १५ वर्षात मंचात येणाऱ्या वीज ग्राहकांच्या तक्रारीचे स्वरूप पाहता वीज बिलाच्या बाबतीत दाखल होणाऱ्या तक्रारीचे प्रमाणे हे ८०- ९०% असे आहे. वीज दर महावितरण नव्हे तर वीज नियामक आयोग निश्चित करत असते व वीज बिलात समाविष्ट केलेले विविध घटकांबाबत देखील अनेक ग्राहकांना माहीती नसते. वेळेवर व लिखित स्वरूपात तक्रार न करणे हे देखील वाढीव वीज बिल येण्याचे कारण ठरते. इतर ग्राहकांच्या (घरगुती, व्यावसायिक इ.) तुलनेत आद्योगिक ग्राहकात मात्र वीज वापर व वीज बिलाबत मोठ्या प्रमाणावर जागृती निर्माण झाली आहे. मोठ्या प्रमाणावर आद्योगिक वीज ग्राहक आपल्या हक्का बाबत व चुकीच्या वीज बिलाबाबत तक्रारी करण्यास पुढे येत आहेत. पण आजही अनेक जण लिखित स्वरूपात तक्रार करण्याचे टाळतात याचे एकमेव कारण म्हणजे वीज क्षेत्रातील महावितरण कंपनीची असलेली एकाधिकारशाही व त्यामुळे वाटणारी भीती. आपण तक्रार केली तर आपल्याला योग्य सेवा मिळे ल का ? किंवा देण्यात आलेले वाढीव बिलाची रक्कम जास्त नाही कशाला तक्रार करा ही मनोवृत्ती.

वीज कायदा २००३ मधील तरतुदीनुसार विजेचे दर निश्चित करण्याची जवाबदारी ही राज्य वीज नियामक आयोगावर आले. स.न.२०१६ पूर्वी वीज दरात दरवर्षी बदल करण्यात येत होते जे उद्योजक व व्यावसायिकांना अडचणीचे ठरत होते. ग्राहक प्रतिनिधी व अनेक संघटनानी बहुवर्षीय वीज दर पद्धत राबविण्याबाबत वीज नियामक आयोगाकडे आग्रह धरला होता ज्यास आयोगाने मान्यता देत Multy Year Tariff अधिनियम २०१५ पारित केले. ह्या अधिनियमामुळे राज्यात २०१६ पासून पुढील पाच वर्षासाठीचे म्हणजेच ३१ मार्च २०२० पर्यंतचे वीज दर निश्चित करण्यात आले. ३० मार्च २०२० रोजी वीज नियामक आयोगाने पुढील पाच वर्षांचे विजेचे दर जाहीर केले आहेत. त्यानुसार एक एप्रिल २०२० ते ३१ मार्च २०२५ ह्या पाच वर्षांच्या कालावधीसाठी ते लागू करण्यात येणार आहेत. लघु दाब व उच्च दाब उद्योगासाठी ते खालील प्रमाणे आहेत.

आद्योगिक ग्राहक (लघु दाब) :

विवरण	जुने दर	१.०४.२० ते ३१.०३.२१	१.०४.२१ ते ३१.०३.२२	१.०४.२२ ते ३१.०३.२३	१.०४.२३ ते ३१.०३.२४	१.०४.२४ ते ३१.०३.२५
०-२० KW						
स्थिर आकार/महिना	४४१/	४५४/	४६८/	४८२/	४९२/	५०२/
वीज दर	४.६९	५.२१	५.०१	५.११	५.२१	५.२१
वहन आकार	१.२८	१.४५	१.३८	१.३५	१.३	१.२६
२० KW पेक्षा अधिक						
स्थिर आकार/KVA	२९४/	४०३/	४१५/	४२७/	४३६/	४४५/
वीज दर	६.०२	६.११	५.९३	६.०५	६.१७	६.१७
वहन आकार प्रती युनिट	१.२८	१.४५	१.३८	१.३५	१.३	१.२६

आद्योगिक ग्राहक (उच्च दाब) :

विवरण	जुने दर	१.०४.२० ते ३१.०३.२१	१.०४.२१ ते ३१.०३.२२	१.०४.२२ ते ३१.०३.२३	१.०४.२३ ते ३१.०३.२४	१.०४.२४ ते ३१.०३.२५
स्थिर आकार/KVA	३९१/	४११/	४३२/	४५४/	४६८/	४७२/
वीज दर KVAH	७.०७	७.०२	६.९६	६.८९	६.८५	६.७३
वहन आकार प्रती युनिट	०.८२	०.५७	०.५६	०.५५	०.५४	०.५३

आयोगाने दि. ३० मार्च २०२० रोजी पारीत केलेल्या बहुवर्षीय वीजदर प्रणालीनुसार १ एप्रिल २०२० पासून उच्च व अति उच्च दाब जोडणी असणाऱ्या वीज ग्राहकांची वीज दर आकारणी ही KWH ऐवजी KVAH करण्यात सुरुवात झाली आहे. त्यामुळे या दोन्ही विभागातील ग्राहकांना पॉवर फॅक्टर युनिटी (०.९९५ ते १) असा ठेवावा लागणार आहे व त्यांना पावर फॅक्टर पोटी मिळणारी ३.५% सवलत झाली आहे.

बहुवर्षीय वीज दर अधिनियम २०१५ मधील तरतुदीनुसार वीज वितरण कंपनीला दोन वर्षांनंतर आयोगाकडे मिड टर्म रिव्ह्यू याचिका दाखल करता येते. त्यानुसार पुढच्या वर्षात महावितरण कंपनीकडून ती दाखल करण्यात येईल. कोरोना महामारीचा परिणाम, वीज विक्रीतील घट व कमी वसुली यामुळे महावितरण या मिड टर्म रिव्ह्यूमध्ये वीज दरवाढीची मागणी करू शकते. त्याचप्रमाणे २० kw च्या वर जोडभार असणाऱ्या ग्राहकांना kwh ऐवजी kvah वर आधारित बिल आकारण्याची मागणी देखील करू शकते. यास मान्यता मिळाली तर लघु दाब ग्राहकांचे वीज बिलात वाढ होणार आहे. योग्य वापराचे बिल मिळण्यासाठी जागृत राहणे होणे व विजेचा काटकसरीने वापर करणे हेच आपल्या हातात आहे. यासाठी आपण येणारे वीज बिल तपासून पाहणे जरूरी आहे. तसेच वीज वापराची नियमित नोंद ठेवण्याची जरूरी आहे.

महावितरण कंपनीकडून आद्योगिक वीज ग्राहकांना देण्यात येणाऱ्या वीज बिलात ग्राहकाचे नाव, पत्ता, मंजूर भार, वर्गवारी, सुरक्षा रकम इ. नमूद केलेले असते. यात काही चुकीचे असल्यास ते दुरुस्त करून घेणे आवश्यक आहे.

महावितरण तर्फे आकारण्यात येणाऱ्या वीज बिलात खालील घटकाचा समावेश असतो.

१. स्थिर आकार :

लघु दाब वीज ग्राहकांना व ज्यांचा वीज भार हा २० kw (२७ HP) पेक्षा कमी आहे , त्यांना दर महिन्याला ठराविक रकम स्थिर आकारपोटी भरावी लागते. दि. १.४.२०२१ पासून हा दर रु.४१५/ प्रती महिना असा आहे.

ज्या लघु दाब ग्राहकांचा वीज भार २० kw पेक्षा जास्त आहे त्यांना डिमांड बेस व TOD tariff लागू होते. बिलिंग कालावधीमध्ये (६.०० hrs. to २२.०० hrs.) कोणत्याही ३० मिनिटात रेकॉर्ड झालेल्या KVA डिमांडवर स्थिर आकार आकारण्यात येतो. आयोगाने पारीत केलेल्या tariff ऑर्डर नुसार मंजूर असलेल्या KVA डिमांडच्या (contract demand) ४०% किंवा रेकॉर्ड झालेल्या KVA डिमांडच्या ६५% , जो जास्त असेल, तो बिलिंगसाठी धरण्यात येतो.

उदा. मंजूर contract demand ८० KVA असेल तर बिलिंगसाठी तो ३२ KVA व रेकॉर्ड झालेला डिमांड ६० KVA असेल तर बिलिंगसाठी तो ३९ KVA असा धरण्यात येईल व ३९ KVA वर प्रती KVA दराप्रमाणे स्थिर आकार लावण्यात येतो.

उच्च दाब (जनरल) :

वीज ग्राहकासाठी बिलिंग डिमांड ही मंजूर contract demand च्या ६०% किंवा रेकॉर्डेड demand, जी जास्त असेल त्यावर प्रती KVA दराप्रमाणे ती स्थिर आकार म्हणून लावला जातो.

उदा. sanction contract demand ५०० KVA असेल तर बिलिंगसाठी तो ३०० KVA व रेकॉर्ड झालेला डिमांड ३५० KVA असेल तर बिलिंगसाठी तो ३५० KVA असा धरण्यात येईल. पण रेकॉर्ड झालेला डिमांड जर २५० KVA असेल तरी ग्राहकाला ३०० KVA प्रमाणे स्थिर आकाराचे बिल देण्यात येते.

उच्च दाब (सिजनल) HT1(B) :

वीज ग्राहकासाठी बिलिंग डिमांड ही, ग्राहकाने जाहीर केलेल्या सिजनल कालावधीसाठी sanction contract demand च्या ६०% किंवा रेकॉर्डेड demand, जी जास्त असेल ती स्थिर आकार म्हणून आकारण्यात येते. Nonseasonal कालावधीत मात्र ग्राहकाला sanction डिमांडच्या ६०% ऐवजी त्याने रेकॉर्ड केलेल्या डिमांडवर स्थिर आकार लावण्यात येतो.



महावितरण कडून सर्वच ग्राहकांना लावण्यात येणाऱ्या मीटरमध्ये KVA डिमांड व TOD मध्ये नमूद केलेल्या झोन प्रमाणे वीज वापराची नोंद होत असते. लघु दाब ग्राहकांना डिमांड बेस व TOD tariff जरी लागत नसली तरी त्यांनी आपली रेकॉर्डेड demand ही २० kw पेक्षा कमी असेल याकडे लक्ष देणे जरूरी आहे. जर रेकॉर्डेड डिमांड २० kw पेक्षा जास्त नोंद झाल्यास त्यांना डिमांड बेस tariff लावण्यात येते. या व्यतिरिक्त मंजुरी पेक्षा जास्त डिमांड रेकॉर्डेड झाली म्हणून दंड लावण्यात येतो.

वरील सर्व बाबींवरून डिमांड बेस tariff असणाऱ्या वीज ग्राहकांना आपली sanction demand किती असावी हे ठरविणे गरजेचे आहे. जास्त असल्यास, वापर नसताना सुद्धा जास्त रक्कम भरावी लागते व कमी ठेवल्यास व जास्त रेकॉर्डेड झाल्यास दंड भरावा लागतो. Sanction contract demand किती असावी हे जरी प्रत्येकाच्या लोड फॅक्टरवर अवलंबून असले तरी, Load Factor चा लाभ घेणाऱ्या ग्राहका व्यतिरिक्त इतर ग्राहकांनी आपली sanction contract डिमांड आपल्या average रेकॉर्डेड demand च्या २५-३०% पेक्षा जास्त ठेवू नये.

टीप : एखाद्या ग्राहकास आपली contract डिमांड कमी करून घ्यावयाची असल्यास महावितरणच्या ONLINE वेब पोर्टल वरून अर्ज करता येतो. अर्ज केल्यानंतर दुसऱ्या महिन्यापासून कमी केलेली डिमांड लागू करणे महावितरण कंपनीस बंधनकारक आहे. ती न केल्यास व ग्राहकाचे आर्थिक नुकसान होत असल्यास ग्राहक मंचात तक्रार दाखल करू शकतो.

वीज आकार :

वीज नियामक आयोगाने ग्राहकाच्या वीज वापरानुसार वर्गवारी जाहीर केली आहे व त्यानुसार वीज दर ठरविण्यात येतात. महावितरणने दाखल केलेला जमा- खर्चाचा ठोकताळा, जाहीर सुनावणीच्या वेळी ग्राहकाचे म्हणणे इत्यादी प्रक्रिया पूर्ण केल्यानंतर वीज नियामक आयोग हा दर निश्चित करित असते.

वहन आकार : (Wheeling Charges)

सुरुवातीच्या काळात T & D लॉस, त्यावर आक्षेप आल्यानंतर रिलायबिलिटी चार्जेस व आता विलिंग चार्जेस अशी विविध लेबल लावून आयोगातर्फे सर्वच वर्गवारीतील ग्राहकाकडून अनेक वर्षांपासून हे चार्जेस वसूल केले जात आहेत. महावितरणतर्फे आयोगापुढे जरी वीज गळती फक्त १५-१७% असल्याचे दाखविण्यात येत असले तरी ती प्रत्यक्षात, (एम. आय. डी.सी. परिसर वगळता), ३०-४०% पेक्षा कमी नाही. त्यामुळे आयोगाने ग्राहकांना वीज जोडणी देणाऱ्या व्होल्टेज वर आधारीत हे व्हीलिंग चार्जेस लावण्याचा निर्णय घेतला. अतिउच्च दाब ग्राहकासाठी (६६/१३२ KV) शून्य तर उच्च दाब ग्राहकासाठी ५६ पैसे व लघु दाब ग्राहकासाठी रु. १.३८ प्रती युनिट असे हे सध्याचे दर आहेत.

वीज निर्मिती व वीज वापर यांच्यात संतुलन असणे अत्यंत जरूरी असते. संध्याकाळी ६ ते १० या दरम्यान विजेचा वापर जास्त असतो ज्याला PEAK Hrs. असे म्हटले जाते. याउलट रात्री १० ते सकाळी ६ वाजेपर्यंत वीज वापर कमी (OFF PEAK hrs.) असतो. वीज निर्मिती व वहन क्षमतेवर परिणाम होवू नये म्हणून आयोगाने २० kw च्या वर जोडभार असणाऱ्या ग्राहकांना TOD tariff द्वारे PEAK hrs मध्ये वीज वापर कमी केल्यास आर्थिक लाभ दिलेला आहे जो खालीलप्रमाणे आहे.

झोन	वेळ	वीज दरापेक्षा (रु.)
A	२२.०० - ०६.००	(-) १.५०
B	०६.०० - ०९.०० १२.०० - १८.००	वीज दर
C	०९.०० - १२.००	(+) ०.८०
D	१८.०० - २२.००	(+) १.१०

(FUEL ADJUSTMENT CHARGES)

वीज उत्पादनात इंधनाचा वापर मोठ्या प्रमाणात होत असतो व इंधनाच्या दरात सतत बदल होत असतात. आयोगाच्या या पूर्वीच्या tariff order पारीत करताना पहिल्या महिन्यात FAC शून्य असायचा व नंतर तर एका वर्षात तो ६० ते ८० पैसे प्रती युनिट असा वाढायचा. याचा मोठा परिणाम ग्राहकांच्या वीज बिलावर होत असे. यावर उपाय म्हणून आयोगाने या वर्षापासून FAC ची एकरकमी रु. १५०० कोटी गृहीत धरून FAC वीज बिलात न आकारण्याचा निर्णय घेतला आहे. महावितरणने FAC बाबतीची आकडेवारी दाखल केल्यानंतर त्याची वजावट ग्राहकांच्या वीज बिलातून करण्यात येईल.

एलेक्ट्रीसीटी ड्युटी :

हा दर राज्य शासनाकडून लावण्यात येतो. आद्योगिक ग्राहकासाठी सध्या एलेक्ट्रीसीटी ड्युटी ही ७.३% अशी आहे. ग्राहकांच्या वीज बिलातून जमा केलेली ही रक्कम महावितरणला शासनाकडे जमा करावी लागते. राज्य शासनाने मराठवाडा, विदर्भ व इतर डी. व डी(+) झोनमध्ये असणाऱ्या आद्योगिक ग्राहकासाठी ती रद्द केली असल्यामुळे ३१ मार्च २०२४ पर्यंत ती लावण्यात येणार नाही.

ज्या ग्राहकांना वीज बिलात इलेक्ट्रीसिटी ड्युटी लागून येत आहे यांनी महावितरणच्या वेब पोर्टल वर जावून (महावितरण इलेक्ट्रीसिटी ड्युटी Exemption) यावर ONLINE अर्ज दाखल करावा. मागील काळात भरलेल्या रकमेचा परतावा मिळण्यास उशीर लागतो पण इलेक्ट्रीसिटी लावणे बंद करण्याबाबत महावितरणकडे पाठपुरावा करणे आवश्यक आहे.

TAX ON SALE :

हा राज्य शासनाने वीज विक्रीवर लावण्यात आलेला कर आहे जे महावितरण कंपनी ग्राहकाकडून वसूल करते व शासनाकडे जमा करते .

पॉवर फॅक्टर चार्जेस :

आयोगाच्या आदेशानुसार उच्च दाब व अतिउच्च दाब जोडणी असणाऱ्या वीज ग्राहकांना KVAH वर आधारित वीज बिल आकारणी सुरु झाल्यामुळे त्यांना पॉवर फॅक्टर चार्जेस लागत नाही. पॉवर फॅक्टर युनिटी पेक्षा कमी असल्यास किंवा जास्त असल्यास kvah युनिट मध्ये वाढ होते व ग्राहकास वाढीव बिल भरावे लागते. यावर उपाय म्हणून पॉवर फॅक्टर कंट्रोलर पॅनेल बसवून त्याद्वारे पॉवर फॅक्टर हा ०.९९ ते १.०० या दरम्यान ठेवण्याचा प्रयत्न केला जातो.

२० kw पेक्षा जास्त भार असणाऱ्या लघु दाब ग्राहकांना मात्र पॉवर फॅक्टर ०.९५ च्या वर ठेवल्यास वीज बिलात सवलत मिळते व कमी असल्यास दंड आकारला जातो. २० kw पेक्षा कमी भार असणाऱ्या ग्राहकांना मात्र पॉवर फॅक्टर बाबत बंधन नाही त्यामुळे त्यांना दंडही लागत नाही व सवलतही मिळत नाही .

EXCESS DEMAND CHARGES :

महावितरण कंपनीकडे २० kw पेक्षा जास्त वीज जोडणीसाठी अर्ज देताना ग्राहकाला connected लोड व contract demand किती पाहिजे हे नमूद करावे लागते. Contract demand ठरविताना पॉवर फॅक्टर व लोड फॅक्टर विचारात घ्यावा लागतो. $\{KVA = C \cdot L \cdot F / P.F\}$. सामान्यपणे लोड फॅक्टर हा ६० ते ७० % व पॉवर फॅक्टर हा ०.९० अशागृहीत धरून contract डिमांडची मागणी केली जाते.

वीज ग्राहकाने Contract demand पेक्षा जास्त वीज वापर केल्यास आयोगाच्या नियमाप्रमाणे त्याला दीड पट अधिक रक्कम दंड म्हणून भरावी लागते.

महावितरणकडून मागील काळातील काही घेणे देणे असल्यास ती रक्कम यात समाविष्ट करण्यात येत असते. मात्र त्याबाबतचा खुलासा करणे महावितरण कंपनीस बंधनकारक आहे.

BULK DISCOUNT :

ज्या उच्च दाब ग्राहकाचा वीज वापर एक लक्ष पेक्षा जास्त युनिट आहे त्यांना BULK DISCOUNT म्हणून वीज बिलात २ % सुट दिली जाते.

INCREMENTAL CHARGES:

उच्च दाब ग्राहकांचा मागील तीन वर्षांचा सरासरी वीज वापर हा बेसलाइन वापर धरण्यात येतो. या बेसलाइन वापराच्या वर जर वीज वापर असेल तर तो ग्राहक रु. ०.७५ / kvah अशी सवलत मिळण्यास पात्र ठरतो.

सौर उर्जा यंत्रणा बसविलेल्या ग्राहकाना व नेट मीटर जोडणी घेतलेल्या उच्चदाब जोडणी असलेल्या ग्राहकांना EXPORT केलेल्या युनिटच्या ७.५ % तर लघु दाब ग्राहकास १२.५ % युनिट महावितरण कंपनीस Handling charges म्हणून द्यावे लागतात म्हणजेच या युनिटची वजावट होत नाही.

करोना महामारीमुळे अर्थव्यवस्था कोलमडली आहे. अनेक उद्योग पूर्ण क्षमतेवर सुरु नाहीत. पण ग्राहकांना वीज बिल मात्र नियमाप्रमाणे भरावे लागते. वीज नियामक आयोगापुढे वीज बिलात सूट मिळण्यासाठी किंवा बिलिंग पद्धतीमध्ये बदल करण्यासाठी अनेक याचिका दाखल होत असतात. मे २०२० मध्ये आयोगाने करोनामुळे निर्माण झालेली परिस्थिती लक्षात घेत २० kw वर जोडणी असणाऱ्या ग्राहकांना एका महिन्यात तीन वेळेस contract demand बदलण्याची परवानगी दिली होती. अनेक ग्राहकांना या आदेशाची माहिती नसल्यामुळे त्यांना कारखाने बंद असताना किंवा मंजूर भारा इतका वापर नसताना स्थिर आकारापोटी मोठी रक्कम भरावी लागली होती. विज ग्राहकांनी आयोगाच्या किंवा शासनाने दिलेल्या विविध आदेशाबाबत जागृत राहणे त्यांच्या हिताचे ठरेल.

हेमंत कापडिया

अधिकृत ग्राहक प्रतिनिधी (Ex.)

वीज नियामक आयोग

उर्जा मंच सदस्य

मो. ९४२२२०५४४९



NO COMPROMISE OVER COMPLIANCE



Shweta Ramesh Soni
CS
cssonishweta@gmail.com

Greetings to all Headmen!!!

As you all are engaged in developing empires, there might be a possibility of compromising over compliances. To overcome this negligence, we (professionals) are here to help you. Today we will be exploring yearly compliances which are of two categories:

1. Registrar Related Compliances (MCA related compliances)
2. Non-Registrar Related Compliances (Income Tax, GST, TDS, EPF, ESIC, PT, LWF)

So let's get started...

1. Registrar Related Compliances:

Sr. No.	Particulars	Due Dates/Status
1	Commencement of Business (e-Form INC-20A)	Within 180 days of Incorporation of the Company.
2	First Board Meeting	Within 30 days of Incorporation of the Company.
3	Subsequent Board Meeting	<ul style="list-style-type: none"> At least 4 Meetings throughout each calendar year where the gap between two meetings shall not be more than 120 days. For Small Company, 1 Meeting in each half calendar year where the gap between two meetings shall not be less than 90 days.
4	Disclosures of Interest by Director/Declarations	Every Director should disclose his/her interest in Form MBP-1 and Declaration in Form DIR-8 in the first Board meeting of every Financial Year.
5	First Annual General Meeting	Within 9 months from the end of the first Financial Year.
6	Subsequent Annual General Meeting	Within 6 months from the end of the Financial Year. The gap between two Annual General Meetings should not be more than 15 months.
7	Appointment of 1 st Auditor	Within 30 days of Incorporation of the Company, in Board Meeting.
8	Appointment of subsequent Auditor	Will be appointed in AGM for not more than 5 years in one term.
9	e-Form ADT-1	Within 15 days of Appointment of Auditor.
10	e-Form AOC 4/AOC-4 XBRL (Filing of Financial Statements)	Within 30 days of the Annual General Meeting.
11	e-Form MGT-7 (Annual Return)	Within 60 days of Annual General Meeting.
12	Director KYC (DIN KYC)	*By 30 th September of every year.
13	e-Form DPT-3 (Annual Return of Deposits/Exempted Deposits)	*By 30 th June of every year.
14	e-Form MSME-1	e-Form for furnishing half yearly return to report outstanding payment towards Micro and Small Enterprise suppliers exceeding 45 days from the date of acceptance. <ul style="list-style-type: none"> - For April to September by 31st October - For October to March by 30th April
15	Maintenance of Statutory registers, Minute Books, and records	Companies are advised to maintain Statutory registers as Register of Members, Registers of Directors and KMPs, Register of Charge, etc., and Minutes of all Meetings such as Board Meetings, General Meetings, and Committee Meetings.
16	FORM-11 (Annual Return by LLP)	Within 60 days of the year end i.e. 30 th May.
17	FORM-8 (Statement of Account and Solvency)	Within 30 days from the expiry of six months from the closure of the financial year i.e. 30 th October.

*Due dates mentioned are as per last year; appropriate authority may extend on specific grounds.

2. Non-Registrar Related Compliances:

1	Tax Audit	<ul style="list-style-type: none"> From Chartered Accountant every year
2	Filing of ITR	*30 th September of every year
3	TDS/TCS	<ul style="list-style-type: none"> For April-February: Amount must be deposited with Government by 7th of the next month. For March: 30th April Also required to file Quarterly return reporting amount withheld. Returns: <ol style="list-style-type: none"> June Quarter: 31st July September Quarter: 31st October December Quarter: 31st January March Quarter: 31st May
4	GSTR 1	<ul style="list-style-type: none"> Detailed Return for reporting outward supplies; requires the filing of invoice level details. Monthly if annual turnover exceeds 1.5 Crore; Otherwise on a quarterly.
5	GSTR 3B	<ul style="list-style-type: none"> Summary return for reporting outward supplies; contains ITC details, payment of taxes. Required to file by every company on monthly basis by 20th of next month.
6	GST Annual Return	Reconciliation returns; required to be filed annually by every company.
7	EPFO	<ul style="list-style-type: none"> PF payment: on/before 15th of the following month PF Return (ECR): on/before 25th of the following month PF Annual Return: on/before 30th April.
8	ESIC	<ul style="list-style-type: none"> ESI payment: on/before 15th of the following month. ESI Return: Half-yearly return <ol style="list-style-type: none"> April-September: due in November October-March: due in May
9	PT	<ul style="list-style-type: none"> If Employees are more than 20: Monthly Payment to be made on/before of 15th day of the following month. If employees are less than 20: Quarterly Payment to be made on/before of 15th day of the following month of the quarter-end.
10	Labour Welfare Fund (Maharashtra)	<ul style="list-style-type: none"> Half-yearly payment: <ol style="list-style-type: none"> For 30th June ending: on/before of 15th July. For 31st December ending: on/before 15th January.

*Due dates mentioned are as per last year; appropriate authority may extend on specific grounds.

Extension of Due Dates of Income Tax Act

Compliance	Old Due Date	Extended Due Date
SFT for FY 2020-21	31-05-2021	30-06-2021
TDS Return Q4 FY 20-21	31-05-2021	30-06-2021
Issue of Form 16	15-06-2021	15-07-2021
Individual ITRs and Non Tax Audit ITRs	31-07-2021	30-09-2021
Tax Audit Report (3CACD & 3CBCD)	30-09-2021	31-10-2021
Transfer Pricing Report (3CEB) u/s. 92E	31-10-2021	30-11-2021
Tax Audit ITRs	31-10-2021	30-11-2021
Transfer Pricing ITRs	30-11-2021	31-12-2021
Belated / Revised Returns for AY 21-22	31-12-2021	31-01-2022

Note: 234 A applicable where tax liability exceeds Rs. 1.00 Lakh

Often Entrepreneurs get overwhelmed by the number of compliances and in absence of professional guidance end up paying interest and penalties. To avoid this, you can connect with us at cssonishweta@gmail.com for any further queries or assistance.

Be safe and happy!



Credit facilities at doorstep of MSMEs



Pradeep Rathi
CA
Mob. : 9822291977

The Micro, Small & Medium Enterprises (MSMEs) have been contributing significantly to the expansion of entrepreneurial endeavours through business innovations. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets.

MSME Is considered as Priority Sector by all the Banks. Almost all the Banks are having their Loan Products Specially Designed for MSME.

Leading Banks are now having Specialised Branches to Serve the MSME Sector. Almost all the Banks Websites have special section for MSME. User can visit that section and get the details of the Loan Schemes / Products available for MSME Sector.

Portal – psbloansin59minutes.com is launched to enable easy access to credit for MSMEs. In-principle approval of loans upto Rs. 1 crore through the portal linked with GST portal. It is an automated and intelligent fund raising platform for MSME to fulfil their financial requirements easily and quickly. The MSME Loans in principal approvals are currently provided for an amount up to Rs.5 crore.

Here are the Loan product details offered by few bankers -

1. CANARA BANK - <http://canaramsme.in>

Product / (Int. Rate)	Eligibility / Purpose	Quantum / Tenure	Other Feature
CANARA Udyog (Int. Rate – RLLR+ 2-2.5%)	MSME In Mfg Sector and Ancillary Units	10 Lacs to 10 Cr TL- 7 to 10 Years WC-12 Mth with yly Renewal	Margin - 25% TL / 20% WC Mortgage of Imm. /other Securities Min 125%
CANARA MSE – Energy Saving (Int. Rate -As per Prevailing Guidelines)	For acquiring/adopting energy conservation /savings equipments / measures by SMEs	Max 100 Lacs TL- 5-7 Years (Including Moratorium of 6 Months)	No Collateral up to 10 Lacs
CANARA MSE VIJETA (Rate of Interest linked to RLLR – As per prevailing Guidelines)	Women Entrepreneur- MSME & Trader- TL & WC (OD)	10 Lacs to 2 Cr TL- Max 7 Years WC-24 Mth with yly Renewal	Margin - 20% No Collateral To Be Covered under CGTMSE*
CANARA MSME CAP (Rate of Interest linked to RLLR – As per prevailing Guidelines)	Credit Against Property- Business requirement of MSME – TL & WC	Mfg Units up to 10 Cr. Service unit up to 5 Cr. TL- 5-10 Years Wc-22 Mth with yly Renewal	Collateral - 100% for Mfg. Unit & 125% for Service Unit
Non Fund based – LC	For Purchase of RM / Capital Goods	Need Based	Minimum 25% MArgin
Non Fund based – BG	Financial Guarantee / Performance Guarantee		Margin / Security – As per Bank Norms
Export finance (Int Rate – As Per RBI Norms)	Pre and post shipment credit and Non fund based limits under BGs, LCs and DPGs under MSME segment.	Need Based Max PC Credit period 270 Days	Facility in INR or Designated Currency at the Option of the Borrower.

*Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) is jointly set up by Ministry of Micro, Small & Medium Enterprises (MSME), Government of India and Small Industries Development Bank of India (SIDBI) to catalyse flow of institutional credit to Micro & Small Enterprises (MSEs). Credit Guarantee Scheme (CGS) was launched to strengthen credit delivery system and to facilitate flow of credit to the MSE sector, create access to finance for unserved, under-served and underprivileged, making availability of finance from conventional lenders to new generation entrepreneurs. Over the past 20 years, CGTMSE has been instrumental in providing guarantee cover to collateral and/or third party guarantee free credit facilities extended by eligible Member Lending Institution [MLIs] to MSEs

2. SBI - <https://sbi.co.in/web/business/sme>

Product	Eligibility / Purpose	Quantum / Tenure	Other Feature
Asset Backed Loan (reducing OD)	Mfg./ Service Provider/Professional	10L-20Cr. 12-180M.	Margin-25% First charge on Immovable Property
CC/ Term Loan	Industrial & Trading Sector in C&I and SIB Segment for WC & Fixed Asset Acq.	1Lacs-5Cr. WC Loan Renewed annually TL for max 7yr.	Margin-25% for WC & 33% for TL.
SBI-Simplified Small Business Loan (Reducing OD)	MSME / Mfg./ Serv. Provider/ Traders / Professional etc.	10-25 Lacs Repayment Max 60M	

3. Union Bank- <https://www.unionbankofindia.co.in/english/products-scheme.aspx>

Product	Eligibility/Purpose	Quantum/Tenure	Other Feature
Union Turnover Plus	To fund WC requirement of MSME engaged in Mfg./Trading/Service Activity	Upto 5Cr. Annual Renewal	Margin:20% Collateral of min 60% No collateral upto 10Lacs
Union MSME Suvidha	WC/ TL facility for MSME engaged in Mfg./Traders /Service Activity	10Lacs-50Cr. WC-annual renewal TL- max 7yrs.	Margin: FBWC-20% NFBWC & TL- 25%
Union Progress	All MSME business. WC & Fixed Asset Acquisition	Upto 2Cr. WC-annual renewal TL- 84M.	Margin: WC upto 10L-10% WC above 10L-25% TL for L&B-35% TL for Others- 25% Loans upto 25L covered under CGTMSE.

4. Axis Bank- <https://www.axisbank.com/business-banking/avail-msme-and-corporate-financing>

Product/ROI	Eligibility/Purpose	Quantum/Tenure	Other Feature
CC/ OD 9.90%-10.90%	To fund WC requirement of MSME	10L-3Cr.	T/o: 30L to 15Cr.
Business Loan 13.90%-17.65%	For infrastructure, upgrading technology & cash flow needs.	3L-50L. 12M-36M.	T/o: Min 30L Collateral Free.
Secured TL 9.90%-10.90%	All MSME business. WC & Fixed Asset Acquisition	5L-50Cr. 12M-15Yrs.	T/o: 30L to 15Cr. Funding against residential, commercial, industrial property, godown, FD's, liquid collaterals etc.

5. Bank of India - <https://www.bankofindia.co.in/MSMEDetails>

Product/ROI	Eligibility/Purpose	Quantum/Tenure	Other Feature
Star MSME GST Plus	To fund WC requirement of MSME / Traders Having GSTIN	10L-5 Cr.	
Star Start-up Scheme	Start-ups as defined by the Bank Policy. To finance for innovation, development, deployment or commercialization of new product, process or services driven by technology or intellectual property as per start up scheme	10 L – 5 Cr	Term Loan / WC loan / Composite Loan Margin TL 25% WC 10% Can Be Covered under CGTMSE , Beyond CGTMSE Collateral Security must be provided.
Stand up India	Setting up Green Field Enterprises as per norms	10 L – 1 Cr.	As per Union Budget 21 Announcement



6. SIDBI - <https://www.sidbi.in/en/products>

1. Sidbi Assistance To Healthcare Sector In War Against Second Wave Of Covid19(Shwas)	
Coverage-	MSME engaged in manufacturing of oxygen cylinders, oxy-generators, oxygen concentrators, liquid oxygen or providing services in transportation, storage, refilling to supply of these items
Eligibility	Existing Customers - Cash profit in last audited balance sheet New customers to SIDBI – Cash profit in last two years Satisfactory Credit track record with existing Bankers / FIs
Loan Amount and int. Rate	Term Loan for Purchase of Machinery / Equipment, WCTL for purchase of RM for Confirmed orders , Maximum 200 Lacs ROI 4.5 to 5%
Other Aspects	Repayment period TL 60 M WCTL 18 M Moratorium Max 12 M 100% finance No Processing Fees Simple Loan Documentation , One Page Application , Sanction within 48 Hours
2. SIDBI Assistance To MSMEs For Recovery & Organic Growth During COVID 19 Pandemic(AROG)	
Coverage-	MSME engaged in manufacturing of products or providing services which are directly related to fighting corona virus, such as Pulse Oximeters, Permitted drugs (Remdesivir, Fabiflu, Dexamethasone, Azithromycin, etc), Ventilators, PPEs etc.
Eligibility	-same as in 1 above-
Loan Amount and int. Rate	Term Loan for Purchase of Machinery / Equipment, WCTL for purchase of RM for Confirmed orders , Maximum 200 Lacs ROI - 5.5 to 6%
Other Aspects	-same as in 2 above-
3. SIDBI Term-Loan Assistance For Rooftop Solar PV Plants (STAR)	
USP-	Helping MSMEs to reduce their Power bill Across the segment coverage with 25 KW to 500 KW plants (indicative) Quick sanction and fast disbursement , 100% Finance Zero Promoters Contribution , FD of 15 to 25% of Loan (interest bearing)
Coverage	1. Solar Panels / Equipment's (Including all accessories) from established suppliers, manufacturers, aggregators, etc. 2. Installation cost
Loan Amount and int. Rate	Max Loan amount 25% of net Sales ROI – 9.10 to 10.20%
Other Aspects	Repayment period TL 60 M , Moratorium Max 3 to 6 M Simple Loan Documentation, One Page Application.
4. Top Up Loan For Immediate Purposes (TULIP)	
USP-	Up-to 100% finance based on 10% FD & extension of charge Quicker sanction within 7 days No additional collateral security (except SIDBI FD)
Eligibility Criteria	At least 1-year association with SIDBI with satisfactory track record Expansion in same line of business at same location Cash profit in last FY
Coverage	Purchase of machinery / equipment Need based civil construction/renovation Acquisition of DG set/other MFAs (including testing equipment, dies & moulds etc.) Margin money for working capital (MMWC) To execute sudden/specific/bulk orders which are self-liquidating nature and are against a min. BBB rated counter party or a state / central government department counter party with a track record in making timely payments
Loan Amount and int. Rate	30% of existing exposure or 20% of net sales subject to Max 2 Crore ROI – 10 to 11%
Other Aspects	Repayment period TL 60 M , Moratorium Max 6 M Simple Loan Documentation, One Page Application.
5 and 6. Loan For Purchase Of Equipment For Enterprise's Development Plus (SPEED) and (SPEED PLUS)	
USP-	Up-to 100% finance for High End Machineries , Quicker sanction / Disbursement No Immovable Property as collateral security.
Eligibility Criteria	MSME units with at least (3 years) 5 years operations with stable sales and cash profits in immediate past (2 years) 3 years Minimum net sales of 5 crore and no operating loss in immediate past two years
Coverage	Machinery purchased from identified OEMs manufacturing high end machines or authorised dealers / Indian subsidiaries of such foreign OEMs, which have strong

	brand reputation and with whom SIDBI has entered into an MoU Proposed Machinery Should Relate to the same line of Business
Loan Amount and int. Rate	Up to 100% of the machinery cost subject to maximum of (1 Crore) 2 crore for New to SIDBI customers (based on 20% - 30% FD) and up to (2 Crore) 3 crore for existing customers of SIDBI (based on 15% - 30% FD) ROI –(9.25% to 10.25%) 8.80% to 10.50%
Other Aspects	Repayment period 2 to 5 years , Moratorium 3 to 6 M.
7. Working Capital (CASH CREDIT)	
USP-	Presently available for MSME, who have outstanding Term loans from SIDBI or propose to avail both TL & WC from SIDBI. Option to choose banking platform from 2-3 banks Seamless approvals as per customer instructions for setting DP etc. Single window for term loan customer to avail working capital facilities
Eligibility Criteria	Should be an eligible MSME unit. SIDBI assistance shall be considered to any of the following category of customers. Existing customers who are solely banking with SIDBI (including enhancement. Existing customers of SIDBI (who are also banking with other banks). Existing well performing units who do not enjoy WC facility with any other banks. New entities, where term loan is considered by SIDBI. Takeover of working capital accounts, as a part of term loan takeover, may be considered subject to compliance of takeover guidelin Satisfying minimum financial parameters under the scheme
Coverage	Machinery purchased from identified OEMs manufacturing high end machines or authorised dealers / Indian subsidiaries of such foreign OEMs, which have strong brand reputation and with whom SIDBI has entered into an MoU Proposed Machinery Should Relate to the same line of Business
Financial Parameters	Total Outside Liability to Tangible Networkth Not to Exceed 4:1 Current ratio 1.25 Interest Coverage Minimum 1.5 times Overall Asset Coverage Minimum 1.3 for Existing 1.4 times for new Units
8.SIDBI Make In India Soft Loan Fund For MSE (SMILE)	
KEY POINTS	Competitive interest rates. Funding of part Promoter contribution by way of soft loans. Longer repayment period. Quick dispensation
Eligibility Criteria	Emphasis will be on covering new enterprises in the manufacturing as well as services sector. The emphasis will however, be on financing smaller enterprises within MSME. Existing enterprises undertaking expansion, to take advantage of new emerging opportunities, as also undertaking modernization, technology upgradation or other projects for growing their business will also be covered. Minimum Loan Size - 10 lakh for Equipment Finance &Others : 25 lakh.
Security	First charge over all assets created under the project , Personal guarantee of promoter(s). Cases involving term loan up to 2 crore may be covered under Credit Guarantee Scheme of CGTMSE. ACR and FACR norms would be applicable in terms of extant Loan Policy. Soft Loan Residual charge over the entire assets, Personal Guarantee of the Promoter(s).
Tenure / Moratorium	Longer repayment period upto 10 years including moratorium of up to 36 months. Minimum Promoter Contribution of 15% subject to Maximum DER of 3:1
9.Smile Equipment Finance (SEF)	
KEY POINTS	Quicker dispensation of machinery loan through Contactless Platform. Simplified application format. Competitive Rate of Interest. Lower Promoters' Contribution
Eligibility Criteria	MSME entities should be in existence for at least 3 years having satisfactory financial position
Eligible Expenditure	Investment in Plant & Machinery/MFAs/Need based civil construction, if any
Tenure / Moratorium	Longer repayment period up to 6 years including moratorium period. Minimum Promoter Contribution of 15% subject to Maximum DER of 3:1
Interest Rate	As per SMILE

Hindu Undivided Family – Can it be a tax saving tool?



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Hindu Undivided family (HUF)

HUF is not specifically defined in income tax laws, so it needs to be understood as it is under Hindu Law. As per earlier definition, a joint Hindu family consists of male member's descendants lineally from a common ancestor, together with their mothers, wives or widows and unmarried daughters. They are bound together by the fundamental principal of sapindaship or family relationship which is the essential feature of the institute. A HUF is not only for grouping purpose, but can also carry economic activities. Thus a HUF has an independent existence of its own and consisting of well-defined membership, having both social and economic rights and obligations. HUF is treated in income tax Act as an entity distinct and different from an individual and taxed accordingly. HUF is not a creation of law or contract, the membership normally arises from birth (an adopted son is also on same footing as a natural son) in the family.

As per Income tax Act, HUF recognition extends to Jains, Sikh and Buddhist along with Hindu families.

Registration of the HUF with income tax is necessary to commence economic activities. Following events can initiated the process.

- 1) Partition of larger HUF.
- 2) Inheritance through a specific bequest under a will.
- 3) Reunion of separated coparceners/members.
- 4) Devolution of interest in coparcenary property of a coparcener who dies interstate.
- 5) Receipt of gifts
- 6) Blending of individual property with the family hotchpotch.
- 7) Doing joint activity for benefit of HUF.

A HUF is a unit of society and may not carry any economic activity, hold a property, thus even a HUF which does not own any property can purchase a new property and then register with income tax.

Rights and operation of HUF

Earlier only male members were able to have right in property, now in many states including Maharashtra daughters have equal right in the property along with male members.

Generally the family is headed by eldest son, but the members can also appoint any other member as to lead and represent the family. The person leading the family is called as Karta.

Benefits of Hindu Undivided Family

- Income Tax Act treats HUF as a separate person. Income to a HUF will be taxed separately from individuals of the family and not to be included as taxable income. Thus benefit of basic tax exemption limits apply to HUF, which can give perpetual tax benefit. The concessional tax benefit under section 115BAC is also available to HUF.
- A HUF can hold property on its own, and receive income from those properties.
- HUF can run its own business, enter into many of business transactions, earn profit and reinvest.

It can invest in companies and other organizations.

- Members of the HUF need not pay tax on post-tax profits distributed by HUF.
- When an individual contributes his individual property into HUF, income arising from such property will be clubbed with that individual's income during his lifetime. Thus his nominees will be benefited.

Let us understand this with an example Illustration

Mr. A is an engineer and director in a Private Limited Company, which he and his friend started in 2005.

Mr. A Received a property from his father, in 2014 which he rented at INR 2.4 Lakhs per annum, for 10 years and then invests the proceeds half in fixed deposits and remaining in equity shares of a listed company. There can be two scenarios, in first Mr. A has registered his HUF, receives the property through will in HUF and invested in shares and deposited with bank through HUF. And other when he receives the property in his own name and invest the proceeds in his name.

In financial year 2019-20, Mr. A received Rent INR 2.4 Lakhs, Interest on FD INR 1,83,737 and long term capital gain of INR 4.5 Lakhs from sale of shares. He receives INR 25 Lakhs as salary from the company. He has paid medical insurance premium INR 75,500 for members for his family, and purchased tax saving mutual fund of INR 3,00,000.

Let us calculate tax to be paid for all these incomes assuming Mr. A had his HUF and compare it with tax if he has not registered it.

- A) Assuming he has not registered HUF with Income Tax.
 B) Computation of HUF, separately assuming he has registered HUF.

And his individual taxation will be as under

Statement of Income for Financial Year 2019-20						
	A		B		C	
	Individual		HUF		Individual	
	INR	INR	INR	INR	INR	INR
Income from Salaries		25,00,000			25,00,000	
Standard deduction u/s 16(ia)	50,000				50,000	
Less: Tax on employment u/s 16(iii)	2,500	52,500			2,500	52,500
<i>Income chargeable under the head "Salaries"</i>		24,47,500				24,47,500
Income from House Property						
<i>Let-out properties</i>						
Gross annual value	2,40,000		2,40,000			
Net annual value	2,40,000		2,40,000			
Less: Standard deduction u/s 24(a)	72,000		72,000			
<i>Net Income from Property-1</i>	1,68,000		1,68,000			
<i>Income chargeable under the head "House Property"</i>		1,68,000		1,68,000		
Capital Gains						
<i>Income chargeable under the head "Capital gains"</i>		4,50,000		4,50,000		
Income from other sources						
Interest income		1,83,737		1,83,737		
Gross Total Income		32,49,237		8,01,737		
<i>Deductions under Chapter VI-A</i>						
80D: Medical Insurance Premium INR 75,500	50,000		50,000		25,500	
<i>Investment u/s 80C, CCC, CCD</i>						
ELSS total Contribution INR 3,00,000	1,50,000	2,00,000	1,50,000	2,00,000	1,50,000	1,75,500
<i>Deduction subject to ceiling u/s 80CCE</i>						
Total Income		30,49,237		6,01,737		24,40,000
Total income rounded off u/s 288A		30,49,240		6,01,740		24,40,000
	Income	Tax	Income	Tax		
Income taxable at normal rates	25,99,240	5,92,272	1,51,740	0		
<i>Long-term capital gain</i>						
Taxable @ 10%	4,50,000	35,000	4,50,000	25,174		
112A - STT paid shares/units						
<i>Tax on total income</i>		6,27,272		25,174		5,44,500
Add: Cess		25,091		1,007		21,780
Tax with cess		6,52,363		26,181		5,66,280



Total income tax will be INR 5,40,045. Whereas if he in first assumption total tax was INR 6,52,363, with net saving of INR 1,12,318

List of few exemptions and deductions available to HUF, subject to certain conditions and cannot be applied without following these conditions.

Section	Benefits
10(11)	<ul style="list-style-type: none"> Tax exemption of Payment from Public Provident Fund or Statutory Provident Fund, subject to certain conditions.
44AD	<ul style="list-style-type: none"> A HUF can declare its income and offer 8% (6%) of turnover as profit.
10(15)(iic)	<ul style="list-style-type: none"> Interest exemption Interest on notified bonds.
10(37A)	<ul style="list-style-type: none"> Exemption from Capital gain arising from compulsory acquisition of urban agricultural land.
54	<ul style="list-style-type: none"> Deduction from long term Capital Gains sales of housing property, if invested in purchase or construction of residential property.
54B	<ul style="list-style-type: none"> Deduction from long term capital gain arising from sale of land used for agricultural purpose, if invested in agricultural land.
54F	<ul style="list-style-type: none"> Deduction from capital gain arising from sale of long term capital assets other than residential property, if invested in new residential property
54GB	<ul style="list-style-type: none"> Deduction from capital gain arising from sale of residential property if invested into equity shares of eligible company.
	<ul style="list-style-type: none"> Deduction any sum of money or immovable property or movable property received on or after April 1, 2017 without consideration or for inadequate consideration from a relative or member of HUF.
80C	<ul style="list-style-type: none"> Benefits of few deductions under, for payment for Life Insurance Premium, repayment of housing loan etc.
80D	<ul style="list-style-type: none"> Deduction for payment of medical insurance premium and preventative health check-up.
80DD	<ul style="list-style-type: none"> deductions for
	a) Any expenditure incurred for the medical treatment (including nursing), training and rehabilitation of a dependent, being a person with disability
	b) Any amount paid or deposited under an approved scheme framed in this behalf by the LIC or any other insurer or the Administrator or the specified company for the maintenance of a dependent, being a person with disability.
80DDB	<ul style="list-style-type: none"> Deductions of expenses actually paid for medical treatment of specified diseases and ailments for any member of the family who is wholly dependent upon the family.
80TTA	<ul style="list-style-type: none"> Deductions on interest on deposits with a banking company, a post office, co-operative society engaged in banking business, etc.
24	<ul style="list-style-type: none"> Deducting for interest on residential house property

□ □ □

LIST OF NEW MEMBERS FOR UDYOG SAMVAD NO. 4

Ordinary Members : Chikalthana Chapter

Sr. No.	Name of the Unit	Name of the Representative	Product / Services	Mobile No.	Email ID	Recommended By
1	Jainex Aamcol Ltd.	M. Z. Kohari, Kaiias Kalwane	Gear Cutting Tool	9168585777	hr@mxamcol.co.in	Vijay Engineering
2	S. K. Engineering	Sandesh Phulke	Electrical Panel	9822413043	sandeshphulke@gmail.com	Spintorm Plastics Pvt. Ltd.
3	PDG Infrotech	Pratulla Goge	Fabrication of Aluminium Windows, Manufacturing	9822455111	pdginfrotech@gmail.com	Milkonix Gauges Pvt. Ltd
4	Maull Enterprises	Haribhau Chimankar, Arnol Kale	MS-Control Panel	9881954313	maullenterprises@gmail.com	Milkonix Gauges Pvt. Ltd
5	Shri Gajanan Industries	Awdhoot Bhalerao	Gauges Box, Wooden Box, Pallets, Crates	9823113264	shrigajananinds@gmail.com	Milkonix Gauges Pvt. Ltd
6	Vijay Knit Fab	Vijay Hulsurkar, Akshaay Hulsurkar	Manufacturing of Foam Products	9769934620	vjayknitfab@gmail.com	Milkonix Gauges Pvt. Ltd
7	Om Precision Tools	Dilip Buradkar	Spline Gauges	9823353284	omprecision@gmail.com	Milkonix Gauges Pvt. Ltd

Ordinary Members : Waluj Chapter

Sr. No.	Name of the Unit	Name of the Representative	Product / Services	Mobile No.	Email ID	Recommended By
1	Simple Techniques	Gaurav Agrawal, Gitesh agrawal	Pre Engineered Steel Buildings	9922944061, 9881052015	gauravsagrawal81@gmail.com	Sanket Enterprises
2	Citizen Press Company	Manjinder Singh, S. Boopathi	Sheet Metal Press Components & Fabrication Parts	9814025711, 9075083324	cpc.agbd@citizencomponents.com	Sanket Enterprises
3	Indu Electricals	Sudam Popalghat	Tool Room, Machinery Mfg.	9765197693	induelectricals4@gmail.com	Sanket Enterprises
4	A.G.Industries	Fulchand Balu Hiwarkar	Casting	9175918847	hiwarkar2000@yahoo.com	Accrete Electromech Pvt.Ltd.

Associate Members

Sr. No.	Name of the Unit	Name of the Representative	Product / Services	Mobile No.	Email ID	Recommended By
1	Vijay Steel & Tube	Sumet Agrawal	Iron & Structure Steel, Sheet, Tubes	9250099000	vstubes@gmail.com	Sanket Enterprises

एक लाख स्क्वेअर फुटात मराठवाड्यातील एकमेव
भव्य फर्निचर मॉल

दिनेश वुड्स



**फर्निचरची
भव्य रेंज**

- बेडरूम सेट
- ड्रेसिंग टेबल
- कपाट ● बेड
- सोफा सेट
- डायनिंग टेबल
- टीपॉय
- स्टील फर्निचर

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☎ 92706 77677 | 92263 22121



PRATHAM

Priority Assistance to MSMEs based on Hybrid or Alternate-security Model

Target Customers

- ❖ Term Loan funding to existing MSME units for purchase of any Plant & Machinery, Ancillary equipment's /MFAs (from any OEM)
- ❖ Machinery procured from domestic or foreign suppliers both are covered
- ❖ Second hand/refurbished machines having good residual life are permitted

Key Attractions

- ❖ Up to 100% of the cost of machine, Maximum loan ₹300 lakh
- ❖ No promoters' contribution
- ❖ Finance against 30% to 35% of loan amount (deposited with SIDBI as interest bearing FD)
- ❖ Additional collateral requirement is negotiable
- ❖ Units operating in leased premises are also eligible, subject to conditions
- ❖ MoU with machinery supplier not mandatory

Repayment and Interest Rate

- ❖ Repayment period generally upto 5 years (including moratorium upto 6 months)
- ❖ RoI - 7.67% - 8.35% (As per rating)

Eligibility

- ❖ Minimum three years in operation
- ❖ Net profits during last three financial years

Other Aspects

- ❖ Simple application
- ❖ Standard KYC checks and due diligence
- ❖ Quick turnaround time



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