



# Odisha Continues to be Favoured Destination of Investors

July 2022

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- For Working Capital needs @ lower rate of interest
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- Loan for MSME entrepreneurs against property
- Meet Capital Expenditure/Working Capital needs
- Max. Loan: ₹10 crore (Mfrs.) & ₹5 crore (Services)
- Min. loan amount shall be above ₹10 lakhs



- Loan above ₹10 lakh & up to ₹10 crore (Term Loan-Max.: ₹5 crore)
- Margin - Working Capital: NIL, Term Loan: 25%



- Loan – Max.: ₹5 crore (Sub-ceiling of Working Capital: ₹50 lakh)
- Margin - Up to 25000 : Nil Above ₹25000: 20%-25%



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Bank also provides collateral-free loan to MSMEs up to ₹ 2 crore covered under CGTMSE

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# ODISHA CONTINUES TO BE FAVOURER DESTINATION OF INVESTORS

July 2022

## **MSME Export Promotion Council**

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*print @ errors/ mistakes not ruled out despite full care.*

**Prof. Ganeshi Lal**

Governor, Odisha

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ରାଜ୍ୟପାଳ, ଓଡ଼ିଶା



RAJ BHAVAN  
BHUBANESWAR - 751 008

ରାଜଭବନ  
ଭୁବନେଶ୍ୱର-୭୫୧ ୦୦୮



## MESSAGE

05th May 2022

I am happy to note that the MSME Export Promotion Council and technology firm Bill Mart FinTech has brought out a study on the growth and investment in Odisha.

The Government of Odisha is committed to ensure sustainable growth in the State and the policies are focused on the growth of rural Odisha. The objective is to generate jobs by encouraging our youths to start their own enterprises and become job givers rather than job seekers.

I welcome the efforts of the MSME EPC in this regard and hope the study will be beneficial to all the stakeholders.

(Ganeshi Lal)



**DR. ARUN KUMAR SAHOO**

MINISTER

Agriculture & Farmers' Empowerment  
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D. O. No. .... /MAFEFARDHE.

BHUBANESWAR

Date 25.4.2022



## MESSAGE

This gives me immense pleasure to note that the MSME Export Promotion Council jointly with BillMart Fintech has brought out a study on the growth and investment in Odisha and it has been revealed that our State continues to be the favoured destination of domestic and foreign investments. I am also delighted to know that the two organisations have decided to be partnering with the State Government's efforts in skilling the youths of the State to start their own enterprises, ware housing, tourism especially eco-tourism, floriculture etc. We want investors to invest in the State with necessary support from the State Government.

The MSMEs are many times struggling for the timely availability of credit and it is, indeed heartening that the MSME EPC and BillMart are making it possible through the application of technology. There are huge untapped potential in the rural sector, agri-businesses, handicrafts, food processing and organic farming which, I hope, can be converted into beneficial schemes with such effort by MSME EPC.

I wish the endeavour by MSME EPC and BillMart in attracting investments and all-round development in the State, all success.

**(Dr. Arun Kumar Sahoo)**





**SHRI SUSANTA SINGH**  
MINISTER  
Rural Development, Labour &  
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## MESSAGE

I am extremely pleased to know that the Research team at the MSME Export Promotion Council has brought out a study on "MSME Export Promotion".

Odisha has been reckoned as a leader for facilitating reforms in industry sector in Odisha. State Government is committed to provide conducive environment to Medium, Small and Micro Entrepreneurs as it is the largest employment generation sector after agriculture in Odisha. The State has introduced progressive policies to attract investors and entrepreneurs. I hope the study will be an eye-opener for the youth of the State to be a stakeholder in the progress of State's economy.

I convey my good wishes and wish the publication all-round success.

*Susanta Singh*  
(Susanta Singh)



**SHRI PREMANANDA NAYAK**

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Odisha



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BHUBANESWAR

Date .... 27/4/2022 .....



**MESSAGE**

I am pleased to note that the MSME EPC jointly with BillMart Fintech has brought out a study on the growth and investment in Odisha. I am also delighted to know that the two organisations have decided to be partnering with the State government's efforts in skilling the youths of the State to start their own enterprises, warehousing, tourism especially eco-tourism, floriculture, etc.

It is, indeed, heartening that the MSME EPC & BillMart will ease the timely availability of credit through the application of technology. In Odisha there is huge potential in the rural sector, agribusinesses, handicrafts, food processing, and organic farming and State Government has implemented different policies to attract investment in MSME sector. I hope, youths of Odisha will take the opportunity and come forward to make Odisha a destination of entrepreneurship.

I congratulate MSME EPC and BillMart and wish the noble endeavour all success.

  
(Premananda Nayak)



**SHRI PRAFULLA KUMAR MALLIK**

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BHUBANESWAR

Date 2/5/2022



### **MESSAGE**

I am extremely delighted to know that the Research Team at MSME EXPORT PROMOTION COUNCIL has brought out a Study on MSME Export Promotion. Behind the facts the Study has revealed regarding the successful journey of the Odisha Government in attracting both domestic and foreign investments that has become an example for other states to emulate, there is a strong determination of the State Government.

The State Government's consistent efforts have been fruitful in bringing a sea change in the sectors like Agriculture, Infrastructure along with Inclusive development. The State Government is trying its best to create a congenial atmosphere for ease of doing business and also providing incentives to Start-ups with facilitation of single window system.

I firmly believe that the said exercise of the Council will go a long way in disseminating the information on the said subject. I also hope that the Council will publish various Success Stories of the entrepreneurs which will encourage the youths in the coming days. I congratulate all the office bearers and the members involved in such a noble endeavour.

  
(Prafulla Kumar Mallik)





4<sup>th</sup> July, 2022

## **ACKNOWLEDGEMENT**

The economy of Odisha is one of the fastest growing economies in India. The state has a well-developed social, physical and industrial infrastructure, and the state government has undertaken several infrastructural projects to further promote overall development. The state's infrastructure includes well connected road and rail networks, airports, ports, power and telecom. The state government has invited major industrial houses of the country and abroad to invest in the State. It has already achieved a considerable amount of success and several prime companies have set up their plants in the state.

The study undertaken by the Research Team in the MSME EPC has observed that the State of Odisha continues to be the favoured destination of the investors, both domestic and foreign. The objective of the study is to attract the investors in the sectors which have huge potential such as MSMEs, agro-based, organic farming, seri-culture, food-processing, AYUSH, artus & culture, etc. These sectors will generate tremendous job opportunities, inclusive growth and reduce waste.

The efforts of the Research Team led by Ms Anju Mehar, Additional Director are highly commendable and I have great pleasure in presenting the same to you all. Certainly the report may not be complete but we shall continue our endeavour to be partnering closely with the state government.

A handwritten signature in blue ink, appearing to be 'D. S. Rawat', written in a cursive style.

**(Dr. D. S. Rawat)**  
Chairman, MSME EPC







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# UCO CAR LOAN



For purchase of new as well as pre-used Car

@7.55%\*

EMI: 1536/-  
(per lac)

## ELIGIBLE CUSTOMERS:

### SALARIED:

- Regular employee with 6 Months of minimum Service.
- Min take home pay Rs 20,000/- (After all deduction)

### NON SALARIED:

- Min Rs 5 lac p.a. for metro centres & Rs 4 lac for other area as per ITR.

## AGE:

Min: 21Yrs & Max: 70Yrs

## QUANTUM OF LOAN:

### New Car:

Max Finance-90% of on road price (Ex-Showroom+Cost of registration+One time road tax+Insurance).

### Pre-Used Car:

Max- Rs15 Lac (from Certified Car Dealers).

Max: Rs5 Lac (from others.)

## REPAYMENT:

Max 84 Month New Car & Max 60 Month Pre used Car.

## MARGIN:

New Car- 10%.

UCO Car Loan Combo- Nil\*

Pre-Used Car- 20% in reputed dealer.

30% in others.

\*Note: - 1) 100% finance for Home Loan Borrower have regularly repaid EMI for last 3 Yrs. - After Moratorium.\*

## RATE OF INTEREST

### New Car:

Linked to REPO RATE

UFR+0.25%p.a. @7.55%p.a.\*

### Pre-Used Car:

UFR+1.90%p.a. @9.20%p.a.\* (Certified Dealer)

UFR+2.40%p.a. @9.70% p.a.\* (Others)

UFR: UCO Float Rate

## CHARGES

### Processing Fee:

0.5% of loan Amnt Max-Rs 5000+GST as applicable.

### Prepayment Charges:

NIL

## COMBO OFFER

Applicable for Home Loan Borrowers (Min 2 Yrs Regular EMIs- After Moratorium)

concession of 0.25%

New Car- @7.85%p.a.\*

Preused Car-@8.95%p.a.\* (Certified Dealers)

@9.45%p.a.\* (Others).

Scan to Apply

Dial: 7666399400

Toll Free: 1800 103 0123



\*T.C. Apply.

## **ODISHA CONTINUES TO BE FAVOURED DESTINATION OF INVESTORS**

### **Odisha (at a glance)**

Odisha, the 8th largest Indian state and the 11th most populous, is a state in Eastern India with an area of 60,162 square miles and population of over 42 million. The literacy rate is around 73% in line with the national average and has a large pool of semi-skilled and unskilled labour. It neighbours the states of West Bengal and Jharkhand to the north, Chhattisgarh to the west, Andhra Pradesh to the south. It has a coastline of 485 kilometers along the Bay of Bengal.



Odisha, during 2012-13 to 2019-20 has economically grown at an average rate of 7.1 percent and has witnessed a faster growth rate as compared to national average of 6.6 per cent during this period. During the same period, Per Capita Income of Odisha increased by 115.60 percent higher than the per capita income growth of India at 111.51 per cent from Rs.63,462 to Rs. 1,34,226. The state is basically an agrarian and more than 70 percent of its population lives in rural areas and depends primarily on agriculture for livelihood. The performance of agriculture determines food and nutrition security of the population and is important for reducing poverty and achieving inclusive growth. The agriculture

sector contributes only about 26% of Gross State Domestic Product (GSDP). In Odisha, organic farming is a perfect business idea for new generation farmers. The major crops are rice, pulses, oilseeds, jute, coconut, groundnut, rubber, etc. Odisha contributes one tenth of the total rice produced in the country.

### **Gross State Value Added (GSVA) & Gross State Domestic Product (GSDP) at Current Prices (Base Year 2011-12)**

The report has analyzed the data of the last five years (2016-17 to 2020-21) and observed that GSVA as well as the GSDP have been increasing substantially y-o-y except in 2020-21 due to the severe impact of COVID-19 globally. The GSVA at Basic Prices in 2016-17 was Rs.3549758.9 million and GSDP Rs.3928036.7 million, and 2017-18 GSVA Rs.3912855.2 million and GSDP Rs.4408035.4 million. In 2018-19, both registered a further increase to Rs.4475402.7 million GSVA and Rs.4982858.3 million GSDP, 2019-20 GSVA Rs.4757436.7 million and Rs.5479590.8 million GSDP but in 2020-21 there was a slight fall on both the fronts and GSVA was Rs.4613804.0 million and Rs.5450686.7 million GSDP.

### **Net State Value Added (NSVA) & Net State Domestic Product (NSDP) (At current prices 2011-12)**

Again the data of the last five years were analyzed and y-o-y increase on both the fronts was observed. In 2016-17, the NSVA was Rs.3045039.2 million and NSDP was Rs.79181.1 million, and in 2017-18 went up to Rs.3384071.3 million NSVA Rs.89352.8 million NSDP. In 2018-19 while NSVA was Rs.3885777.7 million, the NSDP was Rs.100771.5 million, in 2019-20 it went up to NSVA Rs.4112326.0 million and NSDP Rs.110434.3 million. However, in 2020-21 there was a little fall to Rs.3986615.3 million NSVA and Rs.109729.7 million NSDP.

### **Agriculture**

Odisha is mainly an agrarian economy and its share in the gross state domestic product has declined from around 37% in TE 1992-93 to 21% in TE 2017-18 and



that the industry and services sectors increased correspondingly (CSO 2019). Even though the share of agriculture in GSDP is declining, the number of persons engaged in agriculture remains high. According to NSS reports, more than 55.7% of Odisha's population is engaged in agriculture and related sectors (NSS 68th round 2014) (45% according to Labour Bureau, 2015-16).

Predominantly with red soil, Odisha produces a wide variety of commodities, the most notable being paddy, mangoes, tomatoes, brinjal, sugarcane, jute, poultry etc. even though paddy is the most cultivated crop with a share of almost 48% in gross cropped area, farming in the State has diversified towards high –value agriculture including fruits and vegetables and livestock. It may be mentioned that the frequent occurrence of extreme natural calamities like floods, cyclones and droughts are major constraints the agriculture in the state faces, unfortunately, agriculture growth has been impacted, has lowered farmers' income, overall development of the state has suffered.

Odisha offers huge potential to the food processing sector. It can have an explosive growth with sector friendly policy of the State government towards the development of the food processing sector through path-breaking technology and innovations. In fact, the exports of food items have been rising steadily. The food processing industry engages approximately 1.93 mn people in around 39,748 registered units with fixed capital of \$158.69 bn. Major sectors constituting the food processing industry in India are grains, sugar, edible oils, beverages and dairy products. India currently processes less than 10% of its agri - output, only around 2% of fruits and vegetables, 6% of poultry, 21% of meat, 23% of marine and 35% of milk.

Odisha food processing policy aims to increase the flow of investments in the sector across the value chain from farm to market, increase self-life, and reduce wastage of farm produce. The policy also aims creation of infrastructure, such as warehouses, cold storage, primary processing centres, etc., and a capital investment subsidy of 25% up to Rs.2 crore, 33% up to Rs.3 crore for industries, assistance for Mega Food Park, up to 20% of the project cost limited to Rs.15 crore is offered.

Another area which gets highest priority from the state government is organic farming.

### Organic Farming

According to the latest available data for 2020-21, the cultivated area in India is 2657889.33 ha, wild harvest collection area 1681295.61 ha, and the total area including cultivated and wild harvest is 4339184.93 ha. The production in India is 3496800.34 MT





(farm production 3468991.98 MT and wild harvest production 27808.36 MT). The total exports quantity 888179.68 MT, total export value (INR) 707849.52 lakhs and total export value (US\$) 1040.95 million USD. (source APEDA)

Odisha (2020-21): The total area under organic certification process both cultivated and wild harvest in 2020-21 in Odisha has been 96306.88 ha, the cultivated farm area during 2020-21, 92694.81 ha, the organic area under wild collection during the same period 3612.07 ha. The farm production in Odisha in 2020-21 has been 131852.02 ha, organic production from wild area 242.00 MT.

### **Gross Cropped Area (All Seasons); Food Grains (000 Hectares)**

It is observed that during the last four years (2016-17 to 2019-20), there has not been much significant changes in the gross cropped area (GCA) for food grains, cereals and pulses. In 2016-17, the GCA (000 hectares) for food grains was 4883.6, in 2017-18 went down to 4665.4, in 2018-19 it was 4708.6 and during 2019-20 again it went up to 4829.1.

With regard to cereals, in 2016-17 the total gross cropped area (000 hectares) was 4008.9, in 2017-18 it went down to 3892.6, in 2018-19 it moved to 3990.4 and in 2019-20 the GCA was 4082.3.

For pulses it was 874.7 (000 hec) in 874.7, 772.9 in 2017-18, 718.2 in 2018-19 and 746.8 in 2019-20.

### **Gross Cropped Area 000 Hectares (All Seasons); Non-Food Crop**

During 2018-19 and 2019-20 the gross cropped area (000 hec) for oilseeds were 137.5 and 137.2 respectively, and during the same period, cotton was 145.0 and 136, jute 0.2, mesta 4.7, coffee 4.1, spices condiments 146.6, coriander 19.6, ginger 16.6 and turmeric 27.9 (all in 000 hectares).

### **Electricity**

Since electricity is the prime mover of the economy, Odisha has been investing significantly in improving power infrastructure to enhance generation capacity, strengthen the transmission and distribution and provide electricity to all. The government has recently sanctioned Rs.1800 crore for the construction of 99 numbers of 33 KV primary substations to strengthen the distribution network. (ANI 7 January 2022). The state government has signed a joint action plan with the Central government aiming:



1. Bridging the gap between the demand and supply for the existing consumers and further growth.
2. Connecting the unconnected households and farm holdings.

During the last four years, the gross installed capacity of utilities (excluding central



sector) in MW was in 2016-17 total 7676.4 MW (coal 5420.0 MW, hydro 2061.9 MW and renewal 194.5 MW), in 2017-18 the total power 6466.5 MW, in 2018-19 the total was 6781.7 MW (coal 4220.0 MW, hydro 2061.9 MW and renewable 499.8 MW) and in 2019-20 the total gross installed capacity, excluding central sector was 8113.6 MW (coal 5540.0 MW, hydro 2061.9 MW and renewable 511.7 MW).

### **Number of Factories (All Industries)**

Odisha is endowed with vast resources of a variety of minerals and occupies a prominent place in the country as a mineral rich state. Abundant reserves of high grade iron ore, bauxite, chromite, manganese ore along with other minerals such as coal, limestone, dolomite, tin, nickel, vanadium, lead, graphite, gold, gemstone, diamond, dimension & decorative stone etc are extensively available in the state. This is opened up immense possibilities for locating mineral based industries for manufacture of steel, ferro-alloys, cement, alumina, aluminium, refractories, thermal power station etc along with setting up other auxiliary and ancillary downstream industries.



As per the Annual Survey of Industries, a number of factories (all industries) during 2016-17 were 2948, 3051 in 2017-18, 3066 in 2018-19 and 3063 in 2019-20.

### **Investment by all Projects (RS.MILLION) (Source CMIE data)**

The State has been successfully attracting the highest investments during the last few years and the growth has received big boost. The study has analyzed the new investment projects announced, investment projects completed, investment projects revived, and outstanding investment projects since 2018-19 to 2021-22.

According to the data published by the Centre for Monitoring Indian Economy (CMIE) as on 7 July 2022, the new investment projects announced by all in 2018-19 were of Rs.1208553.9 million, the projects completed were worth Rs.338954.1 million, investment projects revived during the same year were Rs.738905.4 million, the total investment projects outstanding were Rs.15509039.1 million and under implementation were Rs.7349355.3 million.

In 2019-20, the new investment projects announced were of Rs.465604.6 million, projects completed Rs.439946.0 million, investment projects revived were





Rs.249087.8 million and the total outstanding projects were worth Rs.14793450.4 million and under implementation were Rs.7331605.0 million.

During the period of COVID-19 which has severely affected the entire world, in Odisha still the new investment projects announced were of Rs.1116795.1 million, projects completed Rs.262684.2 million, revived the projects of Rs.33441.0 million, total outstanding investment projects were Rs.16677162.3 million and under implementation of Rs.9111665.7 million.

In 2021-22, the new investment projects announced were of Rs.1028809.6 million, completed projects of Rs.209311.0 million, revived projects were of Rs.103100.0 million, total outstanding projects worth Rs.16800284.6 million and under implementation Rs.9358898.5 million.

It was observed that the under implementation rate picked up from an average of 46 per cent in the last four quarters to 47.4 per cent in the March 2021 quarter. The pick-up in the under implementation rate was sustained in the subsequent quarters as well. In the December 2021 quarter, the under implementation rate stood a bit higher at 47.5 per cent.

## Investment Projects By Government (Rs. million)

The data published by CMIE as on 6 July 2022, in 2018-19 the new investment projects announced were of Rs.162240.7 million, projects completed were of Rs.241974.1 million, the investment projects revived were of Rs.178285.7 million, total investment projects outstanding were Rs.6704811.6 million and the projects under implementation were Rs.3466139.4 million.

In 2019-20, the new announced projects were Rs.250795.6 million, completed projects during the period were Rs.52582.0 million, revived projects of Rs.88670.0 million, total investment projects outstanding were Rs.6808872.6 million and under implementation Rs.3272096.8 million.

It was noted that in 2020-21, the new projects were worth Rs.139076.3 million, completed Rs.212727.8 million, revived Rs.80 million, total investment projects outstanding were Rs.6827240.8 million and under implementation Rs.4249060.7 million.

In 2021-22 the new investment projects announced were of Rs.71451.0 million, completed Rs.126681.6 million, revived projects Rs.73740.0 million, total outstanding projects Rs.6569828.9 million and under implementation Rs.4766451.6 million.

## Investment Projects By Indian Private Sector (Rs. million) – Non Financial Sector

The Indian private sector continues to invest in Odisha due to the investors friendly policies of the state government. The state has attracted huge investment in the state viz-a-





viz other states of India. The state has become ‘investors’ destination’. Despite, pandemic, the state has attracted heavy investments, minimise the job losses, and closure of micro and small units. It has been observed that the new investment projects announced by the Indian private sector in non-financial sector in 2018-19 were Rs.1203801.5 million, completed projects Rs.317836.5 million, revived projects Rs.738905.4 million, total outstanding investment projects were Rs.15165927.5 million and under implementation Rs.7067476.5 million, as per the data published by the CMIE on 7 July 2022.

In 2019-20, the new announced projects were Rs.465604.6 million, completed Rs.408184.2 million, revived projects of Rs.249087.8 million, outstanding worth Rs.14467089.3 million and under implementation Rs.7065238.8 million.

During the period of COVID-19, Odisha is credited to attract in 2020-21 new investment projects of Rs.1116795.1 million, investment projects completed Rs.243427.9 million and the investment projects revived were worth of Rs.33441.0 million, total outstanding projects Rs.16367380.7 million and under implementation projects of Rs.8858730.4 million.

The surge in investment in the state continued in 2021-22 and the new investment projects announced were Rs.1028809.6 million, completed projects of Rs.209311.0 million, revived projects of Rs.103100.0 million, total outstanding projects were Rs.16439095.0 million and the projects under implementation were Rs.9050185.8 million.

## Exports

The NITI Aayog prepared Export Preparedness Index 2020 and the state of Odisha stands 5th among 36 states and UTs with a score of 58.23 and has been categorized as an over-performing states. In categories such as export ecosystem, Odisha secured 2nd rank next to Maharashtra, with the central agency praising trade support initiative of the state government. Moreover, among eight coastal states, Odisha has been placed at 4th position.

It may be mentioned Odisha has witnessed rapid transformation in the past decade in terms of industrialization and has been able to attract huge investments from domestic as well as global investors. In terms of export policy and ecosystem sub-parameters, Odisha has been credited as an over-performing state with scores of 7129 and 65.94, respectively out of 100.

## Export of Principal Commodities (Rs. Million)

Exports of all commodities, including petroleum & crude products and non-petroleum products such as agriculture & allied products, ores & minerals, manufactured goods and other commodities in 2016-17 has been Rs.407058.7 million, 2017-18 Rs.488929.9



million, 2018-19 Rs.441191.7 million, 2019-20 Rs.496148.9 million and in 2020-21 Rs.775956.8 million.

The petroleum & crude products export were in 2016-17 Rs.43054.4 million, 2017-18 Rs.49282.6 million, 2018-19 Rs.41367.3 million, 2019-20 Rs.22223.9 million and in 2020-21 Rs.60493.8 million.

Among the non-petroleum products, exports of agriculture & allied products in 2016-17 were Rs.27605.9 million, 2017-18 Rs.32602.4 million, 2018-19 Rs.30374.8 million, 2019-20 Rs.32168.4 million and in 2020-21 Rs.33845.5 million.



The ore & minerals exports were in 2016-17 Rs.84592.7 million, 2017-18 Rs.77700.1 million, 2018-19 Rs.94652.3 million, 2019-20 Rs.146060.8 million and in 2020-21 Rs.261416.9 million.

The export of manufactured goods from Odisha has been increasing significantly and approximately there has been a jump by over 75% from 2016-17 to 2020-21. The state government has taken host of facilitation measures for promoting exports. In 2016-17 there was an export of 251604.2 million, 2017-18 Rs.329095.1 million, 2018-19 Rs.274648.8 million, 2019-20 Rs.295579.6 million and in 2020-21 Rs.419914.8 million.

Exports of other commodities were Rs.201.5 million in 2016-17, in 2017-18 Rs.249.8 million, 2018-19 Rs.148.5 million, 2019-20 Rs.116.2 million and in 2020-21 Rs.285.8 million.



## Employment

Unemployment has been a perennial problem in Odisha. The state has high unemployment rate of 15.7 per cent and the state has been in the top 5-states in the country having high unemployment rate. The Economic Survey 2021-22 tabled in Parliament has confirmed large scale loss of jobs and record unemployment in Odisha in 2021. As per the Survey, when the workforce to population ratio had shrunk to 31 percent in the first quarter of 2019, the rate of unemployment in the state jumped to 13.7 percent in the first quarter of the year 2021 from 10.8 percent in the last quarter of 2019. However, this trend was prevailing all over due to the severe impact of Covid-19, though it was minimized by the state government. According to the EPFO records, Odisha has been generating new jobs even during the period of pandemic.



## Estimates of Net Payroll Additions Based on EPFO Records

In 2017-18, 23500 payrolls editions were made in EPFO records, 2018-19, 35489, in 2019-20 there were 71427 and in 2020-21 more than a lakh i.e. 100361 net payroll additions were reported.

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## 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 entrepreneurialship especially in the North Eastern Region and SC-ST communities, connecting them with knowledge digital firms, fintech companies and importers/exporters, etc.

## About Billmart Fintech Pvt. Ltd.

BillMart is a next generation FinTech firm and have built all digital marketplace engaging into lending to MSMEs & Corporates. Our platform is supported by Machine & Human Intelligence, backed by data insights and one of its kind technologies for seamless, cost-efficient, end-to-end digital transactions.

One of the biggest pain points of MSMEs today is gaining access to affordable credit, and through our the digital ecosystem which we have built,we aim to handhold the MSMEs & provide seamless experience in raising short term working capital, unlocking trade receivables, freeing cash flows.

Through our platform, our endeavour is to empower the businesses to decide the most suitable and customized financial solutions for their businesses. On BillMart, lenders will compete amongst themselves to finance the growing businesses and MSMEs to partner with their growth stories and solving the biggest problem of unpaid bills/ trade receivables by deployment of advanced technology, smart contract, blockchain, deep data analysis and fostering growth of all stakeholders.

BillMart has launched a MSME GAIN (Growth And Intelligence Network), with a vision to benefit 1 crore MSMEs with 100 crores hours of knowledge upgradation by 2024. MSME GAIN is a new world for knowledge with the latest news, articles, videos, events, training, networking, and everything about Businesses, connecting smart MSMEs for growth.

Visit our website [www.billmart.com](http://www.billmart.com) Or write to us on [bd@billmart.com](mailto:bd@billmart.com)



# **Summit-cum-Expo & Award** **Transforming Education from Qnantity to Quality**

10<sup>th</sup> August 2022, Ranchi (Jharkhand)




**Foundation for Millennium Sustainable Development Goals**


[www.foundationformsdgs.com](http://www.foundationformsdgs.com)



## Summit-cum-Expo & Award Transforming Education from Quantity to Quality

*Ramesh Bais*



  
GOVERNOR OF JHARKHAND


RAJ BHAWAN  
RANCHI-834001  
JHARKHAND

**Message**

It gives me immense pleasure to know that the Foundation for Millennium Sustainable Development Goals is organizing a Summit-cum-Expo on 'Transforming Education from Quantity to Quality'.

Education is not only a route to enlightenment but a tool for empowerment too. If carried out effectively, education can transform our youth into a huge human capital and make India as one of the most powerful nations of the world. Education does contribute to the betterment of society as a whole. It develops a society in which people are aware of their responsibilities, rights and duties. It is truly said "as light eliminates darkness, good education dispels ignorance".

My best wishes to the Foundation for Millennium Sustainable Development Goals for organising summit-cum-expo. I hope that the Foundation will continue to do its good work in the service of nation.

  
(Ramesh Bais)



**HEMANT SOREN**  
CHIEF MINISTER



**MESSAGE**

I am pleased to know that the Foundation for Millennium Sustainable Development Goals is holding a Summit on "Transforming Education from Quantity to Quality".

The Foundation since its establishment in 2011 has committed itself to uplift those people who are below the poverty line and suffering from the non availability of the desired resources and also to suppleme governmental effort.

The Sustainable Development Goal 4 (SDG 4) is the education goal. It aims to ensure inclusive and equitable quality education and promote life long learning opportunities for all. In tune with the above goal, the state government has been accordng highest priority to improve the quality of education. Now, the government schools in Jharkhand have become center of excellences in education with quality education and all facilities for personality development. Our government is equipping these schools with all modern facilities related to education along with strengthening the infrastructure so that those schools could give competition to private schools in every respect.

I wish the Foundation for Millennium Sustainable Development Goals and the Summit a huge success.

  
(Hemant Soren)

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## ABOUT THE SUMMIT

Every child has the right to access safe, quality education. However, 124 million children across the world are out of school and 250 million are not learning basic skills as a result of poor quality education. Unfortunately, children with disabilities, those from minority groups and children living in poor and remote areas are most denied access to education. This has far reaching consequences on their futures and those of their families, communities and countries.

Education liberates the intellect, unlocks the imagination and is fundamental for self-respect. It is the key to prosperity and opens a world of opportunities, making it possible for each of us to contribute to a progressive, healthy society. Everyone can help plan to make sure that we meet the global goals. By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes. We must also ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.

### The ten targets identified are:

- 1 Free primary and secondary education
- 2 Equal access to quality pre-primary education
- 3 Equal access to affordable technical, vocational and higher education
- 4 Increase the number of people with relevant skills for financial success
- 5 Eliminate all discrimination in education
- 6 Universal literacy and numeracy
- 7 Education for sustainable development and global citizenship
- 8 Build and upgrade inclusive and safe schools
- 9 Expand higher education scholarship for developing countries
- 10 Increase the supply of qualified teachers in developing countries



## TOPIC FOR DISCUSSION

- Role of Government Education Institutions – NGOs in providing quality education to poor.
- The importance of education in the modern world, quality education and technology integration
- The necessity of expertise in a particular field of knowledge with the help of education and government funding
- How education makes an individual successful in life and helps them progress?
- Role of students and faculty management in institutional discipline
- Education-industry-cooperation
- Education & international cooperation; modern approaches and challenges
- Communication and personality development

## WHO SHOULD ATTEND



Government,  
Semi-Government and  
Private Education Institutes



Students



Parents of  
Students



Industry



Financial  
Institutions,  
Banks



Career Consultants  
Skilling Companies



Representatives of  
Foreign Universities/  
Schools in India



Government  
Officials



NGO's / Research  
Institutions



Publishers / Writer



Policy / Opinion  
Makers



NBFCs / Fintech  
Companies

## EXPO

- 3 x 3 sq. yrd. size built up stall @Rs.25,000 plus 18% GST
- Only limited stalls and, therefore, availability shall be on first-cum-first served basis
- Exhibitors logos shall be incorporated in backdrop, side panels, and advertisements
- Payment to be sent in advance and details to be provided on receiving request





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