



ABSTRACT

Micro, Small and Medium Enterprises – “NEW ENTREPRENEUR -CUM- ENTERPRISE DEVELOPMENT SCHEME (NEEDS)” – Draft guidelines of the scheme approved – Orders – Issued.

MICRO, SMALL AND MEDIUM ENTERPRISES (D2) DEPARTMENT

G.O.(Ms).No. 49

Dated: 29.10.2012

Read:

The Industries Commissioner and Director of Industries and Commerce,
Rc.No. 2082/PDK4/ 2012, dated 21.08.2012 and 16.10.2012.

ORDER:

During the review meeting of the Micro, Small and Medium Enterprises Department taken up by the Hon'ble Chief Minister on 14.07.11, it was decided to formulate a special scheme for first generation entrepreneurs.

2. The above scheme was also highlighted in the Budget Speech of the Hon'ble Minister for Finance while presenting the Annual Budget for 2012-13 wherein it was announced that “In order to assist educated youth to become first generation entrepreneurs, this Government will implement a new scheme called ‘New Entrepreneur-cum-Enterprise Development Scheme’ (NEEDS) from 2012-2013 onwards. Under this scheme, educated youth will be given entrepreneur training, assisted to prepare their business plans and helped to tie up with financial institutions to set up new business ventures, besides linking them with major industrial clients. They will be assisted to avail term loans from Banks/Tamil Nadu Industrial Investment Corporation (TIIC) with capital subsidy at 25% of the project cost not exceeding Rs.25 lakhs and soft loans with 3% interest subvention. Around 1,000 entrepreneurs will be trained each year under this scheme. Under this scheme, at least 50% of the beneficiaries will be women. The Entrepreneurship Development Institute and TIIC will play a crucial role in this process”.

3. Accordingly, the Industries Commissioner and Director of Industries and Commerce has sent a proposal along with the draft guidelines in respect of the scheme, namely “New Entrepreneur - cum - Enterprise Development Scheme” (NEEDS) for aspiring entrepreneurs during the 12th Five year Plan (2012-2017). The scheme aims to provide training to young first generation entrepreneurs in conceiving, planning, initiating and launching a manufacturing or service enterprise successfully. On successful completion of the training program, they will be assisted to get term loan from Banks / Tamil Nadu Industrial Investment Corporation Limited (TIIC) to setup manufacturing or service enterprises with margin money assistance.

4. The Government after careful consideration, approve the draft guidelines of "New Entrepreneur -cum- Enterprise Development Scheme" (NEEDS) as appended to this order for implementation. The Government also accord administrative sanction for a sum of Rs.100,00,00,000/- (Rupees one hundred crore only) towards implementation of the scheme and release a sum of Rs.51,80,00,000/- (Rupees Fifty one crores and eighty lakhs only) as first instalment for the above scheme for the year 2012-2013.

5. The amount sanctioned in para 4 above shall be debited to the following head of account:

2851-00- Village and Small Industries -

102 Small Scale Industries – Schemes in the Twelfth Five Year Plan-II State Plan – MF New Entrepreneurship – cum - Enterprise Development Scheme-11 Subsidies 01 Individual Based Subsidy

(DPC 2851-00-102 MF 1115). – **Rs.50,00,00,000/-**

Interest Subvention

09 Grants-in-aid

04 Grants for Debt Servicing

(DPC 2851-00-102 MF 0947) – **Rs.18,00,000/-**

Entrepreneurship Development Programme training

72 training

(DPC 2851-00-102 MF 7208) – **Rs.1,25,00,000/-**

Publicity (Seminars)

08 Advertising and publicity

09 others

(DPC 2851-00-102 MF 0894) – **Rs.37,00,000/-**

6. Necessary additional funds of Rs.2,37,00,000/- viz., Rs.2.00 crores under subsidies and Rs.0.37 crore under 08 Advertising and publicity, 09 others will be provided in RE / FMA 2012-13. Pending provision of such funds in RE / FMA 2012-13, the Industries Commissioner and Director of Industries and Commerce is authorized to draw and disburse the amount sanctioned in para 4 above. The Industries Commissioner and Director of Industries and Commerce is requested to include the additional fund amount in the RE / FMA 2012-13 proposal without fail. He is requested to send the utilization certificate to the Government in this regard.

7. This order issues with the concurrence of Finance department vide its U.O.No. 58899/Ind/2012, dated 29.10.2012 and Additional Sanction Ledger No. 1449 (One thousand four hundred and forty nine)

(BY ORDER OF THE GOVERNOR)

**HANS RAJ VERMA
PRINCIPAL SECRETARY TO GOVERNMENT**

To

The Industries Commissioner and Director of Industries and Commerce, Chennai-28.

The Chairman and Managing Director,
Tamil Nadu Small Industries Development Corporation Limited, Chennai-32.

The Director,
Entrepreneurship Development Institute, Chennai-32.

The Chairman and Managing Director,
Tamil Nadu Industrial Investment Corporation Limited,
Chennai-35.

The Accountant General, Chennai-6/18 (By Name)

All Pay and Accounts Officers / Treasury Officers.

All District Collectors.

The Convenor, State Level Bankers Committee, Chennai-6.

All sections in Micro, Small and Medium Enterprises Department, Chennai-9.

Copy to:-

The Chief Minister's Office, Chennai-9.

The Special Personal Assistant to Minister (Rural Industries),
Chennai-9.

The Finance (Ind./BG-II) Department, Chennai-9.

Stock file / Spare copy.

//FORWARDED BY ORDER//

SECTION OFFICER

**G.O. (Ms) No. 49 Micro, Small and Medium Enterprises (D2) Department
Dated 29.10.2012**

ANNEXURE - I

Guidelines of New Entrepreneur-Cum-Enterprise Development Scheme" (NEEDS)

1. Objectives

- (i) Educated youth will be given entrepreneurship training to groom them as first generation entrepreneurs on the essentials of conceiving, planning, initiating and launching a manufacturing or service enterprise successfully.
- (ii) On completion of the training program they would be assisted to prepare their business plans and helped to tie up with financial institutions to get term loan, to set up manufacturing or service enterprises with a project cost not exceeding Rs.1.00 crore and capital subsidy of 25% of project cost not exceeding Rs.25.00 lakhs with 3% interest subvention to be provided by the State Government.
- (iii) Subject to availability, they would also be provided with reservation upto 25% for allotment of Plots / Sheds in SIDCO Industrial Estates in the State.

2. Target group :

Educated youth with any Degree, Diploma, ITI / Vocational Training from recognized Institutions, aspiring to become entrepreneurs would be eligible for assistance under the scheme.

3. State Level Nodal / Implementing Agencies:

The Organisations listed below will act as the Nodal / Implementing Agencies for the successful implementation of the various components of the Scheme. The Industries Commissioner and Director of Industries and Commerce would be overall in-charge of implementation of the scheme under the supervision of the Principal Secretary, Micro, Small and Medium Enterprises Department:

Component of the Scheme	State Level Nodal Agency	Implementing Agencies	
		State Level	District Level
1. Selection of beneficiaries	Commissionerate of Industries and Commerce, Chennai	Commissionerate of Industries and Commerce, Chennai	General Managers of District Industries Centres/ Regional Joint Director of Industries and Commerce, Chennai
2. Entrepreneurship Development Programme Training	Entrepreneurship Development Institute (EDI), Chennai.	Entrepreneurship Development Institute (EDI), Chennai.	Entrepreneurship Development Institute (EDI), Chennai.
3. Arranging for Term Loan from Banks /Tamil Nadu Industrial Investment Corporation Limited (TIIC)	Commissionerate of Industries and Commerce, Chennai.	Commissionerate of Industries and Commerce, Chennai / Tamil Nadu Industrial Investment Corporation Limited (TIIC)	General Managers of District Industries Centres/ Regional Joint Director of Industries and Commerce, Chennai/ Branch Manager, Tamil Nadu Industrial Investment Corporation Limited (TIIC)

4. Allotment of Plots/Sheds in SIDCO Industrial Estates	Tamil Nadu Small Industries Development Corporation Limited, Chennai	Tamil Nadu Small Industries Development Corporation Limited, Chennai	Branch Managers of Tamil Nadu Small Industries Development Corporation Limited in the Districts.
---	--	--	--

4. Training Institute :

The Entrepreneurship Development Programme (EDP) Training will be imparted through Entrepreneurship Development Institute, Guindy, Chennai.

5. Methodology of the Training

The trainees will be exposed to Behavioural Components, Business Opportunity Guidance and Preparing bankable Business Plan, Information on Entrepreneurship support Institutions, Business Laws and Regulations related to Micro and Small Enterprises, Management issues and Technical Training in the specific technology sector. An innovative methodology by combining Behavioural & Management Games, Lecture cum discussion supported by audio-visuals, Interaction with successful entrepreneurs, Intensive Technical Training and Exposure visits will be adopted.

6. Duration of the Training programme and Batch Size:

Duration of the EDP Training programme will be for one month which includes 2 weeks theoretical training, 1 week for market survey and 1 week for preparation of Project Report. The Training will be more interactive in nature and therefore, the batch size will be confined to 25.

A total of 1,000 entrepreneurs are proposed to be trained per year during the next 5 years from the year 2012-13 onwards, at an average of 40 Batches comprising of 25 trainees.

7. Course content

The Entrepreneurship Development Programme has the following six components:

1. Behavioural Components
2. Business Opportunity Guidance
3. Business Plan Preparation
4. Management Issues
5. Laws regulating the Small Business
6. Environment Scanning – An overview of the Entrepreneurship support institutions.

8. Eligibility criteria:

- a. **Age** : Minimum - 21 years
Maximum – 35 years for General Category Entrepreneurs
Maximum – 45 years for Special Category Entrepreneurs
(Women / SC / ST / BC / MBC / Minorities / Ex-Servicemen / Transgenders / Differently abled persons)
- b. **Academic Qualification** : Degree, Diploma, ITI / Vocational Training from recognized Institutions.

- c. Place of residence** : The applicant should be a resident of Tamil Nadu State for not less than 3 years.
- d. Reservation** :
 Scheduled Caste (SC) 18%
 Scheduled Tribe (ST) 1%
 Differently abled 3%
- Besides, 50% of the allocation would be earmarked for women beneficiaries under the Scheme with priority accorded to destitute women subject to the condition that they possess the required qualification.
 In case the required number of candidates are not available to fill the reservation under SC/ST/ Differently abled candidates, the General Managers of District Industries Centres may consider other categories of eligible candidates.
- e. Income ceiling** : There will be no income ceiling for assistance for setting up projects under this scheme.
- f. Eligibility of Partnership firms** : Subject to satisfying the eligibility criteria by all the partners, partnership concerns may be considered for assistance under the scheme. However, EDP training will be provided to only one of the partners authorized by other partners in such cases.
- g. Other conditions** : Assistance under the Scheme is available only for new projects sanctioned specifically under the NEEDS.
 Entrepreneurs who have already availed assistance under Prime Minister's Rozgar Yojana (PMRY), Rural Employment Generation Programme (REGP), Prime Minister's Employment Generation Programme (PMEGP), Unemployed Youth Employment Generation Programme (UYEGP), Tamil Nadu Adi Dravidar Housing and Development Corporation Limited (TAHDCO) or any other scheme of Government of India or State Government will not be eligible for assistance under the NEEDS.
 Any applicant/entrepreneur who has availed loan for economic activity under Self Help Group/other group activity will also be not eligible.
 The applicant should not be a defaulter to any Commercial Bank / Tamil Nadu Industrial Investment Corporation Limited (TIIC).
 Entrepreneurs availing assistance under this scheme will not be eligible to avail capital subsidy under any other State Government schemes.

9. Activities covered:

All economically viable manufacturing and service activities are eligible under this scheme subject to appraisal for its viability as per the guidelines of Tamil Nadu Industrial Investment Corporation Limited (TIIC) / Bank. Priority will be given to projects which are eco-friendly, accord importance to energy conservation and are export-oriented. However, the activities listed in Annexure-II will not be eligible for assistance under this scheme.

10. Selection of the beneficiaries:

Selection of beneficiaries for training will be done at the District level by a Task Force consisting of the District Collector as its Chairman, General Managers, District Industries Centres / Regional Joint Director of Industries and Commerce, Chennai as Member – Convenor, Lead Bank Manager, Branch Manager of Banks / Tamil Nadu Industrial Investment Corporation Limited (TIIC), Branch Manager, Tamil Nadu Small Industries Development Corporation Limited (TANSIDCO), District Manager, Tamil Nadu Adi Dravidar Housing and Development Corporation Limited (TAHDCO), District Employment Officer, Representatives of Entrepreneurship Development Institute (EDI), Micro, Small and Medium Enterprises – Development Institute (MSME-DI) and local Micro, Small and Medium Enterprises (MSME) Association as its members. Applicants would be screened by the District Level Task Force Committee.

11. Project Cost :

- i) The minimum Project Cost will be above Rs.5.00 Lakhs and the maximum Project Cost will be Rs.1.00 Crore. For projects costing more than Rs.1.00 crore, subsidy component will be restricted to Rs.25 lakhs.
- ii) Cost of the land may be included in the Project cost at guideline value or market value, prevailing as on the date of filing of loan application, whichever is lower.
- iii) Cost of construction of buildings such as Office, Work-shed/Workshop, Laboratory etc., can be included in the project cost subject to the condition that the cost of building shall not exceed 25% of the total project cost. The valuation of the building eligible for subsidy will be assessed by General Managers, District Industries Centres / Regional Joint Director of Industries and Commerce, Chennai in respect of bank financed units and Branch Manager of TIIC in respect of TIIC financed units as per the prevailing PWD Schedule of rates as on date of commencement of construction of the building or the cost of the building actually constructed as certified by the Chartered Engineer, whichever is lower. In respect of service enterprises, investment in capital expenditure should not be less than 25% of the total project cost.
- iv) The cost of leased/ rental building shall not be included in the Project cost.
- v) In respect of plant and machinery, only new machinery will be considered eligible and indigenous / imported second-hand machinery will not be considered for assistance. However, second-hand machinery, directly imported by the entrepreneur would be considered eligible for assistance.
- vi) Project cost will include capital expenditure and margin money for working capital.

- vii) Capital Expenditure will generally include investment on Land, Building and Plant & Machinery only. Hence projects without capital expenditure are not eligible for financing under the Scheme.
- viii) Self financed projects will not be eligible under this scheme.
- ix) Tamil Nadu Industrial Investment Corporation Limited (TIIC) / Banks are permitted to arrive at the components of project cost based on their appraisal guidelines.

12. Promoter's Contribution:

- a. 10% of the Project Cost for general category entrepreneurs.
- b. 5% of the Project Cost in case of special category entrepreneurs (BC / MBC / DNC / SC / ST / Women / Minorities / Ex-Servicemen / Transgenders / Differently abled Entrepreneurs)
- c. Value of the land may be considered as promoter's contribution , either in part or in full, as per guideline value or market value, prevailing as on the date of filing of loan application, whichever is lower, subject to the condition that the title of the land is in the name of the entrepreneur/enterprise proposed to be established.

13. Subsidy :

25% of the Project Cost subject to a ceiling of Rs.25.00 lakhs as subsidy from Government. However, the following expenses will not be considered for calculation of subsidy under this scheme:

- i. Cost of rented/leased building
- ii. Technical know-how
- iii. preliminary/ pre-operative expenses
- iv. working capital margin

14. Financial Institutions

- i. Tamil Nadu Industrial Investment Corporation Limited (TIIC Ltd.)
- ii. All Commercial Banks including Regional Rural Banks (RRB), Small Industries Development Bank of India (SIDBI).

15. Financial Target for TIIC/ District Industries Centres

The annual subsidy target will be distributed among TIIC:DICs/SIDBI at the ratio of 33:67.

16. Term Loan:

- i) TIIC/Banks will finance Capital Expenditure in the form of Term Loan and Working Capital in the form of cash credit. Projects can also be financed by TIIC/Banks in the form of Composite Loan consisting of Capital Expenditure and Working Capital.
- ii) The amount of TIIC/Bank Credit will range between 65-70% of the total project cost after deducting 25% of subsidy and owner's contribution of 10% from

beneficiaries belonging to general category and 5% from beneficiaries belonging to special categories.

17. Rate of interest

Enterprises financed by TIIC/Banks will be charged at the rate of interest applicable to micro & small enterprises as per banking norms.

18. Interest subvention

(i) Enterprises financed by TIIC

Enterprises financed by TIIC will be extended loan with 3% interest rebate which will be reimbursed to TIIC on a quarterly basis. TIIC should send their claim to Industries Commissioner and Director of Industries and Commerce on completion of every quarter.

(ii) Enterprises financed by Banks

A back-ended interest subsidy at the rate of 3% will be provided to enterprises financed by Banks on a quarterly basis during the entire repayment period. The Banks / Financial Institutions should send their claim to the concerned General Managers, District Industries Centres / Regional Joint Director of Industries and Commerce, Chennai on completion of every quarter.

(iii) Eligibility for availing interest subvention

- a) The entrepreneur should be prompt in repayment of loan and interest.
- b) If there is any default in repayment of loan and interest as per schedule of repayment fixed by Bank, interest subvention will not be paid during the period of default. However, if the entrepreneur subsequently pays the instalment, interest subvention alone shall be paid. Penal interest or charges for belated payment, if any, shall not be paid by the Government.
- c) The Enterprise should be in operation during the period for which interest subvention is claimed.
- d) If the loan account is classified as Non Performing Assets (NPA), interest subsidy will be withdrawn.

(iv) Provision of Funds for Interest Subvention

Funds will be released in advance to Commissionerate of Industries and Commerce on quarterly basis to meet the interest subsidy claims of units assisted by Tamil Nadu Industrial Investment Corporation Limited (TIIC) / Banks based on their annual projections. On submission of utilisation certificate for 90% of the funds from Tamil Nadu Industrial Investment Corporation Limited (TIIC) / Banks, additional funds will be provided to Tamil Nadu Industrial Investment Corporation Limited (TIIC) / District Industries Centres to meet further claims.

19. Collateral Security:

Collateral security will be decided as per Bank / Tamil Nadu Industrial Investment Corporation Limited (TIIC) guidelines. Subject to applicability, loans may also be covered under Credit Guarantee Fund Trust Scheme for Micro and Small Enterprises (CGT-MSE) of Government of India.

20. Operation of the Scheme

- i) Project proposals in the prescribed application format with relevant details will be invited at the district level by the General Managers of District Industries Centres and the Regional Joint Director of Industries and Commerce, Chennai in respect of Chennai District.
- ii) The applications received by District Industries Centres will be scrutinized and shall be placed before the Task Force Committee.
- iii) The Selection will be based on qualification, skill, aptitude, viability of the proposed project, marketability, interview / screening of the applicant, etc.
- iv) The selected applications will be sent to the bank / Tamil Nadu Industrial Investment Corporation Limited (TIIC) branches by the General Managers, District Industries Centres in proportion to the target fixed by the Industries Commissioner and Director of Industries and Commerce.
- v) The bank / Tamil Nadu Industrial Investment Corporation Limited (TIIC) branches shall assess the potentiality and will issue provisional sanction to eligible beneficiaries. The provisional sanctions shall be intimated to the concerned District Industries Centres.
- vi) The District Industries Centres shall arrange for compulsory Entrepreneurship Development Programme training by the Entrepreneurship Development Institute. On completion of training Entrepreneurship Development Institute will issue training certificates.
- vii) After successful completion of Entrepreneurship Development Programme training (EDP), those beneficiaries whoever applies, shall be allotted Developed Plot / Work Sheds at Small Industries Development Corporation Limited (SIDCO) managed Industrial Estates, at the cost fixed by Small Industries Development Corporation Limited (SIDCO), subject to the availability of the same on priority basis by Small Industries Development Corporation Limited (SIDCO).
- viii) Subsequently, the beneficiary will deposit the Promoter's Contribution with the bank / Tamil Nadu Industrial Investment Corporation Limited (TIIC)
- ix) Thereafter, the bank / Tamil Nadu Industrial Investment Corporation Limited (TIIC) will disburse the 1st installment of the bank finance to the beneficiary.
- x) The respective disbursement advices will be forwarded to General Managers, District Industries Centres / Regional Joint Director of Industries and Commerce, Chennai along with the subsidy claims.
- xi) The subsidy amount will be drawn by the Industries Commissioner and Director of Industries and Commerce and disbursed to all the General Manager, District Industries Centre / Regional Joint Director of Industries and Commerce, Chennai / Tamil Nadu Industrial Investment Corporation Limited (TIIC) in proportion to their targets and it will be deposited in a separate PD account by the General Managers, District Industries Centres / Regional Joint Director of Industries and Commerce , Chennai / Tamil Nadu Industrial Investment Corporation Limited (TIIC).
- xii) On receipt of subsidy claim raised by the Bank / Tamil Nadu Industrial Investment Corporation Limited (TIIC) branch, General Managers, District

Industries Centres / Regional Joint Director of Industries and Commerce, Chennai / Chairman and Managing Director, Tamil Nadu Industrial Investment Corporation Limited (TIIC) will release the subsidy to Bank / Tamil Nadu Industrial Investment Corporation Limited (TIIC) branch in instalments depending on the project size as indicated below:

The subsidy amount will be credited in beneficiary's term loan account.

- a. For project costs upto Rs.50 lakhs, subsidy will be released in 2 instalments, i.e. 50 % on sanction of loan and 50% later, after verifying the capital expenditure actually incurred by the beneficiary.
 - b. For the project cost exceeding Rs.50 lakhs, subsidy will be released in 3 instalments i.e. 50% on sanction of loan and the remaining amount in two instalments of 25% each, after verifying the capital expenditure actually incurred by the beneficiary.
 - c. The Bankers will release subsidy after conducting joint inspection with District Industries Centre representatives, in such a way to ensure that beneficiary is not constrained in any case by paucity of funds.
- xiii) The Banks / Tamil Nadu Industrial Investment Corporation Limited (TIIC) should submit an utilisation certificate for the actual amount of subsidy utilised in respect of each beneficiary enterprise then and there.
- xiv) Any unspent funds allotted for a particular Financial Year shall be carried over to next Financial Year to meet the training/ subsidy/interest subvention/ contingency components after obtaining concurrence from Government.
- xv) The entrepreneur has to execute a Tripartite Agreement before the release of subsidy to be signed by the Beneficiary, General Manager, District Industries Centre and the Branch Manager of Bank / Tamil Nadu Industrial Investment Corporation Limited (TIIC).

21. How to apply:

The scheme will be advertised in leading newspapers by the Commissionerate of Industries and Commerce, Chennai. The applicants aspiring to apply shall submit the application along with a brief project profile at the respective District Industries Centres / Regional Joint Director of Industries and Commerce, Chennai with copies of relevant certificates such as proof of age, educational qualification and community.

22. Review & Monitoring:

The progress of the scheme will be reviewed by the District Collector at the District Level Bankers' meetings conducted periodically with the bankers. At the State level, the progress of the scheme will be monitored by the State Level Bankers Committee (SLBC). The Industries Commissioner & Director of Industries & Commerce will periodically review the progress of the scheme at the State Level.

**HANS RAJ VERMA
PRINCIPAL SECRETARY TO GOVERNMENT**

//TRUE COPY//

SECTION OFFICER

G.O. (Ms) No. 49 Micro, Small and Medium Enterprises (D2) Department
Dated 29.10.2012

ANNEXURE-II
LIST OF ACTIVITIES INELIGIBLE FOR ASSISTANCE

1. Any activity directly connected with agriculture.
2. Sericulture (Cocoon rearing), Animal Husbandry like Pisciculture, Piggery, Poultry etc.,
3. Manufacturing of Polythene carry bags of less than 40 microns thickness and manufacture of carry bags or containers made of recycled plastic for storing, carrying, dispensing or packaging of food stuff
4. Sugar
5. Distilleries, Brewery and Malt Extraction
6. Units utilizing Molasses/rectified spirit/de-natured spirit as raw material for manufacture of potable alcohol.
7. Fertilizer manufacture and blending (Except bio-fertilizers)
8. Mining and Quarrying Ores, minerals etc. [Excluding polishing, cutting, crushing, etc. of mined ores / minerals]
9. Aluminium, Iron and Steel Smelting [Excluding foundries]
10. Manufacturing of intoxicant items like Beedi / Pan / Cigar / Cigarette etc.,
11. Saw Mills
12. Cement
13. Calcium Carbide
14. Slaughter House
15. Re-packing of Drugs / Medicine / Chemical, without any processing or value addition
16. Azoic / Reactive Dyes
17. Fire Crackers
18. Industries manufacturing and or utilizing Ozone depleting substances
19. Industries involving hazardous activities / classified as "Red category" by Tamil Nadu Pollution Control Board / Central Pollution Control Board
20. Cyanide
21. Caustic Soda
22. Potassium Chloride
23. Nylon, Rayon & Polyester Fibre manufacturing. [Excluding manufacture of downstream products from Nylon, Rayon & Polyester Fibre]
24. Real Estate
25. All types of Business activities.

HANS RAJ VERMA
PRINCIPAL SECRETARY TO GOVERNMENT

//TRUE COPY//

SECTION OFFICER