

Post Seminar Activity Report

Two MSME Seminars for Karigars and Jewelers were conducted at Satara

**Venue: Business Trade Centre, Celebration Hall,
Opposite Kadam Petrol Pump,
Radhika Road, Satara**

Date: Saturday, 28th December 2019

**Time: 10:00 am to 1: 30 pm (Jewelers Seminar)
2: 30 pm to 6: 00 pm (Karigars Seminar)**

Key Highlights of the MSME Seminar on Saturday 28th December 2019 at Satara

The Gem and Jewellery Export Promotion Council (GJEPC) in its endeavor to promote the MSME sector of the Indian Gem & Jewellery Industry has been regularly organizing the MSME seminars, workshops and camps across the Country.

The Gem & Jewellery Export Promotion Council jointly organized these two Seminars in collaboration with Satara Saraf Association, Satara on Saturday 28th December 2019.

Focus of the seminar was to strengthen the MSME Sector of the Indian Gem and Jewellery Industry to create awareness about MSME & NSIC schemes, banking procedures and documentation, Export Import procedures, Cluster development program, Common facility centre, Lean manufacturing competitiveness scheme, GJEPC's health insurance, parichay card and membership benefits among Karigars and MSME's.

Number of attendees for both the seminars were around 300.

Eminent speakers from the trade and reputed government organizations were invited to participate and make the seminar more informative.

Speakers of the Seminar and topics on which they spoke:

1. GJEPC, Shri. Mithilesh Pandey, Director, Head Membership, GJEPC: GJEPC Initiatives: a. Membership/Micro Membership b. Parichay Card, c. Swasthya Kosh / Swasthya Ratna, d. Jewellery park, e. Common Facility Center, f. Cluster development, g. IIJS Premier / Signature exhibition / Buyer Seller meets etc, h. Mobile App, i. Help desk
2. GJEPC, Ms Mrunali Elle : Government Schemes : a. MSME b. DIC c. NSIC d. SIDBI
3. Universal Connections, Shri. Ajit Shah: Banking procedures/documentation and Motivational Speech.
4. BIS (Bureau of Indian Standards), Shri Hemant B Ade, Sc. D: Hall Marking

5. D&B, Shri. Amar Singh, Senior Analyst: a. Good manufacturing practices, b. Customer Service, c. Importance of Technology in business growth, d. Competition, Company formation, e. How to enter into exports and be at par with present market demands, f. Market research, g. Export-Import, h. Company formation.
6. GJSCI – Gem and Jewellery Skill Council of India, Mr. Pravin More, Manager: Skill Development
7. Edelweiss Insurance Brokers Limited- Mr. Tanmay Bandodkar, Representative: GJEPC's health insurance (Swasthya Kosh) and Parichay card.
8. Godrej representative, Mr. Ratan Thappa: Spoke on various types services and devices they can provide for safety and security of the jewellery

1. GJEPC, Shri. Mithilesh Pandey, Director Head spoke on Interest Subvention schemes, Membership/Micro membership benefits, Parichay Card, Swasthya Kosh/Swasthya Ratna, Jewellery park, Common Facility Center, Cluster development, Lean Manufacturing Competitiveness Scheme, IIJS Premier/IIJS Signature/Buyer seller meets/Exhibition Participations, Mobile App, Help desk and Call centre:

- Shri. Mithilesh Pandey briefed the attendees about GJEPC's Parichay Card, Health Insurance, Membership and MSME benefits and how to avail them and whom to approach for the same.
- He apprised the attendees that having a Parichay Card is an identity proof for Karigars that they are artisans and further briefed them about the 2 way SMS facility Parichay card holders have which is beneficial for the Karigars in case of emergency where they need to prove their identity.
- He emphasized that Parichay Card will also help to map the skills of the Karigars so that the Council can have a database of their skills which could be useful for the jewellers and karigars for the employment opportunities based on the skills of the karigars.
- Also the attendees were briefed about the benefits of GJEPC's Health Insurance Swasthya Ratna and Swasthya Kosh and the eligibility for the same.
- He briefed the attendees about the benefits of Cluster development scheme, Lean Manufacturing competitiveness scheme, Common facility centre, Technology upgradation scheme for Machinery where exporter can receive a loan of upto 1 Cr with a subsidy of 15% and interest subvention scheme.
- Attendees were also briefed about the benefits of IIJS exhibition participation for MSME's, GJEPC's various institutes like IIGJ, GIA etc where they can sharpen their skills by enrolling for various courses.
- He informed about the mobile app and help desk facility the member can avail through GJEPC.

- He urged the attendees to upgrade their knowledge and update themselves with new technology to be at par with global competition.

2. GJEPC, Ms Mrunali Elle : Government Schemes : a. MSME b. DIC c. NSIC d. SIDBI Udyog Aadhaar registration and importance of Banking documentation / Process:

- Ms. Mrunali Elle briefed the attendees about the various government schemes and MSME' s loan, machinery, exhibition and infrastructure related benefits.
- Attendees were briefed about the eligibility and procedures to avail loans for new entrepreneurs, subsidies availed for domestic and international exhibition participation and further emphasized on importance of having good infrastructure through CFC (Common Facility Centre).
- To avail these benefits attendees were urged to register themselves for Udyog Aadhaar registration and were explained the registration process.
- Attendees were apprised about the importance of documentation to avail loans.

3. Universal Connections, Shri. Ajit Shah: Banking procedures /documentation and Motivational Speech:

- During his speech Shri. Ajit Shah spoke on various topics like Good manufacturing practices, Customer Service, importance of technology in business growth, Market Research and Competition, Company formation, How to enter into exports and be at par with present market demands, Export-Import and Banking procedures and documentation.
- He emphasized that the purpose of all business is money and money is also required to run the business for which Bank is the major source of business loan. For this one should identify the financial requirement of fund by doing proper calculations.
- He urged members to visit Banks website to understand general guidelines for the loan. Documentation might comprise of several documents like Aadhaar Card of the Owner/Partner, Manufacturing licence if any or any other certificate of the company like ISO/RCMC etc and one should prepare a project report giving maximum details.

4. BIS (Bureau of Indian Standards), Shri Hemant B Ade, Sc. D: Hall Marking:

- Shri Hemant B Ade, Sc. D spoke on below mentioned topics of Hallmarking.
- Documents required for grant of certificate of registration to Jewellers for sale of Hallmarked Articles.
- Information on BIS recognized Assaying and Hallmarking centres.
- Inclusion of Hallmarking in BIS Act, 2016.
- Identification of markings for Hallmarked Articles of Various fineness/carat age i.e. 22K, 18K and 14K.

- Information on Rules and Regulations of Hallmarking.

5. dun & Bradstreet , Mr. Amar Singh, Senior Analyst and team:

- Mr. Amar Singh Senior Analyst along with his team, briefed on MSME composition as a whole which is 99% and briefed on MSME Economy contribution to the country with GDP of 35% and employment generation of 25%.
- Vision 2025: The government has set a target for India to become a US\$ 5 trillion economy by FY25.
- He also spoke on the challenges faced by MSME's like Access to finance, Cluster development, Access to markets and how they could be overcome.
- Further elaborating on Financial Access Challenge, core challenges that MSMEs requiring external finance are High collateral requirements, High interest rates and Complex application procedures.
- While speaking on Cluster development he emphasized that Cluster development is the accelerator of growth for MSMEs. Cluster development drives competitiveness of firms. Countries in which clusters are deep and well-developed have high national competitiveness in certain segments of industry and vice versa. The focus has to be on cluster development along with developing human capital and providing enabling environment for firms to grow.
- He apprised the attendees how Access to Market can be a growth accelerator for MSME's. MSMEs face multiple barriers to access markets. Some of those can be resolved by various stakeholders i.e. government and private agencies and also through initiatives taken by MSMEs themselves. In this, digitization can play a bigger and better role and help connecting businesses and consumers.
- Some of the barriers to trade in access to market discussed were finding business partners, Market access limitations, Customs regulations, Language/ Cultural gap, security export finance, poor online payment alternatives to sell online, large geographical distance from home country, poor internet connection to sell online.
- He urged members to be digitally active as MSMEs who are digitally engaged are able to access wider markets and generate more revenue than those who are not connected or choose to remain offline
- He concluded his speech with two key areas for interventions one A favourable credit environment second Participation in Global Value Chains.

6. Gem & Jewellery Skill Council of India (GJSCI) - Gem and Jewellery Skill Council of India, Mr. Pravin More, Manager: Skill Development.

- Mr. Pravin More, Manager, GJSCI apprised the attendees that (GJSCI) is the nodal entity for skill development of the Indian Gems & Jewellery industry.
- It covers skilling under all the areas and functions of the industry such as diamond processing, coloured gemstone processing, jewellery manufacturing, wholesale, retail and exports.

- He briefed the attendees about the various objectives of GJSCI like to create a skilling eco-system for the gems and jewellery industry by engaging training partners and assessment agencies. To train the trainers nominated by training partners for conducting training and to certify them, also certifying the candidates trained by the training partners and enable placement and promoting apprenticeship in the sector.
- He briefed on the certification program Recognition of Prior Learning (RPL) can be defined as the process of recognising previous learning, often experiential, towards gaining a qualification and certification.
- He also briefed in detail examination and certification process.

7. Edelweiss Insurance Brokers Limited- Mr. Tanmay Bandodkar, Representative: GJEPC's health insurance (Swasthya Kosh) and Parichay card

- Mr. Tanmay Bandodkar of Edelweiss briefed the members about the GJEPC's health insurance like Swasthya Ratna and Swasthya Kosh for members and non-members of the industry respectively.
- He briefed the attendees about the Parichay Card facility through which the skills of the karigars on PAN India level will be mapped and database of the same will be created by GJEPC which could be used for matching the needs of the jewellers and karigars for employment.

8. Godrej representative- Mr. Ratan Thappa: Godrej security products

- Godrej representative, Mr. Ratan Thappa spoke on Godrej's various services/devices/ Safes/lockers for the safety and security of the jewellery.
- The session was very interactive, and many questions were asked by the audience at Q&A Session regarding CFC/Cluster Development, Banking loans, Membership, Parichay Card and GJEPC's Health Insurance Swasthya Kosh.
- The seminar was concluded with a vote of thanks by Shri Mithilesh Pandey, Director, GJEPC.



GLIPSE OF SEMINAR

















