

**HIGHLIGHTS OF REVISED
RESTRUCTURED TECHNOLOGY
UP-GRADATION FUND SCHEME (RR-TUFS)**

Effective from (01.04.2012 to 31.03.17)

SUVIDHA CONSULTANTS LIMITED

(Professionally Managed Service Oriented Knowledge Based Group)

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ONE STOP CONSULTANCY HOUSE FOR MSME SECTOR- AN OVERVIEW

Suvidha Consultants Limited, (SCL) is a complete One Stop Consultancy House in helping clients setting up of MSME units. We have a focused approach towards Project Financing, Loan Syndication, Securing Government Incentives and Subsidy, Business and Property Valuation, Securing various NOC certificates from Pollution Control Board, DG set Registration etc.

Our success in meeting today's business challenges rests on the way we approach our work. We call that approach "Let's Make Things Convenient"

Our Moto- "To provide Solutions to Multifarious Complex Business Problems with Convenience under one roof"

EXPERIENCE AND CLIENTELE

We have rich experience of more than twenty years in the field of consultancy. We are extending our services to clientele across various sectors like Food Processing & Agro based Industries, Plastics & Packaging, Jute, Textile Industry, Tea, Paper, Steel Industries, Infrastructures, Chemicals and so on.

OUR PRESTIGIOUS CREDENTIALS

We are presently empanelled consultants for TEV study/others with the following:-

	:	
MINISTRY/OTHERS	:	Ministry of Food Processing, Govt. of West Bengal
	:	Ministry of Textile
	:	Small Industries Development Bank of India (SIDBI)
	:	Small Farmer Agri - Business Consortium
	:	Assam Industrial Development Corporation
	:	Industrial Promotion and Investment Corporation of Orissa (EPICOL)
	:	
BANKS	:	State Bank of India
	:	United Bank of India
	:	Allahabad bank
	:	Bank of India
	:	Punjab National Bank
	:	UCO Bank
	:	

FOCUS SECTORS

- Agricultural / Food Processing Industries
- Textile Industries
- Plastic and Packaging Industries
- Real Estate and Hospitality Sector
- Engineering, Steel and Other Sectors

Revised Restructured Technology Up gradation Fund Scheme (RR-TUFS) (With effect from 01.04.2013 to 31.03.2017)

Introduction

Technology Upgradation Fund Scheme (TUFS) was first introduced in the year 1999 to catalyze investments in all the sub sectors of textile and jute industries by way of 5% interest reimbursement. This scheme was approved from April, 1999 to 31st March, 2004. Subsequently, the scheme was modified in 2004 and again in 2007. It was further restructured for the period from April, 2011 to March, 2012 and was known as Restructured Technology Upgradation Fund Scheme (R-TUFS). Now, in 2013, it was again revised and presented as Revised Restructured Technology Upgradation Fund Scheme (RR-TUFS) for the period from 01.04.2013 to 31.03.2017.

Commencement/Duration of the scheme

R-TUFS form was extended for the first year of the 12th Plan, i.e. up to 31.03.2013. The Government further continues the TUFS for the textile & jute industries in Revised Restructured form with effect from 01.04.2013 to 31.03.2017 by passing a scheme known as “*Revised Restructured Technology up Gradation Fund Scheme (RR-TUFS).*”

Effective date: The effective date for the Scheme starts from 01.04.2012 to 31.03.2017.

Cut-off date: Term Loans as sanctioned by the lending agencies on or after 01.04.2012 will be eligible to be considered for the grant of benefits under this scheme.

Difference between Effective Date & Cut – off Date: Effective date denotes the total period for which the scheme is applicable i.e., from 01.04.2012 to 31.03.2017. And on the other hand, Cut-off date denotes only such loans as sanctioned by the lending agencies on or after 01.04.2012 will be eligible.

Scope of the Scheme

TUFS benefits are available for TUFS benchmarked machinery covering the following activities:-

- | |
|--|
| a) Cotton ginning and pressing. |
| b) Silk Reeling and twisting. |
| c) Wool scouring, combing and carpet industry. |

d) Synthetic filament yarn texturing, crimping and twisting.
e) Spinning.
f) Viscose Staple Fibre (VSF) and Viscose Filament Yarn (VFY).
g) Weaving, knitting and fabric embroidery
h) Technical textiles including non-wovens
i) Garment / design studio / made-up manufacturing
j) Processing of fibres, yarns, fabrics, garments and made-ups.
k) Production activities of Jute Industry.

Subsidy Benefits under RR-TUFS

The subsidy benefits under RR-TUFS for 12th plan would be as follows:

- ✓ *Stand alone spinning units: 2% Interest Reimbursement (IR) for new stand alone/ replacement/ modernization of spinning machinery.*
- ✓ *For units having spinning capacity with forward integration having matching capacity in weaving/ knitting/ processing/ garmenting: 5% IR*
- ✓ *Weaving:*
 - i. **6% IR and 15% capital subsidy** on brand new shuttleless looms or **30% Margin Money Subsidy (MMS)** on brand new shuttleless looms for powerloom sector.
 - ii. **2% IR or 8% MMS** on second hand imported shuttleless looms with **10 years vintage** and with a **residual life of minimum 10 years**.
 - iii. For 30% MMS – **capital ceiling caps of Rs. 5 Crores** and **subsidy cap of Rs. 1.5 Crores** would be adhered to for encouraging adequate investments by the MSME sector.
- ✓ *Processing: 5% IR and 10% capital subsidy* for specified processing machinery. CETP/ ETP will not be considered for support under RR-TUFS.
- ✓ *Garmenting: 5% IR and 10% capital subsidy* for specified machinery for garmenting units.
- ✓ *Technical Textiles (including non-wovens): 5% IR and 10% capital subsidy* for specified machinery required in manufacture of technical textiles. The technical textile units intending to avail of 10% capital subsidy will have to obtain a registration number from Office of the Textile Commissioner prior to becoming eligible for 10% capital subsidy.
- ✓ *Handloom & Silk Sector: Option to choose from 5% IR or 30% capital subsidy* on benchmarked machinery.

- ✓ **MSMEs including Jute Sector: 5% IR or 15% MMS** with subsidy ceiling of **Rs. 75 Lakhs.**
- ✓ **Other segments:** Other segments include – i) Cotton ginning & pressing; ii) wool scouring, combing & carpet industry; iii) synthetic filament yarn texturizing, crimping & twisting; iv) viscose staple fiber and viscose filament yarn; v) knitting & fabric embroidery; vi) weaving preparatory machines; vii) made up manufacturing; viii) CAD, CAM & Design studio and ix) Jute Industry – **5% IR.**
- ✓ **Eligibility of restructured/ rescheduled cases:** Subsidy in restructured cases will be restricted to the quantum approved of subsidy as given in initial loan repayment schedule.
- ✓ **Benefit of other schemes:** Textile/ Jute units are permitted to avail of benefits of other schemes, in addition to RR-TUFS, unless specifically specified otherwise. In case of doubt, the matter may be referred to the Textile Commissioner for clarification.

Note: A summarised subsidy chart can be referred at Table No. 1 provided at the end of this booklet.

Eligibility Criteria

Technology Upgradation

Technology Up gradation would mean induction of latest available sustainable technology. Technology levels are benchmarked in terms of specified machinery for each sector of the textile industry. Machinery with technology levels lower than that specified will not be permitted for funding under the TUF Scheme.

Eligible Units

- ✓ Existing units with or without expansion and new units.
- ✓ New units must set up their entire facilities only with the appropriate eligible technology.
- ✓ A unit can undertake one or more activities as listed in the *Scope of the Scheme*.
- ✓ Textile/ Jute units even with 100% foreign equity.

Eligible Machineries

Under the RR-TUFS, only new machinery will be permitted unless otherwise specified. The list of such machineries which are eligible under RR-TUFS has been mentioned in various annexure in the scheme. The list of such annexure can be referred at Table No. 2 provided at the end of this booklet.

Imported second hand machineries are also eligible under RR-TUFS subject to a certificate from a Chartered Engineer of the exporting country certifying the vintage and residual life of the imported second hand machinery duly countersigned by the Indian Embassy / Consulate in the exporting country must be furnished to the lending agency.

The following imported second hand machineries are eligible under TUFS:

Air jet, Rapier and Water jet shuttle less looms fitted with or without electronic dobbie and with and without high speed direct beam warper with creel and/or sectional warping machine with auto stop and tension control of up to 10 years vintage and with a residual life of minimum 10 years. The value cap per machine would be decided by Technical Advisory-cum-Monitoring Committee (TAMC).

Balancing equipment or equipment required for de-bottlenecking the production process, waste reduction equipment will also be eligible for funding under RR-TUFS. Investment in acquisition of Technical Knowhow including training and payment of fees to foreign technician will also be eligible.

Accessories/ attachments/ simple machines / spares received along with the machinery up to the value of 20% of the machinery cost eligible under RR-TUFS or actual value whichever is lower will be eligible.

The size of the unit, whether upgraded or new, must be of minimum economic size (MES). MES for eligible segments should be any unit which is financially viable as per viability analysis of FI or banks. MES for standalone new spinning units will be 8000 spindles. Machinery eligible for one segment is eligible for other segments/ activity also unless its eligibility is specifically restricted for a particular segment.

Eligibility of any other textile machinery equal to or higher than the benchmarked technology not listed in the annexure or developed in the course of operation of RR-TUFS will be, suo motto or on reference, specifically determined by the TAMC.

Other Eligible Investments (for apparel and handloom sector only)

Investments made in factory building including renovation, preliminary & pre-operative expenses and margin money required for working capital (specifically required for Technology Upgradation) for apparel sector and handloom sector will also be eligible under RR-TUFS to the extent necessary for installation of plant & equipment for technological Upgradation and the total of such investments will not normally exceed 50% of the total investment in such plant & machinery.

In case apparel/ handloom unit is engaged in other activity, the eligible investment under this head will only be related to plant & machinery eligible for apparel/ handloom sector.

Determination of Eligible Investment under certain conditions

If a loan is not fully covered under RR-TUFS, i.e. it consists of both TUFS and non TUFS components, then disbursements and repayments are required to be apportioned proportionately for TUFS and non TUFS components, for the purpose of working out interest reimbursements payable.

Coverage of Investment prior to Sanction of the Loan

Advance/ Token payment made up to the margin money for the cost of machine can be paid prior to the sanction of the term loan. However, machines purchased on or after date of sanction of term loan will be eligible under RR-TUFS.

Sector Specific Eligibility Conditions

Sector Specific eligibility conditions for RR-TUFS can be referred to in the scheme.

Loans under the Scheme

Amount of Loan

The assistance will be need based. There will be no minimum or maximum limit for individual loans.

Promoters' Contribution

To be decided by the lending agency on the basis of existing norms.

Rate of Interest

Rupee Loan

The Ministry of Textiles will reimburse interest at 5% (6% for brand new shuttle less looms) under RR-TUFS to all segments except spinning machinery of new stand alone/ replacement/ modernization of spinning units, where the reimbursement will be limited to 2%. For Rupee Loan for installation of imported second hand shuttle less looms also, the reimbursement will be 2%.

Foreign Currency Loan

As applicable for normal foreign currency loans. However, cover for exchange rate fluctuation not exceeding 5% (6% for brand new shuttle less looms) would be provided under RR-TUFS. In case of spinning machinery of new stand alone/ replacement / modernization of spinning units, such cover will be limited to 2%. For foreign currency loan for installation of imported second hand shuttle less looms also, the reimbursement will be 2%.

Period of Interest Reimbursement:

- ✓ Interest reimbursement will be available for a period of 7 years including 2 years of implementation/ moratorium. The implementation and moratorium period is considered from the date of first instalment of loan under RR-TUFS.
- ✓ Quarter-wise interest reimbursement under RR-TUFS will be restricted to the quantum as per the loan repayment schedule of 7 years or actual, whichever is lower, submitted by the lending agencies to the Textile Commissioner for obtaining the Unique ID number. The foreign exchange fluctuation/ forward cover premium will also follow the same system.
- ✓ Subsidy due in a financial year under RR-TUFS shall have to be claimed in the same financial year.
- ✓ Banks are free to give loan for more than 7 years but subsidy will be limited for a period of 7 years including implementation/ moratorium period of maximum 2 years.
- ✓ If an account becomes NPA, the interest reimbursement would not be available for that period. The interest reimbursement will be available from the date of coming out of the NPA.

Contingency Provisions

The contingency provision (non firmed up cost) to the extent of 5% maximum (on actual basis) may be covered under RR-TUFS in respect of plant & machinery and other investments eligible under RR-TUFS subject to a value cap of Rs. 5 Crores of eligible machinery.

Transfer of the TUFS Loan from one bank/ FI to another or taking fresh term loan after closing down one term loan account under TUFS

The outstanding principal amount under TUFS Loan account from one bank/ FI can be transferred to another subject to the condition that portfolio remains unchanged and the overall repayment period does not exceed 7 years. However, this facility will be provided only once during the tenure of the loan. The quarter wise subsidy submitted by the original bank will however remain unchanged. Instances of under selling of loan/ component or any similar such arrangement is not permitted.

Conversion of Rupee Term Loan into Foreign Currency Loan & Vice versa

Conversion of Rupee Term Loan (RTL) into Foreign Currency Loan (FCL) and vice versa on annual basis is permitted under RR-TUFS. The base rate of exchange will be the rate prevailing on the date of conversion. The tenure of the loan amount will remain same subject to 7 years repayment period and availability of foreign currency line of credit with the lending agency.

Coverage of Forward Premium

The cost of forward premium for FCL under RR-TUFS will be limited to 6% / 5% / 2% per annum as the case may be on the base rate of exchange as an option, which may be exercised only once in each financial year of the project.

Coverage of Lease Finance

Interest portion of lease finance taken by the manufacturers from Nodal Agencies / co-opted PLIs for eligible machinery and equipments have been covered under RR-TUFS and will be subject to normal leasing norms with lease period limited to 7 years.

Coverage of machinery on Hire Purchase

The Subsidy under the Hire -Purchase Scheme are covered under RR- TUFS subject to the project promoted by Special Purpose Vehicle (SPV) meeting the technology and other eligibility parameters laid down under the Scheme. This scheme will be monitored/ operationalised through Office of the Textile Commissioner.

Co-guarantee provided by yarn supplier/ master weaver

Grant of TUFS loan to small scale powerloom units on the strength of co-guarantee provided by the yarn supplier/ master weavers and ability to meet banking norms are to be decided by FIs/ banks. In such cases, benefits under RR-TUFS would be available as per approved guidelines.

Deferred Payment Guarantee (DPG) Scheme

The DPG scheme is covered under RR-TUFS but in respect of Rupee loan only.

Coverage of ECB under RR-TUFS

ECB availed of from overseas branch of an India bank or a Foreign bank having Indian branch (being co-opted PLI) will be eligible for RR-TUFS benefits prescribed for foreign currency loan under the scheme i.e. 2%/ 5%/ 6% cover for exchange rate fluctuation or forward cover premium limited to 2%/ 5%/ 6% per annum.

Approval of Nodal Agencies for Loan sanctioned by co-opted PLIs

The project under RR-TUFS which are sanctioned by co-opted PLIs as per their own prudential norms and in compliance with the technology norms laid in RR-TUFS should be approved by Nodal Agencies.

Nodal Agencies / Co-opted PLIs / Nodal Banks

- ✓ The nodal agencies under the scheme for different segments are as follows:

- | | | |
|--|---|-----------|
| Textile Industry (excluding MSME Sector) | - | IDBI Bank |
| MSME Textile Sector | - | SIDBI |
| Jute Industry | - | IFCI |
- ✓ The nodal agencies may co-opt other All India Financial Institutions (AIFIs)/ State Finance Corporations (SFCs)/ State Industrial Development Corporations (SIDCs) and commercial/ cooperative banks in the scheme for sanction and disbursement of loan.
 - ✓ The nodal agencies will determine the eligibility under RR-TUFS and verify & submit the subsidy claims of their directly assisted cases as well as cases assisted by their co-opted PLIs.
 - ✓ 36 nodal banks are designated under RR-TUFS for the cases finance by them. They are as follows: Allahabad Bank; Andhra Bank; AXIS Bank; Bank of Baroda; Bank of India; Bank of Maharashtra; Canara Bank; Catholic Syrian Bank; Central Bank of India; City Union Bank; Corporation Bank; Dena Bank; EXIM Bank; Federal Bank; ICICI Bank; Indian Bank; Indian Overseas Bank; IndusInd Bank; ING Vysya Bank; Jammu & Kashmir Bank; Karnataka Bank; Karur Vysya Bank; Laxmi Vilas Bank; National Co-operative Development Corporation (NCDC); Oriental Bank of Commerce; Punjab & Sind Bank; Punjab National Bank; Rajasthan State Industrial Investment Corporation; South Indian Bank; State Bank of India; Syndicate Bank; Tamilnad Mercantile Bank; UCO Bank; Union Bank of India; United Bank of India; Vijaya Bank.

Co-opted Private Sector Commercial Banks

Co-opted private sector commercial banks of SIDBI will determine the eligibility of MSME cases under RR-TUFS and submit the claims through SIDBI to Office of the Textile Commissioner. Funds for such banks may be channelized through SIDBI. The names of co-opted private sector commercial banks are as under:

- ✓ Development Credit Bank Ltd., Bombay
- ✓ Dhanalaxmi Bank Ltd.
- ✓ HDFC Bank
- ✓ Ratnakar Bank Ltd.
- ✓ Yes Bank Ltd.
- ✓ Nainital Bank Ltd.

Management & Working Capital Requirements

The lending agencies may stipulate conditions relating to broad-basing of the Board, appointment of senior technical/financial executives, professionalization of the management and constitution of such committees as may be considered necessary so as to provide competent management to the unit for carrying out modernization programme. This is one of the main requirements for sanction of assistance under RR-TUFS.

Also, the success of modernization programme would depend upon the availability of adequate working capital to achieve optimum benefit of the modernization and hence, the units have to make adequate arrangements with their bankers to meet working capital requirements.

Implementation Mechanism

- ✓ Application under RR-TUFS would be processed on first come first serve basis, subject to eligibility and availability of funds.
- ✓ For cases where the term loan has been sanctioned in the FY 2012-13, the lending agencies will be allowed to submit application for Unique ID (UID) under RR-TUFS up to 31.03.2014. Those units, whose term loan has been sanctioned on or after 01.04.2013, will have to apply for UID within one year from the date of sanction of term loan.
- ✓ Mere creation/ submission of UID application will not entitle for UID number and for subsidy under RR-TUFS.
- ✓ The correctness of the information submitted for UID will be responsibility of the Lending Agency concerned. Data furnished by lending agencies over web portal to the Textile Commissioner shall be treated as frozen and hence, the lending agencies are advised to be doubly careful about correctness of the information furnished.
- ✓ If there is any apparent discrepancy, the UID application will be referred back to lending agency for rectification and resubmission. The resubmitted application will be considered again on first come first serve basis.

Table No. 1 (Subsidy Benefit Chart [RR-TUFS])

<u>2% IR</u>	<u>2% IR (or) 8% MMS</u>	<u>5% IR (or) 15% MMS</u>	<u>5 % IR + 10 % CS (or) 15% MMS</u>	<u>6% IR + 15% CS (or) 30% MMS</u>	<u>5 % IR (or) 30% CS.</u>
• <i>Standalone Spinning</i>	• <i>Weaving - Second hand imported shuttle-less loom</i>	• <i>Spinning with matching capacity</i>	• <i>Processing of fibres, yarn fabrics, garments & made ups</i>	• <i>Weaving -Brand new shuttle-less loom</i>	• <i>Handloom</i> • <i>Silk sectors</i>
		• <i>Processing of fibres, yarn, fabrics, garmenting and made ups</i>	• <i>Garmenting</i>		
		• <i>Garmenting</i>	• <i>Technical Textiles</i> • <i>Non-woven & converters of non-wovens</i>		
		• <i>Technical Textiles & Non-woven & converted of non-wovens</i>			
		• <i>Cotton Ginning & Pressing</i> • <i>Wool sector</i> • <i>Synthetic Filament Yarn texturising/ crimping/ twisting</i> • <i>Manufacturing Viscose filament yarn/viscose staple yarn</i> • <i>Independent weaving preparatory</i> • <i>Knitting</i> • <i>Embroidery on stand-alone basis,</i> • <i>Made up manufacturing</i> • <i>Jute Sectors Carpet manufacturing</i> • <i>CAD, CAM & design studio</i>			

Table No. 2

The list of machineries which are eligible under RR-TUFS has been mentioned in various annexure in the scheme. The list of such annexure is as follows:

<u>SEGMENT</u>	<u>ANNEXURE</u>
1. Cotton Ginning & Pressing	Annex – MC – 1
2. Spinning/ Silk Reeling & Twisting/ Synthetic Filament Yarn Texturizing/ Crimping & Twisting	Annex – MC – 2
3. Wool scouring, combing and carpet industry	Annex – MC – 3
4. Manufacturing of viscose filament yarn & viscose staple fibre	Annex – MC – 4
5. Weaving/ Knitting	Annex – MC – 5
6. Technical Textiles & non-wovens	Annex – MC – 6
7. Garment/ Made-up manufacturing	Annex – MC – 7
8. Processing of Fibre/ Yarn/ Fabrics/ Garments/ Made-ups	Annex – MC – 8
9. Jute Industry	Annex – MC – 9
10. Process Control equipments for various sectors	Annex – MC – 10
11. Machinery eligible under 30%/ 8% MMS for weaving/ powerloom sector	Annex – MC – 11
12. Machinery eligible under 10% Capital Subsidy for processing sector	Annex – MC – 12
13. Machinery eligible under 10% Capital Subsidy for technical textiles including non-wovens	Annex – MC – 13
14. Machinery eligible under 10% Capital Subsidy for garment sector	Annex – MC – 14
15. Machinery eligible under 15% Capital Subsidy for weaving/ powerloom sector	Annex – MC – 15
16. Machinery eligible for CAD, CAM and Design Studio	Annex – MC – 16

Compiled by:

Suvidha Consultants Limited

VARIOUS SERVICES OFFERED

We provide end to end solution in setting up of Industrial Units. These include the following:

1. PROJECT CONSULTANCY AND DEBT SYNDICATION :-

- Pre feasibility studies
- Evaluation & Vetting of Techno Economic Feasibility Reports
- Preparation of Detailed Project Report
- Syndication of Term Loan & Working Capital Facilities
- Arrangement of Venture Capital Fund in case of Agriculture Sector

2. FINANCIAL CONSULTANCY (Govt. Subsidy/ Incentives) :-

• State Subsidy/ Incentives:

State Capital Investment Subsidy, Interest subsidy, Power Subsidy, Waiver of Electricity duty, Refund of Stamp Duty, VAT/CST and other Incentives given by Government of West Bengal under various schemes.

• Central Subsidy/ Incentives:

- RR-TUFS** – Revised Restructured Technology Up-gradation Fund Scheme provides Interest Re-imbursement Subsidy, Capital Subsidy and Margin Money Subsidy
- CLCSS** – Credit Link Capital subsidy Scheme is for SSI whereby assistance in the form of Capital subsidy of 15% is given on eligible Plant and machinery up to Rs 15.00 Lacs.
- NMFP** – National Mission on Food Processing under the Ministry of Food Processing Industries provides assistance in the form of Capital Subsidy
- Various Schemes under NABARD/ Ministry of Agriculture** - Capital Investment Subsidy on construction of rural storage godowns and allied facilities

3. INDUSTRIAL CONSULTANCY :-

- Registration of Projects** – We provide assistance to MSME units in getting registered with District Industrial Centers (DIC) / Directorate of Industries (DI). We also provide assistance in getting approval/vetting of project from concerned Departments.
- Pollution Clearances** – We assist clients in getting Consent to Establish/Operate for New/Expansion projects from the West Bengal Pollution Control Board.
- Electricity Duty and other Matters**– Waiver, Refund of Electricity Duty, Power Subsidy, Special Rate of Electricity Duty on Electric Furnace, DG Set Registration etc.

4. VALUATION SERVICES :-

- We are empanelled as Valuer/ Lenders Engineers with various Banks/ Financial Institutions.

5. TAXATION :- Direct and Indirect Taxation

OTHER OFFICES IN WEST BENGAL

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