



Vol III, Issue 44: October 15, 2013

[Activities](#) [News](#) [Reader Reactions](#) [Members](#) [Contact](#) [Print Version](#)

### President's Message



" As Indian economy gets more industrialized and supply chains get integrated, the importance of Product Standards is to rise hugely. More than 90 products have already been put under mandatory markings. While Ministry of MSME has recently allowed one time financial support for acquiring product standards, the licence fee charged by Bureau of Indian Standards (BIS) runs into lacs of Rupees per annum. High recurring cost for acquiring product markings is becoming an insurmountable barrier for a very large number of small enterprises. It is time serious efforts are made to make BIS licences more accessible to millions of MSMEs. "

-Shri D. Gandhikumar, President FISME

### Real News of Real Sector, the MSME Sector!



Share your concerns, news, views and success stories

[www.knnindia.co.in](http://www.knnindia.co.in)



### FISME delegation to Metalex 2013 – November 2013

Date: 19-23 November 2013  
Venue: Bangkok

[See Details](#)



### What's Hot?

#### Activities

- 1 [FISME organized Innovation Mantra in Rohtak](#)
- 1 [FISME's presentation before Parliamentary Committee](#)

#### Business Banter: Lessons from Entrepreneurs

- 1 [Do not expect any positive differentiation as a woman](#)

#### Macro Metre

- 1 [RBI asks banks to find alternative avenues for distribution of banknotes](#)

#### Domestic Digest

- 1 [FISME President to be conferred Doctorate](#)
- 1 [SMEs can be listed on stock market without IPO](#)
- 1 [Rs 24,000 crore allocated for MSME sector in 12th Plan](#)

#### State Scan

- 1 [Orientation on Design Clinic for MSMEs in Uttarakhand](#)

#### World Watch

- 1 [India, Africa agree to promote trade, tech, skills & SME development](#)

#### Knowledge Store

- 1 [How to master the art of negotiating with clients](#)

[...And A Lot More](#)



### ACTIVITIES

#### FISME organized Innovation Mantra in Rohtak



Emphasizing on the adoption of innovation among Micro Small and Medium Enterprises (MSME), Federation of Indian Micro and Small & Medium Enterprises (FISME) and Rohtak IDC Industries Association have jointly organized a session viz., "Innovation Mantra". The event

was held at Hotel Waves, Rohtak, Haryana.

[Read More](#)

#### FISME's presentation before Parliamentary Committee

While doing review of India Trade Promotion Organization (ITPO), the Parliamentary Standing Committee on Commerce invited FISME to make a submission on the issue. FISME highlighted that from the numero uno position in organizing trade fairs, ITPO has become a small fringe player surviving primarily because of possessing prime land and its access to MDA and such funds. FISME pointed out that one of the most important reasons for its losing sheen had been its lack dialogue with clients and stake-holders resulting in poor understanding of needs of clients.



[Read More](#)

## FISME delegation to Pakistan

Date: 25 Nov to 30 Nov 2013  
Venue: Karachi and Lahore

[See Details](#)



## Other Events

### SmartCards Expo

Date : 16 - 18 October 2013  
Venue: Pragati Maidan, New Delhi

[See Details](#)

### MSME Technology Expo

Date: 19 - 21 October 2013  
Venue: Raipur, Chhattisgarh

[See Details](#)

### Mining & Minerals in India 2013

Date: 22 - 23 October 2013  
Venue: The Imperial, New Delhi

[See Details](#)

### India Composites Show 2013

Date: 24-26 Oct, 2013  
Venue: New Delhi

[See Details](#)

### Residential training programme on 'Effective Office Administration & Management'

Date: November 14-18, 2013  
Venue: Port Blair

[See Details](#)



## Your Views

**E-Commerce will definitely be beneficial for the SMEs in the long run**



According to the FISME Factors survey, 80 per cent of the Micro, Small and Medium Enterprises (MSMEs), think that E-commerce will provide a big opportunity to them in the long run to expand their reach.



## Voice Your Views

Has the festive season impacted your order book positively? \*

- Yes  
 No

Submit

[You can also view online](#)



## Business Banter: Lessons from Entrepreneurs

**Do not expect any positive differentiation as a woman.**

-Nishi Vasudeva, head of Hindustan Petroleum Corp Ltd (HPCL)

Nishi Vasudeva, the first woman to head a Navratna public sector unit (PSU), recently became the head of state-owned oil major Hindustan Petroleum Corp Ltd (HPCL). To reach the top, she says, one must be professional. According to her you must not expect positive differentiation. She says there is no glass ceiling. "You should be ready to do what men do, if you are competing for the same position. If the job requires 15-20 days' travel a month, you should be ready."



[Adapted from the Most Powerful Women in Indian Business, Business Today]

## WRITING ON THE WALL

### General Election-2014

#### Secularism or development: Making the right choice by Gurcharan Das

At long last India's democracy is moving in the right direction in offering voters genuine choices in the upcoming general elections. One of these is a choice between "left of centre" and "right of centre" economic policies — a polarization that exists in many democracies and ends in educating citizens about two distinct paths to prosperity. The two main parties, Congress and the BJP (after Narendra Modi became its official candidate) now reflect this polarity.

[Read More](#)



## MEDIA MONITOR

### Macro Metre

**Montek: Economy to expand over 5%, growth target of 8% to be revisited**

The Planning Commission today said it will revisit the annual average GDP growth target of 8 per cent for the Twelfth Plan (2012-17) in view of the dismal performance in the first two years of the policy period, while saying the economy is likely to expand by over 5 per cent this fiscal. "We have not made a short-term estimate. We are relying on whatever the Finance Ministry is saying. At the moment I don't see any reason to disagree





## Knowledge Store

### HR Heuristics

**Self-ware' is the source of leadership, says Sudhanshu Palsule**



Where does leadership originate? The answers needed to go beyond leadership skills, competencies and would have to reach deep into the leader's mind. of leadership. Despite the abundance of leadership theories and literature available, there was no answer to a key question: where does leadership originate? The answers needed to go beyond what we refer to as leadership skills, competencies and behaviours and would have to reach deep into the leader's mind.

[Read the full article](#)

### Finance Fundamentals

**Funding your business idea**



Say, you have a business idea and you believe it has great potential. But like yours, there are hundreds of ideas chasing funds. "Success rate is low and currently only one in ten companies gets funded," said Raju Venkataraman, Chairman of TIE, Chennai 2013, an entrepreneur network. So, how do you beat the odds and take your business idea to the next stage?

[Read the full article](#)

### Marketing Mantras

**No fashion faux pas for Myntra; what the startup got right**



In just three years, Myntra has grabbed the top spot among fashion and lifestyle e-commerce sites ever since its founders switched the business model from personalized products to grab a share of a larger market in 2010. A recent ComScore report says the portal received 13.7 million visitors

with what the Finance Ministry is saying," the Commission's Deputy Chairman Montek Singh Ahluwalia said on the growth projection for this fiscal.

[Read More](#)

**India's apparel exports grow for the sixth consecutive month to 1.1 billion**

Showing growth for the sixth consecutive month, India's apparel exports have increased by 14.9 per cent to USD 1.1 billion following good demands from the west. This is the sixth consecutive month where apparel exports have grown, at an average of 13 per cent. Also, the exported employment grew by 6.5 per cent in



April-June, according to the Labour Bureau Quarterly Reports July 2013. Apparel Promotion Council of India (AEPC) has expressed happiness over the growth of apparel exports in September. Lauding the efforts of the exporters, Chairman AEPC, A Sakthivel said, "We have organised fairs last month, we went to BSM New York and Spain and we got positive signals of revival of the economy in USA and EU."

[Read Details](#)

**RBI asks banks to find alternative avenues for distribution of banknotes and coins**

In furtherance of its decision to find alternative avenues for distribution of banknotes and coins, the Reserve Bank of India (RBI) today advised banks to explore the possibility of engaging entities for the purpose. In a communication to heads of all scheduled commercial banks including regional rural banks (RRBs),



"With a view to effectively meeting the growing demand for banknotes and coins in the country, there is a need for identification of alternative avenues for their distribution by banks. For this purpose, banks may explore the possibility of offering these services through Business Correspondents (BC) and consider engaging the services of Cash in Transit (CIT) entities for the purpose of distribution of banknotes and coins, thereby addressing the last mile connectivity issues," the RBI said.

[Read More](#)

**5 reasons why rupee recovery may not last**

One of the primary reasons for the recovery in the equity markets was stability and recovery in the currency market. Rupee has recovered nearly 11% since RBI governor Raghuram Rajan introduced measures to stem the slide. The currency also received help from Federal Reserve chief Ben Bernanke when he announced postponing of the tapering (its liquidity infusion) program. The rupee was within sniffing distance of 70 but has since recovered and currently trades at 61.50. The on-going shutdown in the US has also raised hopes that tapering would be postponed further, giving markets a leg-up.



[Read More](#)

### Domestic Digest

**FISME President to be conferred Doctorate**

Coimbatore based prestigious educational institution, Karpagam University is conferring Hon. Doctorate (D.Sc.) on Shri D. Gandhikumar, President FISME in appreciation and recognition of his services to the industry and society. The degree will be awarded during the 4th convocation of the University on 19th Oct 2013.



in June 2013 beating rivals Flipkart and Jabong. When the company was incorporated in February 2007 by Mukesh Bansal, 38, and Ashutosh Lawania, 36, both IIT-Kanpur alumni, e-commerce was just finding its feet in India with travel tickets being sold online.

[Read the full article](#)

## Policy Polemic

### Liquidity crisis forces diamond units to cut output by half



Faced

with a severe liquidity crisis, diamond polishing units in diamond hub Surat have cut operations by half. Diamond polishing units, primarily small ones, are facing a liquidity shortage, as bank finance has almost dried up amid concerns of default. According to an industry estimate, Surat's diamond industry has a daily turnover of around Rs 150-200 crore, of which 30 per cent comes from small units.

[Read the full article](#)

## SME Special

### This startup makes sure you get dosas in 60 seconds flat!



Lip-

smacking, crisp and super-fresh, the ubiquitous dosa is an iconic South Indian dish served up at street corners and fancy restaurants in almost every part of India and even overseas. But, unlike others who are content to simply savour this delicacy, Eshwar Vikas and Sudeep Sabat spotted a unique business opportunity wrapped in the folds of this crunchy 'fast food'.

[Read the full article](#)

## Success Story

### Breaking the language barrier for the masses



Reverie is a highly innovative company, solving a potentially large problem. With the large base of mobile consumers and the multiplicity of languages they use, there is a need to deliver services in local languages. Founded in 2009, the company provides regional language

## MSME ministry to ask banks' heads to improve credit flow to sector

The Ministry of Micro, Small and Medium Enterprises will soon convene a meeting of chiefs of banks to persuade them to improve flow of credit to the MSME sector. "We are soon planning to call CMDs of banks to find out a solution to the problem of inadequate credit flow to the sector," Minister of State (Independent Charge) for MSME K H Muniyappa said at a CII event here. "We will also ask banks to speed up their advances to the sector as timely availability of credit is really important for small units for their development," he added.



[Read More](#)

## SME Revenue can Grow by \$56 Billion

Tech-savvy small and medium-sized enterprises (SMEs) created more new jobs and drove more revenue gains over the past three years than SMEs using little technology, according to new research commissioned by Microsoft Corp. and independently conducted by The Boston Consulting Group (BCG), a global management consulting firm and a leading adviser on business strategy. The BCG report, Ahead of the Curve: Lessons on Technology and Growth from Small Business Leaders, found if more SMEs in India adopted the latest IT tools there is potential for SME revenue to grow by \$56 billion and create 1.1 million new jobs.



[Read More](#)

## 90 pc of Indian SMEs Have No Access to Internet: Report

Leveraging latest IT tools and techniques can help India's small businesses boost revenues by \$56 billion and help create over a million jobs, says a report by software giant Microsoft. The research, conducted by global management consulting firm BCG for the Microsoft report, revealed that about 90% of small and medium enterprises (SMEs) in India have no access to the Internet. "The report - Ahead of the Curve: Lessons on Technology and Growth from Small Business Leaders - found that if more SMEs in India adopt latest IT tools there is potential for SME revenue to grow by \$56 billion and create 1.1 million new jobs," Microsoft India Managing Director Karan Bajwa said.

[Read More](#)

## SMEs can be listed on stock market without IPO

The market regulator, Securities and Exchange Board of India (SEBI) has allowed listing of small and medium enterprises (SMEs) on the stock exchanges without making any initial public offering (IPO). The SMEs can now list themselves on the SME market without raising any money from the public, a move which will help both



investors and the small companies. SEBI has made amendments of rules to permit listing of start-ups and SMEs in Institutional Trading platform (ITP) without having to make an IPO. The companies would be listed on a platform which is open only to institutional investors and which would have a minimum trading lot of Rs 10 lakh, according to a regulatory notification.

[Read Details](#)

## Develop micro small medium enterprises, they play a major role in country's development: Minister

Minister of State for Commerce and Industries E M Sudarsana Nachiappan on Wednesday urged that Micro Small Medium Enterprises (MSME) in the country should be encouraged by giving them the maximum concessions than the big players who enjoy the benefits. Laws should be relaxed for MSMEs than imposing harsh rules as they too contribute for the country's development. He said this while addressing a group of management students at the St Joseph's College in Trichy. The discussion that was titled 'Currency Volatility and Economic Instability' was inaugurated by the minister.

capabilities to makers of mobile phones, tablets, set-top boxes, etc, as well as application developers. The company was founded by S K Mohanty, Arvind Pani and Vivekananda Pani. Mohanty and Pani have about 40 years of experience in language computing; earlier, they were involved with C-DAC.

[Read the full Text](#)

### Stockpile

The Quick Estimates of Index of Industrial Production, the lead indicator of industrial production trends in the registered factory sector, for the month of August 2013, were released by the Govt. of India. The General Index is 0.6% higher as compared to the level in the month of August 2012.

[Read the full Text](#)

### Quotable Quotes



" Business is not just doing deals; business is having great products, doing great engineering and providing tremendous service to customers. Finally, business is a cobweb of human relationship. "

- Henry Ross Perot, An American businessman, founder of Perot Systems

**COPY CATS AHEAD!**

**Protect Your Intellectual Property!!**

**Register**

TRADEMARKS, INDUSTRIAL DESIGNS, COPYRIGHTS AND PATENTS

at Subsidised Cost for MSMEs

Contact FISME's Intellectual Property Facilitation Centres

New Delhi | Hyderabad | Bangalore

011 - 46923157    040 - 23322117    080-23543589

email: [ipfc@fisme.org.in](mailto:ipfc@fisme.org.in)

### Book Store

**Directory of Testing Laboratories in India**



[Read More](#)

### MSME Ministry to explore ways to speedup advances to small units

Timely and easy access to credit has always posed a problem to SMEs. To address the issue, MSME Minister, K H Muniyappa has called for a meeting of heads of Indian banks to find ways to speed up advances to MSMEs. "The MSME Ministry is discussing ways to enhance the Credit Guarantee Scheme to meet the needs of a greater number of enterprises," said a Confederation of Indian Industry (CII) press release, quoting Muniyappa. The Minister was speaking at an inaugural session of the 10th Global India Summit organised by CII, in association with the MSME Ministry here yesterday. Research and innovation are key to MSME global competitiveness, he said, adding, Indian MSMEs hold the key to job creation for a large number of young people who are entering the workforce.



[Read More](#)

### Rs 24,000 crore allocated for MSME sector in 12th Plan

The MSME sector is considered the engine of economic growth, playing a significant role in promoting equitable development. To further promote the sector, the Ministry has allocated Rs 24,000 crore for the 12th Plan period.



"The Ministry's 12th Plan allocation of funds has been more than doubled from around Rs 11000 crore during 11th Plan to around Rs 24000 crore in 12th Plan to accelerate the development of MSME sector in India," said Minister of Micro, Small and Medium Enterprises, K H Muniyappa during the valedictory session of the International Trade Fair 2013 that concluded here yesterday.

[Read More](#)

### Govt support for product certification to MSMEs

The Micro, Small and Medium Enterprises (MSMEs) can claim up to 75 per cent of expenditure incurred in getting Product Standard Marks up to Rs 1.5 lac for national and Rs 2 lac for International ones. The national standards markings on products like BIS, BEE etc and international ones such as CE, UL, Energy Star etc shall be eligible for support under the new initiative.

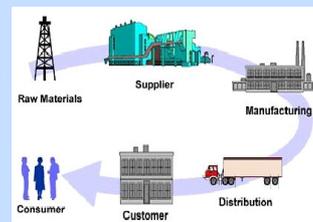


According to a communication of Office of Development Commissioner of MSME, Ministry of MSME, the scheme has been initiated to enhance the acceptability of products of the MSME sector in national and international markets and also to help them become part of global supply chains.

[Read More](#)

### Govt organises course on Supply Chain Management

The logistics and supply chain sector has witnessed a double digit growth during the last decade and the growth pattern is expected to continue for another couple of decades. However, the sector is faced with the unavailability of skilled manpower to sustain its growth. To fill the skill gap, the MSME



Technology Development Centre has organised a four-day certificate course in supply chain management to be held here on October-19th, 20th, 26th and 27th. "MSME TDC is offering Supply Chain Management course that helps you understand the powerful concepts and present them in a lucid and applications oriented manner," said an official notification.

[Read More](#)

### State Scan



Buy our one-of-a-kind guide to all industrial testing laboratories in India. Find the one most convenient for getting your products tested and certified. An invaluable compendium for all industrial units and exporters. PP: 894, Hard Cover. Price: Rs 900. 50% discount for members.

[Buy your copy now](#)

### Handbook for Managing Export Payment Risks

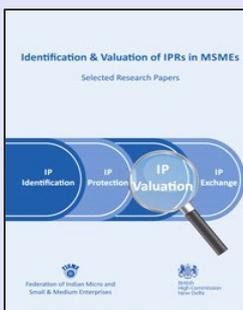


If you are an exporter you simply cannot do without this unique publication which tells you how to manage payment and other risks arising from exports. PP: 78. Price: Rs 300. 50% discount for members.

[Buy your copy now](#)

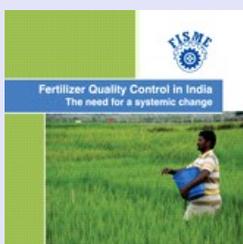
### Free Publications

#### Identification & Valuation of IPRs in MSMEs



Identification & Valuation of IPRs in MSMEs - Selected Research Papers. [Ask for your copy now](#)

#### Fertilizer quality control in India: Need for change



## Andhra Pradesh

### Andhra protest costs MSMEs more than Rs 450 cr

The widespread protest against Centre's decision to split Andhra Pradesh today entered the 5th day causing more than Rs 450 crore losses to the micro, small and medium enterprises (MSMEs) in Telangana and Seemandhra regions. Production loss of over 4,670 MW of power has left 21 million people without electricity since the last five days. Not only has the protest widely hit the MSME sector, the power outage also threatened to affect technology giants like Google, Microsoft and Facebook.



[Read Details](#)

## Haryana

### NIFTEM to setup six pilot plants in Haryana

To provide a business incubation centre for budding entrepreneurs belonging to the food processing industry, the National Institute of Food Technology Entrepreneurship and Management (NIFTEM) wants to setup six pilot plants related to different areas at its campus in Sonapat District of Haryana. NIFTEM, an autonomous body under the Ministry of Food Processing Industries, will set up the pilot plants at Kundli for – fruits and vegetable processing, dairy processing, processing of meat and poultry products, grains and cereals, bakery, and ready to eat traditional foods. The project will provide a vital source for food companies that are just starting up or evaluating new processes or product lines.



[Read Details](#)

## Karnataka

### Karnataka to set up coir sub-centres

The Coir Board will open a chain of sub-centres across Karnataka to disseminate various technological advancements and machinery developed by the board's research institutes. The sub-centres will also serve as procurement hubs for coconut husk from which coir yarn can be extracted to create a variety of value-added products. Union Minister of State for Micro, Small and Medium Enterprises K H Muniyappa on Friday said during the 12th Plan, 20 new coir clusters are proposed to be set up at an outlay of Rs 30 crore.



[Read Details](#)

## Odisha

### IDCO to make state-of-the-art multi-storey buildings in Odisha

Odisha government has plans to construct state-of-the-art multi-storey buildings for commercial as well as residential purposes in four districts of the state. Odisha Industrial Infrastructure Development Corporation (IDCO), a public sector unit under the Odisha Government will be working on the project in Jharsuguda, Sambalpur, Dhenkanal and Balasore districts of the state. The commercial as well as residential buildings, to be built up on 10,000 – 15,000 sqm space will provide facility and services for banks, corporate offices, show rooms, shops, kiosks and industrial housing in different parts of the state.



This monograph argues for a systemic change in fertiliser quality control. Essential reading for those in policy-making positions.

[Ask for your copy now](#)



### 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:

[Oman](#)



### Starting a New Venture

Coming August, **K J Somaiya Institute of Management Studies and Research** located in Vidyavihar, Mumbai is launching a certificate programme on Creating New Ventures.

[Read More](#)

[Read Details](#)

## Uttarakhand

### Orientation on Design Clinic for MSMEs in Uttarakhand

Promoting more job oriented courses in the state, Industries Association of Uttarakhand (IAU) and National Institute of Design (NID) is holding an orientation workshop on designing for upcoming entrepreneurs. The orientation workshop on Design Clinic Scheme for MSMEs to be held here on October 9 will focus on different aspects of designing. Design Clinic is a tested strategic model of design intervention, where a solution to an existing design problem is diagnosed and remedial steps suggested by a multi-disciplinary team of design experts. In this scheme, the value additions to an idea or a concept are imparted through interaction at a lesser cost to a specific industry/sector.

[Read Details](#)



## World Watch

### Vietnam



### Brand India established at Vietnam's global show

Engineering exporters showcased the country's manufacturing capabilities at Vietnam's global show, in a bid to find new markets in the south Asian region, in the face of slowdown witnessed in western markets. Vietnam's most prestigious engineering exhibition with international participation, INDEE held at Ho Chi Minh city saw a large contingent of Indian engineering export houses (largest foreign presence), as part of the EEPC India show, inaugurated today by India's Ambassador (designate) to Vietnam, Preeti Saran.



[Read More](#)

### Africa



### India, Africa agree to promote trade, tech transfer, skills & SME development

The Africa-India Business Council (AIBC) met in Johannesburg on Tuesday to explore mutually beneficial economic engagement between the two countries, including SME development. "The business leaders from both sides expressed satisfaction on the deepening and comprehensive politico-socio-economic relations between Africa and India. As long-standing strategic partners in progress of each other, both sides reaffirmed their commitment to work together with a balanced and rewarding approach, bearing in mind each other's development priorities, based on common shared values," said an official notification.



[Read More](#)

### USA



### Hit by Indian slowdown, South Asian nations must work on reforms: World Bank

Noting that India's slowdown has significant spillover effects on the rest of South Asia, the World Bank has said South Asian countries need to work hard on reforms. Observing that the turmoil in global capital should come as a wake-up call for South Asia, which was the second-fastest growing region in the world in the aftermath of the global crisis, the World Bank yesterday said its recent performance has been less stellar, and it has been sustained by potentially volatile portfolio inflows.



## Reader Reactions

### Write and Win prize!

Write your comments on the FISME Factor. Share your views and suggestions on MSME issues. Win prize! The best mail will get a special book every fortnight. send mail to: [newsletter@fisme.org.in](mailto:newsletter@fisme.org.in)



## Opportunities

### Business opportunities for India in Sri Lanka

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

[Read Details](#)



### Business opportunities for India in Turkey

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

[Read Details](#)



## New Members

### 4 New Members Join FISME

During the period from 01st October 2013 to 15th October 2013 a total of 9 new MSMEs became member of FISME

[Read Details](#)



You are receiving this Newsletter because you are included in our mailing list of recipients who are involved or interested in FISME or Indian MSMEs. You are welcome to partly or fully reproduce and disseminate the contents of this publication provided that you acknowledge the source.

To **subscribe/unsubscribe** to this Newsletter  
click [subscribe](#) or [unsubscribe](#)

This Newsletter is edited by the FISME Secretariat. We welcome contributions as well as comments and suggestions.  
Please write to [newsletter@fisme.org.in](mailto:newsletter@fisme.org.in)

## Federation of Indian Micro and Small & Medium Enterprises (FISME)

Headquarter: B – 4 / 161, Safdarjung Enclave, New Delhi – 110029

Telephone: +91 11 26187948, +91 11 26712064, +91 11 46023157 Fax: +91 – 11 – 26109470

Email: [newsletter@fisme.org.in](mailto:newsletter@fisme.org.in) , Mobile: +91 9312274911, Website: [www.fisme.org.in](http://www.fisme.org.in)



### Bangalore

57/5, Family YMCA Building,  
Millers Road, Benson Town,  
Bangalore - 560046

Email: [bangalore@fisme.org.in](mailto:bangalore@fisme.org.in)

Mobile: +91-80-23543589

Website: [www.fisme.org.in](http://www.fisme.org.in)

### Hyderabad

H. No. 6-3-569 / 1/2/4

2nd floor, Rockdale Compound, Somajiguda

Hyderabad – 500082

Tel: +91- 40- 23322117 Fax: +91 -40- 23312116

Email: [hyderabad@fisme.org.in](mailto:hyderabad@fisme.org.in)

Website: [www.fisme.org.in](http://www.fisme.org.in)

If you want to forward this email to a friend, [Click here](#)