



STUDY ON “INVESTMENT: GROWTH & DEVELOPMENT IN **WEST BENGAL**”

2018-19 to 2021-2022

JANUARY 2023

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MSME Export Promotion Council

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ACKNOWLEDGEMENT

We, in the MSME Export Promotion Council, are pleased to place before of all the stakeholders the latest study paper that has been brought out by the Research Department along with the Confederation of Organic Food Producers and Marketing Agencies on **“INVESTMENT: GROWTH & DEVELOPMENT IN WEST BENGAL”**.

The Studies brought out earlier have been received well and have received appreciation from the investors, research firms, government officials, media and start-ups. We hope the **WEST BENGAL** study will be equally be useful and serve its objective.

I appreciate the efforts of the Research Team headed by Ms Anju Mehar, Additional Director. I wish the Study a great success.

A handwritten signature in black ink, appearing to read 'D S Rawat', with a long horizontal stroke extending to the right.

Dr D S Rawat
Chairman, MSME EPC



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“INVESTMENT: GROWTH & DEVELOPMENT IN WEST BENGAL”

WEST BENGAL

West Bengal is the fourth most populous state in India and seventh most populous sub-national entity in the world and sixth largest state in terms of economic size. The state is the sixth largest contributor to India’s GDP. West Bengal has a tropical climate, so it is very hot and humid in summer and cool in winter. The state is the primary business and financial hub of eastern India. The state primarily is dependent on agriculture and medium-sized industry. West Bengal has jute and tea industry and is rich in minerals like coal.



plantation. Tobacco and sugarcane are also grown in the state. The current study carried out by the Research Team at the MSME EPC has largely sourced their data from the Centre for Monitoring of Indian Economy (CMIE).

Agriculture accounts for the largest share of the labour force. It contributes over 18 per cent to the gross state domestic product (GSDP). West Bengal is the largest producer of rice in India. The state is also a major producer of fish, and second-largest tea growing state in India. Other major food crops include maize, pulses, oil seeds, wheat, barley, potatoes and vegetables. The state supplies nearly 66 per cent of the jute requirements of India. Tea is another important cash crop. Darjeeling is famous for tea



GROSS STATE VALUE ADDED (GSVA) & GROSS STATE DOMESTIC PRODUCT (GSDP)

AT CURRENT PRICES: BASE YEAR 2011-12 RS.MILLION

As per the information as on 12 September 2022, in the year 2018-19 while the gross state value added (GSVA) was Rs.10,269,119.9 million, the gross state domestic product (GSDP) were Rs.1018399.6 million and per capita GSDP Rs.114045.5.

In 2019-20, the GSVA were Rs.11,258,324.7 million, GSDP Rs.10,56,289.5 million and per capita GSDP Rs.124182.4 million, and in 2020-21, the GSVA were Rs.12,190,266.3 million, GSDP Rs.10,56,289.5 million and per capita GSDP Rs.132931.8 million.

GROSS CROPPED AREA: ALL SEASONS (FOODGRAINS) 000 HECTARES



During the year 2018-19, the total gross cropped area for food grains was 6361.3 ha, cereals 5898.5 ha, and pulses 462.8 ha. While in the year 2019-20, the total gross cropped area was 6471.6 ha, cereals 5990.8 ha, and pulses 480.8 ha. in 2020-21, 6612.3 ha for food grains, 6147.0 ha for cereals and 465.3 ha for pulses.

It could be observed that the total net gross cropped area for food grains, cereals and pulses have gone up.

TOTAL PRODUCTION: ALL SEASONS: FOOD GRAINS 000 TONES



According to the data provided by the CMIE as on 22 June 2022, the total production in 2018-19 of food grains was 18689.9 tonnes, cereals 18321.5 tonnes and pulses 368.4 tonnes.

While in 2019-20, the total production of food grains was 18794.3 tonnes, cereals 18409.4 tonnes and pulses 184.9 tonnes and during 2020-21, the total production of all the three products had gone up; food grains 20,004.6 tonnes, cereals 19562.7 tonnes and pulses 441.9 tonnes.

NUMBER OF BANKING OFFICES BY BANK GROUPS

The information available as on 30 June 2022, in 2018-19, the total number of banking offices were 8170; public sector 5641, foreign banks 26, regional rural banks 972, private sector banks 1461 and small finance banks 70. In 2019-20, the total number of banking offices were 9251; public sector 5647, foreign banks 26, regional rural banks 980, private sector banks 2477 and small finance banks 121, and in 2020-21, there were 9379 banking offices; 5657 public sector banks, 30 foreign banks, 980 regional rural banks, 2578 private sector banks and 134 small finance banks.



In the year 2021-22, the total number of banking offices were 9616; public sector 5580, foreign 24, regional rural banks 968, private sector 2900 and small finance banks 144.

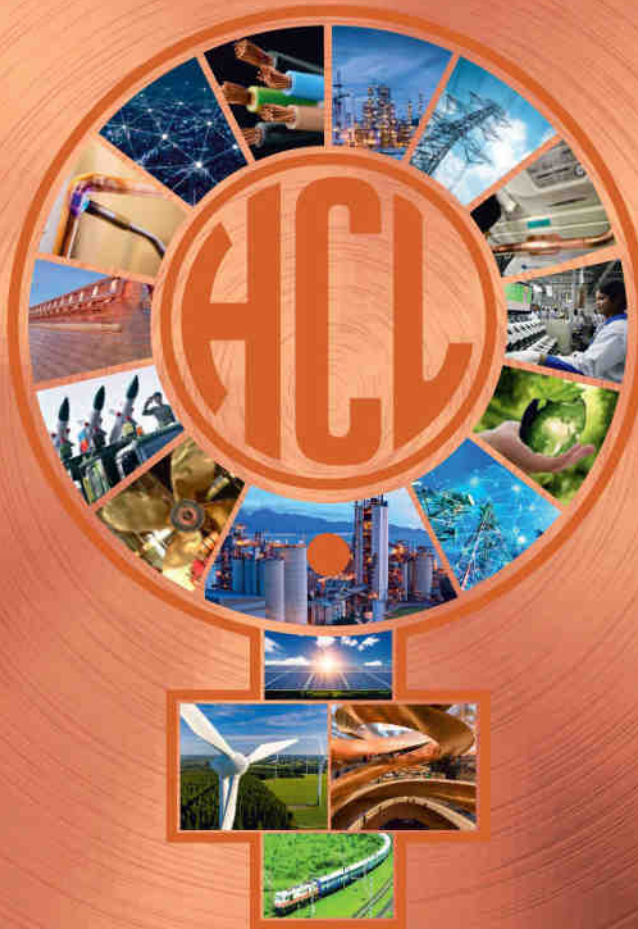


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CREDIT OF SCHEDULED COMMERCIAL BANK GROUP RS.MILLION (AS ON 1.10.2022)

The total credit limit and amount outstanding in 2018-19 respectively were Rs.6140618.8 and Rs.4040653.2 million, public sector banks credit limit Rs.3289182.4 million and amount outstanding Rs.2382627.0 million, foreign credit limit Rs.194560.8 million and amount outstanding Rs.126405.9 million, regional rural banks credit limit Rs.138703.3 million and amount outstanding Rs.107545.7 million, private sector banks credit limit Rs.2494820.7 million and amount outstanding Rs.1407904.2 million and small finance banks credit limit Rs.23351.6 million and amount outstanding Rs.16170.6 million.

COMMERCIAL BANKS



In the year 2019-20, the total credit limit was Rs.6380865.7 million and amount outstanding Rs.4292110.5 million; public sector banks Rs.3473225.7 million and amount outstanding Rs.2497485.3 million, foreign banks credit limit Rs.221066.5 million and amount outstanding Rs.124493.8 million, regional rural banks credit limit Rs. 147266.4 million and amount outstanding Rs. 112466.7 million, private sector banks credit limit Rs.2497037.7 million and amount outstanding Rs.1529017.9 million and small finance banks credit limit Rs.42269.4 million and amount outstanding Rs.28646.5 million.

During the year 2020-21, the total credit limit was Rs.6812143.9 million and amount outstanding Rs.4373484.6 million; public sector banks credit limit Rs.3559244.7 million and amount outstanding Rs.2509489.4 million, foreign banks credit limit Rs.312309.0 million and amount outstanding Rs.128688.3 million, regional rural banks credit limit Rs.167170.3 million and amount outstanding Rs.125989.1 million, private sector banks credit limit Rs.2729389.1 million and amount outstanding Rs.1579329.6 million and small finance banks credit limit Rs.44030.8 million and amount outstanding Rs.29988.0 million.

In 2021-22, the total credit limit was Rs.7610263.3 million and amount outstanding was Rs.4794635.0 million, public sector banks credit limit Rs.3900421.3 million and amount outstanding Rs.2674981.3 million, foreign banks credit limit Rs.328025 million and amount outstanding Rs.129643.1 million, regional rural banks credit limit Rs.183937.1 million and amount outstanding Rs.136542.1 million, private sector banks credit limit Rs.3150919.3 million and amount outstanding Rs.1820570.9 million and small finance banks credit limit Rs.46960.6 million and amount outstanding Rs.32897.7 million.

INVESTMENT BY ALL PROJECTS RS. MILLION



New investment proposals in West Bengal surged to a five-year high in 2021-22. The investment intentions into the creation of new capacities were up by 56 per cent from the corresponding period of last year.

As per data available on CMIE's CapEx database, a pick-up in investments in the state is underway. In 2020-21, despite the pandemic, West Bengal recorded a growth rate of around 0.46 per cent in new investment announcements. This compares well to most of the other states that witnessed a decline in new investments and correspondingly, the national growth level was reduced by around 53 per cent owing to COVID blows, as per CMIE's CapEx database.

In 2018-19, as per the data available as on 7 January 2023, new investment projects announced were of Rs.282720.9 million completed the investment projects of Rs.58990.1 million, investment projects revived of Rs.5430.0 million and the total investment projects outstanding were of Rs.5443373.0 million and under implementation Rs.2959297.1 million.

During the FY 2019-20, new projects announced were of Rs.215318.5 million, completed projects of Rs.241284.1 million, revived projects worth Rs.252494.6 million, total investment projects outstanding were of Rs.5168375.8 million and under implementation Rs.2645621.6 million.

In 2020-21, projects announced were of Rs.221681.5 million, projects completed Rs.73122.2 million, revived of Rs.26605.4 million, the total investment projects outstanding were of Rs.5257681.8 million and under implementation Rs.2645621.6 million.

In 2021-22, there has been a significant growth in respect of announcement of new investment projects and were Rs.470671.2 million, investment projects completed Rs.122472.5 million, investment projects



revived Rs.105368.1 million, the total investment projects outstanding were Rs.5615613.3 million and under implementation of Rs.2966564.8 million.

INVESTMENT PROJECTS BY GOVERNMENT RS.MILLION

As on 7 January 2023, the investment projects by the government in 2018-19 were of Rs.137187.4 million, investment projects completed were of Rs.42424.9 million, investment projects revived of Rs.1630.0 million, the total investment projects outstanding were of Rs.2872761.0 million and under implementation of Rs.1880049.1 million.

During the FY 2019-20, investment projects announced were of Rs.159209.7 million, projects completed of Rs.115167.1 million, projects revived of Rs.250994.6 million, total investment projects outstanding were of Rs.3023776.9 million and under implementation of Rs.1718783.0 million.

In the FY 2020-21, the investment projects announced were of Rs.119486.9 million, investment projects completed Rs.52426.1 million, revived projects of Rs.11200.0 million, the total investment projects outstanding were of Rs.3101961.0 million and under implementation of Rs.1935181.1 million.

In 2021-22, according to the data available on 7 January 2023, the new investment projects announced were of Rs.93597.7 million, investment projects completed Rs.80333.1 million, investment projects were revived of Rs.105368.1 million, total investment projects outstanding were of Rs.3294681.3 million and under implementation Rs.1996735.6 million.

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ

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INVESTMENT PROJECTS BY INDUSTRY RS.MILLION IN NON-FINANCIAL SECTOR

As per the data available on 7 January 2023 (CMIE), during the FY 2018-19, the new investment projects announced were of Rs.282720.9 million, the investment projects completed were of Rs.58990.1 million, investment projects revived of Rs.5430.0 million, the total investment projects outstanding were of Rs.5412486.9 million and under implementation of Rs.2929411.0 million.

Similarly in 2019-20, new projects announced of Rs.215318.5 million, projects completed Rs.241284.1 million, projects revived of Rs.252494.6 million, the total investment projects outstanding of Rs.5137489.7 million and under implementation of Rs.2615735 million.

In 2020-21, the year of pandemic, new investment projects announced were of Rs.217971.5 million, the new investment projects completed of Rs.73122.2 million, revived projects of Rs.26605.4 million, the total investment projects outstanding of Rs.5223085.7 million and under implementation Rs.2834071.0 million.

In 2021-22, there has been manifold increase in the new investment projects, surpassing its more than five years record and touched Rs.470671.2 million, investment projects completed Rs.122472.5 million, investment projects revived were of Rs.105368.1 million, the total investment projects outstanding of Rs.5581017.2 million and under implementation of Rs.2935678.7 million.



INVESTMENT BY FOREIGN PRIVATE SECTOR RS.MILLION

As per the information available on 4 April 2022, the total investment in 2020-21 by the foreign private sector was of Rs. 31146.5 million and in the FY 2021-22, Rs.32016.7 million.

According to CMIE’s CapEx database, in 2021-22, the steel sector captured majority share in new investment announcements. Almost 33 per cent of total investment announcements were made in the steel industry.



OUTSTANDING NUMBER OF COMPANIES REGISTERED WITH MINISTRY OF CORPORATE AFFAIRS

In 2018-19, as per the available information as on 21 April 2022, there were 201792 registered companies, 129514 active, 66524 closed, 222 lying dormant under section 455 of Companies Act 2013, under liquidation 725 and under the process of struck off 4805.

While in 2019-20, there were 206964 registered companies, 126046 active, 75686 closed, 426 lying dormant, 822 under liquidation and 3894 under the process of struck off, in 2020-21, 213893 registered, 132183 active, 75878 closed, 420 lying dormant, 879 under liquidation and 4533 under the process of struck off.



EXPORTS OF PRINCIPAL COMMODITIES IN INDIAN RUPEES (DGCI&S) (RS.MILLION)

As per the data as on 1 July 2022, in 2018-19, the total exports of all commodities were Rs. 703049.2 million and petroleum & crude products Rs.47690.5 million. The total of exports of non-petroleum products were Rs.655358.7 million, agricultural & allied products Rs.124643.5 million, ores & minerals Rs.13311.1million, manufactured goods Rs.508693.5 million and other commodities Rs.8710.6 million.

During the FY 2019-20, total exports were of Rs.672334.9 million, and petroleum & crude products export Rs.50598.9 million. The total exports of non-petroleum products were Rs.621736.0 million, agricultural & allied products Rs.114467.7 million, ores & mines Rs.19057.4 million, manufactured goods Rs.482176.6 million and other commodities Rs.6034.3 million.

In 2020-21, the total exports of principal commodities were Rs.662487.2 million, and petroleum & crude products Rs.26715.6 million. The export of non-petroleum products was Rs.635771.6 million; agricultural products Rs.167625.6 million, ores & minerals Rs.32283.7 million, manufactured goods Rs.430015.6 million and other commodities Rs.5846.7 million.

During 2021-22, the total exports were Rs.1035997.6 million; petroleum & crude products Rs.34268.4 million. The total export of non-petroleum products was Rs.1001729.2 million; agricultural & allied products Rs.238106.5 million, ores & minerals Rs.51181.8 million, manufactured goods Rs.705723.5 million and other commodities Rs.6717.4 million.





MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES)

The micro, small and medium enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy contributing significantly in the economic and social development by fostering entrepreneurship and generating large employment opportunities at comparatively lower capital cost, next only to agriculture. Needless to mention, MSMEs are complementary to large industries as ancillary units and this sector contributes significantly in the inclusive industrial development. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets.

Definition of Micro, Small and Medium Enterprises:

In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006, the micro, small and medium enterprises are classified as below:

- a micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
- a small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees; and
- a medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

The new classification has come into effect from 1st July 2020.

As a result, a new composite classification for manufacturing and service units has been notified on 26 June 2020, to facilitate the present and prospective entrepreneurs. NOW, there will be no difference between manufacturing and services sectors. Also, a new criterion of turnover has been added in the previous criterion of classification based only on investment in plant and machinery.



The new criterion is expected to bring about many benefits that will aid MSMEs to grow in size. It has also been decided that the

turnover with respect to exports will not be counted in the limits of turnover for any category of MSME units whether micro, small or medium. This will help in attracting investments and creating more jobs in the MSME sector. This will help in attracting investments and creating more jobs in the MSME sector.

Estimated number of MSMEs in country As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey office, during the period 2015-16, there were 633.88 lakh unincorporated non-agriculture MSMEs in the country engaged in different economic activities (196.65 lakh in manufacturing, 0.03 lakh in non-captive electricity generation and transmission, 230.35 lakh in trade, and 206.85 lakh in other services) excluding those MSMEs registered under various Acts.



West Bengal has the second highest number of MSMEs after Uttar Pradesh. While in UP, as per the 73rd round of NSS, there are 89.99 lakh with 14% share, West Bengal has 88.67 lakh with 14% share having 88.41 lakh micro, 0.26 lakh small and 0,01 lakh medium employing 135.52 lakh people; 43.51 lakh female and 91.95 lakh male. West Bengal has a major advantage of easy availability of raw materials, a comfortable power situation, skilled human resources, stable socio-political environments which are basic needs in

the industrial development. The government of west Bengal, with its synergistic approach, facilitated by the government this will create scale up operation for the MSMEs in the State.

IT & ITES

The state has attracted huge foreign and domestic investment in the software and electronics field and Kolkata has emerged as a major hub for the IT industry in India. The New Towns being developed are turning into a preferred IT/BPO destination. More and more businesses are coming to Kolkata to set up their offices, including international giants such as IBM, Accenture, Cognizant, Texas Instruments, Cisco Systems, Intel Asia Electronics Inc, Deloitte, Sun Microsystems, Honeywell, PwC, HSBC Global Resourcing, Capgemini,



Atos Origin, Foster Wheeler, Siemens, Novell, ITC Infotech, RS Software, IKF Technologies, Indus Net Technologies, Metalogic Systems Ushacomm, WDC, Wipro, Ontrack Systems, BNKe Solutions, Web Spiders, Infracore Technologies and many others.

It may be mentioned that Indian software firms have already made Kolkata their hub of operations for the Eastern region of India. Of these Wipro, Infosys, TCS, Tech Mahindra, ITC Infotech, HCL Technologies, Mphasis, Genpact, Tata Interactive Systems, Ramco Systems, Firstsource, CMC Ltd, NIIT Technologies, Moser Baer, Aptech IT, Aegis, Aditya Birla Minacs, Rolta India, are leading the way. West Bengal is the third fastest growing economy in the country and the city's IT sector is growing at a rate of 70% per year, twice the national average.

The state's vision is to become one of the leading states in India in the IT, ITes, ICT (information & communication technology) and ESDM (electronic system design and manufacturing) sectors and to enable West Bengal to transform into a knowledge-driven, technology enabled welfare society with extensive use of IT and ITes, thereby increasing employment opportunities and promoting the state as a preferred investment destination.



To reach this vision, three pillars have been conceptualized:

- Government as a Platform: West Bengal as a hub of innovation with a focus on emerging technology. Operationalization of high technology clusters, making West Bengal the preferred IT/ITeS/ESDM destination, rising up the electronics value chain, hand holding green cities are key priorities.
- Government as a Knowledge Catalyst: to build skill sets. Creation of talent pool, technology awareness, and skilling/up skilling/re skilling are priorities.
- Digital Technology for Social Benefit: leverage digital technology to promote socially beneficial development.



ABOUT MSME EXPORT PROMOTION COUNCIL

The micro, small and medium enterprises (MSMEs) has emerged as a highly vibrant and dynamic sector of the economy. It contributes significantly in the economic and social development of the country by fostering entrepreneurship and generating largest employment opportunities at comparatively lower capital cost, next only to agriculture. MSMEs are complementary to large industries as ancillary units and this sector plays extremely important role in the inclusive industrial development, and empowerment of rural sector.

The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets. As per the MSME Industry Report, micro (manufacturing & services) stands for turnover up to Rs.5 crore, small turnover up to Rs.50 crore and medium turnover Rs.250 crore. With around 63.4 million units throughout the geographical expanse of the country, MSMEs contribute over 6.11% of the manufacturing GDP and 24.63% of the GDP from service activities as well as 33.4% of India's manufacturing output. The share of export of specified MSME related products to All India exports is around 50% in 2020-21.

The MSME Export Promotion Council, a non-profit organization, is incorporated as Section 8 of the Company Law by the Ministry of Corporate Affairs, Government of India. The Council acknowledged as the fountain-head of knowledge, works closely work with the Centre and State Governments, Associations of micro, small and medium enterprises to help, promote and encourage these units.

The focus of services and activities is enhancing the entrepreneurial skill development, training, enriching the knowledge on various laws, promotion of women entrepreneurship especially in the North Eastern Region and SC-ST communities, connecting them with knowledge digital firms, fintech companies and importers/exporters, etc.



About Confederation of Organic Food Producers and Marketing Agencies

The Confederation of Organic Food Producers & Marketing Agencies, established in 2018, is the umbrella body of the organic food producers, processors, marketing agencies, buyers/sellers, certifying agencies, seed suppliers, consultants and other stakeholders. The objective of the Confederation is:

- to promote nature-friendly, scientific, farming systems and practices that are economically viable, energy efficient, climate friendly.
- simultaneously oriented towards the conservation of the environment and the empowerment of rural communities, building upon indigenous and traditional knowledge, skills and practices.
- help/guide farmers on how to undertake organic farming, assist farmers engaged in transitional organic farming to access practical know-how from experienced families or farmers through various means.
- to create awareness among all sections of consumers about the determinants of conventional chemical agriculture and consequences.
- to work closely with other organic farming associations, farmers associations in India and internationally in order to strengthen the organic farming movement.
- to hold programmes all over the country, take farmers to exhibit at international exhibitions, buyer/sellers meet that will help them directly.
- to lobby with Centre and State Governments for a conducive environment for the organic food industry.

It may be mentioned that India holds a unique position among 187 countries practicing organic agriculture. India is home to 30 per cent of total organic producers in the world having 2.30 million ha.

There is urgent need of the organic farming in India as:

- * the organic food industry is rising and is growing very fast ensuring high profitability,
- * food security needs to be addressed with the growing population and decreasing supply of resources
- * maintaining a clean and green environment is extremely important and, therefore, environmental sustainability needs to be maintained.
- * There needs to be an improvement in health as consumption may lead to many diseases.
- * strike balance between the environment and livelihood

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