

**President on Budget**

"In spite of substantial devaluation of Indian Rupee in last 18 months, we feel, continued fall in exports highlights increasing difficulties manufacturers face to produce goods competitively in India. Radical reforms are needed to reduce transaction costs be that of in or out bound transportation/ inland haulage or duty refund mechanism or of availing exports credit. (during FISME's Roundtable on 'Weak currency yet no exports growth')"

- Shri V.K. Agarwal, President FISME

Meet FISME's New President

- Shri D Gandhikumar

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**Upcoming Events**

**SME Conclave:
Competing in
Globalised Economy**
with focus
on Chemicals -dyes,
pigments & pharma
**April 5, 2013
Ahmedabad**

**National Database of
Consultants for SMEs**

**What's Hot?****Activities**

- [Gandhikumar to be next FISME president](#)
- [FISME Roundtable on Devaluation of Indian Rupee and Declining Exports](#)
- [KNN Board of Advisors Meet in Delhi](#)
- [Stakeholder Consultation Workshops on "IPR Exchange"](#)

Business Banter: Lessons from Entrepreneurs

- [Don't Be Greedy- VG Siddhartha, founder of Café Coffee Day](#)

Macro Metre

- [Industrial production inches up by 2.4% in January](#)
- [Exports rise 4.2% in Feb](#)

Domestic Digest

- [MSMEs facing stiff competition from China, says Minister](#)
- [Over 88,500 MSMEs are sick, face challenges: Muniyappa](#)

State Scan

- [New scheme for SME development in Bihar](#)
- [Himachal set to record 6.2% growth in 2012-13](#)

World Watch

- [SME confidence steady despite declining revenues](#)

Knowledge Store

- [Jobs for youth? Really?](#)

...And A Lot More

**ACTIVITIES****Gandhikumar to be next FISME president**

Mr D Gandhikumar, a first generation successful entrepreneur from Coimbatore, has been elected the next President of Federation of Indian Micro, Small and Medium Enterprises (FISME). Prior to his election as President, Mr Gandhikumar has been Vice President

of FISME. He is to succeed Mr VK Agarwal and will assume charge from April 1, 2013. The Meeting of FISME's Central Executive Committee (CEC) was held in New Delhi on March 5, 2013 which elected Mr Gandhikumar unanimously. A Mechanical Engineer, Mr Gandhikumar owns Gandhikumar Foundry based in Coimbatore, Tami Nadu.

[Read More](#)

**FISME Roundtable on Devaluation of Indian Rupee and Declining Exports**

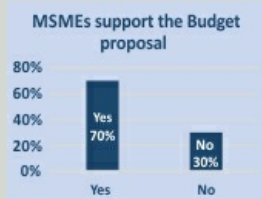
Phasing out of Duty Entitlement Passbook Scheme (DEPB) has emerged as one of the biggest reasons of consistent fall in Indian exports. Speaking in the roundtable discussion organized by Federation of Indian Micro and Small and Medium Enterprises (FISME) on 'Weak currency yet no exports growth:





Your Views

MSMEs support Budget proposal of allowing them to avail non-tax benefits



According to *The FISME Factor* survey, 70 per cent of MSMEs are in favour of the budget proposal of allowing them to avail non-tax benefits for three more years after they cross the threshold of investment limit (USD 1 million or 5.5 crore).



Knowledge Store

Finance Fundamentals

BSE bets big on SME platform, sees 30 listings by March



BSE Ltd, Asia's oldest stock exchange, has begun betting big on its trading platform for small and medium enterprises (SMEs), and expects about 30 companies to be listed on the SME Platform by March 2013.

[Read the full article](#)

Are angel investors getting less angelic?



Angel investors as the name indicates have been benevolent souls who bless new start-ups with their first injection of capital - their seed money.

[Read the full article](#)

Marketing Mantras

Top Tips in Honing Your Leadership Powers

Reasons and Policy options for India', Mr Abhijit Das, head-centre for World Trade Organisation studies, Indian Institute of Foreign Trade said that though there were many reasons cited for sluggish exports such as weak external demands in our traditional western markets; internal constraints of infrastructure and transportation; offsetting of Rupee depreciation advantage because of higher dependence of India's exports on imports; Crude prices and the resultant inflation etc, yet the most important reason responsible for fall of exports was phasing out of DEPB scheme.

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KNN Board of Advisors Meet in Delhi



The first meeting of the Board of Advisors of the Knowledge and News Network (KNN), being setup by FISME with support of German Development Cooperation (GIZ) held in New Delhi on March 5, 2013. The members took note of the development of KNN

project so far and suggested course correction at a few places. The Board members present during the meeting included Prof Bibek Debroy (Prof at Centre for Policy Research & Formerly Director RGICS (Rajiv Gandhi Foundation) & SG, PHD Chamber), Mr Rahul Dev (Former Chief Editor, Aaj Tak and Jansatta), Mr TK Arun (Editor Delhi, the Economic Times), Mr MK Venu (Managing Editor, the Financial Express), Mr Rakesh Khar (Consulting Editor, Zee News), Dr Laveesh Bhandari (Economist and Director, Indicus Analytics) and Mr Nikhil Nehru (Advertising and Media Expert, Former Executive Vice President, J. Walter Thomson (JWP) and President, McCann Erickson World Group).

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Stakeholder Consultation Workshops on "IPR Exchange": Bangalore and Hyderabad

The Federation of Indian Micro and Small & Medium Enterprises (FISME) in order to deliberate upon the structure and services for the online market based Intellectual Property Right Exchange portal, organised a stakeholder consultation workshops



on "IPR Exchange for MSMEs" on March 8, 2013 in Bangalore and on 13th March



in Hyderabad. FISME with support of Development Commissioner-MSME is serving the needs of protecting intellectual assets of Small and Medium Enterprises through its Intellectual Property Facilitation Centres (IPFC) for MSMEs at Delhi, Bangalore and

Hyderabad.

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No matter whether you are leading a large organisation comprising thousands of employees, leading a start-up company filled with highly charged individuals or you are a businessman; in the eyes of your employees or people, you are a leader.

[Read the full article](#)

Women entrepreneurs looked upon as glorified housewives



Advice to aspiring women entrepreneurs: Don't get discouraged with early setbacks. Just stick to your goals.

[Read the full article](#)

Policy Polemic

Jobs for youth? Really?



The Budget promises 'inclusion' of the youth and women in the economy. But in the absence of any skill development plan, the assurance rings hollow.

[Read the full article](#)

Small Company's Big Business

Forty years ago, economist Ernst Friedrich Schumacher published in Britain his book 'Small is Beautiful' in which he argued in favour of human-scale, decentralized and appropriate technologies which small businesses could harness effectively. Closer home, socialist thinker Ram Manohar Lohia propounded 'alpa praman yantra', stressing the need to limit use of technology and exploit the potential of small industries to offer employment in large numbers.

[Read the full article](#)

Stockpile

WPI inflation unexpectedly accelerates to 6.84%

After declining for four consecutive months, inflation rose marginally to 6.84 per cent in February as

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Business Banter: Lessons from Entrepreneurs

'The Best Advice I Got'

Don't Be Greedy

- VG Siddhartha, founder of Café Coffee Day

It is not always good to take the lion's share, it might result into greediness. Cafe Coffee Day's founder, VG Siddhartha says the best advice he ever got is not to be greedy. He was working for JM Financial in Mumbai, Naveen Bhai Kampani gave him a wise tip. He told Siddhartha that the stock market is like a hot stream of gold. If he dips his hand in it with greed, he will burn his fingers. Instead, he must carefully remove gold in small quantities from the surface, and invest outside the stock market. That advice prompted him to buy coffee estates in Karnataka and diversify investments.



Ten years later, he happened to meet a member of the family that owns Germany's best-known coffee brand Tchibo. While discussing retail, he mentioned that it would require massive investment. His opinion was dismissed as Tchibo itself began in a small way, as a 10 sq.ft. shop in Hamburg in 1948. In 40 years, it became the second largest coffee roaster in Europe. The story opened his eyes: if Tchibo could achieve so much in 40 years, so can he. In fact, he entered the cafe business after hearing this inspiring tale. Cafe Coffee Day has completed only 17 years. In another 23 years, he is confident to be another Tchibo in this part of.

[Adapted from the Best Advice I Ever Got, Business Today]

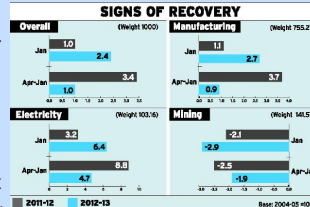


MEDIA MONITOR

Macro Metre

Industrial production inches up by 2.4% in January

Showing green shoots of recovery, industrial production inched up 2.4 per cent in January mainly due to perk up in manufacturing output and enhanced power generation. The factory output, as measured by the Index of Industrial Production (IIP) had grown by 1 per cent in January, 2012. For the April-January period of 2012-13 fiscal, the industrial production growth is at 1 per cent, down from 3.4 per cent in the same period of 2011-12, according to official data released recently.



[Read Details](#)

February CPI inflation at 10.91% YoY: Govt

India's annual consumer price inflation accelerated to 10.91 per cent in February from the previous month, government data showed recently. Consumer prices rose an annual 10.79 per cent in January. India's retail inflation is the highest among the BRICS group of emerging economies - Brazil, Russia,



food items such as rice, wheat, onions and fruits became costlier.

[Read the full Text](#)

Index of Industrial Production, January 2013

Industrial production rose 2.4% in January, marking a welcome break after two months of contraction.

[Read the full Text](#)

February CPI inflation at 10.91%

India's retail inflation accelerated to 10.91% in February from 10.79% in the previous month, on the back of rising prices of vegetables, cereals and protein-rich items.

[Read the full Text](#)

of emerging economies - Brazil, Russia, China, and South Africa. Food prices for consumers rose 13.73 per cent in February from 13.36 per cent in January. The Reserve Bank (RBI) is scheduled to announce mid-quarter review of monetary policy next week. It is widely expected that the central bank will further ease the policy to boost economic growth which touched a decade low of 4.5 per cent in the third quarter of the current fiscal.

[Read Details](#)

Exports rise 4.2% in Feb

Exports rose 4.2 per cent to \$26.25 billion in February, compared with \$25.2 billion in February 2012. This is a consecutive month's rise in exports, according to data released by the Ministry of Commerce and Industry recently. This financial year, only three months recorded a rise in exports — April 2012 (3.23 per cent), January (0.82 per cent) and February (4.23 per cent). In February, imports grew just 2.65 per cent to \$41.18 billion, compared with \$40.12 billion in February 2012. The trade deficit declined to \$14.92 billion, compared with \$20 billion in January. The relatively slow growth in imports increases the likelihood of India's current account deficit narrowing.



[Read Details](#)

Quotable Quotes



"Just because you are CEO, don't think you have landed. You must continually increase your learning, the way you think, and the way you approach the organization. I've never forgotten that."

-Indra Nooyi, CEO PepsiCo

Domestic Digest

MSMEs facing stiff competition from China, says Minister

New Delhi, Mar 14 (KNN) Micro, small and medium enterprises (MSMEs) in the country are facing stiff competition from China, government said today. As per information compiled from Director General of Commercial Intelligence & Statistics in respect of eight major product groups largely manufactured by the Small Scale Industries (SSIs) in India, imports from China grew at a higher rate than their respective imports from all countries combined during 2008-09 to 2011-12.

[Read More](#)

Marketing firm being planned to promote Khadi products

The government is planning to set up a marketing organisation under public-private-partnership mode for promoting Khadi products, Parliament was informed recently. "Under Khadi Reform and Development Programme (KRDP), a marketing organisation under Public-Private-Partnership (PPP) mode is envisaged to promote effective marketing of KV products," Minister of State for Micro, Small and Medium Enterprises (MSME) K H Muniappa said in a written reply to the Lok Sabha.

[Read More](#)

'Rate of employment is lower than economic growth rate'

The rate of employment in the last two decades has been lower than economic growth rate, government said recently. "The Working Group Report on Employment prepared for the 12th Five-Year Plan mentions that the rate of employment in the last two decades is lower than the rate of growth of the economy and that the quality of employment and the level of productivity are areas of concern," Minister of State for Parliamentary Affairs and Planning Rajeev Shukla said in a written reply to the Rajya Sabha.

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Directory of Testing Laboratories in India



Over 88,500 MSMEs are sick, face challenges: Muniappa

The government recently said there were over 88,500 sick Micro, Small and Medium Enterprises (MSMEs), which have been facing challenges like lack of demand and issue of inadequate credit, as on March 31, 2012. Referring to the RBI data from scheduled commercial banks, MSME Minister K H Muniappa said, "There





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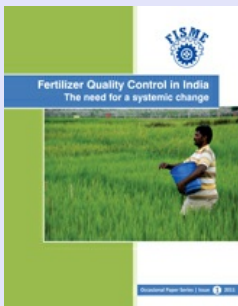


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Country Chronicles

FISME regularly receives monthly reports on the economies of various countries from their missions in India. These reports provide information on key economic parameters, trade related information and all news relevant for importers and exporters. In this edition you can take a look at reports on:

were 85,591 sick Micro and Small Enterprises (MSEs) and 3,044 sick medium units in the country at the end of March 2012." The major factors affecting growth of MSMEs include lack of demand, shortage of working capital, marketing problems, shortage of raw-material and power crunch, Muniyappa said in a written reply to the Rajya Sabha.

[Read More](#)

SIDBI should earmark 50% funds for credit to MSE: panel

Apprehending that large units could corner more credit from SIDBI, a Parliamentary panel recently suggested the financial institution should compulsorily earmark at least 50 per cent of its disbursements for lending to micro and small enterprises. In its report on the Small Industries Development Bank of India (Amendment) Bill, 2012, Standing Committee on Finance noted that the proposed changes to widen the scope of SIDBI by bringing in more activities or vocations will bring in even larger concerns and enterprises within its credit ambit.

[Read More](#)

'Govt move to hike rubber import duty will hit SME units'

Protest is brewing among the rubber industry over the Government's move to hike import duty on natural rubber. Small-scale rubber units, around 4,500 across different clusters, have represented to the ministers of Commerce, Finance and MSME to reconsider the proposed duty hike. All-India Rubber Industries Association (AIRIA), the representative body of small and micro rubber units, has pleaded with the Government that the proposed 70 per cent increase in duty on import of natural rubber will severely hit the SME rubber units and around 4.5 lakh people working, therein. There is no significant differential in the current domestic and international rubber prices which should warrant a drastic action on the lines proposed, it said.



[Read More](#)

BSE SME platform sees 14 listings in a year

Sunstar Realty Development recently listed on the Bombay Stock Exchange's (BSE) SME Platform, after having completed its public issue on February 25, 2013. The company is the 14th to list on the BSE SME Platform. The BSE SME Platform was launched on March 13, 2012. BCB Finance, Monarch Health Services, Max Alert Systems, Sangam Advisors, Jupiter Info media, Jointeca Education Solutions, SRG Housing Finance, Comfort Comtrade, Anshu's Clothing, RCL Retail, Bronze Infratec, Eco Friendly Food Processing Park, Esteem Bio Organic Food Processing are the other to get listed on the platform in the past year.



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Bothra Metals to raise Rs 12 cr through BSE-SME platform

Bothra Metals and Alloys plans to list on the small and medium enterprises (SME) platform of BSE by offloading 48.84 lakh equity shares at Rs 25 a share. The company will raise Rs 12.21 crore which will be used to meet the working capital for its newly commissioned plant at Sangli in Maharashtra. The issue, which includes fresh equity and offer-for-sale by promoters, opens on March 14. The minimum application and trading lot will be 6,000 shares and in multiples thereof. There will be compulsory market making for three years post-listing.

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India needs a flexible credit insurance for SME prosperity

India needs a flexible credit insurance regime to aid commerce and trade for the prosperity of its small and medium enterprises (SMEs) and to enhance the competitiveness of Indian multinationals, according to an international credit insurance expert. Trade credit insurance has proved to be an enabler of trade according to





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studies conducted by WTO as well as the Centre for European Policy Studies. "Credit insurance on receivables is one specific product that will ensure Indian businesses of financial security and gives confidence to banks as they would be more comfortable in funding companies which have their receivables covered by credit insurance against payment defaults," said Peter Phillips, Principal Officer and Managing Director of Market International Singapore Pte Ltd.

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State Scan

Bihar

New scheme for SME development in Bihar

State government is going to introduce a new scheme for the development of small and medium enterprises (SME) in Bihar. According to the official sources, the scheme, which will be named as Chief Minister Cluster Development Scheme, will focus on the needs of the SMEs and offer several incentives for cluster development. "SMEs are very important for the state government," Industries Minister Renu Kushwaha told Business Standard, "which is why, we are giving them special focus. A vast network of SMEs will attract big companies. It will be a huge source of employment to the people. SMEs grew very fast in clusters. Therefore, we have decided to introduce the new scheme, which focuses on the cluster development." The state government is also planning to offer subsidies under this new scheme, which it hopes to be operational by next fiscal year.

[Read Details](#)

Goa

'Goa can be a logistics hub'

The Goa Chamber of Commerce and Industry (GCCCI) has highlighted the State's potential to emerge as a logistics hub in western India, catering not only to Goa but also large parts of south Maharashtra and north Karnataka. This was part of a presentation made by GCCCI president Mangurish Pai Raikar to Goa Minister for Industries Mahadev Naik recently. The GCCCI felt that though the Ministry of Micro, Small and Medium Enterprises recognised logistics as an industrial activity, the State was yet to grant recognition and give due importance to this activity.

[Read Details](#)

Haryana

Haryana increases labourers' minimum wages

The Haryana Government has increased the daily minimum wages of labourers by Rs 245 in the State and these rates would be effective from January 1, 2013 thus benefiting a large number of labourers. Disclosing this in Chandigarh recently, Minister of State for Labour and



Employment, Pt Shiv Charan Lal Sharma said that the decision to increase the minimum wages would benefit lakhs of labourers working in factories, shops, dhabas, small undertakings and brick kilns.

[Read Details](#)

Haryana govt to set up 15 clusters in PPP mode

Recognising employment potential of micro, small and medium enterprises, which constitute backbone of the manufacturing sector, Haryana government has decided to set up 15 clusters with Common Facility Centres (CFCs) in public-private partnership mode. The sites for setting up the clusters have been identified and diagnostic study reports have been prepared for eight of them and submitted to the central government for approval, an official spokesman said recently.

[Read Details](#)

Himachal Pradesh

Himachal set to record 6.2% growth in 2012-13

The growth rate of Himachal Pradesh for the financial year, 2012-13 has been estimated at 6.2 percent according to the economic survey tabled in House by the Chief Minister Virbhadra Singh recently. The growth for the same period at national level has been 5 per cent and the per capita income is estimated at Rs 82, 611 for 2012-13. The growth recorded last fiscal 2011-12 was 7.4 per cent and in 2010-11 the State had recorded a growth of 8.7 per cent. This indicates slowdown in economy of the State.

[Read Details](#)

Madhya Pradesh

Chouhan promises aid to small, cottage units

Chief Minister Shivraj Singh Chouhan has said that Madhya Pradesh's contribution to the country's development has been significant. Now, Madhya Pradesh is among the progressive states. Apart from big industries, a network of small and cottage industries will be established to boost the State's economy further. Chouhan was addressing the inaugural function of Micro, Small and Medium Entrepreneurs (MSME) conference in Bhopal recently. On the occasion, he also inaugurated the 5th MP Expotech.

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Odisha

Odisha govt proposes industrial zone

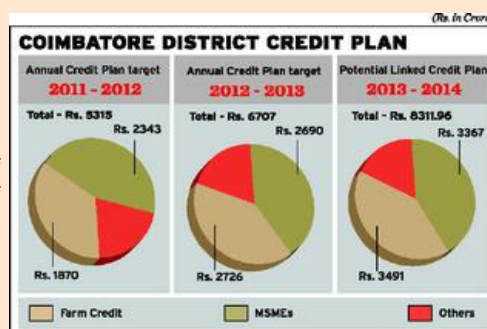
The state government will submit a project proposal to the Centre for development of national investment and manufacturing zone (NIMZ) at Kalinga Nagar soon, minister for micro small and medium enterprises (MSME) Damodar Rout told the assembly recently. The minister said IDCO has been asked to prepare the project proposal and submit it to the Centre after its approval by the state government. He said the government was targeting to acquire 5,000 acres of land for development of NIMZ in the industrial complex at Jajpur.

[Read Details](#)

Tamil Nadu

Coimbatore district to give thrust to farm credit

Coimbatore district that is known for its industrial activity, especially the presence of thousands of micro, small and medium-scale enterprises (MSMEs), has potential for higher



agricultural credit extension. The potential-linked credit plan for 2013-2014, released by District Collector M Karunakaran recently, estimates credit to grow at 29 per cent next year compared to the current year (2012-2013). The potential for credit is expected to be Rs 8311.96 crore. Of this, 42 per cent is the demand potential from the agricultural sector, 41 per cent from the MSME sector and 17 per cent from other priority sectors. Plantation and horticulture crops, poultry, storage facilities, market yards, and farm mechanisation are some of the areas that will have demand for more loans.

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Focus on solar energy to minimise impact of power crisis

Speakers from expert fields highlighted issues that focused on solar energy and different types of energy savers at a seminar organised jointly by the German based FRIEDRICH-NARMANN- STIFTUNG and Salem District Small Scale and Tiny Industries Association in Salem recently. The seminar on "Solution and Road Map to minimise Power Crises through Solar Energy Projects," was inaugurated by K Dhanavel, Secretary, Department of MSME, Tamil Nadu. He said District Associations of MSME sector must establish solar

energy projects to produce power not only to meet the demands of their industrial consumption, but also to support and minimise the power crises faced by the domestic power consumers, institutions, traders and agriculturists.

[Read Details](#) 



World Watch

Greece 

Partnerships with SMEs in Greece to stimulate economy



European commission Vice-President Antonio Tajani, accompanied by Daniel Calleja Crespo, Director General of DG Enterprise and SME and representatives of 138 European companies meet 413 Greek SMEs owners and managers in order to support the restart of the Greek economy, through the conclusion of collaborations and trade partnerships, investment and joint undertakings. Central to their visit will be a business to business networking event, to reinforce partnerships and help the EU's industry and SMEs fully exploit the potential for commercial relations with Greece.

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Pakistan 

Smeda and Pamco to promote agriculture-based SMEs

The Small and Medium Enterprise Development Authority (Smeda) and Punjab Agri Marketing Company (Pamco) have signed an MoU to make joint efforts for promotion of small and medium enterprises (SMEs) in dairy, livestock and agri-business sectors. Shahab Khawaja, Chief Executive Officer, Smeda, and Mansoor Arifeen, Chief Executive Officer, Pamco, signed the MoU at a ceremony held at Smeda head office here on Wednesday.

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United Kingdom 

SME confidence steady despite declining revenues



The first quarterly review of 2013 by the Federation of Small Business, which surveyed 2,686 of its members across the UK, shows that confidence among SMEs has increased dramatically since the last quarter of 2012, from a negative reading of -5.6 to +6.3 in the first quarter of this year, marking an improvement of 2.2 points from Q1 of last year. The first quarterly review of 2013 by the Federation of Small Business, which surveyed 2,686 of its members across the UK, shows that confidence among SMEs has increased dramatically since the last quarter of 2012, from a negative reading of -5.6 to +6.3 in the first quarter of this year, marking an improvement of 2.2 points from Q1 of last year.

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United States 

SME Highlights New Drivers of Manufacturing Innovations

Highlighting new technologies and advancements in manufacturing, the Society of Manufacturing Engineers (SME) announces its 2013 list of Innovations That Could Change the Way You Manufacture. Selected by SME's Innovation Watch Committee, the new and emerging technologies on this list have already shown successful implementation and are making a difference in manufacturing recently. Manufacturers can adopt the materials and processes to reduce costs and develop innovative products that will keep U.S. manufacturing strong.

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Reader Reactions

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Opportunities

Business Opportunities for India in Srilanka

There are business opportunities available for Indian companies in Srilanka. The interested MSMEs can check details.

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Business Opportunities for India in Turkey

There are business opportunities available for Indian companies in Turkey. The interested MSMEs can check details.

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New Members

4 New Members Join FISME

During the period March 1, 2013 to March 15, 2013 a total of 4 new MSMEs became member of FISME.

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