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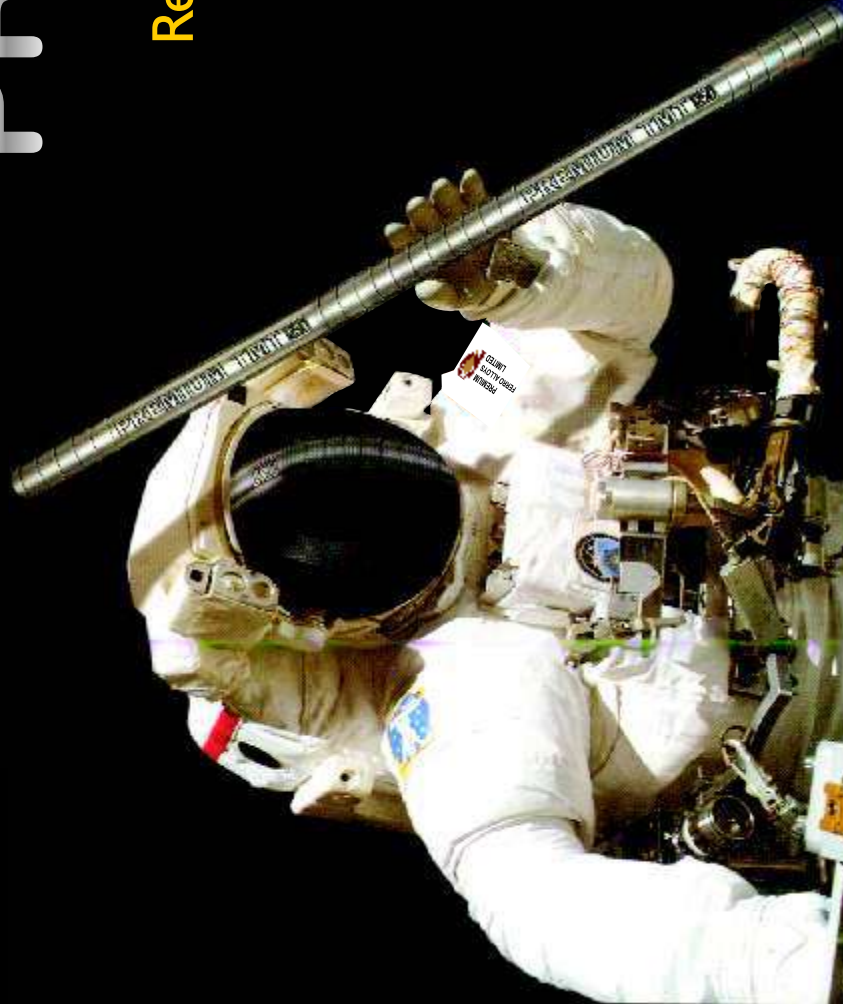
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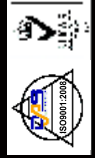
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HANDBOOK ON INDIAN STEEL INDUSTRIES

(a directory of units producing steel through electrical route)

2018-19



Compiled by:



All India Induction Furnaces Association

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Benchmarking - The Tool for Continuous Improvement in Indian Mini Steel Plants

Kamal Aggarwal,
Hon. Sec. General, AIIFA, Delhi

Introduction : Benchmarking, as a well known tool, can help Indian mini steel plants to improve their operational excellence by way of improving production efficiency, equipment utilization, product quality, customer satisfaction, cost control, production flexibility against order and visibility of techno-economic parameters to higher levels than ever before while responding much faster to customer requests and market opportunities. The etymology of "benchmark" was in words used circa 1842 to describe the surveying practice of establishing a standard of excellence against similar things measured exactly on the same basis. Benchmarking definitions extend through various organizational perspectives (Leibfried and McNair, 1992) as "an external focus on internal activities, functions or operations in order to achieve continuous improvement - KAIZEN".

Benchmarking has been established as widely used approach for mini steel plants to identify weaknesses and investment potential in specific areas. As an assessment methodology, it gives enough focused view for attention in the potential areas of the most promising one. It is also less risky, because it does show what others achieve so most likely it may be achievable by others by thorough analysis and study. Limits of benchmarking stems from its strength. It does not answer to the question "how?" However, benchmarking does give indication for taking action for improvement "where?, when ?, what? and "how?".

However, the definition of benchmarking in a simple way to mini steel plants is searching best techno-economic indices from other plants producing identical steel products following identical process and their best practices that lead to superior performance (Camp, 1989) in a continuous and systematic ways establishing rational performance goals (Zairi, 1994). The central essence of benchmarking is how to improve activities, processes and management (Ahmed and Rafiq, 1998). The framework of organizational learning was chosen by Liang (2004) as a means of establishing a theory of benchmarking citing organizational learning as the "effective processing, interpretation of and response to, information both inside and outside the organization" (Easterby-Smith et al., 1999, p. 3).

The link to benchmarking is further developed through Huber's (1991) assertion that "an organization learns if any of its unit acquires knowledge that it recognizes as potentially useful to the organization". Moreover, people learn either from their own experiences or from others. Liang (2004) develops the perspective that the ability to take advantage of others' experiences to build up one's own body of knowledge as one of the most important sources of human and social development.

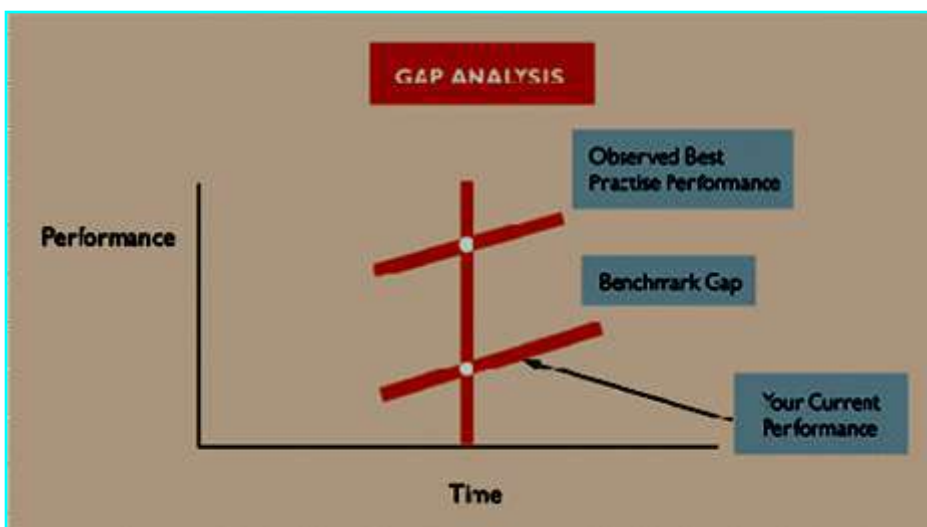
This is consistent with (Dr. Deming, the Quality Guru, 1986, p. 85) theory of quality management where sustained continuous improvement is embedded in a thorough feedback mechanism. The main point of contention goes to the heart of the process as how to identify truly reliable points of reference to assess own operational performance against a defined "best" standard. But it can be done identifying the opportunities and challenges in steel making and processing operations addressing and handling in proper ways. Many successful mini steel plants have adopted benchmarking management as part of total quality management (TQM) in competitive ways achieving their targeted results.

Benchmark of technical indices is the value of some parameters used as a reference point to compare the effectiveness of the various benchmarking processes within one plant with another and the information obtained is used to improve the processes. Mini steel units should try to propose a quantitative model linking

key performance indicators (KPIs) in melting shops, forging or rolling units, heat treatment sections with benchmarking process to help their units establishing competitive benchmarking. In recent years, industry practices have evolved their strategic and operational decisions taking customer orientation into consideration as the "voice" of the customer.

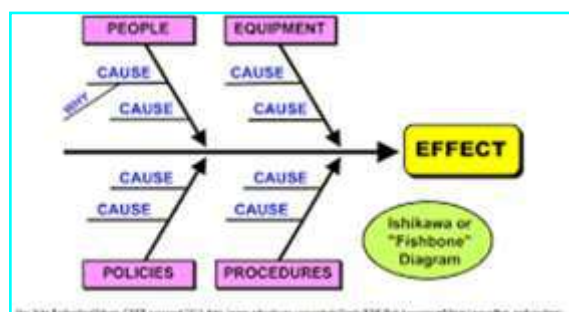
Need for Bench Marking : Many mini steel plants take totally different directions in the evolution of their product and process development process. While some of these differences are the result of legitimate differences in their business strategy, business environment, organization, and the nature of their products. With extensive investment of time, mini steel plant can develop the broad, internal expertise necessary to produce an effective improvement plan for product and process development reducing cost. However, this requires significant training, discussion at shop floor educating involved personnel and observed best performance, current performance and benchmark gap are to be analyzed over time for continuous improvement as shown in the chart below. .

Mini steel plants, before accepting the benchmark concept, should measure the operational indices in units against target set by individual plant. Later on, performances should be measured against norm fixed up from past experiences. Any deviation/ shortfall from Norm/ Target are to be measured and reasons to be investigated. Later on, best results achieved in any area are to be compared against the best



results and best practice of competitors. This structured Product Development Best Practices and Assessment methodology provides an inexpensive alternative to identifying strengths and weaknesses relative to a common framework of an extensive set of best practices enabling the organization to more quickly develop an action plan for improvement. (Reference: Hsiu-Li Chen (Department of International Business, Ming Chuan University, Taipei, Taiwan, ROC and Chung-Hua Institution for Economic Research, Taipei, Taiwan, ROC)

Any shortfall in techno-economic indices against the set benchmark in any area of production process can be best studied fro cause-and-effect (Fishbone diagram) diagrams also called Ishikawa diagrams after their creator, Dr. Kaoru Ishikawa. These diagrams (shown below) are used in identifying and organizing the possible root causes of any deviation or problem and answers.



The proven shop floor practices are practically powerful when combined with a tailored approach to identify benchmarks for an individual steel plant or production asset. The benefits of benchmarking are manifold. It can be a great eye opener, giving steel making and processing unit's decision makers an external and independent perspective on how well the company, a specific plant, or a piece of equipment performs compared with competitors. Benchmarking also helps to find and prioritize

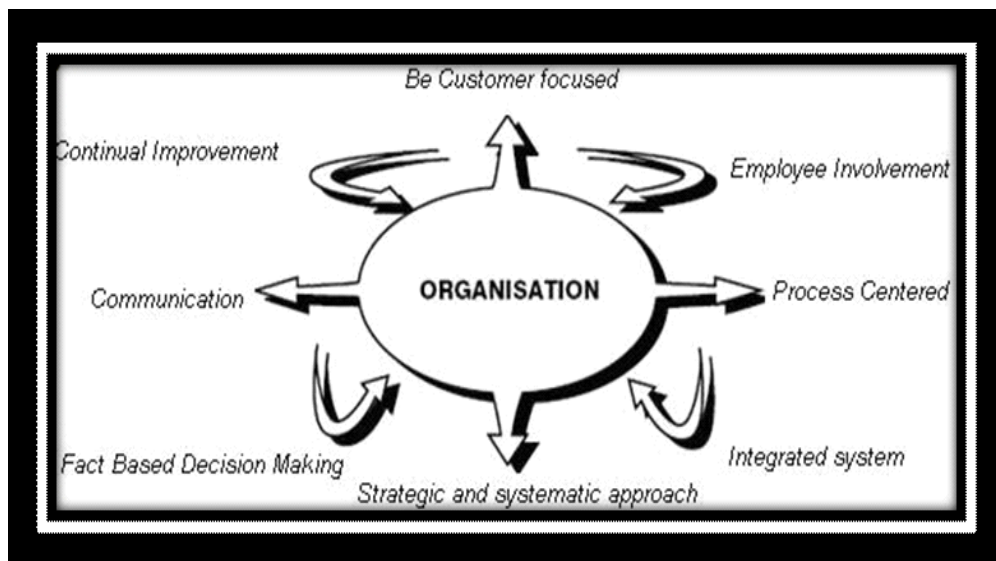
specific areas of opportunity and often confirms or validates assumptions, hypotheses, or gut feelings. Additionally, it can and should be used to set performance targets and expectations. Making benchmarking an integral part of the ways of working mini steel plant can result in valuable data and performance transparency that triggers open, fact-based discussions and performance dialogues leading to new ideas and improved operational practices, and helps establish a culture as improvement oriented performance.

On the other hand, many mini steel producers face multiple challenges when identifying and prioritizing opportunities for further cost reduction, especially in the production process itself improving operating cost structure. Most steel producers continue to define themselves by their processing equipments and technical expertise. They aim to deliver the products that customers request on time, with the quality they need, at the lowest cost or with the highest efficiency when the focus is on production volumes. However, to achieve sustainable improvements, most of the mini steel plants should draw well-established approaches arranging supporting tools for improving production processes, such as lean manufacturing i.e. elimination of wastage in process increasing the cost-effective quality products and Six Sigma i.e. the quality of production outputs by minimizing process deviations and errors.

In addition, commercial project-management systems and tools should be available to track the progress of improvement projects or any modification activity during idea generation, coming at conclusion and implementation. What may be more important, however, is using them to track financial impact that is, realizing the financial benefit of individual improvements and the delivery of the project as a whole. The main focus should be on towards total improvement of profitability and customer satisfaction. (indicated in the sample model below).

Operational Excellence & Modalities for Actions:

Most of the mini steel plants aren't sure how to go about comparing their performances with identical companies whose core businesses do not resemble their own. A straightforward approach for creative benchmarking must start from the customer's point of view as listing each step of customers' buying



experience of alloy & special steel products in the product ranges, from the initial recognition of need to the final follow-up after the purchase. Then, determination of the factors most influence customers' perception of value. Finally, identify the identical companies that excel at each factor— no matter what detail process they follow. By breaking down the value delivery system into detailed, customer-focused steps, it helps entrepreneurs identify relevant companies to study.

Metallurgical industries particularly steel making processes by Electric Arc Furnace and Induction Furnace are highly energy intensive and need of the hour is to obtain maximum of energy performance reducing the power cost through improved operational practices in the units. It has been observed that a reduction from an existing 650-680 kWh/T to an optimum specific energy consumption of 500 kWh/T of liquid steel amounts to a huge saving on energy cost. Operational Strategy & Excellence thereby is briefed below in the Table:

Operational Strategy for Operational Excellence

KEY PROCESS TO ACHIEVE THE GOAL : BENCHMARKING

COST REDUCTION

- Reducing operating costs
- Reduction in working capital costs
- Substitution of raw material
- Social infrastructure costs
- Differentiated sourcing
- Effective supply chain management

OPERATIONAL EFFICIENCY

- Asset utilization efficiency
- Capital productivity
- Labour productivity
- Yield improvement

 Santosh Kumar, Manager (Steel), Neelachal Ispat Nigam Limited, Kalinganagar, Odisha

Indian Mini steel plants, generally, operate their production units as:

1. Induction furnace steel making, secondary refining, sell ingots or process in forge shop or rolling mill followed by suitable heat treatment.
2. Induction furnace steel making, secondary refining, continuous casting, roll or forge concast products followed by suitable heat treatment.
3. Few units having either forging or rolling units sourcing ingots as input from other producers and heat treat the final products.
4. Few units having sponge iron production units, IF steel making, continuous casting and rebar production units.

Most of the Indian states are yet to reach the state of self sufficiency in the various energy sources as such whole hearted efforts given by generation agencies and power plants to overcome the problem of energy deficiencies to conserve and optimize the available energy and utilize the resources to full extent in steel making.

States	Energy Charges (INR/KWh) - Variable electricity charge				EIF Production Units (Nos)		
	2013-14	2014-15	2016-17	2017-18	2013-14	2014-15	2015-16
W.B	4.35	4.29	6.6	7.15	79	78	70
Odisha	3.95	4.0	4.2	4.25	110	93	73
Chhatitigarh	3.8	3.8	5.3	5.6	66	66	75
Maharashtra	7.01	7.01	7.21	7.07	64	64	55
Gujrat	4.3	4.3	4.3	4.3	56	56	55
Punjab	6.31	6.33	6.33	6.33	125	125	115
Tamil Nadu	6.35	6.35	6.35	6.35	115	110	100
U.P	6.0	6.35	6.35	6.35	94	100	54

Cost disparity of power tariffs between states and barriers towards open access power purchase by imposing cross subsidy surcharges, wheeling and transmission charges by the power companies hassled the business unviable in many states. As secondary steel sector, Indian mini steel plants need continuous power for efficient production from induction furnace, energy charge for them should be below 5 INR/KWh .

The production capacity of induction furnace at different plants are operating mainly on the batch size (normally ranging between 5 to 10/12 tonnes) and power input is to produce different grades of steel operating one at a time. Even though the organization could improve the power factor to 0.92 using capacitor banks, and also could bring down the specific energy consumption to 650 KWh/T from 750 KWh/T level, still wide scope exists in energy conservation since the theoretical minimum amount of energy required to melt a tonne of steel scrap is 300 KWh (melting point 1520°C).

Reducing Energy Consumption in Induction Furnace:- Heat is applied by induction heating in the furnace of a conductive medium (usually a metal) in a crucible around which water-cooled magnetic coils are wound resulting in clean, energy efficient, environment friendly and well controllable process compared to other steel making process. Such small capacity furnaces normally take melting time 1.5 hr to 3 hrs per heat depending upon scrap mix/ size and steel grade produced even losing about 25% energy due to various reasons. However, input power can be controlled by:

1. Reducing transmission loss,
2. Adopting suitable lining practice and its timely maintenance,
3. Preheating of the charge materials (shops may examine the feasibility).
4. Continuous utilization of the furnace for melting and minimize radiation loss.
5. Avoiding the super heating of melt as far as possible,
6. Implementing established ways for achieving optimal load, power factor etc.
7. Reducing the total cycle time in melting operation which normally takes as percentage wise by individuals: Melting 45%, Charging 35%, Composition Adjustment & Temperature Control - 6%, Deslagging - 4%, Heat Tapping - 10%.

From the total cycle time, scrap charging and melting time can be saved to a great extent by efficient way and using suitable charge mix and minimizing delays.

Even though, specific energy consumption in induction furnaces in mini steel plants is as high as 650 to 750 kWh in melting alloy & special steels, optimum specific energy consumption of 500 -530 kWh/T should be considered as benchmark standard which may save about 15-20% of steel making energy cost. Energy kWh) = Input Power (KW) x Cycle Time (Hour) From the above basic expression for energy, it can be apprehended that energy can be conserved in melting by reducing the input power and cycle time in preparation of melt.

The mini steel plants should try to focus mainly on reduction of power, fuel consumption and yield losses in steelmaking, continuous casting, forging, rolling and also consumables, rework or rejection by implementing stricter rules for raw-material input, using more sophisticated process and equipment control, introducing rigorous root-cause problem solving techniques to better identify and understand the underlying drivers of quality problems.

Induction Furnace & Its Lining : Most mini steel plants in India use induction furnace as most convenient method for steel making because of many benefits like smallness of suitable heat lot for various grades, low investment project, quicker and efficient cost-effective melting of high purity quality steel. The various types of refractory and ramming masses ranging from Acidic , Basic and Neutral are available and used in induction furnace. The lining is termed as acid, basic and neutral depending upon its chemical nature with the slag formed. Silica masses are acid ones, Alumina is neutral mass while Magnetite is basic mass.

Out of three types of ramming mass, the most commonly used lining material for induction furnace is high purity Silica ramming mix because of advantages like lower thermal conductivity resulting low thermal loses compared to other refractory, cheaper material for furnace lining, short heating and sintering time, good resistance to temperature change, safely used at operating temperature of 1600-1650°C, expanding little, resisting thermal shock. Furnace lining reduces furnace volume and hence the metal output results in high specific energy consumption. Thin lining, though improves the power density, promotes heat loss from the side wall. Lining material with high thermal conductivity causes more heat loss. Lining material with long sintering cycle time consumes much energy for the first heat to get ready. Improper lining causes premature failure. Therefore it is important to do lining as prescribed by the furnace manufacture to get optimum result for energy consumption

Use of pusher block to remove old lining in place of manual breaking contributes in reducing cycle time of lining which helps to reduce specific energy consumption of liquid steel. Size of scrap and mode of charging are important parameter in reduction of energy consumption. The scrap charge should be as dense as possible. Lesser the air pocket between scrap pieces, more is the power density, higher the heat conductivity, faster melting with least energy consumption. It is better to use small pieces of scrap free from rust and contamination to get optimum result. However, melt shop should conduct study considering the quality, size of scrap, processing and mode of charging vis-à-vis power consumption and set benchmark level in this area. Power factor to be maintained near to one. Drop of voltage from the source also to be monitored for better energy efficiency. However, delays are to be minimized as far as possible in heat processing.

All these studies will, hopefully, explore the impact of benchmarking awareness, understanding and adoption in the production of quality products among processing stages. Functional benchmarking has a significant effect on product performance, but needs to be improved upon because a moderate relationship exists between them. Benchmarking in mini steel plants will ultimately result in positive gains. Involved persons in the shops should intensify the practice of benchmarking and continuous improvement, in the pursuit of Product Quality what has been established in Japan as “KAIZEN”. Investigating the sources/ origin and causes of defects “KANBAN”, established by Japanese and timely taken the preventive measures to improve both product and process. Management should provide financial support in need for any modification in specific areas so as to make improvement beyond competitors’ performance in terms of best-practices and best-processes satisfying customers.

Benchmarking is not a strategy, nor is it intended to be a business philosophy. It is an improvement tool setting goals and objectives developing strengths reducing weakness and must be used properly to inspire both employees and management for boosting credibility with customers and suppliers, managing business more effectively making innovative approaches. Even, it can caution the plant if it has fallen behind the competition or failed to take advantage of important operating improvements developed elsewhere.

In the area of purchase and procurement, benchmarking regarding cost/ spend and resources for price, quality, efficiency and cost-effectiveness should be implemented in line with world class practice developing multiple qualified sources ensuring competitive environment guaranteeing security of supply reviewing the supply chain operations.

In order to set up benchmark standard for identical plants producing identical products from identical processing equipments, achieved performances should be studied based on volume of production, common grades produced. For preparation of reports, mini steel plants are to be contacted who will provide their production data vis-à-vis power consumption in Induction furnace/ Concast shop/ Rolling Mill/ Forge Shop & Heat Treatment Unit, liquid to solid yield of steel ingot or concast billet/ bloom/ slab, fuel consumption in reheating furnaces in Forge shop/ Rolling Mill and Heat Treatment shop, burning/ scale loss/ discard for defects, Final Product Yield at different shops.

The data collection from different plants should be conducted through direct contact convincing individual units requesting them to fill the data collection sheet for their production and consumption records and utility invoices. However, few may have some concerns regarding the confidentiality of their data or in terms of the possibility of achieving benefits for the participating companies.

The data may be collected based on the structure of the plant as :

1. Induction Furnace → Ingot + Forging/ Rolling + Heat Treatment,
2. Induction Furnace → CC + Rolling → Rebar/Slab → Final Product as TMT bar/ Sheet etc.

Actually mini steel plants in the country have been set up in scattered ways as DRI-IF and produce reinforcing bars and flat products and is defined as IF-Continuous Casting plant producing billets having reheating furnace & hot rolling mill producing reinforcing bars, also hot strip mill plant producing flat products.

Integration of Process Steps : Identification action areas and listing vulnerable points in melt shop, forging/rolling/ heat treatment units. For any shortfall, put the question 5Ws and 1H to find out causes, effect and solution. 5W1H (who, what, where, when, why, how) is a method of asking questions about a process or a problem taken up for improvement. Four of the W's (who, what, where, when) and the one H is used to comprehend for details, analyze inferences and judgment to get to the fundamental facts and guide statements to get to the abstraction. The last W (why) is often asked five times so that one can drill down to get to the core of a problem

List out the generated ideas from the question 1H i.e how to solve or improve performance. By integrating all answers from the question H, continuous improvement plan of action will come out. Implement that priority wise for getting desired results. Thus adoption of "Best practice or Process benchmarking" allows the mini steel plants in making continuous improvement seeking challenges in areas of

1. Process Benchmarking – In melt shop, continuous casting, forging & rolling units, heat treatment shop & finishing areas comparing the identical operational process
2. Financial Benchmarking - This benchmarking not only serves as a performance metric of a mini steel plant, it shines a light into dark corners magnifying small issues that could be improved upon or corrected before they tend toward big issues. The primary measures of any plant's success are revenue and profitability as revenue is arguably the leading indicator of business success. Discovering any discrepancy, strength and weakness will be better understood by the management.
3. Performance Benchmarking – To determine how to increase revenues by performance benchmarking comparing product lines, marketing and sales in an identical plant.
4. Product Benchmarking- For any mini steel plant, benchmarking is the search for the best practice inside the plant and goal is to compare individual product with the best in the domestic as well international market.
5. Strategic Benchmarking – This takes a long-term view of direction relative to the future strategies of the mini steel plant competing with other units.
6. Functional Benchmarking - This involves running a financial analysis in the mini steel plant and making a comparison of the results in order to assess a company's overall competitiveness, efficiency and productivity

Conclusion: Benchmarking helps the mini steel plant to compare with other identical plants for cost, cycle time, productivity, product quality, production process as industry standard or best practice providing snapshot of the performance of individual plant helping to understand the position of particular plant measuring specific indicator. This provides enough opportunities for making change in specific areas for improvement in every aspects along with the desired level of benefits .

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नए वित्त वर्ष की शुरुआत से निर्माणाधीन घरों पर 12% के बजाय 5% GST लगेगा

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मुद्रस एंड सर्विसेज टैक्स (GST) काउंसिल ने निर्माणाधीन यानी अंडर-कंस्ट्रक्शन घरों के लिए GST रेट में बड़ी कटौती की है और अफोर्डेबल हाउसिंग के लिए दायरा बढ़ा दिया है। इससे होम वायर्स को बड़ी राहत मिलेगी। 1 अप्रैल से निर्माणाधीन घरों पर 12 पैसे के बजाय 5 पैसे GST लगेगा। अफोर्डेबल हाउसिंग के लिए GST 8 पैसे से घटाकर 1 पैसे किया गया है।

काउंसिल ने अफोर्डेबल हाउसिंग की नई परिभाषा को भी अनुमति दी है। अब 45 लाख रुपये तक और मेट्रो शहरों में 60 वर्ग मीटर और नॉन-मेट्रो शहरों में 90 वर्ग मीटर तक के कार्पेट एरिया वाले घर अफोर्डेबल सेगमेंट में आएंगे। इससे पहले अप्रूव्ड अफोर्डेबल हाउसिंग प्रोजेक्ट में 60 वर्ग मीटर तक के कार्पेट एरिया वाले घर इसमें आते थे। रियल एस्टेट सेक्टर को इन घटे हुए GST रेट्स के लिए सीमेंट और स्टील जैसे मटेरियल पर चूकाए गए GST के लिए कोई इनपुट टैक्स क्रेडिट नहीं मिलेगा। फाइनेंस मिनिस्टर अरुण जेटली ने ट्वीट में कहा, 'GST काउंसिल ने रियल एस्टेट सेक्टर को बड़ी राहत दी है। इससे सभी के लिए हाउसिंग

को बढ़ावा मिलेगा।' जेटली ने बताया कि GST काउंसिल ने लॉटरी पर फैसला टाल दिया है। मंत्रियों का समूह (GoM) इस पर विचार करने के लिए दोबारा मीटिंग करेगा। EY के टैक्स पार्टनर अभिषेक जैन ने कहा, 'GST रेट घटना रियल एस्टेट इंडस्ट्री के लिए अच्छा है। अधिक टैक्स रेट के कारण अंडर कंस्ट्रक्शन प्रॉपर्टीज के बायर कम थे।' सरकार का कहना है कि इससे रियल एस्टेट इंडस्ट्री की कैश फ्लो की समस्या दूर होगी। सरकार की ओर से जारी बयान के अनुसार, 'सेक्टर में मंदी और अंडर-कंस्ट्रक्शन घरों की कम विक्री की रिपोर्ट थी। इस समस्या को हल करने की जरूरत है।' इससे घरों की कीमत में भी कमी होगी।

PwC के पार्टनर एंड लीडर, प्रतीक जैन ने बताया, 'रियल्टी डिवेलपर्स को इनपुट क्रेडिट के नुकसान की भरपाई के लिए वेस प्राइस को बढ़ाने की जरूरत होगी, लेकिन उन्हें इसे लेकर सतर्कता बरतनी होगी क्योंकि ऐसी ही परिस्थितियों के लिए रेस्टोरेटर्स के खिलाफ मुनाफाखोरी की लेकर जांच बढ़ी है।' यह फैसला गुजरात के उप-मुख्यमंत्री नितिन पटेल की अनुयायी वाली मंत्रियों की कमेटी के सुझावों पर लिया गया है।

घटते मकानों के दाम

अब 45 लाख तक और मेट्रो शहरों में 60 वर्ग मीटर और नॉन-मेट्रो शहरों में 90 वर्ग मीटर तक के कार्पेट एरिया वाले घरों को अफोर्डेबल सेगमेंट में

5% GST निर्माणाधीन घरों पर लगेगा, अभी 12% है

1% अफोर्डेबल हाउसिंग पर लगेगा, अभी 8%

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आम चुनाव से पहले दूसरी 'नोटबंदी' है अनरेगुलेटेड डिपॉजिट पर रोक!

नए ऑर्डिनंस से स्टूडेंट्स और बीमार लोगों को फंड देने वाले चैरिटेबल ट्रस्टों को भी परेशानी होगी

सुगात घोष | सविन दवे | मुंबई |
सरकार ने हाल में नया कानून लागू किया है जिसके चलते अब आप निजी जरूरतों के लिए दौमती से उधार नहीं ले पाएंगे। इसके अलावा स्टूडेंट्स और बीमार लोगों को फंड मुहैया कराने वाले चैरिटेबल ट्रस्टों को भी परेशानी होगी। कोऑपरेटिव सोसायटीज की तरफ से राजनीतिक दलों को चंदा देने पर भी लगाम कसेगी। पिछले हफ्ते नोटिफाई किए

गए 'बैंकिंग ऑफ अनरेगुलेटेड डिपॉजिट स्कीम ऑर्डिनंस, 2019' का मकसद भले ही कम पड़े-लिखे बचतकर्ताओं को पोजी और पिरामिड स्कीम से बचाना हो, लेकिन उसकी टाइमिंग और संभावित असर ने एक्सपर्ट्स को हिला दिया है। कुछ एक्सपर्ट्स इसे यूपी विधानसभा चुनाव से तीन महीने पहले ब्लैक मनी पर रोक लगाने के मकसद से लागू की गई नोटबंदी जैसा कदम तर्क बता रहे हैं।

इस कानून के तहत रिश्तेदारों, बैंकों, फाइनेंशियल इंस्टीट्यूट्स, प्रॉपर्टी बायर, कस्टमर्स (एडवांस पेमेंट देनेवाले) और दूसरे निर्दिष्ट उद्देश्यों से डिपॉजिट लिया जा सकता है। इसी तरह, प्रॉपराइटर कारोबारी उद्देश्यों से उन लोगों से उधार ले सकते

हैं, जो रिश्तेदार नहीं हैं। सीनियर चार्टर्ड एकाउंटेंट दिलीप लखानी ने कहा, 'निजी जरूरतों और सामाजिक दायित्वों की पूर्ति, निरिक्षा और शिक्षा संबंधी आवश्यकताएं पूरी करने के लिए 'दूर' के रिश्तेदारों से उधार लेने-देने का रास्ता बंद हो जाएगा। कंपनी लॉज में बतलाए गए करीबी रिश्तेदारों के अलावा किसी दूसरे शख्स से उधार नहीं लिया जा सकेगा। इन रिश्तेदारों की सूची में करीबी, फर्स्ट लेवल रिलेटिव्स को शामिल किया गया है।' लखानी के मुताबिक, रियल एस्टेट सेक्टर पर बड़ी मार पड़ेगी क्योंकि डिपॉजिट सिर्फ डेविजनेटेड ट्रांजेक्शंस के वास्ते लिए जा सकेंगे और उन्हें भविष्य में होनेवाली सेल्स ट्रांजेक्शंस की रकम से एडजस्ट किया जा सकेगा।

Public Notice

As per the notification vide issued by Ministry of Commerce & Industry 75/2015-2020 Dated 25th Feb. 2019"

- Effect of this Notification: "Mundra Port is included as seventh sea port where PSIC is not required in case of metallic scrap imported from safe countries/regions. With this, total number of sea ports for import of metallic scrap under para 2.54 is increased from 14 to 15.



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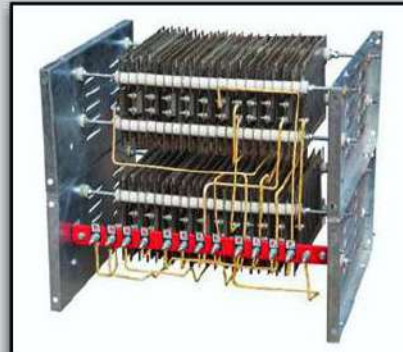
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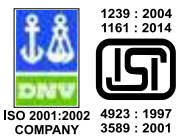
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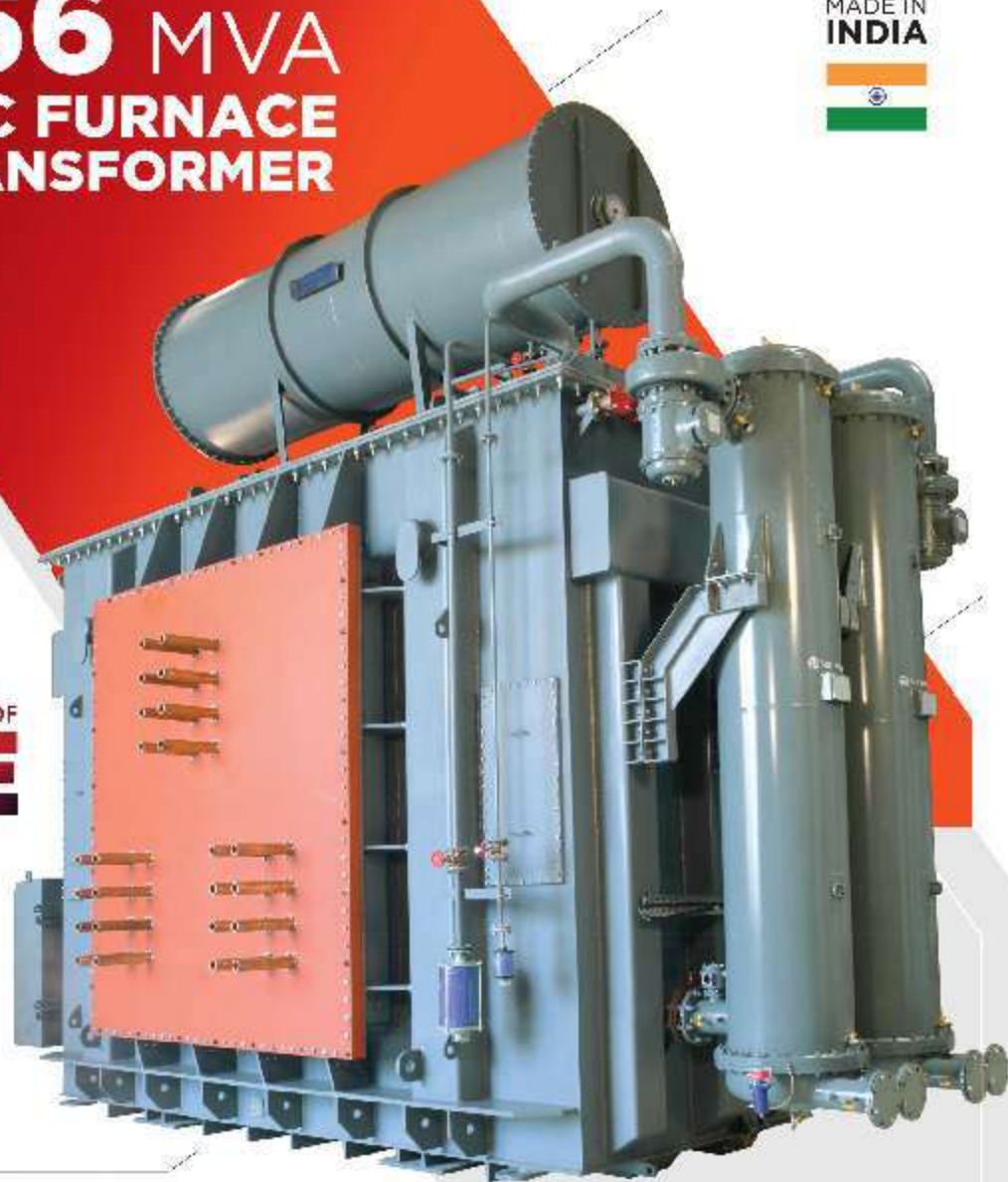


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