

FISME

Business Bulletin

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**INDEE - Shanghai (China), 2008
(Indian Engineering Exhibition)
November 04th - 08th , 2008**

The Engineering Export Promotion Council (EEPC) is organizing INDEE - an Indian Engineering Exhibition, from 04th - 08th November, 2008 at Shanghai, China. This INDEE is being coincided with Metalworking & CNC Machine Tool Show which is the concurrent Show covered under China International Industry Fair (CIIF) 2008 that is considered to be one of the major events in China visited by business community not restricting within South East Asia and Asia-Pacific but all over the world.

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Activity Round Up

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FISME BUSINESS BULLETIN SEPTEMBER -2008

FISME delegation to Malaysia

The Federation of Indian Micro and Small & Medium Enterprises (FISME) coordinated a high level delegation, consisting of members and non-members, to Kuala Lumpur from 25th to 27th September 2008 to participate in an Indian Engineering Exhibition viz., INDEE Malaysia organized by Engineering Export Promotion Council.

The delegation was headed by the Vice President of FISME, Mr. C.S. Goel (Managing Director of Goel Engineers (India)). In addition, five other companies that were part of the FISME delegation included:

- Dayachand Engineering Industries Pvt. Ltd., Muzaffarnagar.
- Pritul Machines, Muzaffarnagar
- Precision Machine Tools, Faridabad
- Mojj Engineering Systems Ltd., Pune
- Bhansali Cables & Conductors Pvt. Ltd., New Delhi

On return, delegates spoke about the success they had in Malaysia and the help FISME provided to them in organising the whole tour.



WTO Consultative Workshop for Industrial Machinery Sector organized in Pune



To apprise the Industrial Machinery Sectors likely to be impacted due to the current negotiations at WTO, a Consultative Workshop was jointly organized by Federation of Indian Micro and Small & Medium Enterprises (FISME) New Delhi and Maharashtra Chamber of Commerce, Industries and Agriculture (MCCIA), Pune, with Centre for WTO Studies, New Delhi, in Pune on 18th September, 2008.

Under the present Doha Round Negotiations in WTO, there is a proposal to reduce tariffs on items belonging to the chemicals, electronics/ electrical products and industry machinery.

The main objectives of the workshop titled "Impact of Import Duty Cuts on Industrial Machinery Sector" was to build capacity of industry through creating awareness on the latest state of negotiations in WTO, especially the NAMA sectoral proposals; and to identify the sensitive items that must be carved out from the sectors.

The workshop titled "Impact of Import Duty Cuts on Industrial Machinery Sector" was attended by delegates that include Industrialists, Corporate Heads, Departmental Heads and owners of Micro, Small and Medium Enterprises. The workshop, also came as a one-stop platform to seek views and feedback from them.

The whole exercise assumes great significance as on the basis of the feedback the Government would go ahead in the WTO discussions.

Mr. Mukesh Kalra, Joint Secretary (International Trade), FISME, gave a presentation on a web-based software tool, developed by FISME under UNCTAD project, to identify products with inverted Tariff Structure and calculate Effective Rate of Protection (ERP). This is a free tool and is accessible by anybody on website viz., www.smeindia.net



SSI Exemption on Few Branded Goods Allowed

Responding to the persistent demands of the trade and industry, the Government has allowed benefit of the exemption to goods bearing the brand name or trade name of another person if they are in the nature of packing materials, namely, printed cartons of paper or paper board, metal containers, HDPE woven sacks, adhesive tapes, stickers, PP caps, crown corks and metal labels.

The relevant amendment has been issued by Central Board of Excise and Customs (CBEC) through notification no. 47/2008 which comes into effect on the 1st of September, 2008 and shall be available for a turnover of these goods not exceeding Rs. 90 lakh in the remaining part of this financial year.

It may be recalled that Excise Notification No.8/2003 provided full exemption from Central Excise duty to goods manufactured by small-scale units - units whose aggregate value of clearances did not exceed Rs four crore in the preceding financial year. The exemption is available for clearances up to Rs.1.5 crore in a financial year subject if the prescribed conditions are fulfilled.

One of the conditions of this notification, however, is that goods bearing the brand name or trade name of another person are not eligible for exemption barring a few exceptions such as goods cleared as 'original equipment', goods bearing the brand name or trade name of KVIC, or if such goods are manufactured in a factory which is located in a rural area.

Disputes have arisen in the past about the applicability of this condition to goods that bear the brand name of another person but which are sold under that brand name by the buyer of the goods and not by the SSI unit affixing the brand name. Examples of such goods are elastic tapes used in the manufacture of undergarments, castings, packing materials such as printed cartons of paper, HDPE bags, Polypropylene caps, metal containers etc. On the basis of circulars/ clarifications issued by the Government, from time to time, the brand name restriction was not being applied to such goods and the benefit of the exemption was being extended on the ground that there is no nexus between the person manufacturing the goods and the brand name. In a recent Supreme Court decision, however, it has been held that the wording of the notification does not allow the benefit of the exemption in this situation as the notification does not envisage a nexus between the manufacturer and the brand.

RBI relooks floating rate costs

The Reserve Bank of India (RBI) has initiated a review of the benchmarking system for pricing floating rate loans, a move that could impact 70 to 75 per cent of banks' loan portfolios.

Benchmarking in loan pricing refers to selecting a base rate on which other costs are pegged to arrive at the interest rate that banks charge customers who avail of floating rate loans. The development follows a recent observation by the banking regulator that most banks do not fix floating interest rates in a transparent manner. Many banks are shifting to floating rate loans for products such as auto loans that were earlier offered at a fixed rate.

Most banks use their respective Prime Lending Rates (PLR) as the base for floating rate loans. RBI believes this rate is not risk-free because it is calculated after incorporating costs and risks attached to the operation of each specific bank. RBI has directed banks to use risk-free market rates like call rates or Mumbai inter-bank offered rates (MIBOR) or yields on government securities as the benchmark to peg other costs and arrive at the interest rate for floating rate loans.

The other option could be to ask banks to review PLR at periodic intervals, depending on the varying cost of funds so that the floating rate can be reset. Typically, banks are quick to raise floating rates when interest rates rise but are less prompt about reducing them when rates decline.

Govt to launch Rs 1,000-cr manufacturing scheme

The Ministry of MSME has embarked on an ambitious Rs-1,000 crore plan - the National Manufacturing Competitiveness Programme (NMCP). The programme will be implemented in phases during the 11th and 12th Plan 5-year Plans. Over 10 segments will be targeted in the public-private-partnership mode.

For the implementation of each segment, 80 per cent of the cost will be borne by the government and the remaining will come from private parties. The programme is expected to boost the MSMEs across the country in primary manufacturing, retail and the service sector.

The 10 segments identified by the MSME ministry are - market support for Bar Code mechanism, support for entrepreneurial and managerial incubators, manufacturing quality tools (QMS/QTT), campaign for investment of intellectual property rights (IPRs), lean manufacturing programme (LEAN) under cluster development initiative (CDI), mini tool room programme (MTR), promotion of ICT, energy efficiency and quality certification (ENERGY), design clinic scheme and marketing assistance to small units with technology enhancement plans.



For the Bar Code segment Rs 1.5 crore will be invested, incubators will see an investment of Rs 80 crore, QMS/QTT Rs 50 crore, IPR Rs 55 crore and the LEAN programme Rs 230 crore. The focus of the Rs-1000 crore programme is the cluster development initiative, being carried out in different states with the help of United Nation sponsored bodies.

RBI asks banks to enhance credit flow to SMEs

The Reserve Bank of India (RBI) has asked banks to improve credit flow to the fund-starved Small and Medium Enterprises (SME) in the country, which has declined sharply in the last decade.

The share of SME credits in total non-food bank credit declined almost consistently from 15.1 per cent in 1990-91 to 6.5 per cent in 2006-07.

Similarly, the SME credits in total priority sector advances declined sharply to 17.9 per cent at end-March 2006 as compared to 43.6 per cent at end March 1998. RBI said a steep decline in SME-credits was largely owing to increased loan flow to the retail and corporate sectors over the past years.

The share of retail credit comprising housing loans, personal loans, credit cards and consumer durable loans rose to 22.3 per cent of the total credits in the system in 2007 as against 6.4 per cent in 1990, RBI said in the report.

Govt plans to get tough on corporate data

The government may soon arm itself with powers to search companies for data, with executives at companies that fail to submit required data-typically on production, price and capacity-in a timely manner potentially ending up in jail.

All this is part of India's efforts to make its statistical indices more accurate and timely and the next session of Parliament, slated to begin on 17 October, is likely to see the introduction of a Bill which, if it becomes law, would give the government the power to extract such data physically, if need be.

The proposed legislation, the Collection of Statistics Bill, 2007, was introduced in Rajya Sabha last year and then sent to a parliamentary standing committee, a group of parliamentarians who discuss policies.

The Bill will replace the existing Collection of Statistics Act of 1953, and will increase the data collection ability of the government.

Collection of statistics is important for planning purposes and understanding the trends. However, the powers sought under the Bill to enter premises and take possession are wide ranging and concerning.

SIDBI mulls testing lab for leather products in Kanpur

The bank is also working on a plan to develop a common effluent plant in the city under the public private partnership model. SIDBI is already at an advanced stage of talks with the Kanpur Leather Association and a private company to partner for the project.

Basant Seth, Deputy General Manager, SIDBI, said the bank had conducted a study with a view to designing and implementing interventions for market growth using business development services (BDS) in the leather cluster.

The project aims to create an enabling framework for financing of SMEs by the bank, mitigating banks' risks related to SME lending and reducing transactions costs. The project also aims to strengthen SMEs, so that they can access market oriented business development services, thereby improving their profitability and competitiveness.

For the BDS project, SIDBI has identified 20-35 clusters in the country. In the first phase, Kanpur is one of three identified clusters. Infrastructure Leasing and Financial Services (IL&FS) has been selected by SIDBI for implementation of BDS component of the project in the Kanpur leather cluster.

Under the cluster approach, business development services are slated to be provided by three categories of providers including government support institutions (like the Council of Leather Exports, the Central Leather Research Institutes and IIT-K, etc), industries associations and private BDS providers (like chartered accountants, management consultants, design inputs from chemical suppliers, etc).

SIDBI to provide Rs300cr to MFIs

In a major push to the micro-finance movement in Orissa, the Small Industries Development Bank of India (SIDBI) targets to lend Rs 300 crore to the Micro Finance Institutions (MFIs) in the state during the current fiscal.

While it has lent Rs 150 crore to MFIs benefiting 20 lakh beneficiaries so far, it aims to lend additional Rs 300 crore during the current fiscal benefiting 40 lakh more micro-enterprises. This will take the cumulative lending of the bank to this sector to Rs 450 crore by the end of 2008-09.

With a view to create micro-enterprises, the bank is nurturing more than 40 new MFIs in the state. MFIs, having considerable experience in managing micro credit programmes, high growth potential, good track record, professional expertise and committed to viability, are provided financial assistance for on-lending by the bank.

SIDBI is providing grants for capacity building of the MFIs and once the MFIs attain the required capacity they are



provided with the first dose of loan ranging from Rs 50 lakh to Rs 1 crore. During the next stage, loan assistance of about Rs 4 crore to Rs 5 crore is given and in the subsequent stage loans ranging between Rs 20 crore and Rs 50 crore are provided to the MFIs.

Indian Leather Development Programme launched for the XI Plan Period

The Government of India has approved an ambitious plan with an outlay of Rs. 912.67 crore namely "Indian Leather Development Programme" with emphasis on Infrastructure Development, Capacity Building & Human Resource Development, Investment Promotion and Environmental Issues for the industry for implementation during XI plan period.

In order to meet the growing demand of leather technologist, workers and designers, 3 new institutes on the pattern of FDDI Noida would be set up at Chennai, Rohtak and Kolkata with an outlay of Rs. 96.69 crore each. FDDI at Rohtak would be developed as a world class design institute. The institutes would be operational from the academic year 2011-12. HRD Mission with an outlay of Rs. 60 crore would target training of non-traditional potential work force in the rural areas.

This project would train and prepare individuals in the rural areas in cutting, skiving and stitching and would place at least 75% of those trained in the industry. It also includes skill up-gradation programs for workers of organized & un-organized sector

Enhanced DEPB rate to stay for another six months

Peeved exporters who have been unhappy about export sops being withdrawn by month-end may have something to cheer. At least one of the sops - the enhanced duty entitlement pass book (DEPB) rate - is likely to continue.

While the finance ministry is withdrawing the interest rate subvention given to select sectors and the increased duty drawback payment to exporters, the commerce department is unwilling to slash DEPB rates to its earlier levels.

Commerce department officials said the 2% enhancement in the DEPB rate was announced in the annual foreign trade policy (FTP) earlier this year and should, therefore, stay till March 31, 2009. "The finance ministry is well within its rights to take back the other sops given to exporters to tide over the rupee appreciation crisis.

However, the enhancement in DEPB rates was announced in the FTP for a one-year period. We will not withdraw it

before the period expires," an official said.

While the responsibility of interest rate subvention and payment of duty drawback vests with the finance ministry, it is the commerce department which makes DEPB payments. Representatives from the commerce and revenue departments met this week to discuss the issue.

Last year, both duty drawback and DEPB payments were increased by 2% as part of the overall bailout package for exporters. Exporters across sectors were hit due to the rupee appreciating by almost 15% in just a few months.

Drawback and DEPB are input tax reimbursement schemes that reimburse exporters taxes paid on imported inputs and domestic taxes. The reimbursement rate is pre-fixed by the government on a product-by-product basis.

Apart from enhanced drawback and DEPB rates, which was done across the board, exporters from select sectors worst affected by the rupee appreciation - like leather, handicraft and textiles - were given an interest rate subvention of 4%.

Now, with the dollar appreciating again and breaching Rs 45 mark, the government is sticking to its deadline of taking away the sops on September 30, 2008.

However, with the commerce department stepping in and saying it would continue with the enhanced DEPB rates for another six months, exporters may not be deprived of all the incentives at one go.

Energy efficiency labels set to be made compulsory

Energy efficiency labels would become mandatory for makers of appliances such as refrigerators and air conditioners from the next year. The one to five-star labelling system for so-called white goods has so far been voluntary.

The Bureau of Energy Efficiency (BEE), an arm of the ministry of power set up in 2002, has proposed making the labels compulsory in line with the principle that energy saved is energy generated.

BEE's standards and labelling programme, applied to white goods such as refrigerators and air conditioners, helped avoid about 260MW of electricity generation. The labelling of such appliances was started in 2006, but remained voluntary for companies to adopt.

Almost 70% of refrigerator and air conditioner manufacturers have already adopted the labelling scheme on a voluntary basis although the percentage of labelled air conditioners in the market is very low, according to the bureau.



ICICI Bank to launch pvt equity fund for SMEs

ICICI Bank Ltd will come up with a private equity fund within the next six months in order to focus on small and medium enterprises (SMEs). The initial corpus for the fund is likely to be around \$200 million, said Sanjeev Sehrawat, General Manager, Business Banking Group.

"We would be looking for investors from the overseas market for this new product," he said, at a seminar on alternative avenues to SME financing organised by the Confederation of Indian Industry in Kolkata.

At present, 8-9% of the bank's total loan portfolio is for the SME sector and is growing at a rate of about 2-3% every year, Sehrawat said.

"We finance all kinds of SME sectors but at present our marketing team is focussed on pharma, jewellery, textile, auto, and ITeS SME clusters," he said.

The SME business is growing very fast and the bank eventually sees disbursing more loans, according to Sehrawat.

First meeting of the Advisory and Monitoring Committee on NMCP Scheme held

To identify and decide clusters of micro and small industries for organizing the awareness on Quality Management Standards and Quality Technology Tools, the first meeting of the Advisory and Monitoring Committee on the NMCP scheme, was held on September 30th, 2008 in New Delhi.

Before the identification and decision process of the MSMEs starts off, FISME suggested zeroing on the products which are facing problems because of quality standards, should be carried out.

The NMCP Scheme enables micro, small and medium enterprises to become competitive by adopting quality management standards and technology tools.

The meeting discussed the action plan for the development of course modules on Quality Management Standards (QMS) and Quality Technology Tools (QTTs) for technical institutes like ITIs and awareness programmes.

Besides, assigning targets to Quality Council of India (QCI) for the next six months, the meeting had in its agenda to finalize products and organization for the study of threatened products. To this, FISME suggested a consultation meeting of the stakeholders be held to seek feedback from them.

The meeting drew attendance from National Manufacturing Competitiveness Council, Quality Council of India, National Productivity Council, Ministry of Labour and Employment, Department of IT, MSME ministry and Office of DC (MSME). Trade body, the Confederation of Indian Industry (CII) also participated in the meeting.

Central bank may fix cap on cheque charges

In a move to bring about uniformity in the mode and amount of service charges for electronic payment products and upcountry cheque collection, the Reserve Bank of India (RBI) intends to prescribe ceilings and norms for these services offered to the customers.

RBI has suggested that inward real time gross settlement (RTGS), National Electronic Fund Transfer (NEFT) and electronic clearing service (ECS) should be offered free. For outward transactions using RTGS in the range of Rs 1-5 lakh, banks may levy charges not more than Rs 25 per transaction and Rs 50 for transactions above Rs 5 lakh.

Whereas through NEFT, banks can charge Rs 5 for every transaction upto Rs 1 lakh and Rs 25 for transaction above Rs 1 lakh. RBI has prescribed charges of Rs 25, Rs 50 and Rs 100 for every outstation cheque collection for Rs 10,000, Rs 10,000-1 lakh and Rs 1 lakh and above respectively. These charges will be all inclusive and banks are barred from imposing any additional charges such as courier charges, out of pocket expense, it said.

It said that multiplicity of slabs levied by banks and lack of transparency in norms adopted by them for various segment of customers has led to the hindrance in the overall growth of electronic payment products.

Agra pumpset units want excise to go

The unorganised sector is unable to compete on account of the 8% duty; the price difference between branded and unbranded pumps declines and sales drop

Agra's unorganised mechanical pump manufacturing sector is paying 8 per cent excise duty on every pumpset it manufactures. The duty, in force since January 1, 2007, has affected the margins of small units, which are finding it difficult to compete with players in the organised sector. Players in the organised sector are exempt from the tax till a turnover of Rs 1.5 crore.

The excise policy was different for Bureau of Indian Standards (BIS)-certified units, which were exempt from excise duty till a turnover of Rs 1.5 crore. Non BIS-certified units were liable to pay 8 per cent excise duty on every pumpset produced. This was a quality control measure adopted by the government to introduce standardisation in the pumpset industry.

However, the policy was only applicable on mechanical pumpsets driven either by an engine or by electricity, whereas the hand-operated pumpsets did not attract this duty. Units in the unorganised sector have termed the taxation policy as discriminatory and allege the tax is meant to ensure profits for large industries at the expense of the smaller units.



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"MSME - EXPO 2008"

**(Ministry of Micro, Small & Medium Enterprises)
14th to 27th November 2008
at
New Delhi**

The Federation of Indian Micro and Small & Medium Enterprises (FISME) in its endeavor to help the SMEs to explore emerging market opportunities both at national and international levels, takes pleasure in informing you that "Ministry of Micro, Small & Medium Enterprises" is organizing MSME - EXPO 2008, an MSME specific trade fair. The EXPO will coincide with India International Trade Fair (IITF) 2008 which is considered to be among the biggest multi sector fair to be held in India and visited by business community all over the world.

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S.No	Event	Date & Venue	Organiser	Event Profile
1.	Indian Handicrafts & Gifts Fair	15-18 October 2008 India Expo Centre EXPO XXI, Greater Noida Expressway, Noida (National Capital Region)	Export Promotion Council for Handicrafts E. P. C. H House, Pocket-6 & 7, Sector-C, L. S. C, Vasant Kunj, New Delhi, India. Telephone : 91-1126135256 Fax : 91-11-26135518 Fax : 91-11-26135519	The event will provide comprehensive information to foreign buyers on the entire range of handicrafts of India and liaisons between Indian handicrafts exporters and foreign buyers. A well planned display of products by over 1500 exhibitors of which 70% are accredited manufacturer-exporters with the government sponsored Export Promotion Council.
2.	27th India Knit Fair	15-17 October 2008 Tiruppur, Tamil Nadu	Apparel Export Promotion Council NBCC Tower, 15, Bhikaji Cama Place, New Delhi, India. Telephone : 91-11-26108552 Telephone : 91-11-26183351 Fax : 91-11-26188300 Fax : 91-11-26188584	The 27th India Knit Fair is India's biggest exposition on knitted garments. World renowned designers, world-class manufacturers, International Buyers, Buying Houses / Agents and celebrities from the Fashion World will grace the occasion. This fair features leading knitwear exporting organizations from all over India, who will showcase a whole new range of Autumn / Winter Collections 2009.
3.	India Aviation 2008	15-18 October 2008 Hyderabad Airport, Hyderabad	Federation of Indian Chambers of Commerce & Industry Federation House, 1, Tansen Marg, New Delhi, India. Telephone : 91-11-23738760 Telephone : 91-11-23738770 Fax : 91-11-23320714 Fax : 91-11-23721504	India Aviation - 2008 will be the first international exhibition of its kind in India on Civil Aviation Sector. Exhibitor Profile includes- Aero engines, accessories and components, Aircraft construction and engineering, aircraft maintenance, overhaul & repair, Security, fire & safety equipments, Electric and lighting equipments, Air-conditioning and pressurizing equipments, Flight simulators & trainers, Fueling equipment, Fuels and lubricants, Meteorological equipment, Parachutes, Automatic flight control systems, Auxiliary & emergency power units.
4.	India Chem 2008	20-22 October 2008 Bombay Exhibition Centre, Mumbai (Maharashtra)	Federation of Indian Chambers of Commerce & Industry Federation House, 1, Tansen Marg, New Delhi, India. Telephone : 91-11-23738760 Telephone : 91-11-23738770 Fax : 91-11-23320714 Fax : 91-11-23721504	The 5th edition of the fair will have on display a wide range of products and services concerning the chemicals, petrochemicals, pharmaceuticals, technologies, process plant machinery and control & automation systems.



S.No	Event	Date & Venue	Organiser	Event Profile
5.	BuildArch	21-24 October 2008 Bangalore, Karnataka	Bangalore International Exhibition Centre (BIEC) 10th Mile, Tumkur Road, Madavara Post, Dasanapura Hobli, Bangalore, India Telephone : 91-80-66246600 Fax : 91-80-23713459	BuildArch is an International Exhibition & Conference on Architecture, Building & Construction Technology, Materials, Interiors and systems. Pervasive use of Structural Design, Urban Design, City Planning, Landscape Architecture and Interior Architecture, Retrofitting of Buildings, Architectural Conversation and Construction Management is creating new opportunities.
6.	IndiaMART IMEX 2008	22-25 October 2008 Bombay Exhibition Centre, Mumbai	Conventions & Fairs (India) Private Limited E 519, Floral Deck Plaza, Central MIDC Road, Opp SEEPZ, Andheri (East), Mumbai - 400 093, India. Telephone : 91-22-28398000 Fax : 91-22-28390502	The IndiaMART IMEX 2008 is an international exhibition on machine tools and allied products. The event will facilitate the needs of Industry professionals from all over the world It will showcase new as well as pre owned machine tools and allied products. The event will thus cater to the needs of professionals from the industries like Automotive, Pharmaceuticals, Chemicals, Earth moving equipment, Farm equipment, Auto components, Defense, Aerospace, and Railways.
7.	International Mining & Machinery Exhibition 2008 (IMME 2008)	5-8 November 2008 Kolkata, West Bengal	Confederation of Indian Industry Plot No. 249-F, Sector-18, Udyog Vihar, Phase-IV, Gurgaon - 122 015., India. Telephone : 91-124 4014060 Telephone : 91-124-4014061 Telephone : 91-124-4014062 Fax : 91-124-4014088	It focuses on the opportunities, both international and national, provided by the shift of mining companies towards customer satisfaction and expectations. IMME 2008 will feature exhibitors, professionals, buyers and delegates who share a common outlook towards joint ventures, technology transfers and strategic business-to-business alliances.
8.	Power India 2008	6-8 November 2008 Mumbai, Maharashtra	India-Tech Foundation B-702, Dheeraj Heritage Residency, Shastri Nagar, Linking Road Extn., Santacruz (West), Mumbai - 400 054, India. Tel : 91-22-26605550 Fax : 91-22-26603992	The Power India series of International Conferences & Exhibitions showcases the Indian Power Industry to the world. It will bring together the technology industry leaders and senior government officials from central and state governments, as well as eminent experts from overseas who have a wide experience in the field of thermal, hydro, nuclear generation, transmission, distribution & maintenance and from power and related sectors.



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