

# ‘‘आत्मनिर्भर पत्रिका’’

## ई-बुलेटिन

Date : 15-03-2022

**Credit  
Guarantee  
Fund  
Trust for  
Micro and**

**Small Enterprises**



## ‘‘Way To Atmanirbhar’’

UDYOG MITRA  
— Sanstha —

President : Pradeep Peshkar

## Govt committed to supporting MSMEs through friendly policies : *Narayan Rane*

The government is committed to supporting MSMEs through friendly policies, bringing in latest technologies, setting up of training centers and providing credits MSME Minister Narayan Rane said on Wednesday.



He said the sector holds huge potential for growth and it will help in making a truly "Aatmanirbhar Bharat". Minister of State for MSME Bhanu Pratap Singh Verma said policies for the sector and commitments are designed and executed for the benefit of entrepreneurs and businesspersons.

"The ministry is initiating and doing its best to resolve finance-related difficulties with banks in relation to MSME and are working to overcome all the challenges faced in this sector," he said at a function of Ascham.

MSME Secretary B B Swain said if the Udyam site integrates with other credit-enabling portals, such as labor ministry's National Career Service and e-SHRAM, more MSMEs will be able to enter the official market.

# MSME

*The key sector for  
India's growth*



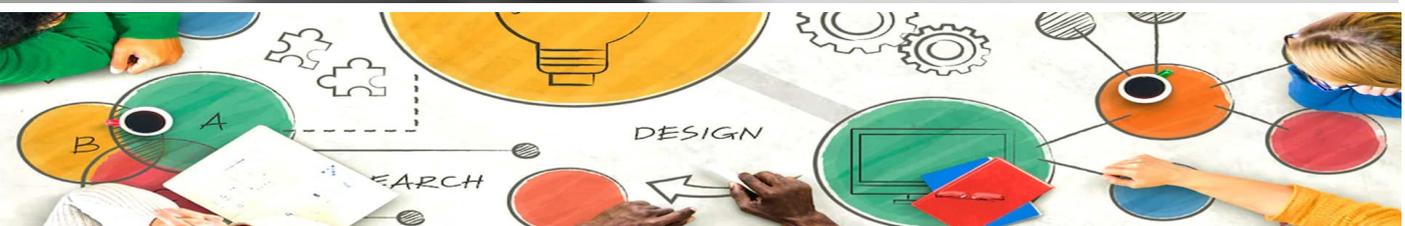
## **MSME** ministry launches scheme to promote creativity, entrepreneurship in sector

The MSME ministry on Thursday launched an innovative scheme to promote creativity, adoption of latest technologies and increase awareness about importance of intellectual property rights among MSMEs. The scheme is an amalgamation of the incubation, design and IPR (intellectual property rights) schemes of the ministry.

It would act as a hub for innovative activities, besides facilitating and guiding development of ideas into viable business propositions that can benefit society directly..

The IPR vertical of the scheme aims at enhancing the awareness of these rights among MSMEs and taking suitable measures for the protection of ideas, technological innovation and knowledge-driven business strategies.

Similarly, under the innovation vertical, untapped creativity would be supported and promoted besides adoption of latest technologies in MSMEs. The design part of the scheme is aimed at bringing the manufacturing sector and design expertise onto a common platform. It is also..



## (CGTMSE) SCHEME

# Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

Small Industries Development Bank of India (SIDBI) and Ministry of Micro, Small and Medium Enterprises

The Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGS) was launched by the Government of India (GoI) to make available collateral-free credit to the micro and small enterprise sector. Both the existing and the new enterprises are eligible to be covered under the scheme. The Ministry of Micro, Small and Medium Enterprises, GoI and Small Industries Development Bank of India (SIDBI), established a Trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to implement the Credit Guarantee Fund Scheme for Micro and Small Enterprises.

## Scheme Benefits & Highlights

- Fund and non-fund based (Letters of Credit, Bank Guarantee etc.) credit facilities up to Rs 200 lakh per eligible borrower are covered under the guarantee scheme provided they are extended on the project viability without collateral security or third party guarantee.
- The guarantee cover available under the scheme is to the extent of 50%/ 75% / 80% & 85% of the sanctioned amount of the credit facility. The extent of guarantee cover is 85% for micro enterprises for credit up to Rs 5 lakh. The extent of guarantee cover is 50% of the sanctioned amount of the credit facility for credit from Rs 10 lakh to Rs 100 lakh per MSE borrower for retail trade activity
- The extent of guarantee cover is 80%(i) Micro and Small Enterprises operated and/or owned by women; and (ii) all credits/loans in the North East Region (NER) for credit facilities upto Rs 50 lakh. In case of default, Trust settles the claim up to 75% of the amount in default of the credit facility extended by the lending institution for credit facilities upto Rs 200 lakh.



## Six Sigma and its Objectives and tools and techniques for the Organization.

### What is Six Sigma?

It is a business process that allows companies to drastically improve their bottom line by designing and monitoring everyday business activities in ways that minimize waste and resources while increasing customer satisfaction.

Six Sigma guides companies into making fewer mistakes in everything they do—from filling out a purchase order to manufacturing.

Six Sigma provides specific methods to re-create the process so that defects and errors never arise in the first place.

Six sigma reduces the variation in each activity to near zero. Variation is deviation from the defined target. That target can be anything, e.g. preparing a document by 11 o'clock. Then completed document at 11-15 results in variation of 15 minutes. Further in that letter if there are any typing errors, grammatical errors, then six sigma reduces these errors to near zero.

In six sigma, first step is to define errors in any activity. An error is that which is not acceptable to our customers. Now customer does not mean only business customer, but any person or process to whom we are delivering our work, product etc.

Then identify and measure errors happened. Try to find the root cause of those errors. By taking appropriate corrective actions eliminate errors forever.



Thus in six sigma, errors are reduced to 3.4 errors in 1 million occurrences. E.g. a secretary counts number of documents prepared by her / him. Then count all the mistakes (spelling mistake, address mistake, grammatical errors etc.) in those documents. Let us take an example. Total number of documents prepared in one month are 250.

Total number of mistakes are 50.

In 250 documents mistakes are 50, so in 10 million documents, how many mistakes.

This we calculate by simple equation.

$(10,00000 \times 50) / 250 = 200,000$ .

Compare this to mistakes in six sigma organization, i.e. 3.4 mistakes in 10 million documents. Now, you understand that in six sigma, we make our mistakes, errors to near zero. Thus our quality improves to world class level. Wastage is eliminated, thus increasing our profitability. Not to mention delighted customers, who give repeat business to us, or referrals for our business.

## Quality Improvement Program for Organizations

Main objective of the organization is to Delight the Customer, rather than just satisfy. For this, main course of action is to improve quality and reduce cost. Thus, we have two programs simultaneously implementing- one is Quality Improvement to Six Sigma level and the other is Value Engineering.

In Quality Improvement program, following tools and techniques are implemented:

- Charting of Process Flow Diagram for all technical processes.
- Identifying key / special characteristics of each process.
- Conducting FMEA studies for processes, giving special consideration to these special characteristics.
- Practical implementation of actions based on FMEA study.
- Preparation of Control Plans for processes. These Control Plans shall cover all the important characteristics for the processes.
- Training on SPC, and practical implementation of the same on shop floor.
- Understanding of the concept of Process Capability.
- Understanding the concept of Variation.
- Calibration of all measuring instruments.
- Conducting MSA / GRR Studies on critical measuring instruments.
- For each process, study whether the process is under control or not. And if not, take appropriate corrective actions. And, if process is under control, try to improve the process to reduce the variation, so that  $C_p / C_{PK}$  indices for processes improve.
- Process improvement with six sigma level target.
- Plot X-bar and R chart for processes, analyze and interpret the same on regular basis.
- Outstanding housekeeping of the plant, and conduct regular 5S audits.
- Planned Preventive Maintenance of the plant.
- Implement Predictive Maintenance Techniques.
- Implement Kaizen and Quality Circles movement.
- At management level, study and implementation of Deming's points as appropriate.

The author of the article is **Mr. Aniruddha Viladkar** is Certified Lean Six Sigma Black Belt Lane Six Sigma and TQM Facilitator.





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## MSME CLINIC

### What is MSME Clinic ?

MSME Clinic is a unique concept to provide handholding support to all MSMEs to resolve their day-to-day or incidental hurdles in ease of doing business. Subscriber can register his doubts / Problems / grievance regarding Government authorities and book an appointment with subject experts. UMS administration team will arrange a virtual meeting with concerned experts / Govt. Authorities as appropriate. Subscriber will get advise or suggestions to handle the situation. This is not only problem-specific but subscribers can get advise growth ,business development .



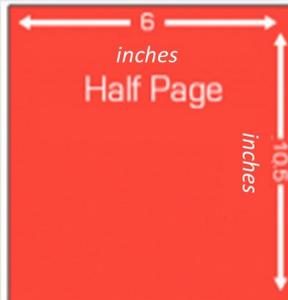
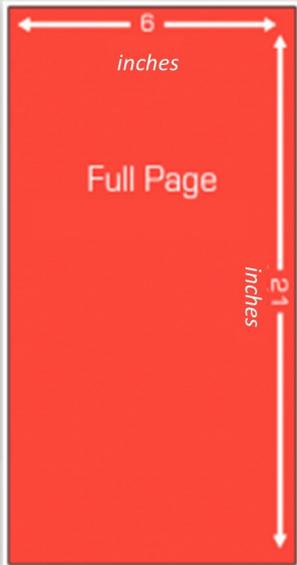
# MSME CLINIC

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# UDYOG MITRA

## Sanstha

WAY TO ATMANIRBHAR

### About Udyog Mitra Sanstha

Udyog Mitra Sanstha is dedicated to work for entrepreneurs, industrialists engaged in manufacturing, services, trade and budding start-ups.

### Our Vision

To strengthen Indian Micro, Small & Medium Enterprises (MSME) and making them competitive in the global market.

### Our Mission

To increase Micro, Small & Medium Enterprises (MSME) contribution in Indian GDP as well making Bharat Atmanirbhar. To Support Honorable Prime Minister Shri Narendra Modi's initiative of Atmanirbhar Bharat and Vishwa Guru Bharat.

### Scope of Work

To achieve goal of Atmanirbhar Bharat Udyog Mitra Sanstha is dedicatedly working as knowledge partner with all MSME's.

### We Provide

- Solutions to various issues through **MSME Clinic**.
- Awareness drive through meaningful **Seminars & Webinars**.
- To get acquaintance with new schemes, GRs, Policies of MSME ministry, policies, and circulars of RBI through "**Atmanirbhar Patrika**".
- Assistance & guidance to resolve **Banking Issues** like fund raising, NPA, rehabilitation of sick units.
- Vendor development help through arranging B2B meet and virtual Expo, in association with PSUs, Govt. agencies, large industries.
- Platform to get the latest technology and knowledge developed by renowned Govt. agencies.
- Hand holding service to grow, to expand the business and to become competitive in the global market.

In short becoming **ATMANIRBHAR**.

### Our Network

Nashik | Ahemadnagar | Jalgoan | Dhule | Pune | Kolhapur | Sangali | Satara  
Aurangabad | Solapur | Hingoli | Akola | Thane | Palghar



## Nature of Service

- MSME Clinic
- Atmanirbhar Patrika
- Webinar (Free/Paid)
- On field Seminars
- Training
- Start-up Support (Incubation Support)

## Subscription plan

### • Executive subscription

#### Services include:

- √ -MSME clinic
- √ -Atamnirbhar patrika (E-Bulletin) fortnightly
- √ -Informative seminars (Free seminars only )
- √ -President's address once in a month

#### Services include:

- √ -All services available to executive membership
- And
- √ -Free advertisement in special edition of E-Bulletin
- √ -President's Exclusive address/seminars.
- √ -Meet with exclusive guest /government officials
- √ -Business meets



## Associate partner



## President's Profile



**Mr. Pradeep Peshkar**  
President of Udyog Mitra  
Sanstha, Maharashtra

**Mr. Pradeep Peshkar**, President of Udyog Mitra Sanstha, is a renowned businessman and activist in the industrial sector, active state leader of BJP for the last 15 years. He is presently working as President of the BJP Industrial Cell of Maharashtra. He has a reputation as a dynamic leader leading from the front to resolve any industrial issue. Implementation of central and state government schemes for MSME is his specialty. As a recognition of his work, MSME ministry appointed him as a MEMBER of the National Board for MSME, Government of India.

**For More Details Visit on our Website**

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# UDYOG MITRA

## *Sanstha*

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