

# CHETNA

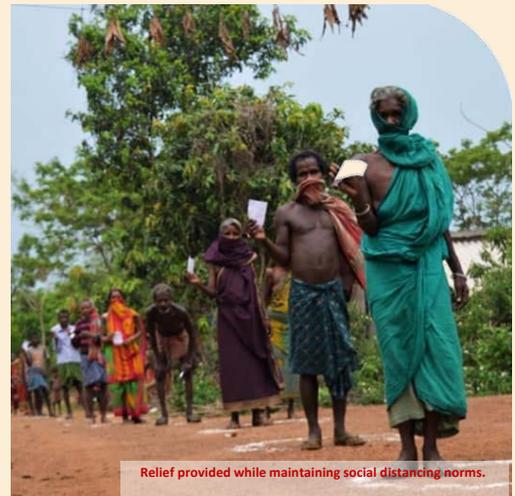
Issue No. 2 | March 2021 | CIIF-SEEDS Disaster Monitor for Northern States

**A compendium of strategy and solutions to help people and business prevent, prepare better for and recover faster from disasters.**

Disaster can strike anyone, anytime and anywhere. Who would have ever imagined in January 2020 that a small outbreak in China's Wuhan would become a global pandemic with a devastating impact on lives and livelihoods across the world?

As economies and people reeled under the impact of the outbreak of Coronavirus, Governments and people redoubled their efforts to find ways to mitigate the loss of lives and livelihood.

The CII Foundation, set up in 2011 to undertake a range of development and charitable initiatives pan-India by facilitating industry partnership for inclusive development, took the lead in providing relief and rehabilitation.



Working across 28 states it impacted over 80 lakh people through its various initiatives working closely with Government, industry and communities of people.

To help the industry be better prepared for disasters, CII Foundation is happy to present the CIIF-SEEDS Disaster Monitor, which is a region-specific knowledge paper with a focus on select disaster-prone states within the region. The update captures valuable information on a region, its risks and vulnerabilities, especially for industry, and workable solutions. A section of international efforts in disaster management will throw light on practical solutions and practices that may be useful for the industry in India.

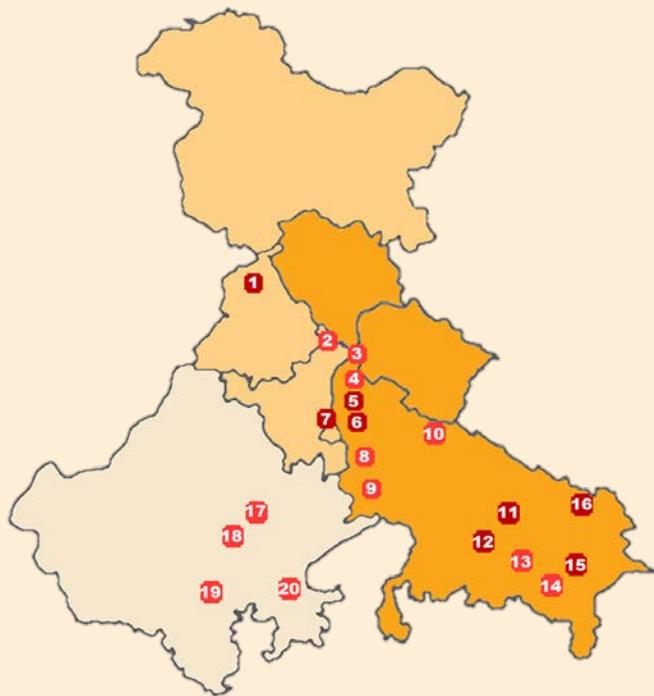
The CIIF-SEEDS Disaster Monitor will enable the industry to assess the potential risks better and prepare a strategy to cope with disasters with minimal loss of lives and negative impact on the business. In the new world that is emerging from Covid-19, it will not be 'business as usual'. Preparing for the new world on all fronts will be a prerequisite for sustainable development and success.

Hope you find the read useful and we look forward to your feedback.

Chandrajit Banerjee,

Managing Trustee, CII Foundation

## Hazard Map – Northern Region 1,2



- High Risk Industrial Areas
- Low Risk Industrial Areas
- High Rainfall States
- Medium Rainfall States
- Low Rainfall States

- Uttar Pradesh, Uttarakhand and Himachal Pradesh receive some of the highest annual rainfall on an average every year.
- COVID cases are in particular very high in the states of Uttar Pradesh, Delhi followed by Rajasthan and Haryana.

1. Amritsar 2. Ambala 3. Saharanpur
4. Muzaffarpur 5. Meerut 6. Noida
7. Gurugram 8. Aligarh 9. Agra 10. Bareilly
11. Lucknow 12. Kanpur 13. Prayagraj
14. Mirzapur 15. Varnasi 16. Gorakhpur
17. Jaipur 18. Ajmer 19. Udaipur 20. Kota

## Hazard Profiling – Northern Region 3,4

India is in the tropical monsoon zone and receives plenty of rainfall during the monsoon season every year. However, the rainfall is having high temporal and spatial variability and due to the impact of climate changes there are significant changes in the rainfall pattern, their variability, intensity and frequencies of extreme rainfall events leading to flooding and landslides. Challenges of COVID are further exacerbating the challenges in many states.

State/UT	Monsoon		COVID-19 Data (as on 23 <sup>rd</sup> Dec'20)		
	Months	Avg. annual rainfall (mm)	Affected Persons (nos.)	Recovered Persons (nos.)	No. of Hospitals
Haryana	4months	451-800	234,126	213,336	2148
Himachal Pradesh	3 months	801-1500	40,518	31,548	1036
Jammu & Kashmir	3 months	451-800	110,224	103,565	157
Punjab	3 months	451-800	152,091	139,442	2320
Rajasthan	3 months	250-450	268,063	237,098	5644
Uttar Pradesh	4 months	801-1500	543,888	512,028	17103
Uttarakhand	3 months	801-1500	74,795	68,365	1289
Delhi	4 months	451-800	570,374	538,680	176

## RAJASTHAN <sup>5,6</sup>



**26.87 lakh** Micro Small and Medium enterprises



**46.33 lakh** employed in MSMEs



**Rs.3.09 lakhs average** investment in fixed asset per enterprise



More than **1.68 crore** people affected by floods in over **10 districts** of Rajasthan in the last decade.



**18 districts** in Rajasthan are flood prone



Over **Rs.5,086 crores** worth economic loss between 2009 and 2018 due to flooding.

Rajasthan broadly faces droughts, floods, earthquake in natural disaster, while the districts of Alwar, Jaipur, Udaipur, Churu, Jhodpur, Barmer, Sikar and Kota are prone to industrial accidents with a cluster of industries.

The state has an average normal rainfall of 531 mm in comparison with the national average of 1,200 mm. The rainfall pattern also varies within the state, while Western Rajasthan receives an annual average rainfall of 279 mm, eastern Rajasthan receives an annual average rainfall of 631 mm.<sup>8</sup>

Though most parts of Rajasthan receive scanty rainfall, the state has a history of floods and inundations, mostly along the basins of rivers like Luni and Chambal. Urban flooding is a growing phenomena in the state which witnessed sever flooding in Jaipur in August 2020. Ajmer, Barmer, Jalore, Jaipur, Jodhpur, Kota, Sirohi, Udaipur, Chittorgarh, Bundi, Jhalawar, Baran, Pali Bharatpur, Sriganganagar, Hanumangarh, Alwar, Nagaur, are the identified flood prone districts for the year 2020.<sup>7</sup>

### Industrial Profile : Rajasthan<sup>11</sup>

Rajasthan is a leading investment destination, with districts of Alwar and Jaipur close to major auto production hubs of the country offering excellent advantages for setting up of auto and auto ancillary units and textile units.

Rajasthan is a leading producer of limestone, silver, gold, copper, marble, sandstone, rock phosphate, and lignite. The state is the largest producer of cement in India. It is also the second-largest producer of milk and the largest producer of wool in India. The state has reserves of numerous precious and semi-precious stones and is the largest manufacturer of cut and polished diamonds in the country.

While water shortage can be concern for certain industries in the state, the region also faces threats posed by earthquakes from time to time. Urban areas of Jaipur and other districts are prone to flooding affecting MSMEs.



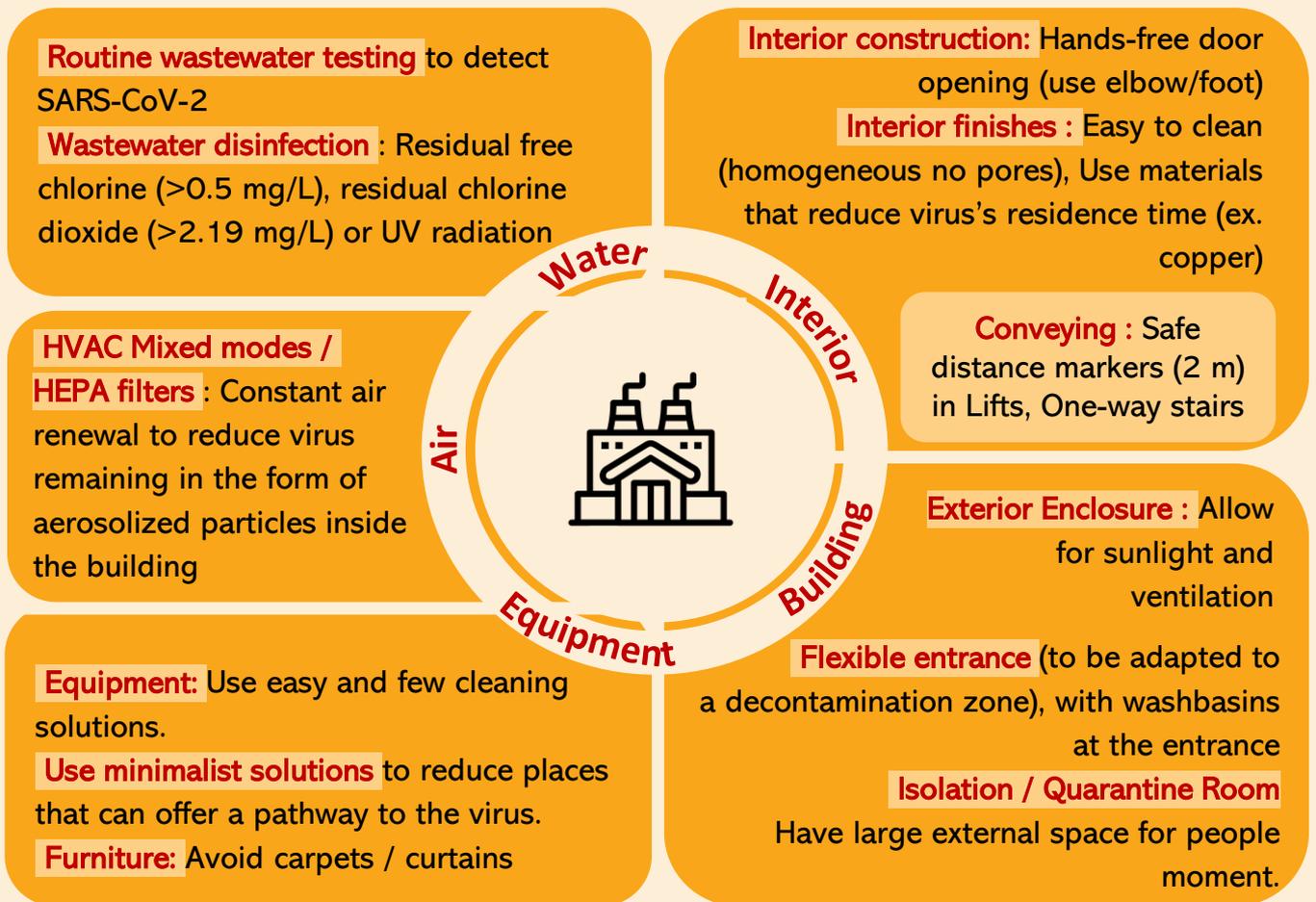
Flooding in Jaipur (2020)  
Credit: Business Insider, Times of India<sup>9,10</sup>

## Reducing Risk of COVID-19 <sup>12, 13,14</sup>

With entrepreneurs slowly reopening offices there is a need to put in place systems to reduce the risk to Partners, staff, service providers and visitors of contracting and spreading COVID 19. The risk areas could include:

Travel to and from the office	Working areas/desks
Access points to and from the office	Meetings and group working
Moving around the office (lifts, stairs)	Common areas: cafeteria, toilets

### Potential measures for reducing COVID-19 transmission in buildings and other built environment dimensions:



### Disinfection: Substance & Scope



Sanitize skin / Cutaneous antiseptics

Hydrogen peroxide, Iodophors

Alcohol, Chlorine compounds (chloramine, hypochlorite, sodium hypochlorite )



Disinfection of surface and objects

Glutaraldehyde, Acetic acid

## Micro Small and Medium Enterprises and COVID Relief Schemes <sup>15,16,17</sup>

The first case of COVID-19 in India was reported on the 30th January 2020 and on the 24th March the entire country was under lockdown, with localized lockdowns in containment zones extended to the 30th of November 2020. This led to a dramatic and sudden loss of demand and revenue for MSMEs severely affecting their ability to function, and/or causing severe liquidity shortages. Furthermore, with consumers experience loss of income this affected liquidity in the economy.

To combat this, the government and the financial institutions in the country started lending under concessional terms, provisioned delayed repayments, restructuring and rescheduling, introduced schemes with credit guarantees, interest subsidy and initiated capital buffer safeguards - such as lowering capital requirements on banks and increased liquidity in the financial system. Below figures capture the revised definition of MSME and some latest schemes announced by the Government of India.

### MSME Revised Definition

#### MICRO ENTERPRISE



A micro enterprise is a business whose:

- Investment in Plant and Machinery does not exceed Rs. 1 crore
- Annual turnover does not exceed Rs. 5 crore.

#### SMALL ENTERPRISE



A small enterprise is a business whose:

- Investment in Plant and Machinery does not exceed Rs. 10 crore
- Annual turnover does not exceed Rs. 50 crore.

#### MEDIUM ENTERPRISE



A medium enterprise is a business whose:

- Investment in Plant and Machinery does not exceed Rs. 50 crore
- Annual turnover does not exceed Rs.250 crore.

### Udyam Registration

Ministry of Micro Small and Medium Enterprises (MSME)



#### Benefit

It is a registration to identify as an MSME and is an identity proof for opening a bank account, applying for MSME schemes offered by Govt. and banks and participating in e-Tender etc.



#### Eligibility

All unregistered MSMEs and those who have EM-II or Udyog Aadhaar Memorandum, or any other registration issued by any authority under the Min. of MSME, will have to re-register themselves.



#### Process

There is no fee for filing for Udyam Registration and it is an online process.



#### Document

- Aadhaar Details
- PAN Details
- GST Details (if applicable)
- Bank details

## Micro Small and Medium Enterprises and COVID Relief Schemes :

### Credit Guarantee Scheme for Subordinate Debt for Stressed MSME Ministry of MSME



#### Benefit

Promoter(s) of the MSME unit will be given credit from banks equal to 15% of his/her stake in the MSME entity (equity plus debt) or Rs.75 lakh whichever is lower as per last audited Balance Sheet.



#### Process

The maximum tenure for repayment will be 10 years. Moratorium up to 7 years on principal. Approach Scheduled Commercial Banks for scheme application.



#### Eligibility

MSME that may be Proprietorship, Partnership, Private Limited Company or registered company etc.



#### Document

- ID and Address Proof of promoter
- Business Incorporation Proof (if applicable)
- Udyam Registration
- Compliances as per state and business sector type ex. Pollution Clearance Certificate
- Past/Projected Balance Sheet and P&L.
- Net worth Statement
- Business Plan

### Formation and Promotion of 10,000 Farmer Producer Organizations Ministry of Agriculture & Farmers' Welfare



#### Benefit

Equity Grant in the form of matching grant upto Rs. 2,000 per farmer member of FPO subject to a max of Rs.15 lakh per FPO. In addition, collateral support up to Rs.2 crores for availing credit.



#### Process

SFAC, NCDC and NABARD are implementing agencies to form and promote FPOs. The filled application shall be submitted to the district offices of these organization for review and approval.



#### Eligibility

The FPO should have raised equity from its Members as laid down in its Articles of Association/ Bye-laws. Min 50% of its shareholders should be small, marginal, and landless tenant farmers.



#### Document

- ID and Address Proof of promoter
- Business Incorporation Proof (if applicable)
- Udyam Registration
- Shareholder List and Share Capital contribution by each member verified and certified by CA.
- Past/Projected Balance Sheet and P&L.
- Net worth Statement
- Business Plan

## Micro Small and Medium Enterprises and COVID Relief Schemes :

### Amended Technology Upgradation Fund Scheme (ATUFS) Ministry of Textiles



#### Benefit

Textile entrepreneurs can avail subsidy against a loan sanctioned by the bank for purchase of new machinery or technology up-gradation. Subsidy up to 15% and up to a maximum of Rs.30 crore.



#### Process

Register and apply on the online portal of iTUFS. List of notified lending agencies is provided. The documents can be uploaded on the portal and it will automatically connect with banks.



#### Eligibility

Small and Medium enterprises involved in garmenting, technical textiles, weaving and processing of textile including jute, silk and handloom.



#### Document

- ID and Address Proof of promoter
- Business Incorporation Proof (if applicable)
- Udyam Registration
- GST Registration / IT Returns
- Past/Projected Balance Sheet and P&L.
- Quotation from machine vendors.
- Audited Financial Statements
- Business Performance Certificate.

### PM Formalisation of Micro food processing Enterprises Scheme Ministry of Food Processing Industries



#### Benefit

Credit-linked capital subsidy at 35% of the eligible project cost for upgradation, setting up of common infrastructure, for capital investment along the entire value chain etc.



#### Process

Applications for support for FPOs / SHGs / cooperatives, common infrastructure and marketing & branding could be submitted to the State Nodal Agency along with a DPR.



#### Eligibility

Support to Individual Micro Food Processing Units, Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), Producers cooperatives.



#### Document

- ID and Address Proof of promoter
- Udyam Registration
- FSSAI and other food regulatory compliances.
- GST Registration
- Past/Projected Balance Sheet and P&L.
- Detailed Project Report.
- Quotation from vendors as applicable.
- Business Incorporation Proof (if applicable)

## International Effort on Disaster Management

### International practices to support MSMEs to overcome COVID challenges <sup>16</sup>:

Several countries have adopted a wide array of measures to mitigate the economic impact of the coronavirus outbreak on businesses, especially MSMEs with a strong focus on initiatives to sustain short-term liquidity. For example, in many countries, Central Banks have stepped in to support lending by alleviating monetary conditions and enabling commercial banks to provide more loans to MSMEs. Some of the countries have introduced MSME specific policy measures such as:

- Measures have been introduced for allowing **working time shortening, temporary lay-off and sick leave**. Similarly, governments provide wage and income support for employees temporarily laid off, or for companies to safeguard employment or specific schemes to encourage self-employment.
- To ease liquidity constraints **deferral of tax, social security payments, debt payments and rent and utility payments** have been introduced. In some cases, tax relief or a moratorium on debt repayments have been implemented. Also, taking measures on public procurement procedures and late payments.
- Some countries have extended or simplified the provision of **loan guarantees**, to enable commercial banks to expand lending to SMEs. And in others, countries have stepped up **direct lending** to SMEs through public institutions.
- Several countries are providing **grants and subsidies** to MSMEs and other companies to bridge the drop in revenues.
- Many countries are encouraging and routing policy support through **non-banking financial support** intermediaries such as Micro Finance Institutions.
- A few countries are putting in place **structural policies** to help enterprises adopt new working methods and (digital) technologies which can help them find new markets and sales channels to enable operations under containment measures.
- Some countries have introduced specific schemes to **monitor** the impact of the crisis on SMEs and enhance the **governance** of SME related policy responses.



SEEDS (Sustainable Environment and Ecological Development Society) is a not-for-profit organization that enables community resilience through practical solutions in the areas of disaster readiness, response and rehabilitation.

Since 1994, the organization has worked extensively on every major disaster in the Indian subcontinent – grafting innovative technology on to traditional wisdom. It has reached out to families affected by disasters and climate stresses; strengthened and rebuilt schools and homes; and has invariably put its faith in skill-building, planning and communications to foster long-term resilience.

SEEDS is also India's first agency to be certified for the global Core Humanitarian Standards – an international certification system for quality and accountability in humanitarian response. SEEDS completed 26 years of outstanding service to humanity in 2020 and is re-anchoring its approach to building resilience through innovation. It continues to empower the most vulnerable across Asia to build a better future.



Natural and man-made disasters cause immense loss of lives and property. The CII has been at the forefront of supplying relief and rehabilitation by involving and engaging the Indian industry to contribute and support the affected communities. CII also works with various agencies to help communities across India manage major disasters.

The CII Foundation, a trust set up by CII, anchors the disaster relief and rehabilitation work with the support of the 68 CII offices across the country and the support of the industry members. It played a crucial role in providing relief and rehabilitation across India during disasters such as the floods in Kerala and Tamil Nadu, benefitting millions of people.

Over 80 lakh people residing in 28 states have been positively and directly impacted by CII during the Covid-19 lockdown and as the lockdown was gradually lifted across India.

To know more, visit [www.ciifoundation.in](http://www.ciifoundation.in)



Write to us at [chetna@seedsindia.org](mailto:chetna@seedsindia.org)

## List of organizations working on Disaster Management in Rajasthan

1. Name: SEEDS (Sustainable Environment and Ecological Development Society)  
Expertise / Focus: Disaster Risk Reduction and developing disaster resilient communities.  
Contact: 91-11-26174272, [www.seedsindia.org](http://www.seedsindia.org)  
Email: Write to us at [chetna@seedsindia.org](mailto:chetna@seedsindia.org)
2. Name: Disaster Management and Relief Department, Govt. of Rajasthan  
Expertise / Focus: Govt. Dept. working on schemes and programs for disaster relief.  
Contact: 0141-2227000 (O), 9460881254 (M), 25120 (IP), [relief-rj@nic.in](mailto:relief-rj@nic.in),  
<http://www.dmrelief.rajasthan.gov.in/>
3. Name: Disaster Management and Relief Department, Govt. of Rajasthan  
Expertise / Focus: Govt. Dept. working on schemes and programs for disaster relief.  
Contact: 28072 (IP),9001934333, [helpdesk.dmis@rajasthan.gov.in](mailto:helpdesk.dmis@rajasthan.gov.in),  
<http://dmis.rajasthan.gov.in/#download>
4. Name: Central Flood Cell, Jaipur, Govt. of Rajasthan  
Expertise / Focus: Govt. Dept. working on schemes and programs for disaster relief.  
Contact: Office of the CE, SWRPD, Room, No. 137, Sinchai Bhawan, JLN Marg, Jaipur, 0141-2702480 / 2700452, [Floodcell.wr@gmail.com](mailto:Floodcell.wr@gmail.com)
5. Name: Flood Control, Room, Jaipur, Govt. of Rajasthan  
Expertise / Focus: Govt. Dept. working on schemes and programs for disaster relief.  
Contact: 0141-2702355, [wrcirclejaipur@gmail.com](mailto:wrcirclejaipur@gmail.com)

To identify more NGOs recognized by Govt. please search on this link:

<https://ngodarpan.gov.in/index.php/search/>

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