

Case 1
Complaint No. HR00022850

Ajay Singla

Address:Shop no 49

New Anaj Mandi Bhattu

Fatehabad, haryana

Phone No:9813685500

Email:Ajusingla4u@gmail.com

Dated :03rd June, 2020

Grievance Category: Related to MSME Scheme

Providing financial assistance for performance and credit rating under PCR Scheme

Grievance Description: ICICI bank does not support us in ECLGS scheme. officials said that they have not received any guidelines.pls support our msme so that we can contribute in make in india vision by our pm.

Solution: Make a call to the person and discussed the details. After that contacted the concerned SIDBI branch and discussed the scheme guidelines with the bank branch After few calls and discussions, the problem was solved.

Outcome: Previous CC Limit is 7.25 Crores.After grievance redressal with ICICI Bank, Bhattu Mandi Branch increased CC Limit by one crore and 12 lakhs

Case 2
Complaint No. HR00038924

M/s Uttam Seeds,

Address:Ramesh Kumar Bansal

Pragati Complex, 4th Mile stone ,Sisra Road Hisar

Hissar

Phone No: 9416050798

Email:uttamseeds1992@gmail.com

Dated : 29th Sep 2020-10-07

Grievance Category: Definition of MSMEs / UAM or Udyam Registration related Issues

Grievance Description: I want to submit form of UAM but Point no. 20 and 21 regarding WDV Value of Plant and Machinery and Turnover does not filled automatically while we have filed our Income Tax Return for f.y 2018-19. Please give solution.

Solution: Make a call to the person and explained step wise step procedure to him.

Outcome: Successful

Case 3
Complaint No. HR00038880

NIRBHAY PUNDIR

Address: NIRBHAY PUNDIR

339 MODEL TOWN

CIRCULAR ROAD

Ambala

Phone No:9953919787

Email:pundir_nirbhay@yahoo.com

Dated : 28th Sep 2020

Grievance Category: Definition of MSMEs / UAM or Udyam Registration related Issues

Grievance Description:Reference Number is UDYAM-HR-01-0000444

I have not received udyam certificate till date

Solution: Make a call to the person and checked the details whether it is generating or not. After that telephonically instructed him to open the site and print the certificate through the website. It was not successful due to wrong link opened. Then explained step wise step procedure to him and sent screenshots.

Outcome: Successful

Case 4

Complaint No. HR00027220

Meena Enterprises

Address: MEENA RANI

Village & P.O. Kalsana,

Tel. Shahabad Markanda

Distt. Kurukshetra, Haryana

Phone No:8295839667

Email:sdigpal191@gmail.com

Dated : 23rd June, 2020

Grievance Category:Related to MSME-DI

Grievance Description Issue regarding Bank loan under PMEGP for Bee-Keeping

Problem statement:

निवेदन है कि प्रधानमंत्री रोजगार सृजन कार्यक्रम जो सूक्ष्म लघु एवं मध्यम उद्योग मंत्रालय भारत सरकार द्वारा कार्यान्वित किया जाता है के तहत मैं मीना रानी वाइफ ऑफ हरदीप सिंह गांव व डाकखाना कलसाना जिला कुरुक्षेत्र हरियाणा ने 27-8- 2019 को मधुमक्खी पालन के लिए ₹2000000 का प्रस्ताव ऑनलाइन जमा किया था जो 29-8-2019 को जिलाधिकारी कुरुक्षेत्र की अध्यक्षता में हुई DLTFC मीटिंग में Rs1000000 का प्रस्ताव स्वीकार करके पंजाब नेशनल बैंक पीओ नगला तहसील शाहबाद मारकंडा चौक जिला कुरुक्षेत्र को भेजा गया था

हम प्रबंधक महोदय एवं फील्ड ऑफिसर से लॉकडाउन से पहले बार-बार मिलते रहे उन्होंने कहा कि आप हमें कोई सिक्योरिटी दें कोई प्रॉपर्टी मॉर्गेज करवाएं हमने कहा हमारे पास कोई प्रॉपर्टी और सिक्योरिटी मोरगेज करवाने के लिए नहीं है प्रबंधक महोदय एवं फील्ड अफसर ने कहा कि फिर तो हम इसमें से आपका एक या दो लाख के प्रस्ताव को ही स्वीकार कर सकते हैं

हमने प्रबंधक महोदय फील्ड अफसर से बार-बार कहा एक या दो लाख के प्रस्ताव से कि हमारा कार्य नहीं चलेगा

हमने प्रबंधक महोदय एवं फील्ड अफसर को यह भी बताया कि भारत सरकार द्वारा ₹1000000 तक के लोन तक के लिए गारंटी लेने का या कोई प्रॉपर्टी मॉर्गेज करने का कोई प्रावधान नहीं है इसकी गारंटी खुद भारत सरकार द्वारा दी जाती है लेकिन वह नहीं माने और उन्होंने हमारा प्रस्ताव तकनीकी एवं आर्थिक आधार पर ऑनलाइन रिजेक्ट कर दिया

भारत सरकार द्वारा समाधान

1-आर्थिक आधार प्रॉपर्टी सिक्योरिटी मोरगेज की गारंटी तो भारत सरकार लेती है

2-तकनीकी योग्यता की जांच जिलाधिकारी कुरुक्षेत्र की अध्यक्षता में हुई DLTFC की मीटिंग में सभी विषयों से संबंधित 15-16 व्यक्तियों के सामने मधुमक्खी पालन व्यवसाय से संबंधित सभी सवाल जवाब होने के बाद हमारा प्रस्ताव रु 20 लाख के बजाय रु 1000000 का पास हुआ था

रिजेक्ट करने के बाद भी हम प्रबंधक महोदय एवं फील्ड ऑफिसर पंजाब नेशनल बैंक से बार-बार मिलते रहे और वह हर बार यही बात कहते रहे कि हम इसमें से आपका 1-2 लाख का ही मधुमक्खी पालन का प्रस्ताव स्वीकार कर सकते हैं

हम मना करते रहे कि इससे हमारा काम नहीं चलेगा

पता नहीं इस प्रस्ताव में से ही एक या दो लाख के प्रस्ताव मंजूर करने पर उनकी आर्थिक एवं तकनीकी समस्या कैसे दूर हो जाती थी

प्रबंधक महोदय एवं फील्ड ऑफिसर से बार बार मिलने के बाद थकहार कर परेशान और निराश होकर 12-5-2020 को माननीय प्रधानमंत्री जी भारत माननीय सूक्ष्म लघु एवं उद्योग मंत्री जी भारत माननीय मुख्यमंत्री जी हरियाणा और अग्रणी बैंक कार्यालय पंजाब नेशनल बैंक कुरुक्षेत्र को पत्र लिखकर अपनी समस्या बताई

उसके बाद दोबारा हम 8-6-2020 को संबंधित बैंक की शाखा में गए और प्रबंधक महोदय ने कहा कि हमारी ऊपर भी बात हुई थी और हम आपका मधुमक्खी पालन का प्रस्ताव स्वीकार करने को तैयार हैं आप इसे दोबारा बैंक में भिजवाये हमने खादी एवं ग्रामोद्योग आयोग अंबाला के यहां 10-6-2020 को मेल आईडी kvicamb@rediffmail.com पर हमारे प्रस्ताव को दोबारा वापसी बैंक में भेजने की प्रार्थना की खादी एवं ग्रामोद्योग आयोग ने कहा कि आपका प्रस्ताव तकनीकी एवं आर्थिक आधार पर ऑनलाइन रिजेक्ट किया हुआ है या तो वे इस रिमार्क को हटाए और प्रस्ताव अपने आप बैंक में दोबारा पहुंच जाएगा क्योंकि आर्थिक एवं तकनीकी समस्याओं का समाधान भारत सरकार द्वारा क्या किया गया है प्रस्ताव जिलाधिकारी कुरुक्षेत्र की अध्यक्षता में हुई 15-16 व्यक्तियों की मीटिंग में साक्षात्कार के बाद पास किया गया था 1000000 रुपए तक के प्रस्ताव की गारंटी भारत सरकार द्वारा दी जाती है या फिर बैंक हमें लिखकर दें कि हम इस प्रस्ताव को स्वीकार करने को तैयार हैं फिर हम आपके इसी मधुमक्खी पालन के प्रस्ताव को दोबारा बैंक में भेजें देगे उसी दिन हम प्रबंधक पंजाब नेशनल बैंक से मिले उन्होंने कहा कि कल Field officer आएंगे उनसे बात करके मैं बताता हूँ हमने 11-6-2020 को प्रबंधक महोदय से फोन किया उन्होंने कहा कि मैं मेल पर हेड ऑफिस भेज कर बात करता हूँ आप सोमवार 15-6-2020को मिलना हम 15 6 2020 सोमवार को बैंक गए प्रबंधक महोदय छुट्टी पर होने के कारण नहीं मिली हमने 16 6 2020 को प्रबंधक महोदय से मिले उन्होंने कहा कि अभी हेड ऑफिस से मेल का कोई जवाब नहीं आया है मैं दोबारा मेल करता हूँ आप एक-दो दिन बाद मिलना हमने दो दिन बाद फिर 18/6/2020 पंजाब नेशनल बैंक के क्षेत्राधिकारी से फोन पर वार्ता की उन्होंने कहा कि आप 20 6 2020 दिन शनिवार को ब्रांच में आकर मिलना कोविड 2019 के कारण सोशल डिस्टेंसिंग के नियमों को ध्यान में रखते हुए 20/6/2020 को field officer Punjab National Bank से दो तीन बार फोन किया लेकिन उन्होंने नहीं उठाया

Solution:We discussed the whole matter with complainant and came to know that he needs appx 10 lacs to start Bee Keeping. We write a letter to the LDM, Kurukshetra and concerned coordinator of the bank branch and all the formalities got completed from the applicant.

Ultimately a loan of 10 lacs was sanctioned to him and now he is successfully running his business.

Outcome: Successful

Case 5
Complaint No. HR00038834

Name of Entrepreneur:GOURAV LAMBA

Address:MAHAVIR CHOWK,

STATION ROAD, KHERA MOHALLA

YAMUNA NAGAR, HARYANA 135001.

Phone No:9729941112

Email:HEERALAMBA1411@GMAIL.COM

Dated : 26th Sep 2020

Grievance Category:Related to MSME Scheme

Grievance Description: I have filed udhyogaadhar registration form but did not get the certificate . Given below is the screenshot saved after filling the application. Application date is 16 aug 2020.

Solution: Make a call to the person and checked the details whether it is generating or not. After that telephonically instructed him to open the site and print the certificate through the website. Then explained step wise step procedure to him and sent screenshots.

Outcome: Successful

Case 6

Complaint No. HR00030865

Name of Entrepreneur:Sandeep

Address:Sonepat, Haryana

Phone No:9050372371

Email:SDAHIYA2195@GMAIL.COM

Dated :14th July, 2020

Grievance Category:Other

Grievance Description: I have applied for registration and I run the milk dairy and not need to get registration under GST law and I do not have any registration of GST.

My application status showing you are not registered and not able to download certificate from portal. please tell me how can I register my firm under Udyam registration portal. Please tell me status as soon as possible. I will be thankful to you.

Solution:Contacted the person telephonically. He was not registered for Udyam Registration due to being less educated . The person was guided through the process as well as he was asking about the loan schemes. He was told about the PMEGP, MUDRA yojna and guided how to apply for the loan. The person has got Udyam registration now.

Outcome: Successful

Case 7

Complaint No. HR00029428

Name of Entrepreneur:SURENDER KUMAR

Address:CSC MAHALAXMI PHOTOSTAT AND BOOK SHOP

TALWARA ROAD ELLENABAD, Sirsa Pin- 125102

Phone No:9050991220

Email:surender.gajraj@yahoo.com

Dated : 07.07.2020

Grievance Category:Related to MSME Scheme

Grievance Description:My UAM no. HR17D0008211 show not register in MSME portal. Please solve this problem.

Solution:Contacted the person telephonically. He was not able to print the udyam certificate even after one month of registration. He was asked to send the screen shots. Through screen shot, it was found that some updations are required to the information. The person was guided through the process but he could not print the certificate. So he was asked for the mobile number and OTP. His information was filled in according to the field. Ultimately the certificate was printed.

Outcome: Successful

Case 7

Complaint No. HR00029176

Name of Entrepreneur: Mayank Gupta

Address: 1411, sector 9, Ambala

Phone No: 9796000051

Email: mayankguptaandco@outlook.com

Dated : 06.07.2020

Grievance Category: Other

Grievance Description: I have applied for MSME registration of my firm in the name of Pardeep Sharma Associates on Udyam registration portal. My registration no UDYAM-HR-01-0000006.

I need to check the status of my application and unable to check the same on website. Kindly let me know the process of the same.

Solution: Contacted the person telephonically. He was not able to print the udyam certificate.

He was updated about the status. After waiting for few days, the certificate was printed.

Outcome: Successful

Case 8

Complaint No. HR00029170

Name of Entrepreneur: Santosh Kumar

Address: Plot no-148,MIE,Part- A,Bahadurgarh(HR)-124507

Phone No: 9311283880

Email: udyoghari@gmail.com

Dated : 06.07.2020

Grievance Category: Other

Grievance Description: I am unable to Print online my Udyog Aadhar certificate Udyog Aadhar Memorandum. Plz help us

Solution: Contacted the person telephonically. He was not able to print the Udyog aadhaar.

Link was shared with him to print the Udyog aadhaar. He was also guided to apply for Udyam certificate. After waiting for few days, the certificate was printed.

Outcome: Successful

Case 9

Complaint No.: Email received from champions@gov.in, dated 26th Sep, 2020

Name of Entrepreneur: A. K. Gupta

Address: Plot no-72, HSIIDC, Industrial Estate, Ambala cant-133006

Phone No: 9992112879

Email: sesvrla@gmail.com

Dated : 26.09.2020

Grievance Category: Other

Grievance Description :

Sub: Exemption from Construction for 02 years to our Small MSME Unit at IGC (Saha), enabling generation of much more employment, GST & Income Tax.

1. Covid- 19 and high recessions prevailing since long, can **affect Liquidity and Closure** of our exiting operating unit at 72 HSIIDC, Ambala Cantt, Ifl do heavy investment in Construction / Plant & Machinery at Expansion unit at HSIIDC, IGC Saha (Ambala).
2. I, therefore, seek Exemption from Construction, at IGC Saha for another two (02) years, so that existing unit do not get closed and Employment (32 persons), High GST, Income Tax do not get reduced to zero.

Please allow us special exemption to complete the project at IGC Saha, by 2023 and / or 2024 without any late fees / penalty.

Solution: Contacted the person telephonically to know the problem in detail and talked to General Manager, HSIIDC discussed the problem in detail.

Outcome: As per Office order Endst no : HSIIDC: Estate: 2020 /1013, dated 30.10.2020, The BOD/ HSIIDC in its 366th meeting held on 16.10 2020 has approved one year general extension without charging any fee for project completion, to existing such allottees (Industrial, Residential, Grouphousing, Technology parks, Commercial/ Institutional plots/ sites & other C& H properties) of HSIIDC whose stipulated/ extended period for project implementation/ completion has expired/ expires after 31.12.2019. The allottees have been issued RLAs during the period 01.01.2020 to 16.10.2020 shall also be entitled for this one year General extension. The extension fee already paid will not be refunded.

All the Estate managers of HSIIDC shall take note of the above, bring the same to the notice of all the concerned allottees and display this office order on the notice board(s) in respective field offices.

Case 10

Complaint No. CH00038349

Name:Pankaj Kasrija

Address:Chandigarh

Phone No:9988777666

Email:pankaj@burngym.com

Dated :18th Sep, 2020

Grievance Category:Loan under ECLGS

Providing financial assistance for performance and credit rating under PCR Scheme

Grievance Description:

Bank - Standard Chartered Bank

Loan account no – 51535238

Our company, Burn Gym and Spa Pvt Ltd is registered under MSME with udhyogvihar no - HR13F0001308 and have existing credit facility with standard chartered bank of approx 5cr. We are eligible for 20 percent extra funds under ECLGS scheme and even after getting sms confirmation (pic attached) about sanctioning and approval of loan amount of 95 lacs from ECLGS portal, bank is refusing to give us this extra funding. Our business is heavily impacted by COVID and without this credit we will not be able to survive. Prior to covid our CIBIL and repayment record is very good without even a single default or delayed payment. Kindly help us in getting this funding facility. Thanking You

Solution: Make a call to the person and discussed the details. After that contacted the concerned Bank branch and LDM of the region. We discussed the scheme guidelines with the bank branch. After few calls and discussions, the problem was solved.

Outcome:It is informed that the Loan Against property for INR 5,10,00,000.00 via the loan account number 51535238 during April 2018 sanctioned to the applicant.

The complainant has approached the bank for the credit facility under MSME ECLGS (Emergency Credit of 20%) as per the aforesaid loan's outstanding during February 2020, basis the eligibility criteria loan amount of INR 93,66,834.00 was disbursed to the client on October 15, 2020 under ECLGS (Emergency credit of 20%) scheme. We have subsequently spoken to the client and client has provided his dissatisfaction during the interaction with bank. Please quote the above reference number in your future correspondence of the bank.