



Confederation of Indian Industry

# SME Business

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## FROM DIRECTOR GENERAL, CII

The role of MSMEs in the development of the country has been acknowledged and established through multiple schemes dedicated exclusively for the growth and development of the MSMEs in the country. With almost 63.4 million MSMEs in the country, the sector has huge potential to propel the economic growth to newer heights. The social empowerment that allies with the economic growth is what makes the sector unique in its approach to address the prevailing problems of unemployment, poverty, empowerment of women and other weaker sections of the society to name a few.



Various flagship initiatives of the government have further boosted the growth of the MSMEs. Efforts of the government in making business easier for the MSMEs persists where constant endeavour towards addressing the challenges like access to credit, upgrading to newer and premium technology, finding the right market are being taken. The recent announcement of making credit of upto one crore within 59 minutes has been a unique step in this regard which would not only ease out the capital flow of the existing MSMEs but would also encourage budding entrepreneurs to join the trade. Similarly, various bilateral agreements between different nations crafted exclusively for MSMEs have been quite encouraging for the sector.

Confederation of Indian Industry (CII) aims to contribute to the sector through bridging the knowledge gap. MSME Business is an initiative to keep the readers abreast of recent policy developments in the sector. Analysis of data on various sectors of micro, small and medium industries remains crucial to understand the issues and challenges of the sector. In addition to policy updates, the bi-monthly newsletter will strive towards analysing a particular sector in every edition, such that the reader draws overall knowledge of the sector, understand its issues and challenges, recommend solutions and predict the trends of growth.

**Chandrajit Banerjee**  
Director General  
Confederation of Indian Industry

## FROM THE CHAIRMAN'S DESK

Food processing is one of the emerging sectors where India as a diverse food producing nation can make a global mark. The food processing industry has been witnessing a steady growth and is pegged at a worth of 130 US Dollars. Apart from global demand, the importance of India's Food Processing industry is also evident from the large scale domestic demand. Food and Grocery constitutes almost 31 percent of India's consumption basket in contrast to other countries where the consumer demand is much less (9% in US, 17% in Brazil, 25% in China). The changing trend of consumption, demographic transition where India is among the youngest nation and rising disposable income has provided impetus to the food processing industry.



India has almost 52 percent of arable land against a global average of 11 percent which speaks volumes about the potential of the sector to help emerge India as a global leader in Food Processing. In addition, India boasts of its unique diverse geographic and climatic conditions. It has 20 agro-climatic zones and 46 soil types which enables it to produce a wide variety of distinctive food products. In addition to geo-climatic advantages, it has also technical advantage of having almost half the population engaged in agriculture and a large workforce to aid in processing of the produce. Nevertheless, we are yet to realise our potentials and reap our locational advantages.

The Micro, small and medium enterprises as diverse as it may be, also constitutes an important part of the food processing industry. Almost 85 percent of the processed food are sourced from the MSMEs. Apart from being an essential part of the production cycle, MSMEs also constitute an integral part of

the processing cycle as well. Food processing for MSMEs include the entire bandwidth of primary processing to more sophisticated stages of processing and packaging for exports. However, the degree of processing is quite low in comparison to the amount of raw materials produced and ranges between 21 to 35 percent of total produce.

Gaps in the supply chain is one of the primary issue haunting the MSMEs to achieve the status of its global counterparts despite being far superior as a production base. To overcome this and many other gaps, the Government of India has been taking active steps and to position the Indian Food Industry at par with the global players. Providing credit facilities at affordable and convenient rates to MSMEs from institutions like NABARD and facilitating production through formation of Agro-clusters at rural and urban areas have been some of the critical steps in clearing the way for growth of the sector. In addition, conceptualization and operationalization of Mega food parks have also been an active step in removing trade barriers and easing out exports in the sector.

The current edition of MSME Business provides a concise analysis of the MSMEs engaged in Food Processing Industry- industry status and impediments to growth. In addition, it also provides a glimpse of the latest updates in the MSME sector, schemes available for MSMEs in the Food Processing Sector and other informational articles on technology and finance.

Please feel free to write to me at:  
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Regards,

**Shreekant Somany**  
Chairman, CII National MSME Council

## UPDATES ON THE SECTOR

### **Contactless banking for MSMEs to be the new paradigm: Financial Services Secretary Rajiv Kumar**

In a bid to bolster credit growth, the Finance Ministry is planning to expand the scope of the recently launched portal that enables MSMEs to obtain a loan of up to Rs.1 crore within an hour. Based on the experience of this automated loan processing system, other products could be on boarded. Contactless banking is going to be the new paradigm as it fosters transparency. It will help improve credit flow to the MSME sector which is the backbone of the country's economy in terms of output, exports and employment generation.

### **Bank nod for MSME loans of up to Rs.1 crore in 59 mins**

Finance minister Arun Jaitley on Tuesday launched a new portal to fast-track loans for micro, small and medium enterprises (MSMEs) as the government promised that banks will approve funding up to Rs.1 crore in 59 minutes without entrepreneurs having to visit branches. Businesses need to submit GST and income tax details, along with bank statement, to be eligible for speedier loan sanctions. The loan will be disbursed within eight days. The portal has been set up by SIDBI along with SBI, PNB, Bank of Baroda, Indian Bank and Vijaya Bank, with other banks expected to join in the coming days. Once an MSME fills up the application form online and submits the required details, a single gateway will integrate platforms that will help perform back-end checks with the ministry of corporate affairs and credit information bureau for fraud and product checks before the loan is sanctioned.

### **Halt passage of MSME Amendment Bill: Swadeshi Jagran Manch to PM**

Swadeshi Jagran Manch has opposed the MSME amendment bill and urged Prime Minister Narendra

Modi to halt its passage in Parliament. The Micro, Small and Medium Enterprises Development (Amendment) Bill, introduced in Lok Sabha last week, provides for change in the criterion of classification of MSMEs from the existing 'investment in plant and machinery or equipment' to 'annual turnover' of the enterprise. They urge upon the prime minister and MSME ministry to immediately halt the process of passage of the bill in the interest of the small industries, make in India, entrepreneurship development and our youth with a dream of working for India," Mahajan said in a statement.

### **Centre earmarks Rs. 1,000 Crore for MSMEs in North East: Official**

The Centre has earmarked Rs.1,000 Crore for implementation of various schemes for micro small and medium enterprises of the North East region in the 2018-19 fiscal. "The schemes are Central sector schemes in which a specific percentage of the budgetary allocation are allocated for SC, ST and the North East", said M Sreenivasulu, Director of the Micro, Small and Medium Enterprises-Development Institute, Guwahati.

### **J&K government discusses setting up tech centre with MSME**

Jammu and Kashmir government discussed with the Centre setting up of Rs.100 crore technology centre in the state. "Advisor to Governor Mr. B.B. Vyas discussed with Mr. Ram Mohan Mishra, Additional Secretary and Development Commissioner, MSME, the establishment of Rs 100 crore technology centre in the state," as confirmed by an official spokesman. The spokesman said Mr. Mishra has discussed a wide range of issues with Mr. Vyas pertaining to the growth of industrial sector in J&K. Also, the additional secretary Mr. Mishra has assured that the Centre would provide adequate funding under PMEGP-ASPIRE and cluster development projects to the state.

### **‘MSME loans: Private Banks, NBFCs eat into PSU banks’ market share’**

State-run banks’ market share in loans to the micro, small and medium enterprises (MSMEs), a major thrust area for the government, has dipped on aggressive play by private sector banks and NBFCs. The share of the 21 public sector banks (PSBs) has fallen to 50.7 percent as of June 2018, from 55.8 percent in June 2017 and 59.4 percent in June 2016, a quarterly report by Transunion CIBIL and SIDBI.

### **NSE signs MoU with Bengal government’s MSME & Textile department**

The National Stock Exchange of India Limited (NSE) today signed a MoU with the MSME and textiles department of West Bengal government for supporting and facilitating alternate sources of funding through equity among the small and medium sector enterprises.

The Micro Small and Medium Enterprises (MSME) and Textiles department have taken the initiative to engage the NSE with all industry associations and chamber bodies, so that large number of SMEs in West Bengal can be encouraged to explore alternate sources of funding and help list them on emerge platform of NSE.

### **MSMEs revenue rose 27% in FY18, vibrancy returning to sector: Report**

The liquidity challenges also appeared to have receded with improvement in the working capital parameters particularly the debtor position which has declined from 100 days as on March 2017 to 78 days as observed by Acuite Ratings through a

study of a representative set of 327 MSMEs with rated debt up to Rs.25 crore. SIDBI’s MSME Pulse report jointly released along with TransUnion CIBIL estimates that 5 lakh new borrowers are likely to tap the formal borrowing channels in the first half of 2018 as compared to 4 lakh borrowers in the second half of 2017.

### **CBIC sets up Help Desks’ for expeditious IGST refunds for MSME exporters**

CBIC has issued two Circulars to expedite the refund for exporters as an extension of the special “Refund Fortnight” drive, especially for exporters in the MSME domain. ‘

In terms of the first Circular No. 21/2018-Customs dated July 18, 2018, Help Desks’ have been created for expeditious IGST refunds for MSME exporters. The Help desks would assist in resolution of IGST refund claims for MSME exporters as part of on-going ‘Refund Fortnight. CBIC realizes that MSMEs are unable to approach Customs port of exports due to factors like distance, lack of information/knowledge etc. and accordingly, their refunds have been held up. According to the circular, these Help Desks would be located in 10 cities at the FIEO offices. As per CBIC these help desks would be managed by officers of Customs, nominated by jurisdictional Customs zone and the officers deputed at Help Desks would use data provided by Directorate of Systems regarding status of pending IGST refund claim. The officers would inform the exporters about specific errors and explain them about the documentation requirement, in addition to guiding the MSME exporters to resolve the errors if any.

# FOOD PROCESSING SECTOR

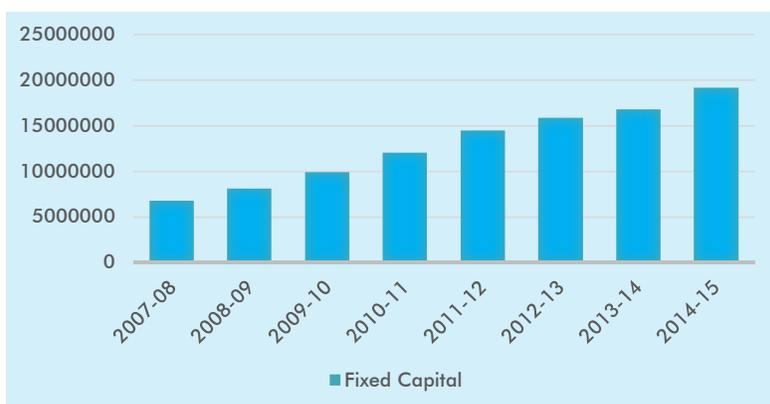
## 1. BACKGROUND

Food Processing is one of the fastest growing sector in India. With a diverse palate of taste and geographical advantage of growing multiple varieties of food items, India stands at a vantage point to cater to the global demands. In addition, the high numbers of cattle and large water bodies in the country contribute to the export of processed meat and marine products in large numbers. The Food Processing Sector is one of the largest sectors after Textiles and Weaving Apparel sector. The series of activities involved in food processing places it among the labour - intensive sectors engaging a large number of people at different links of the value chain.

The sector employs about 1.77 million people in 38.6 thousand registered units. The unregistered units account for another 4.79 million people cumulatively accounting for almost 11.7 percent of total employment generated by all sectors.<sup>1</sup> This highlights the labour - intensive nature of the sector and its role as a major employment generator for the country.

The sector is aptly titled “sunrise sector” owing to its increasing contribution to the overall development of the economy. The notion that food processing entirely caters to export market has been replaced by the growing domestic demand of processed food due to the changing demography and dietary habits. The sector contributes almost 32 percent share to the domestic market and constituted 14 percent to the GDP through manufacturing in FY16. The growth of the sector can be attributed by the increasing fixed capital as shown in Figure 1.

**Figure 1: Increase in fixed capital in Food Processing Sector**



Source: MoFPI

<sup>1</sup> Ministry of Food Processing

## POTENTIAL

### LARGEST GLOBAL PRODUCER OF

- Milk
- Cashew Nuts
- Coconut
- Tea
- Ginger
- Turmeric
- Black Pepper
- Coffee

### LARGEST GLOBAL CATTLE PRODUCTION

### SECOND LARGEST PRODUCER OF

- Wheat
- Rice
- Sugar
- Groundnut
- Inland Fish

### THIRD LARGEST PRODUCER OF TOBACCO

ACCOUNTS FOR 10% OF WORLD PRODUCTION OF FRUITS

Given the growing domestic demand and the export market, the processed food market is expected to grow to 543 billion dollars by 2020 at a compound annual growth rate of 14.6 percent. In 2017, the government liberalised regulations and allowed 100 percent FDI in the manufacturing of food products and trading activities including e-commerce in food products manufactured and produced in India. This seems to be paying dividend as Foreign Direct Investments in the sector in 2018 has touched a billion dollars.

## 2. WHAT CONSTITUTES FOOD PROCESSING

The sector includes,

- The **Manufactured Process** which includes any raw product of agriculture, animal husbandry or fishing; transformed through a process in a way that the original physical properties are retained in the processed form is edible and has commercial value.
- Other **Value-Added Processes** which includes significant value addition to increase the shelf life and are ready for consumption.

Food Processing links the farm sector to the manufacturing sector thereby adding value to the finished product. This in turn translates to enhanced incomes of the actors at each link of the value chain. Processed food includes raw products as well as ready to eat food. Some of the products included within the category of food processing are

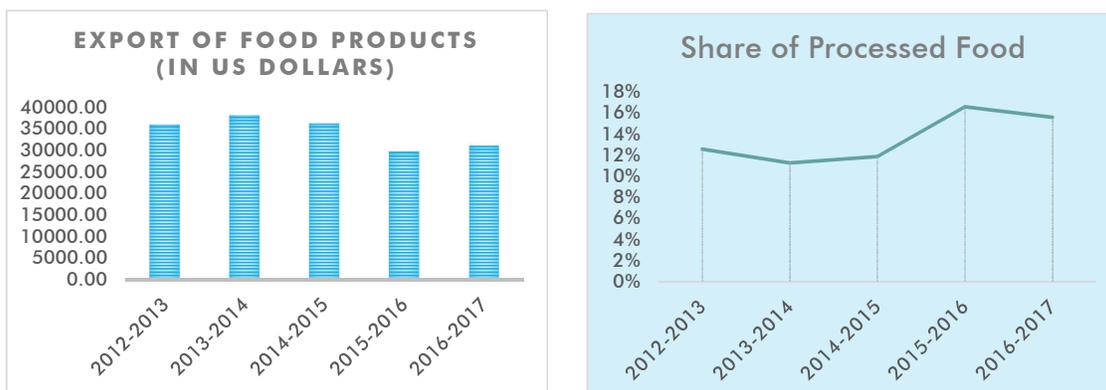
- Meat
- Fish and crustaceans and molluscs and their production

- Fruits and Vegetable
- Vegetables and animal oil and fats
- Dairy Products
- Grain Mills Products
- Bakery Products
- Sugar, Cocoa and chocolate and sugar confectionary
- Food Products NEC;
- Prepared animal feeds;
- Distilling,
- rectifying and blending of Spirits;
- Manufacture of Wines;
- Manufacture of Malt liquors and malt;
- Production of bottled mineral water and soft drinks
- Prepared meals and dishes;
- Macroni, noodles and other similar farinaceous products

## 3. EXPORT POTENTIAL

India's share in the global export of processed food was about 2.36 percent in 2015. Middle East and South East Asia are the prime destinations of export of processed food from India. While the potential for exports is huge, India is yet to exploit the full potential of its strength in the sector in terms of producing a wide variety of products. Analysis of data Figure 2 in reflect that while the export of processed food has been decreasing over the years in absolute terms, its proportion with respect to total exports of food products has been increasing.

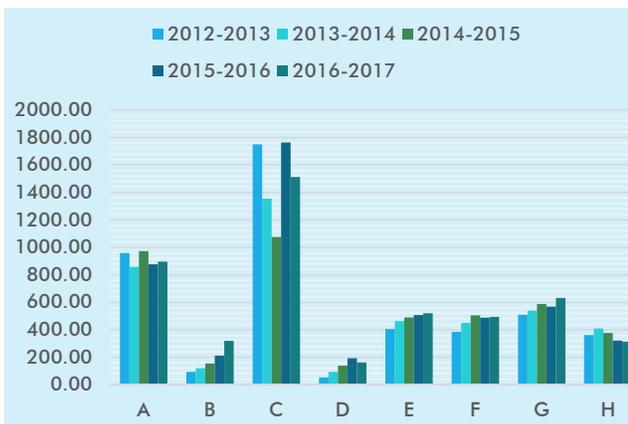
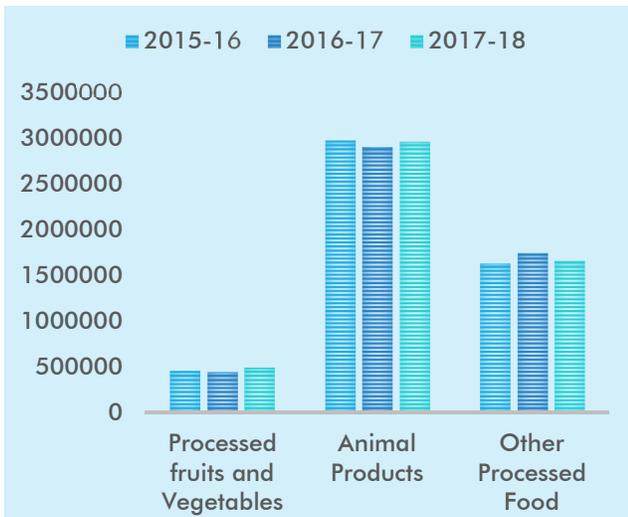
Figure 2: Export of Food Products and Share of Exports in Processed Food



Source: Director General Commercial Intelligence and Statistics

As can be seen from Figure 3, animal products comprise bulk of the exported processed food. Over 80 percent of these is from boneless bovine meat. Chickpeas comprise almost a quarter of the exports of processed fruits and vegetables, while over a third of the rest is from guar gum and shelled groundnut.

**Figure 3: Trend of Export of Major Items in Processed Food from India**



Source: Director General Commercial Intelligence and Statistics

A-animal or vegetable fats and oils and their cleavage products; pre. edible fats; animal or vegetable waxes;  
 B-preparations of meat, of fish or of crustaceans, molluscs or other aquatic invertebrates;  
 C-sugars and sugar confectionery; D-cocoa and cocoa preparations;  
 E-preparations of cereals, flour, starch or milk; pastry cooks products;  
 F-preparations of vegetables, fruit, nuts or other parts of plants;  
 G-miscellaneous edible preparations;  
 H-beverages, spirits and vinegar.

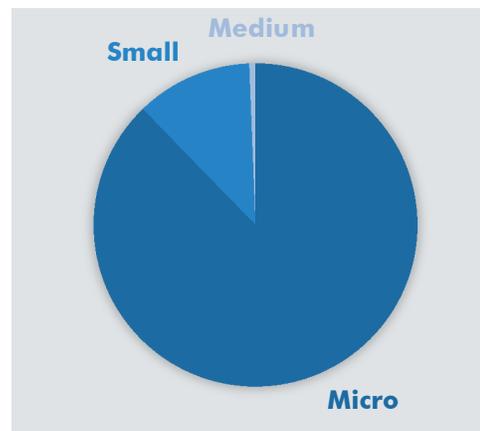
**4. MSMEs IN FOOD PROCESSING**

Almost 85 percent of all processed foods comes from the MSME sector<sup>2</sup>. Most of the MNCs and multi food accumulation chains also source their products from MSMEs.

**Figure 3: Benefits of Food Processing to the Producers**



**Figure 4: Proportion of Micro, Small and Medium Enterprises registered in Food Processing Industry**



Source: MoMSME

The Food processing sector is one of the sectors which can aid in transition of the rural economy from the labor-intensive agriculture sector into a more profitable food processing sector. Agriculture still is the largest employment generating sector of the economy. It not only demands labour and time, but also involves and is open to risk of losses due to vagaries of

<sup>2</sup> <http://www.businessworld.in/article/Non-Capital-Intensive-Technological-Inputs-Needed-For-MSME-Food-Processing-Sector-P-L-Kaul-Chairman-MD-Mariental-India-Pvt-Ltd/05-11-2017-130560/>

the nature. In addition, the fragmented nature of the land also has reduced the per capita production which affects the income of the rural households engaged in farming. Nevertheless, food processing industry provides a window of opportunity to benefit more through value addition of limited products.

The processing of the Food, may be a support as it would help in reduction of wastage and improve value addition but can also promote crop diversification thus ensuring better returns to the farmers.

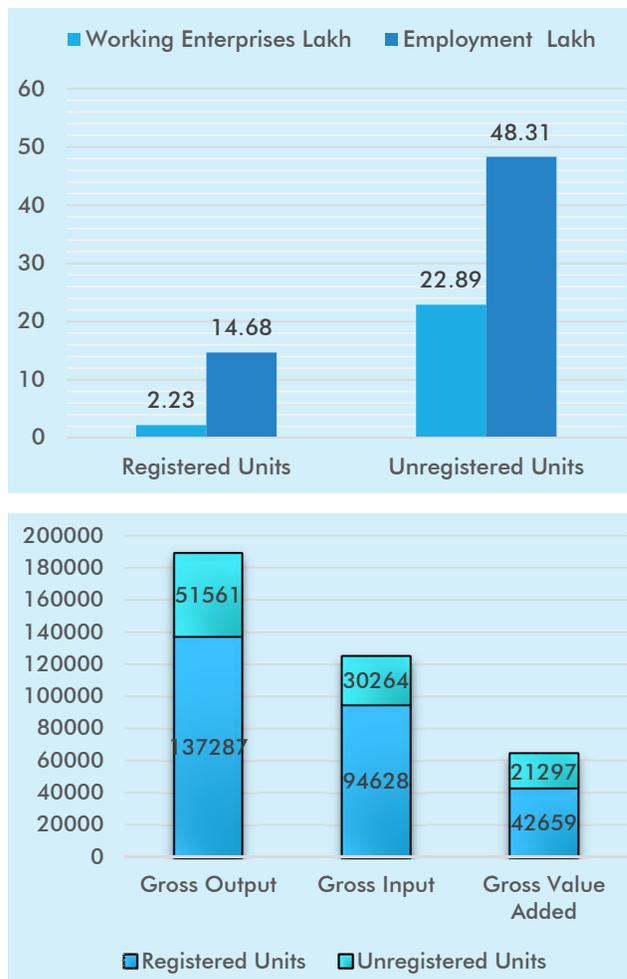
Manufacturing of Food Products<sup>3</sup> and Beverages account for almost 15 percent of the total number of enterprises registered in the UAM. There are about 4,66,428 MSMEs engaged in Food Processing sector as registered in the Udyog Aadhar Memorandum. Out of these 439512 enterprises are engaged in Manufacturing of Food Products while 26916 enterprises are engaged in the manufacturing of Beverages. About 88 percent of the registered enterprises are Micro and 12 percent are Small.

While the UAM only provides the count of the registered enterprises, the number of unregistered industries engaged in food processing can be anticipated to be much more. The recent available data of MSMEs engaged in Food processing shows the large number of unregistered industries in the sector and the gross value added.

Though the increase in the registered MSME units is quite evident, the increased proportion of unregistered industries is sketchy due to absence of concrete data. Nevertheless, the average per unit fixed capital is 4.97 crore indicating that most of the factories as stated in the Annual Survey of Industries 2014-15 engaged in Food Processing are micro and small industries.

<sup>3</sup> Manufacture of food product covers the following activities: (i) Processing and preserving of meat Group (ii) Processing and preserving of fish, crustaceans and molluscs (iii) Processing and preserving of fruit and vegetables (iv) Manufacture of vegetable and animal oils and fats Group (v) Manufacture of dairy products (vi) Manufacture of grain mill products, starches and starch products (viii) Manufacture of other food products (ix) Manufacture of prepared animal feeds.

**Figure 5: Proportion of Registered and Unregistered MSMEs engaged in Food Processing Industry and their Performance**

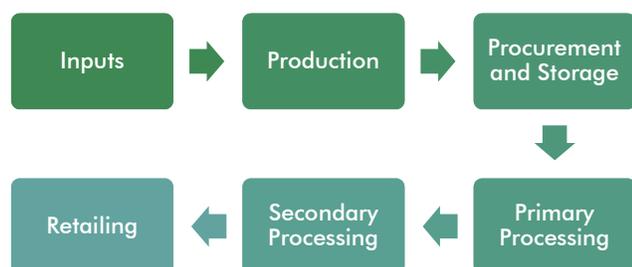


Source: MSME Census 2006-07

## 5. UNDERSTANDING THE VALUE CHAIN

The Food processing value chain includes five distinctive steps.

These five steps are primarily distributed among four key stakeholders namely the Producers, Processors, Distributors and the Consumers. Demands of each of these stakeholders have to be in tandem for an efficient and sustainable network. This would further reduce wastage and contribute to improving the profit margins. A quick glance of the value chain indicates the engagement of MSMEs in almost all stages barring Retailing.



**Inputs** – While the inputs are mostly sourced from government agencies or market, a very few MSMEs use their own farm inputs like those by Agro clusters and Farmers Producer Organisations.

**Production** – Production as the name implies includes production of raw food. A majority of MSMEs are engaged in the production of food like the contract farmers, Farmer Producer organisations and Agro clusters.

**Procurement and Storage** – this is important for saving loss and wastage of the produce from vagaries of the weather and animal damage. No processing has been done till this phase and the food produced is stored in its natural form. It includes warehouses, cold chains and silos. A lot of procurement and storage units are owned by small and medium entrepreneurs at the farm level or closer to the farms.

**Primary Processing** – Primary processing can be said to be the first level of processing. It involves grading and sorting and milling. The micro and Small entrepreneur are actively involved in this category of processing as well.

**Secondary Processing** – This involves adding value to the products to increase its shelf life. This also includes ready to eat variants where the properties of the original product is entirely metamorphosed to produce a new product. Usually medium entrepreneurs are engaged in secondary processing as it requires sophisticated technology and good amount of investment.

**Retailing** – Retailing is presenting the final produce to the consumers. This section is usually dominated by bigger industry players and international FMCGs.

## 6. ISSUES AND CHALLENGES

While the Food Processing Sector provides promising opportunities to the MSMEs, many issues and challenges curb their capacity to explore their full potential.

### 1. Supply Chain Gaps

An efficient Supply Chain ensures air tight delivery of the food products from farm to fork. Gaps in Supply Chain poses as one of the biggest challenges for the entrepreneurs engaged in food processing. Lack of availability of required facility at the right time leads to huge losses to the producer. For instance, lack of demand and poor delivery channels would cause losses to the farmers even in case of bumper harvest. Issues within the elements of supply chain are discussed as follows,

- i. **Pre-processing losses** - These are post-harvest wastage due to improper primary processing mechanisms. Lack of awareness about proper processing mechanisms (eg- threshing and sorting), proper storage facilities at convenient distance re some of the primary reasons for pre-processing losses.
- ii. **Transport leakages** - These are the losses caused to the produce while in transit. Lack of knowledge on proper packaging and use of optimum temperature for transporting perishable products are the primary reasons for such losses.
- iii. **Storage Losses** - Storage can be of two types- Warehouses and Cold-Chains. Often these facilities are not available in good numbers near the producers and the aggregators which causes immense damage to the produce. While warehouses are used for storage of grains, Cold storages are essential for perishable goods.

#### *STATUS OF COLD CHAINS AND COLD STORAGE IN INDIA*

The number of the cold storages and cold chains stand highly insufficient to the gigantic quantity of agriculture produce and other processed food produced in India. Only 4 million of the 104 million tons of fresh produce are transported through a cold chain. In addition, the cold chains are

unevenly distributed leaving out a large number of entrepreneurs engaged in food processing. There are about 6,300 cold storage facilities with a cumulative capacity of 30.11 million. Approximately 60 per cent of the total number of facilities is located only in Uttar Pradesh, Gujarat, West Bengal and Punjab. Ineffective capacity utilisation of these cold storage facilities further compromises on the storage capacity of the limited available units. Reports suggest almost 75-80 per cent of these refrigerated warehouses are suitable only to store potatoes, a commodity that produces only 20 per cent of agricultural revenue.<sup>4</sup>

- iv. **Losses during Processing and Packaging-** These losses occur due to lack of advanced technologies and modern machineries. The technology used for processing and packaging used by MSMEs is obsolete which causes losses during this step. Lack of Innovation and Product development at lower levels of Production is one of the key impediments hindering the quality of processed food and packaging.

**Number of Cold Storages and its Capacity in Selected States 2013**

Name of the State	Number of Cold storages	Percentage (%)	Capacity (In M.T.)
Uttar Pradesh	1589	29.53	10118000
Maharashtra	466	8.66	546748
West Bengal	463	8.60	5682000
Punjab	422	7.84	1345193
Gujarat	398	7.40	1267304
Andhra Pradesh	290	5.40	900606
Bihar	246	4.57	1147041
Haryana	244	4.53	393121
Madhya Pradesh	197	3.66	808052
Others	1066	19.81	2242587
<b>Total</b>	<b>5381</b>	<b>100</b>	<b>24450652</b>

**Source:** <https://www.omicsonline.org/open-access/scope-of-supply-chain-management-in-fruits-and-vegetables-in-india-2157-7110-1000427.pdf>

<sup>4</sup> <https://www.omicsonline.org/open-access/scope-of-supply-chain-management-in-fruits-and-vegetables-in-india-2157-7110-1000427.pdf>

- v. **Marketing-** Lack of Proper marketing channels stands is yet another reason for MSMEs incurring losses in the food processing Business. Often the produce goes waste due to dearth of proper sources to sell the produce. While there is no shortage of producers and the relevant buyers and aggregators, assured linkages between the both stands essential for the business cycle to work effectively. Lack of proper linkages with the aggregators and buyers both on the regional and global scale turns out to be another major factor for the MSMEs to incur losses.

## 2. Non-uniform production of raw materials

While the production base of India is huge, the problem lies in the variation in quality produced by different regions for one single product. This restricts the volume of produce thereby affecting the quantity of sale and profit margins.

## 3. Lack of skilled Workforce

Availability of skilled workforce also poses challenge to food processing industry. the industry need skilled workers apprised with latest knowledge on technology and processing and packaging techniques, in the absence of which the MSMEs often lose out on business due to incapability to comply to required standards demanded by the large industries and global aggregators.

## 4. Low awareness on Quality and Safety Standards

Adherence to prescribed quality and safety standards are the key challenges which has been impeding the export potential of the MSMEs. The global demand of safety standards in the food processing industry is much different from those in our country which inhibits the MSMEs in the food processing sector to explore the opportunities.

## MSME SCHEMES SPECIFIC TO FOOD PROCESSING

S.No.	Scheme	Launched by	Details	Domain
1	<b>Mega Food Park</b>	MoFPI	This is based on “Cluster” approach and envisages a well-defined agri/horticultural-processing zone containing state-of-the art processing facilities with support infrastructure and well-established supply chain. These include Collection Centers, Primary Processing Centers (PPC), Central Processing Center (CPC) and Cold Chain infrastructure. Intends to provide mechanism to link agricultural production market particularly in the rural sector.	Finance
2	<b>Integrated Cold Chain And Value Addition Infrastructure</b>	MoFPI	The objective of the Scheme is to provide integrated cold chain and preservation infrastructure facilities, without any break, from the farm gate to the consumer. It covers creation of infrastructure facility along the entire supply chain viz. pre-cooling, weighing, sorting, grading, waxing facilities at farm level and others. The scheme allows flexibility in project planning with special emphasis on creation of cold chain infrastructure at farm level.	Financial Assistance
3	<b>Creation/ Expansion Of Food Processing/ Preservation Capacities (Unit Scheme)</b>	MoFPI	The main objective of the Scheme is creation of processing and preservation capacities and modernization/ expansion of existing food processing units with a view to increasing the level of processing, value addition leading to reduction of wastage. The processing activities undertaken by the individual unit’s covers a wide range of post-harvest processes resulting in value addition and/or enhancing shelf life with specialized facilities required for preservation of perishables. The setting up of new units and modernization/ expansion of existing units are covered under the scheme.	Finance
4	<b>Scheme for Creation of Backward and Forward Linkages</b>	MoFPI	The objective of the scheme is to provide effective and seamless backward and forward integration for processed food industry by plugging the gaps in supply chain in terms of availability of raw material and linkages with the market. Under the scheme, financial assistance is provided for setting up of primary processing centers/ collection centers at farm gate and modern retail outlets at the front end along with connectivity through insulated/ refrigerated transport.  The Scheme is applicable to perishable horticulture and non-horticulture produce The Scheme would enable linking of farmers to processors and the market for ensuring remunerative prices for agri produce.	Finance
5	<b>Modernization of Abattoirs</b>	MoFPI	This is a comprehensive scheme, which includes establishment of modern abattoirs and modernization of existing abattoirs. Modernization of abattoirs will also include up-scaling of infrastructure of existing abattoirs. For modernization of meat shop, grant in aid is extended.	Finance

S.No.	Scheme	Launched by	Details	Domain
6	<b>Research &amp; Development, Quality Assurance, Codex And Promotional Activities</b>	MoFPI	Quality and food safety have become a competitive edge in global market. Total Quality Management (TQM) such as quality control, quality system and quality assurance should function in a horizontal fashion for total success. R&D is an important area where focused attention is related to improvement of production, quality, consumer safety and public health. R&D for development and up-gradation of products, processes and technologies is required in processed food sector	Technical
7	<b>Agro Processing Cluster</b>	MoFPI	The scheme aims at development of modern infrastructure and common facilities to encourage group of entrepreneurs to set up food processing units based on cluster approach by linking groups of producers/ farmers to the processors and markets through well-equipped supply chain with modern infrastructure. Each agro processing clusters under the scheme have two basic components i.e. Basic Enabling Infrastructure (roads, water supply, power supply, drainage, ETP etc.), Core Infrastructure/ Common facilities (ware houses, cold storages, IQF, tetra pack, sorting, grading etc.) and at least 5 food processing units with a minimum investment of Rs. 25 crore. The units are set up simultaneous along with creation of common infrastructure	Finance
8	<b>Food Safety &amp; Quality Assurance Infrastructure</b>	MoFPI	The scheme ensures for overall development of the food processing sector in the country, various aspect of Total Quality Management (TQM) such as quality control, quality system and quality assurance should operate in a horizontal fashion. Apart from this, in the interest of consumer safety and public health, there is a need to ensure that the quality food products manufactured and sold in the market meet the stringent parameters prescribed by the food safety regulator.	Technical
9	<b>National Mission On Food Processing (NMFP)</b>	MoFPI	Centrally Sponsored Scheme (CSS) for implementation through State/UT Governments. A number of schemes which were implemented by MoFPI were subsumed with the Mission. This envisages establishment of a National Mission as well as corresponding Missions in State and District level. The objective is decentralization of implementation of food processing related schemes for ensuring substantial participation of State/UT Governments. The mission is expected to improve the Ministry's outreach significantly in terms of planning, supervision, monitoring of various schemes apart from playing a more meaningful role in policy formation	Finance

## ENHANCING COMPETITIVENESS OF MSME THROUGH CII CLUSTER APPROACH

CII has a dedicated Centre of Excellence for Competitiveness of SMEs, which acts as a one-stop solution for addressing the needs of the small and medium entrepreneurs and enhancing their competitiveness. The Centre plays a catalytic role in improving their efficiency and preparing the SMEs to imbibe recent market changes by providing focused services on Manufacturing Excellence, Energy Efficiency, HR excellence, etc.

With a pan India approach, the Centre of Excellences play a vital role in guiding and mentoring the SMEs through its 'Cluster Approach'. Clusters have been recognized as a powerful tool where companies come together, learn together and grow together. These clusters constitute of about 6 to 12 companies with similar needs and areas of development participate in the improvement journey for a period ranging from one to four years. Sector experts of the centre understand the issues hindering their growth and provide a detailed roadmap to achieve the desired results. The rich experience of the experts and the counsellors of the Centre and, their continuous engagement with companies/clusters looking forward for inducing dynamism into their businesses have made them capable of mapping individual issues and create customized roadmaps. CII along with its strategic partners has formed more than 350 clusters pan India benefitting more than 3000 organizations from varied sectors.

### BENEFITS OF CLUSTER APPROACH

Few typical benefits of cluster participant companies include:

- Financial Savings up by 10- 30 times of investment
- Space savings improved by around 30%
- Quality improvement in terms of reduction in customer rejects by 40-70%

- Energy consumption saved by 10-25%
- Inventory Turnover Ratio increased by up to 80%
- Delivery Schedule Adherence improved by over 50%
- Intangible benefits – increased employee morale and participation, reduced attrition rates and absenteeism

Any manufacturing company can be a part of cluster, be it from any sector like Auto, Textile, Engineering, Light and Heavy Fabrication, Leather, Furniture, Handtools, Cycle industry, etc. and derive the phenomenal benefits. The Centre of Excellence has serviced both OEMs (like Godrej & Boyce Mfg. Co. Ltd, Forbes Marshall Pvt Ltd, Cummins India Ltd, Luminous Power Technologies Pvt Ltd, Farida Shoes, etc.) as well as suppliers (both Tier 1 and Tier 2) on a large scale.

The centre also provides consultancy services to companies on individual basis, where clusters are not feasible.



UN - Organised Storage Model



More Organised Models of Storage Reducing Tool Searching Time

## COES - ACTIVE AGENTS OF BOOSTING SUSTAINABLE GROWTH

### *A Case Study of Carrier Engineering Private Limited*

Carrier Engineering India Private limited, an enterprise from Faridabad, has been engaged in manufacturing of high precision engineering parts since 1995. The enterprise joined the cluster program of the Centre of Excellence in the year 2010, though the decision of engaging with the CoE was not entirely voluntary and was done on an experimental basis. The perception of the organisation changed after the few months once benefits were visible from initial sessions on Total Employee Involvement and Kaizens. Some of the evident changes noticed with the first few months were starkly visible. For instance, there was a reduction in the customer returns by almost 66% along with a decline in customer complaints by approximately 60%. The rate of absenteeism also reduced by approximately 25%.

The benefits accrued by the organisation motivated them to enrol in the Advance Level and Sustenance level CII Cluster Program, only this time it was voluntary. The three year long journey of value

addition and adoption of various new production and management techniques led to stark changes in the quality and customer relation making it one of the global suppliers of high precision engineering parts. Some of the evident changes were visible in the organisations customer relations and turnover were,

- Reduction in customer returns from 390ppm to 67 ppm
- Adherence to on time delivery schedule reached to almost 100%
- Decline in rate of absenteeism by almost 50%
- More than 8800 Kaizens<sup>1</sup> done
- Increase in the turnover of the country by almost double.

Today Carrier Engineering has not only become a supplier to international brands like Oerlikon Graziano, JCB, Sonalika Tractors and others but has been an international vendor to countries like Germany, Switzerland, Hungary, France, UK, Hongkong etcetra.

<sup>1</sup> Kaizen is the practice of continuous improvement. Kaizen was originally introduced to the West by Masaaki Imai in his book Kaizen: The Key to Japan's Competitive Success in 1986. Today kaizen is recognized worldwide as an important pillar of an organization's long-term competitive strategy. Kaizen is continuous improvement that is based on certain guiding principles:

- Good processes bring good results
- Go see for yourself to grasp the current situation
- Speak with data, manage by facts
- Take action to contain and correct root causes of problems
- Work as a team
- Kaizen is everybody's business
- And much more!

One of the most notable features of kaizen is that big results come from many small changes accumulated over time.

# SUPERIoT - THE FUTURE OF IoT

Digital transformation is taking place across homes, industries and cities, changing the way we work, transact and live. The Internet of Things, more popularly known as IoT is a critical engine powering this revolution. The Annual Vodafone IoT Barometer Report 2017, based on interviews with over 1200 global business leaders, revealed that 81% of respondents agree that digital transformation is impossible without IoT. Its ever-increasing presence can be felt in every sphere of day-to-day life transforming operations, streamlining processes, reducing costs, and solving specific problems transforming operations, streamlining processes, reducing costs, and solving specific problems. IoT is used in smart cars, smart waste bins and smart parking spaces more subtle deployments where millions of devices are transforming operations, streamlining processes, reducing costs, and solving specific problems.

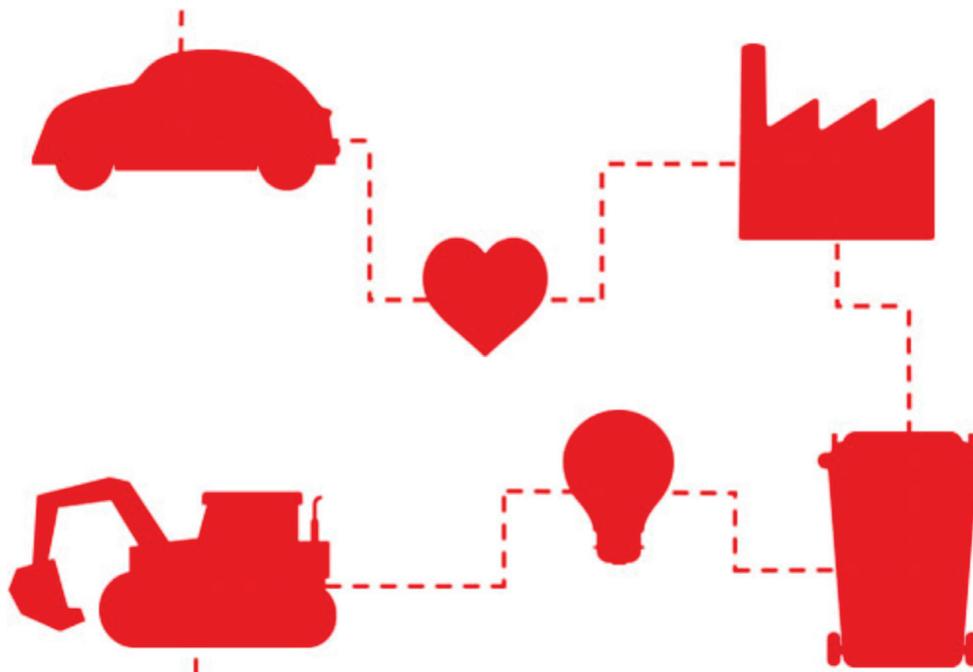
Though small enterprises are becoming aware of the benefits that IoT can bring to their business, they face a host of problems in identifying and deploying the right IoT solution.

## Benefits of SuperIoT

In a first of its kind for India, the SuperIoT has been developed as an end-to-end approach to an IoT deployment, which spans the device connectivity, data platform, and application enablement platform. It includes Fixed Asset tracking, Movable asset tracking and People Safety - Employee Tracking and Student in-transit tracking. With the support of the entire solution from one partner, it becomes easy for small enterprises to manage everything with one partner, rather than having to reach out to an endless set of partners for every single link in their IoT chain.

With SuperIoT, enterprises do not have to face the challenges of managing multiple suppliers and service providers. The Application Enablement Platform allows to benefit from rapid application development, device management and analytics. They can also have better manageability and control of their assets through Managed Connectivity.

Having an integrated solution from a single provider, delivers unprecedented value to enterprises. SuperIoT



Reference: <https://discover.vodafone.in/business/why-vodafone/campaigns/internet-of-things-solutions>

enables faster time-to-market, while generating timely business insights in a managed service model that allows the enterprises to focus on their core business areas. SuperIoT thus has the potential to bring about a digital transformation in enterprises, and the nation at large, enabled by IoT. It includes:

- **Vehicle Tracking:** A cost-effective, end-to-end solution that allows enterprises to have real-time visibility of their fleet, monitor vehicle condition, receive alerts about faulty vehicles, reduce unplanned vehicle downtime and help maintain asset value, thus reducing overall operational costs, ensuring safety and improving customer satisfaction.
- **Mobile Asset Tracking:** With this solution, enterprises can completely transform their supply chain and logistics operations and deliver goods faster with more operational efficiency. It enables them to track the location and status of their assets, be it healthcare equipment, building materials, construction equipment, etc. thus enabling effective management of business
- **Fixed Asset Tracking:**
  - *Sales Generating assets:* Transforming mere sales-generating assets into smart, connected assets which capture important data (such as location alerts, motion detection, operational status, estimated stock levels and usage, etc.) and deliver useful business insights for decision making and overall operations
  - *Diesel Generator (Energy monitoring):* A diesel generator monitoring solution that enables you to monitor the total diesel consumption, energy output, load and kWh/litre ratio and much more, to improve the performance of generator, while reducing cost.
- **People Tracking:**
  - **Employee Safety:** A set of smart solutions which offers safety of employees in and out

of the workplace, by combining RFID + GPS + GPRS enabled ID cards and wearables along with emergency call facilities to a central Emergency Response Team

- **Student Safety Solution for Schools:** Helping parents, school authorities and school bus transport managers keep track of their school children’s location through RFID + GPS + GPRS enabled ID cards and bus & campus readers, integrated with vehicle tracking and camera facilities

### Future Roadmap for IoT

While yet to become indispensable, no doubt, IoT has made its presence felt in our lives in some way or the other. Since it is still in the early stages of adoption, the IoT market in India is quite fragmented in its current form. Organizations desirous to embark on their digital journey will benefit in collaborating with end-to-end solutions providers who can enable them to focus on moving from market challenges to business outcomes. The success of IoT lies in forming collaborations to drive innovations and filling the skills gap to create a healthy ecosystem for all.

Due to the constantly evolving nature of technology, some innovations are often considered as fad or passing trend. However, the innovations of smartphones, mobile connectivity, and now IoT – are quickly transitioning from being bold and new to being the norm. IoT in India is still far from reaching its full maturity, and as devices are increasingly becoming accessible, so is the willingness to adopt IoT among enterprises and consumers alike.

Reach us at <https://discover.vodafone.in/business/large-corporates/internet-of-things-solutions/vodafone-superiot>

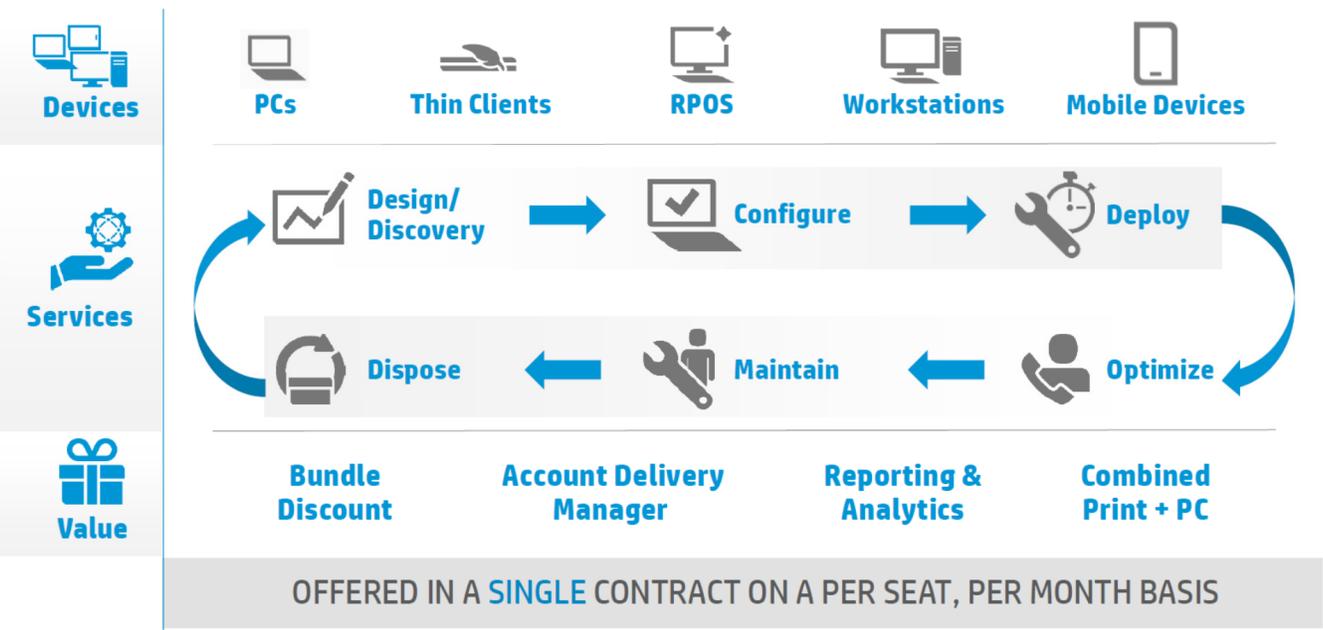
# DEVICE AS A SERVICE (DaaS) - A NEW WAY OF MANAGING DEVICES

There is a fundamental change in the way we work and live today. The change also reflects in the new age business environment. The way any business is done is changing irrespective of whether it is big or small. One of the big challenges faced by the small and medium enterprise is the capital expenditure on the IT Devices and its lifecycle management costs. IT devices form the backbone of any enterprise and is a critical component for its success. The traditional way of managing the life cycle of a device involves cost at every level from the acquisition to final disposal after it attains end of life. For a small and medium enterprise, this will be significant capital expenditure. To address this concern of the MSME segment, HP has come up with Device as a Service (DaaS). This enables an enterprise to pay a fee to use the device. In lieu of this, HP takes care of the device life-cycle.

DaaS covers every phase of the device lifecycle – from start to finish-for HP devices and other brands. It also offers expert advice to help choose a program to optimize the technology investment. It's a simple lifecycle solution for IT device acquisition, management and support to increase service level and reduce total Cost of Ownership. The model pricing is based on 'per seat per month' basis and technology refresh option on multi-year contract. It also provides value added services for IT devices life-cycle management.

A single window will enable an enterprise to get services from planning stage to configuration and integration into existing IT environment to deployment and maintenance. The DaaS platform also enables to optimize productivity for any organisation with mobility services, pro-active services and premium help-desk services. It also simplifies the challenges of

## HP IS BUILDING A SERVICE & DELIVERY ECOSYSTEM TO DELIVER DAAS





security breaches by managing diverse assortment of desktops, workstations and mobile devices to operate at its full potential without worrying about unsecure endpoints and unmanaged devices. It also plans to include real-time analytics, insights and proactive management to help the business optimize assets and resources. HP Service Agents monitor and diagnose the health of your fleet in real time and can apply the necessary fixes for a reliable, consistent computing experience.

Other smart products offered by HP<sup>1</sup> are

- Multi Utility Kiosk for providing anytime services,
- Command and Control Centre for advanced security solutions,

- Healthcare solutions for improved access and effectiveness of healthcare services in underserved areas, Skill development of youths through partnering in Skills India Mission,
- Digitisation and Workflow Management of enterprises,
- Home Automation,
- Virtual reality and Immersive computing,
- Simplification of operation in Fair Price Shops

Reach us at <https://tinyurl.com/CWC-New-Delhi>;  
<https://tinyurl.com/New-Delhi-CWC>

<sup>1</sup> Customers can experience the following Solutions available in HP Customer Welcome Centre.

## CREDIT RATING FOR SMES - CREATING LITERACY TOWARDS RATING FOR SMEs

MSMEs constitute a vital sector, promising high growth potential for the Indian economy as it encompasses both manufacturing and services. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating large employment opportunities. As per the Ministry of Commerce, the SME share in the GDP is over 30% and 40% in exports. SMEs are complementary to large industries and this sector contributes significantly in the inclusive industrial development of the country.

MSMEs largely operate in unorganized segment with either export driven or ancillary to an organized industry having limited presence in value chain and are primarily dependent on self-finance. The MSME sector continues to face several persisting problems which include delay in receipt of payments from customers, lack of latest technology, adequate infrastructure and skilled resources, availability of credit and high cost of credit. Adequate flow of credit and the access to formal credit channels is a prerogative for every entrepreneur for improving business conditions and achieve their technology needs.

The capital requirements of the MSMEs vary with different stages of their production. This can be summarized as follows,

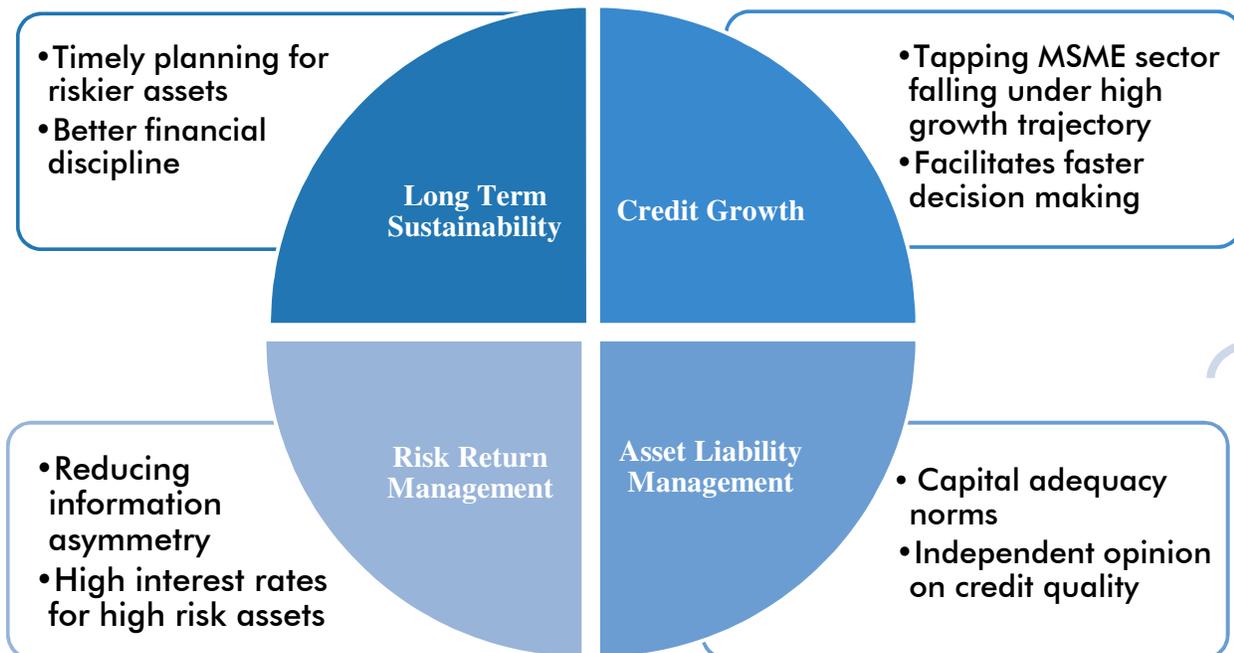
- Initiation
- Operational
- Growth

At the start-up phase, the small and medium entrepreneurs generally utilize their own resources (personal savings, borrowings from friends & relatives). However, to manage operational cash flow, the entrepreneur may require a temporary line of credit. Additionally, as and when the business expands, the company requires additional growth capital. For both the above-mentioned stages (second

and third), entrepreneurs seek assistance from the formal credit institutions such as banks, NBFCs and others. Lenders on the other hand are skeptical of funding SME's due to high risk involved owing to insufficient financial and other information mandated for loan approvals. Also, SMEs cannot define the requirements precisely due to limited knowledge of various financial products available, small ticket size, high procedural cost and dependence on in-house lending.

The 'EXTERNAL CREDIT RATING' will enable the SME to access funding by reducing information asymmetry. Since the SME's function differently from large and mid-corporates, consequently, a modified rating methodology is followed for SME rating with the difference being in information collection and evaluation criteria. In SME rating, due weightage is allocated to both qualitative as well as quantitative factors. The framework of the credit risk assessment of the entity is based on the external & internal risk.

- External risk – Industry risk
- Internal risk – business risk, management risk, financial risk and project risk.
- Industry risk involves analysis of regulatory environment, demand–supply gap, cyclicity/seasonality, input related risk, location of operation and industry financials.
- Business risk involves understanding of the availability of raw material, capacity utilization, level of integration, product mix, technology, environmental regulation and marketing and distribution.
- Management risk involves detailed analysis of the industry experience, composition of board, debt servicing track record, management succession, labour relations and others.
- Financial risk is the analysis of the quality of accounts, past and projected financials –growth, profitability, solvency and liquidity



- Project risk is the analysis of the type of capex undertaken, funding pattern, status of financial closure and timeliness.

The benefits of credit rating include:

- Enables establishment of credibility with stake holders: A good rating may help an entity to establish comfort & confidence with customers, suppliers, collaborators, lenders, etc. This in turn facilitates the better SMEs to differentiate themselves from others.
- Long term sustainability: Credit rating enables timely planning for riskier capex. It helps in better financial discipline.
- Credit growth: it helps lenders to tap the entities falling under high growth trajectory. It also facilitates faster decision making.
- Capital management: credit rating gives independent opinion on the credit quality of the rated entity and also assesses the capital adequacy norms.
- Self-improvement tool: The rating also helps an important self-improvement tool as it provides insight for benchmarking.

- Relatively easier access to funding: A better-rated entity can explore wide untraditional sources of funding, which not only reduces the access time but also opens up the possibility for borrowing at a lesser cost.

Despite the awareness of the benefits and process of SME rating, SME's often are reluctant to undertake the rating process due to disaggregated financial data, reluctance in sharing information, inefficient MIS, unclear future goals.

MSME financing would be a critical factor for the development of this sector and the economy. The RBI and the government have taken steps to make this possible. Lending by banks would be sustainable only if such lending generates standalone profits. The use of an external credit rating functions as an enhancement for judging the creditworthiness of the unit. The SMEs on their part have to become more professional in their operations so that the team comprising the regulator, bank and the units work better together to deliver finer results.

Reach us at <http://www.careratings.com/>

## OUR INITIATIVES

### FINANCE FACILITATION CENTRE

Despite MSME's critical importance to the economy, the sector has been facing challenges due demand supply mismatch in financing. Some of the pronounced issues which has been plaguing the sector are which restrict their growth in order to function in their full capacity

- dearth of funds with various financial institutions
- higher interest costs,
- complicated setup procedures for the MSMEs,
- long receivables cycles leading to disruption in the smooth working capital management,
- taxation policy,
- market uncertainty, imperfect competition, limited access to trained labor, etc.

CII in line with the government has taken several measures to empower the MSMEs by collaborating with various institutions to cater to the MSME's needs. CII SME Finance Facilitation Center in association with its several financial institutional partners is one such initiative that has the sole aim of providing handholding support in the form of service assistance and spreading awareness to the MSMEs not only in

the financing space but also in other domains like credit rating, compliance and Insurance for the SMEs. This center operates both offline and through an online portal and is a one stop shop, aggregating financing and other allied options from multiple large financial institutions. Till date, the Centre has reached out to over 4000 SMEs across the country and organized around 60 technical sessions wherein presentations were delivered by our partnering institutions.

#### SOLUTIONS OFFERED

Information sharing about various SME Schemes of Banks/ Financial Institutions

Facilitation to MSMEs for assessing funds and other allied requirements

Advisory / Guidance Support to SMEs for financing, credit rating, compliance advisory and insurance services

Creating Financial literacy amongst MSMEs through various activities under FFC

Sharing of information on various financial products of banks and other financial institutions for MSMEs

### TECHNOLOGY FACILITATION CENTRE

The centre was launched in November 2016 to provide latest technological support to MSMEs. TFC provides facilitation service interconnecting technological solution providers with remote SMEs across the country and creating awareness amongst SMEs across the country on cutting edge technological solutions. It also helps in demonstration of technological solutions for more efficient usage and adoption by SMEs and automatic linkage to CII-FFC for credit facilitation support.

The objectives of the centre are;

- Highlight significant technological solutions that facilitate in enhancing the competitiveness of Indian MSMEs
- Create awareness amongst Indian SMEs about

latest technological solutions available and ways to leverage these to their advantage

- Demonstrate various uses of technological solutions through presentations by technical experts

Few of the highlights of the centre are as follows,

- Operates as a one stop shop, through online portal [www.ciitfc.in](http://www.ciitfc.in), summing different upgraded and latest technology from multiple technology partners.
- MSME applicants can access multiple technology providers serving MSMEs with their technology.
- Technology providers to network and interact with potential customers and gain insight for product development and diversification





Disseminate knowhow on assessing the export potential of Indian MSMEs

Identify suitable markets

Develop strategies to penetrate new markets

Confederation of Indian Industry (CII) is organising the 15th Global SME Business Summit on the 19th and 20th of December at Hotel Hyatt, New Delhi. The theme of the Summit is 'Building Partnerships through Global Value Chains'.

The Summit will have a powerful agenda and bring together renowned speakers with extensive and far-reaching experience and expertise, in addition to international delegations and SME stakeholders from across the globe intending towards fostering growth and integrating the Indian SMEs to global network.

## Plenary Sessions on

**Learning from Best Practices:**  
Encompassing experiences of SMEs integrated into GVCs

**Understanding the Key Enablers:**  
Enabling SMEs to engage with the global levels of production

**Digital Entrepreneurship:**  
E-commerce initiatives for aligning with the global market

**Alternate Sources of Finance:**  
Exploring alternate sources of finance for global linkages

**International Standards:**  
Key agent for enhancing Indian SME competitiveness

**Technology Disruptions:**  
Impact of ongoing disruptions in the GVCs

## Disruptive Innovators Voice (DIVE)

Informative & concept based inspirational talks by senior industrialists/disruptive innovators/entrepreneurs, who are leading the way by leveraging technology for the ultimate benefit of MSMEs in India and the world

## Workshops on



International Trade



International Trade through E-commerce



Domestic Trade Hub



## Confederation of Indian Industry

The Confederation of Indian Industry (CII) works to create and sustain an environment conducive to the development of India, partnering industry, Government, and civil society, through advisory and consultative processes.

CII is a non-government, not-for-profit, industry-led and industry-managed organization, playing a proactive role in India's development process. Founded in 1895, India's premier business association has around 9000 members, from the private as well as public sectors, including SMEs and MNCs, and an indirect membership of over 300,000 enterprises from around 265 national and regional sectoral industry bodies.

CII charts change by working closely with Government on policy issues, interfacing with thought leaders, and enhancing efficiency, competitiveness and business opportunities for industry through a range of specialized services and strategic global linkages. It also provides a platform for consensus-building and networking on key issues.

Extending its agenda beyond business, CII assists industry to identify and execute corporate citizenship programmes. Partnerships with civil society organizations carry forward corporate initiatives for integrated and inclusive development across diverse domains including affirmative action, healthcare, education, livelihood, diversity management, skill development, empowerment of women, and water, to name a few.

As a developmental institution working towards India's overall growth with a special focus on India@75 in 2022, the CII theme for 2018-19, **India RISE: Responsible. Inclusive. Sustainable. Entrepreneurial** emphasizes Industry's role in partnering Government to accelerate India's growth and development. The focus will be on key enablers such as job creation; skill development; financing growth; promoting next gen manufacturing; sustainability; corporate social responsibility and governance and transparency.

With 65 offices, including 9 Centres of Excellence, in India, and 10 overseas offices in Australia, China, Egypt, France, Germany, Singapore, South Africa, UAE, UK, and USA, as well as institutional partnerships with 355 counterpart organizations in 126 countries, CII serves as a reference point for Indian industry and the international business community.

## Confederation of Indian Industry

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CII Helpline Toll free No: 1800-103-1244