PEENYA INDUSTRIES ASSOCIATION
ಪೀಣ್ಯ ಕೈಗಾರಿಕಾ ಸಂಘ

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PIA FOUNDER'S DAY

CELEBRATING 48 YEARS OF INDUSTRIAL LEADERSHIP: PIA'S ENDURING LEGACY OF EMPOWERING MSMEs





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ಭಾರತೀಯ ಸಣ್ಣ ಕೈಗಾರಿಕೆಗಳ ಅಭಿವೃದ್ಧಿ ಬ್ಯಾಂಕ್ (ಸಿಡ್ಬಿ)

sidbi
We understand MSMEs

ಯಂತ್ರೋಪಕರಣಗಳಿಗೆ ಹಣಕಾಸು ನೆರವು

ಸೂಕ್ಷ್ಮ, ಸಣ್ಣ ಮತ್ತು ಮಧ್ಯಮ ಕೈಗಾರಿಕೆಗಳಿಗೆ ಯಂತ್ರೋಪಕರಣ ಮತ್ತು ಉಪಕರಣಗಳನ್ನು ತ್ವರಿತ ಹಾಗೂ ಸುಲಭ ಸಾಲ ಸೌಲಭ್ಯ ಪಡೆಯಲು "ಎಕ್ಸ್‌ಪ್ರೆಸ್ ಮತ್ತು ಸ್ಪೀಡ್" ಯೋಜನೆಗಳನ್ನು ವಿನ್ಯಾಸಗೊಳಿಸಲಾಗಿದೆ.



01) ಎಕ್ಸ್‌ಪ್ರೆಸ್ (EXPRESS)

ಯೋಜನೆಯ ಮುಖ್ಯಾಂಶಗಳು

ತ್ವರಿತ ಅನುಮೋದನೆ:
ಸ್ವಯಂಚಾಲಿತ ಸಾಲ ಪ್ರಕ್ರಿಯೆಯು ತ್ವರಿತ ಅನುಮೋದನೆ ಮತ್ತು ವಿತರಣೆಯನ್ನು ಖಚಿತಪಡಿಸುತ್ತದೆ.

ಶೇಕಡಾ 100 ವರೆಗೆ ಹಣಕಾಸು:
ಯಂತ್ರೋಪಕರಣಗಳ ಖರೀದಿಗೆ ನಿಶ್ಚಿತ ಕೇವಣಿಯ ಮೇಲಾಧಾರದ ಮೇಲೆ 100% ರವರೆಗೆ ಹಣಕಾಸು ಸೌಲಭ್ಯ.

ಹೊಂದಿಕೊಳ್ಳುವ ಮರುಪಾವತಿ:
3 ತಿಂಗಳವರೆಗೆ ಸ್ಥಗನಕಾಲದೊಂದಿಗೆ (moratorium)
5 ವರ್ಷಗಳವರೆಗೆ ಮರುಪಾವತಿ ಅವಧಿಯನ್ನು ಆನಂದಿಸಿ,

02) ಸ್ಪೀಡ್ (SPEED)

ಯೋಜನೆಯ ಮುಖ್ಯಾಂಶಗಳು

ಕನಿಷ್ಠ ಮೇಲಾಧಾರ:
ಕನಿಷ್ಠ ನಿಶ್ಚಿತ ಕೇವಣಿಯ ಮೇಲಾಧಾರದ ಅಗತ್ಯತೆಗೆ ಅನುಗುಣವಾಗಿ 100% ರವರೆಗೆ ಹಣಕಾಸು ಪಡೆಯಿರಿ.

ದೊಡ್ಡ ಸಾಲದ ಮೊತ್ತ:
ನಿಮ್ಮ ಯಂತ್ರೋಪಕರಣಗಳ ಖರೀದಿ ಅಗತ್ಯತೆಯನ್ನು ಪೂರೈಸಲು ರೂ 15 ಕೋಟಿಯವರೆಗೆ ಹಣಕಾಸು ಸೌಲಭ್ಯ.

ಹೊಂದಿಕೊಳ್ಳುವ ಮರುಪಾವತಿ:
12 ತಿಂಗಳವರೆಗೆ ಸ್ಥಗನಕಾಲದೊಂದಿಗೆ (moratorium)
7 ವರ್ಷಗಳವರೆಗೆ ಮರುಪಾವತಿ ಅವಧಿ.

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ಡಿಜಿಕ್ಯಾಶ್

ಭಾರತದಾದ್ಯಂತ MSME ಗಳನ್ನು ಬಲಪಡಿಸಲು ವಿನ್ಯಾಸಗೊಳಿಸಲಾದ ಡಿಜಿಟಲ್ ಪ್ರಮುಖ ಕಾರ್ಯನಿಧಿ ಪರಿಹಾರ



ಉತ್ಪನ್ನದ ಮುಖ್ಯಾಂಶಗಳು

ಸೌಕರ್ಯಯುತ ಕಾರ್ಯನಿಧಿ ನೆರವು:
ಕಾರ್ಯನಿಧಿ ಮಿತಿ ಅಥವಾ ಕಾರ್ಯನಿಧಿ ಅವಧಿ ಸಾಲ (WCTL) ಮೂಲಕ ಸುಲಭ ನೆರವು.

ಹೊಸ ಮಂಜೂರಾತಿ ಮತ್ತು ಟೆಕೋವರ್ ಸೌಲಭ್ಯ:
ಅಸ್ತಿತ್ವದಲ್ಲಿರುವ MSME ಗಳಿಗೆ ಮತ್ತು ಬ್ಯಾಂಕ್/ ಎನ್‌ಬಿಎಫ್‌ಸಿ ಗಳಿಂದ ಟೆಕೋವರ್‌ಗೆ ಲಭ್ಯ.

₹5 ಕೋಟಿವರೆಗೆ ಹಣಕಾಸು ನೆರವು:
ಅರ್ಹತೆ ಮತ್ತು MPBF ಮೌಲ್ಯಮಾಪನದ ಆಧಾರದ ಮೇಲೆ ₹10 ಲಕ್ಷದಿಂದ ₹500 ಲಕ್ಷವರೆಗೆ ನೆರವು.

ಡಿಜಿಟಲ್, ವೇಗದ ಮತ್ತು ಹೇಪರ್ ರಹಿತ ಪ್ರಕ್ರಿಯೆ:
GST, ITR ಮತ್ತು ಬ್ಯೂರೋ ಪರಿಶೀಲನೆಗಳ ಮೂಲಕ ಸಂಪೂರ್ಣ ಡಿಜಿಟಲ್ ಪ್ರಯಾಣ.

ಅರ್ಹತೆ (Eligibility):

GST ಮತ್ತು ಉದ್ಯಮದಲ್ಲಿ ನೋಂದಾಯಿತ MSME ಗಳಿಗೆ ಕನಿಷ್ಠ 2 ವರ್ಷಗಳ ವ್ಯಾಪಾರ ಅನುಭವ ಅಗತ್ಯ.

ಯಾಕೆ ಡಿಜಿಕ್ಯಾಶ್?

- ಜಾಕಸ್ಥಾದ, ಡೇಟಾ ಆಧಾರಿತ ಕ್ರೆಡಿಟ್ ಮೌಲ್ಯಮಾಪನ: GST, ಬ್ಯಾಂಕ್ ಸ್ಟೇಟ್‌ಮೆಂಟ್, ಬ್ಯೂರೋ ಡೇಟಾ ಮತ್ತು ITR ಗಳ ಆಧಾರದ ಮೇಲೆ.
- ಸ್ಪರ್ಧಾತ್ಮಕ MCLR ಸಂಬಂಧಿತ ಬಡ್ಡಿದರಗಳು: ಕಡಿಮೆ ವೆಚ್ಚದ ಹಣಕಾಸು ನೆರವಿಗಾಗಿ.
- ಡಿಜಿಟಲ್ ಪ್ರಯಾಣ ಪೂರ್ಣಗೊಂಡ ನಂತರ ಪ್ರಾಥಮಿಕ ಮಂಜೂರಾತಿ ಪತ್ರ ವೇಗದ ಮತ್ತು ಪಾರದರ್ಶಕ ಪ್ರಕ್ರಿಯೆ.

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ಕ್ಯಾಶ್ ಡಿಫೆನ್ಸ್ ಯೋಜನೆ

ಭಾರತದ ರಕ್ಷಣಾ ವಲಯಕ್ಕೆ ಸಕ್ರಿಯವಾಗಿ ಕೊಡುಗೆ ನೀಡುವ ಉದ್ಯಮಗಳಿಗೆ ಬೆಂಬಲಿಸಲು ವಿನ್ಯಾಸಗೊಳಿಸಲಾದ ವಿಶೇಷ ಹಣಕಾಸು ಯೋಜನೆ

ಯೋಜನೆಯ ಮುಖ್ಯಾಂಶಗಳು

ಆರ್ಥಿಕ ಸಬಲೀಕರಣ
ಸ್ಥಾಪಿತ ಉದ್ಯಮ ಗಳಿಗೆ ರೂ. 20 ಕೋಟಿ ಮತ್ತು ಹೊಸ ಘಟಕಗಳಿಗೆ ರೂ. 5 ಕೋಟಿ ವರೆಗೆ ಆರ್ಥಿಕ ನೆರವು

ಕಾರ್ಯದೇಶದ ಮೇಲೆ ಶೇಕಡಾ 100% ರಷ್ಟು ಸಾಲ ಸೌಲಭ್ಯ
ನಿಮ್ಮ ರಕ್ಷಣಾ ಒಪ್ಪಂದದ ಸಂಪೂರ್ಣ ಮೌಲ್ಯವನ್ನು ಪೂರೈಸಲು ಬಂಡವಾಳ ಅವಧಿಯ ಸಾಲವನ್ನು (*Working Capital*) ಪಡೆಯಿರಿ.

***Standby Credit* ಸೌಲಭ್ಯ**
ಅನಿರೀಕ್ಷಿತ ಅಗತ್ಯಗಳಿಗಾಗಿ ಶೇಕಡಾ 10% ರಷ್ಟು ಹೆಚ್ಚುವರಿ ಮೊತ್ತವನ್ನು ಅನುಮೋದಿತ ಸಾಲದೊಳಗೆ ಪಡೆದುಕೊಳ್ಳಿ



ಅರ್ಹ ವೆಚ್ಚಗಳು

ದೃಢೀಕರಿಸಿದ ಕಾರ್ಯಾದೇಶ:
ಮೌಲ್ಯಮಾಪನ ಗೊಂಡ ರಕ್ಷಣಾ ಕಾರ್ಯಾದೇಶಗಳಿಗೆ 60 ತಿಂಗಳವರೆಗೆ ಒಪ್ಪಂದದ ಅವಧಿಯೊಂದಿಗೆ ಹಣಕಾಸು ಸೌಲಭ್ಯ

ಹೊಂದಿಕೊಳ್ಳುವ ಹಣಕಾಸು ಸೌಲಭ್ಯ

ಆಕರ್ಷಕ ಬಡ್ಡಿ ದರಗಳು
ಪರಿಕಾಮಕಾರಿಯಾಗಿ ವೆಚ್ಚ ತೂಗಿಸಲು ಆಕರ್ಷಕ ಬಡ್ಡಿ ದರಗಳು

ಮರುಪಾವತಿ ಅವಧಿ
ನಿಮ್ಮ ಒಪ್ಪಂದದ ನಿಯಮಮೊಂದಿಗೆ ಹೊಂದಿಕೆಯಾಗುವಂತೆ ಮರುಪಾವತಿ ಅವಧಿಯನ್ನು ಆರಿಸಿಕೊಳ್ಳಿ

ವಿವರಗಳಿಗಾಗಿ ಸಂಪರ್ಕಿಸಿ

For more details contact Bengaluru Regional Office

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PEENYA INDUSTRIES ASSOCIATION
ಪೀಣ್ಯ ಕೈಗಾರಿಕಾ ಸಂಘ

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ಅಧ್ಯಕ್ಷರ ನುಡಿ

ಜುಲೈ 29, 2026 ರಂದು ಆಚರಿಸಲಾದ "ಪೀಣ್ಯ ಕೈಗಾರಿಕಾ ಸಂಘ"ದ 48ನೇ ಸಂಸ್ಥಾಪನಾ ದಿನವು ಕೇವಲ ಒಂದು ಸ್ಮರಣೀಯ ಮೈಲಿಗಲ್ಲಾಗಿರಲಿಲ್ಲ; ಬದಲಾಗಿ, ದೂರದೃಷ್ಟಿಯ ನಾಯಕತ್ವ, ಸಾಮೂಹಿಕ ಪ್ರಯತ್ನ ಮತ್ತು ಕರ್ನಾಟಕದ ಕೈಗಾರಿಕಾ ಪರಿಸರ ವ್ಯವಸ್ಥೆಯ ಬೆಳವಣಿಗೆಗೆ ತೋರಿದ ದೃಢ ಬದ್ಧತೆಯ ಮೇಲೆ ಕಟ್ಟಲಾದ ಸುದೀರ್ಘ ಪರಂಪರೆಯ ಪುನರುಚ್ಚಾರವಾಗಿತ್ತು. ಸಂಸ್ಥಾಪಕ ಅಧ್ಯಕ್ಷರ ಪತ್ನಿಯಾದ ಶ್ರೀಮತಿ ಓಲ್ಗಾ ಡಿ. ಕೋಸ್ಟಾ ಅವರು ಮುಖ್ಯ ಅತಿಥಿಯಾಗಿ ಭಾಗವಹಿಸಿದ್ದು ಈ ಆಚರಣೆಗೆ ವಿಶೇಷ ಮೆರುಗು ನೀಡಿತು. ಅದೇ ವೇಳೆ, ಮಾಜಿ ಅಧ್ಯಕ್ಷರು, ಕಾಸಿಯಾದಲ್ಲಿ ನೂತನವಾಗಿ ಆಯ್ಕೆಯಾದ ಪದಾಧಿಕಾರಿಗಳು ಹಾಗೂ ಪೀಣ್ಯ ಕೈಗಾರಿಕಾ ಪ್ರದೇಶದಿಂದ ಆಯ್ಕೆಯಾದ ಆಡಳಿತ ಮಂಡಳಿಯ ಸದಸ್ಯರನ್ನು ಸನ್ಮಾನಿಸಿದ್ದು, ನಾಯಕತ್ವ, ಸೇವೆ ಮತ್ತು ಸಾಂಸ್ಥಿಕ ನಿರಂತರತೆಯ ಬಗ್ಗೆ ಸಂಘಟನೆಗಿರುವ ಗಾಢ ಗೌರವವನ್ನು ಎತ್ತಿ ತೋರಿಸಿತು.

ದಿವಂಗತ ಶ್ರೀ ಡಿ. ಕೋಸ್ಟಾರವರ ನಾಯಕತ್ವದಲ್ಲಿ 1978ರಲ್ಲಿ ಸ್ಥಾಪಿತವಾದ ಪಿಐಎ, ಕಳೆದ 48 ವರ್ಷಗಳಲ್ಲಿ ಕರ್ನಾಟಕದ ಅತ್ಯಂತ ಗೌರವಾನ್ವಿತ ಕೈಗಾರಿಕಾ ಸಂಘಟನೆಗಳಲ್ಲಿ ಒಂದಾಗಿ ಹಾಗೂ ಸೂಕ್ಷ್ಮ, ಸಣ್ಣ ಮತ್ತು ಮಧ್ಯಮ ಗಾತ್ರದ ಉದ್ಯಮಗಳ ವಿಶ್ವಾಸಾರ್ಹ ಧ್ವನಿಯಾಗಿ ಬೆಳೆದಿದೆ. ನಿರಂತರ ನೀತಿ ಪ್ರತಿಪಾದನೆ, ಸರ್ಕಾರಗಳು ಹಾಗೂ ನಿಯಂತ್ರಕ ಸಂಸ್ಥೆಗಳೊಂದಿಗೆ ರಚನಾತ್ಮಕ ಸಹಭಾಗಿತ್ವ ಮತ್ತು ಉದ್ಯಮಿಗಳಲ್ಲಿ ಜ್ಞಾನ ಹಾಗೂ ಸಾಮರ್ಥ್ಯವನ್ನು ವೃದ್ಧಿಸುವ ನಿರಂತರ ಪ್ರಯತ್ನಗಳ ಮೂಲಕ, ಹೆಚ್ಚು ಸ್ಪರ್ಧಾತ್ಮಕ, ನವೀನ ಮತ್ತು ಸುಸ್ಥಿರ ಉತ್ಪಾದನಾ ಪರಿಸರ ವ್ಯವಸ್ಥೆಯನ್ನು ರೂಪಿಸಲು ಈ ಸಂಘಟನೆಯು ಸತತವಾಗಿ ಶ್ರಮಿಸಿದೆ.

ಪಿಐಎ ತನ್ನ 49ನೇ ವರ್ಷಕ್ಕೆ ಕಾಲಿಡುತ್ತಿರುವಾಗ, ನಾವೀನ್ಯತೆ, ಡಿಜಿಟಲ್ ಪರಿವರ್ತನೆ, ಸುಸ್ಥಿರತೆ, ರಫ್ತು ಸ್ಪರ್ಧಾತ್ಮಕತೆ ಮತ್ತು ಬಲವಾದ ಉದ್ಯಮ–ಸರ್ಕಾರದ ಸಹಭಾಗಿತ್ವವನ್ನು ಉತ್ತೇಜಿಸುವ ಮೂಲಕ ತನ್ನ ಸದಸ್ಯರನ್ನು ಭವಿಷ್ಯಕ್ಕಾಗಿ ಸಿದ್ಧಪಡಿಸಲು ದೃಢವಾಗಿ ಬದ್ಧವಾಗಿದೆ. ಇತ್ತೀಚೆಗೆ ಜಾರಿಗೆ ಬಂದ "ಸೂಕ್ಷ್ಮ, ಸಣ್ಣ ಮತ್ತು ಮಧ್ಯಮ ಗಾತ್ರದ ಉದ್ಯಮಗಳ ಅಭಿವೃದ್ಧಿ (ತಿದ್ದುಪಡಿ) ಮಸೂದೆ, 2026" ಒಂದು ಸ್ವಾಗತಾರ್ಹ ಸುಧಾರಣೆಯಾಗಿದೆ. ಇದು ವಿಳಂಬವಾದ ಪಾವತಿ ವಿವಾದಗಳ ತ್ವರಿತ ಇತ್ಯರ್ಥ, ಸೂಕ್ಷ್ಮ ಮತ್ತು ಸಣ್ಣ ಉದ್ಯಮಗಳ ಸೌಲಭ್ಯ ಕಲ್ಪಿಸುವ ಮಂಡಳಿಗಳ ಸುಧಾರಿತ ಕಾರ್ಯನಿರ್ವಹಣೆ, ಸರಳೀಕೃತ ನಿಯಮಗಳ ಪಾಲನೆ ಮತ್ತು ಸುಗಮ ವ್ಯಾಪಾರ ನಿರ್ವಹಣೆಯ ಮೂಲಕ ಎಂಎಸ್ಎಂಇ ಪರಿಸರ ವ್ಯವಸ್ಥೆಯನ್ನು ಬಲಪಡಿಸುತ್ತದೆ. ಈ ಸುಧಾರಣೆಗಳು ನಗದು ಹರಿವನ್ನು ಸುಧಾರಿಸುವ, ಹೂಡಿಕೆಯನ್ನು ಉತ್ತೇಜಿಸುವ ಮತ್ತು ಭಾರತದ ಎಂಎಸ್ಎಂಇಗಳ ಬೆಳವಣಿಗೆಗೆ ಹೊಸ ಚೈತನ್ಯವನ್ನು ನೀಡುವ ನಿರೀಕ್ಷೆಯಿದೆ.

ಮೂಲಸೌಕರ್ಯ ಅಭಿವೃದ್ಧಿಯು ಪಿಐಎ (ಪೀಣ್ಯ ಕೈಗಾರಿಕಾ ಸಂಘ)ಗೆ ಪ್ರಮುಖ ಆದ್ಯತೆಯ ವಿಷಯವಾಗಿ ಮುಂದುವರಿದಿದೆ. ಈ ತಿಂಗಳಲ್ಲಿ, ಪಿಐಎ ತಂಡವು ರಾಜರಾಜೇಶ್ವರಿ ನಗರ ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರದ ಶಾಸಕರಾದ ಶ್ರೀ ಮುನಿರತ್ನ ಮತ್ತು ಯಶವಂತಪುರ ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರದ ಶಾಸಕ ಶ್ರೀ ಎಸ್.ಟಿ. ಸೋಮಶೇಖರ್ ಅವರನ್ನು ಭೇಟಿ ಮಾಡಿತು. ಈ ವೇಳೆ, ಪೀಣ್ಯ ಕೈಗಾರಿಕಾ ಪ್ರದೇಶದಾದ್ಯಂತ ಮೂಲಸೌಕರ್ಯಗಳನ್ನು ಮೇಲ್ದರ್ಜೆಗೇರಿಸುವ ತುರ್ತು ಅಗತ್ಯವನ್ನು ವಿವರಿಸುವ ವಿವರವಾದ ಮನವಿ ಪತ್ರಗಳನ್ನು ಅವರಿಗೆ ಸಲ್ಲಿಸಲಾಯಿತು.

ಆಧುನಿಕ ರಸ್ತೆಗಳು, ಸಮರ್ಪಕ ಮಳೆನೀರು ಚರಂಡಿ ವ್ಯವಸ್ಥೆ, ಉತ್ತಮ ಸಂಚಾರ ನಿರ್ವಹಣೆ, ನಿರಂತರ ಮೂಲಸೌಕರ್ಯ ಸೇವೆಗಳು, ಸುಧಾರಿತ ಸಾರ್ವಜನಿಕ ಸಾರಿಗೆ ಸಂಪರ್ಕ, ಉತ್ತಮ ನಾಗರಿಕ ಸೌಲಭ್ಯಗಳು ಮತ್ತು ಬಾಕಿ ಇರುವ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಗಳ ತ್ವರಿತ ಅನುಷ್ಠಾನದ ಮಹತ್ವವನ್ನು ಪಿಐಎ ಒತ್ತಿಹೇಳಿತು. ಪೀಣ್ಯದಂತಹ ಹಳೆಯ ಕೈಗಾರಿಕಾ ಪ್ರದೇಶಗಳನ್ನು ಬಲಪಡಿಸುವುದು ಕೇವಲ ನಾಗರಿಕ ಅಗತ್ಯವಷ್ಟೇ ಅಲ್ಲ, ಬದಲಾಗಿ ಇದು ಉತ್ಪಾದಕತೆಯನ್ನು ಹೆಚ್ಚಿಸುವ, ಹೊಸ ಹೂಡಿಕೆಗಳನ್ನು ಆಕರ್ಷಿಸುವ, ಉದ್ಯೋಗಾವಕಾಶಗಳನ್ನು ಸೃಷ್ಟಿಸುವ ಮತ್ತು ಭಾರತದ ಪ್ರಮುಖ ಉತ್ಪಾದನಾ ಕೇಂದ್ರಗಳಲ್ಲಿ ಒಂದಾಗಿ ಕರ್ನಾಟಕದ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸುವ ಒಂದು ಕಾರ್ಯತಂತ್ರದ ಹೂಡಿಕೆಯಾಗಿದೆ.

ಪಿಐಎ ಅನ್ನು ರಾಜ್ಯಾದ್ಯಂತ ಗೌರವಾನ್ವಿತ ಸಂಸ್ಥೆಯನ್ನಾಗಿ ರೂಪಿಸುವಲ್ಲಿ ತಮ್ಮ ಸಾಮೂಹಿಕ ಪ್ರಯತ್ನಗಳ ಮೂಲಕ ಕೊಡುಗೆ ನೀಡಿರುವ ಎಲ್ಲಾ ಮಾಜಿ ಅಧ್ಯಕ್ಷರು, ಪದಾಧಿಕಾರಿಗಳು, ಆಡಳಿತ ಮಂಡಳಿ ಸದಸ್ಯರು, ಸ್ವಯಂಸೇವಕರು ಮತ್ತು ಸದಸ್ಯ ಕೈಗಾರಿಕೆಗಳಿಗೆ ಪಿಐಎ ತನ್ನ ಹೃತ್ಪೂರ್ವಕ ಕೃತಜ್ಞತೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತದೆ. ಸದಸ್ಯರು ಮತ್ತು ಪಾಲುದಾರರ ನಿರಂತರ ಬೆಂಬಲದೊಂದಿಗೆ, ಎಂಎಸ್ಎಂಇಗಳ ಹಿತಾಸಕ್ತಿಗಳನ್ನು ರಕ್ಷಿಸುವ, ಸಹಯೋಗದ ಪಾಲುದಾರಿಕೆಗಳನ್ನು ಉತ್ತೇಜಿಸುವ ಹಾಗೂ ಕರ್ನಾಟಕದ ಆರ್ಥಿಕ ಪ್ರಗತಿ ಮತ್ತು ಭಾರತದ ಉತ್ಪಾದನಾ ವಲಯಕ್ಕೆ ಅರ್ಥಪೂರ್ಣ ಕೊಡುಗೆ ನೀಡುವ ಭವಿಷ್ಯ–ಸನ್ನದ್ಧ ಕೈಗಾರಿಕಾ ಪರಿಸರ ವ್ಯವಸ್ಥೆಯನ್ನು ನಿರ್ಮಿಸುವ ತನ್ನ ಧ್ಯೇಯದಲ್ಲಿ ಪಿಐಎ ದೃಢವಾಗಿ ಮುಂದುವರಿಯಲಿದೆ.

ಶುಭಾಶಯಗಳೊಂದಿಗೆ,

ಮಲ್ಲಿಕಾರ್ಜುನ ಸ್ವಾಮಿ ಎ ವಿ



FROM THE PRESIDENT

The 48th Foundation Day of the Peenya Industries Association (PIA), celebrated on July 29, 2026, was far more than a commemorative milestone—it was a reaffirmation of an enduring legacy built on visionary leadership, collective action and unwavering commitment to the growth of Karnataka's industrial ecosystem. The gracious presence of Smt. Olga D. Costa, wife of the Founder President, as the Chief Guest added special significance to the celebrations, while the felicitation of Past Presidents, newly elected Office Bearers of KASSIA, and the newly elected Managing Council Members from the Peenya Industrial Area reflected the Association's deep respect for leadership, service and institutional continuity.

Established in 1978 under the pioneering leadership of the late Shri D. Costa, PIA has, over the past 48 years, evolved into one of Karnataka's most respected industry associations and a trusted voice of Micro, Small and Medium Enterprises. Through sustained policy advocacy, constructive engagement with governments and regulatory agencies, and continuous efforts to build knowledge and capacity among entrepreneurs, the Association has consistently worked towards creating a more competitive, innovative and resilient manufacturing ecosystem.

As PIA enters its 49th year, the Association remains firmly committed to preparing its members for the future by promoting innovation, digital transformation, sustainability, export competitiveness and stronger industry-government partnerships. The recently enacted Micro, Small and Medium Enterprises Development (Amendment) Bill, 2026 is a welcome reform that strengthens the MSME ecosystem through faster resolution of delayed payment disputes, improved functioning of Micro and Small Enterprises Facilitation Councils, simplified compliance and enhanced ease of doing business. These reforms are expected to improve liquidity, encourage investment and provide fresh momentum to the growth of India's MSMEs.

Infrastructure development continues to remain a key priority for PIA. During the month, Team PIA met Shri Muniratna, MLA, Rajarajeshwari Nagar Assembly Constituency, and Shri S.T. Somashekar, MLA, Yeshwanthpur Assembly Constituency, and submitted detailed representations highlighting the urgent need to upgrade infrastructure across the Peenya Industrial Area.

PIA emphasised the importance of modern roads, efficient storm-water drainage, better traffic management, uninterrupted utility services, improved public transport connectivity, enhanced civic amenities and accelerated implementation of pending development projects. Strengthening legacy industrial estates such as Peenya is not merely a civic requirement but a strategic investment that will improve productivity, attract fresh investments, generate employment and reinforce Karnataka's position as one of India's foremost manufacturing destinations.

PIA places on record its sincere appreciation to all Past Presidents, Office Bearers, Managing Council Members, volunteers and member industries whose collective efforts have shaped PIA into an institution respected across the State. With the continued support of its members and stakeholders, PIA will remain steadfast in its mission of championing MSME interests, fostering collaborative partnerships and building a future-ready industrial ecosystem that contributes meaningfully to Karnataka's economic progress and India's manufacturing aspirations.

Warm Regards

MALLIKARJUNA SWAMY A.V.

FROM THE HON. SECRETARY



The Peenya Industries Association (PIA) has always believed that the future of India's manufacturing sector will be shaped not only by operational excellence but also by the ability of MSMEs to anticipate change, embrace innovation and seize emerging global opportunities. In this spirit, the Association has continued to organise knowledge-driven initiatives that prepare member industries for the rapidly evolving business landscape.

During the month, PIA, in association with the Foundation for MSME Clusters (FMC), organised an exclusive Awareness Training Programme on Climate Change, Sustainability and Green Finance for MSMEs. The programme highlighted how sustainability has evolved from a regulatory requirement into a strategic business imperative. As global customers, investors and supply chains increasingly emphasise Environmental, Social and Governance (ESG) practices, MSMEs must adopt cleaner technologies, improve resource efficiency and reduce their environmental footprint to remain globally competitive. The session also provided valuable insights into green finance opportunities available for energy-efficient machinery, renewable energy, cleaner production technologies and resource conservation, enabling enterprises to lower operating costs while strengthening long-term competitiveness.

Recognising that exports will be a key driver of future industrial growth, PIA also partnered with Alibaba.com to organise a B2B Export Power Hour Session for its members. The programme featured insightful presentations by Shri Binamra Das, Head of India Market, Alibaba.com, Shri David Liu, Regional Head (South India), Alibaba.com, and Shri Mathew Easow Jacob, Owner, Quynt Solutions and Alibaba.com Channel Partner. The session demonstrated how digital B2B marketplaces are transforming international trade by enabling even small manufacturers to connect directly with verified overseas buyers, showcase their products globally and participate in international supply chains without extensive overseas marketing infrastructure. Members were encouraged to strengthen product quality, certifications, digital marketing capabilities and customer responsiveness while leveraging government export promotion initiatives and digital commerce platforms to expand their global footprint.

The recently concluded India–UK Comprehensive Economic and Trade Agreement (CETA) further reinforces these opportunities by opening greater access to one of the world's largest and most affluent markets. Reduced customs duties, simplified trade procedures and dedicated support for Small and Medium Enterprises are expected to significantly benefit Indian manufacturing MSEs across sectors such as engineering, auto components, precision manufacturing, textiles, food processing, electronics and industrial products. The Agreement is expected to enhance export competitiveness, encourage technology partnerships, attract investment and facilitate greater integration of Indian MSMEs into global value chains.

The Association remains committed to equipping its members with timely knowledge, practical insights and strategic partnerships that enhance competitiveness in an increasingly dynamic business environment. By promoting sustainability, digital transformation, export readiness and global engagement, PIA will continue to support the growth of resilient, innovative and internationally competitive MSMEs, thereby strengthening Peenya's position as one of India's premier manufacturing and engineering hubs.

Warm Regards

RAJAGOPAL

ಗೌರವ ಕಾರ್ಯದರ್ಶಿಗಳ ನುಡಿ

ಪೀಣ್ಯ ಕೈಗಾರಿಕಾ ಸಂಘವು ಸದಾ ಭಾರತದ ಉತ್ಪಾದನಾ ವಲಯದ ಭವಿಷ್ಯವು ಕಾರ್ಯಾಚರಣೆಯ ಶ್ರೇಷ್ಠತೆಯಿಂದ ಮಾತ್ರವಲ್ಲದೆ ಬದಲಾವಣೆಯನ್ನು ನಿರೀಕ್ಷಿಸುವ, ನಾವೀನ್ಯತೆಯನ್ನು ಸ್ವೀಕರಿಸುವ ಮತ್ತು ಉದಯೋನ್ಮುಖ ಜಾಗತಿಕ ಅವಕಾಶಗಳನ್ನು ವಶಪಡಿಸಿಕೊಳ್ಳುವ ಎಂಎಸ್ಎಂಇಗಳ ಸಾಮರ್ಥ್ಯದಿಂದಲೂ ರೂಪುಗೊಳ್ಳುತ್ತದೆ ಎಂದು ನಂಬಿದೆ. ಈ ಉತ್ಸಾಹದಲ್ಲಿ, ಸಂಘವು ಜ್ಞಾನ-ಚಾಲಿತ ಉಪಕ್ರಮಗಳನ್ನು ಸಂಘಟಿಸುವುದನ್ನು ಮುಂದುವರೆಸಿದೆ, ಇದು ಸದಸ್ಯ ಕೈಗಾರಿಕೆಗಳನ್ನು ವೇಗವಾಗಿ ವಿಕಸನಗೊಳ್ಳುತ್ತಿರುವ ವ್ಯವಹಾರಕ್ಕೆ ಸಿದ್ಧಪಡಿಸುತ್ತದೆ.

ಈ ತಿಂಗಳಲ್ಲಿ, ಪಿಐಎ, ಫೌಂಡೇಶನ್ ಫಾರ್ ಎಂಎಸ್ಎಂಇ ಕ್ಲಸ್ಟರ್ಸ್ ಸಹಯೋಗದೊಂದಿಗೆ, ಎಂಎಸ್ಎಂಇಗಳಿಗಾಗಿ ಹವಾಮಾನ ಬದಲಾವಣೆ, ಸುಸ್ಥಿರತೆ ಮತ್ತು ಹಸಿರು ಹಣಕಾಸು ಕುರಿತು ವಿಶೇಷ ಜಾಗೃತಿ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮವನ್ನು ಆಯೋಜಿಸಿತು. ನಿಯಂತ್ರಕ ಅವಶ್ಯಕತೆಯಿಂದ ಕಾರ್ಯತಂತ್ರದ ವ್ಯವಹಾರ ಸುಸ್ಥಿರತೆಯನ್ನು ಹೇಗೆ ವಿಕಸನಗೊಂಡಿದೆ ಎಂಬುದನ್ನು ಕಾರ್ಯಕ್ರಮವು ಎತ್ತಿ ತೋರಿಸಿತು. ಜಾಗತಿಕ ಗ್ರಾಹಕರು, ಹೂಡಿಕೆದಾರರು ಮತ್ತು ಪೂರೈಕೆ ಸರಪಳಿಗಳು ಪರಿಸರ, ಸಾಮಾಜಿಕ ಮತ್ತು ಆಡಳಿತ ಅಭ್ಯಾಸಗಳನ್ನು ಹೆಚ್ಚು ಒತ್ತಿಹೇಳುತ್ತಿದ್ದಂತೆ, ಎಂಎಸ್ಎಂಇಗಳು ಶುದ್ಧ ತಂತ್ರಜ್ಞಾನಗಳನ್ನು ಅಳವಡಿಸಿಕೊಳ್ಳಬೇಕು, ಸಂಪನ್ಮೂಲ ದಕ್ಷತೆಯನ್ನು ಸುಧಾರಿಸಬೇಕು ಮತ್ತು ಜಾಗತಿಕವಾಗಿ ಸ್ಪರ್ಧಾತ್ಮಕವಾಗಿ ಉಳಿಯಲು ತಮ್ಮ ಪರಿಸರ ಹೆಜ್ಜೆಗುರುತನ್ನು ಕಡಿಮೆ ಮಾಡಬೇಕು. ಅಧಿವೇಶನವು ಇಂಧನ-ಸಮರ್ಥ ಯಂತ್ರೋಪಕರಣಗಳು, ನವೀಕರಿಸಬಹುದಾದ ಇಂಧನ, ಶುದ್ಧ ಉತ್ಪಾದನಾ ತಂತ್ರಜ್ಞಾನಗಳು ಮತ್ತು ಸಂಪನ್ಮೂಲ ಸಂರಕ್ಷಣೆಗೆ ಲಭ್ಯವಿರುವ ಹಸಿರು ಹಣಕಾಸು ಅವಕಾಶಗಳ ಬಗ್ಗೆ ಮೌಲ್ಯಯುತ ಒಳನೋಟಗಳನ್ನು ಒದಗಿಸಿತು, ಇದು ಉದ್ಯಮಗಳು ದೀರ್ಘಾವಧಿಯ ಸ್ಪರ್ಧಾತ್ಮಕತೆಯನ್ನು ಬಲಪಡಿಸುವಾಗ ನಿರ್ವಹಣಾ ವೆಚ್ಚವನ್ನು ಕಡಿಮೆ ಮಾಡಲು ಅನುವು ಮಾಡಿಕೊಡುತ್ತದೆ.

ಭವಿಷ್ಯದ ಕೈಗಾರಿಕಾ ಬೆಳವಣಿಗೆಗೆ ರಫ್ತು ಪ್ರಮುಖ ಪಾತ್ರವಹಿಸುತ್ತದೆ ಎಂಬುದನ್ನು ಗುರುತಿಸಿ, ಪಿಐಎ ಅಲಿಬಾಬಾ.ಕಾಮ್ ಸಹಯೋಗದೊಂದಿಗೆ ತನ್ನ ಸದಸ್ಯರಿಗಾಗಿ ಬಿ2ಬಿ ಎಕ್ಸ್ಪೋರ್ಟ್ ಪವರ್ ಅವರ್ ಸೆಷನ್ ಆಯೋಜಿಸಿತು. ಈ ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ ಅಲಿಬಾಬಾ.ಕಾಮ್‌ನ ಭಾರತ ಮಾರುಕಟ್ಟೆಯ ಮುಖ್ಯಸ್ಥ ಶ್ರೀ ಬಿನಾಮ್ರಾ ದಾಸ್, ಅಲಿಬಾಬಾ.ಕಾಮ್‌ನ ಪ್ರಾದೇಶಿಕ ಮುಖ್ಯಸ್ಥ (ದಕ್ಷಿಣ ಭಾರತ) ಶ್ರೀ ಡೇವಿಡ್ ಲಿಯು ಮತ್ತು ಕ್ವಿಂಟ್ ಸೊಲ್ಯೂಷನ್ಸ್ ಮಾಲೀಕ ಮತ್ತು ಅಲಿಬಾಬಾ.ಕಾಮ್ ಚಾನೆಲ್ ಪಾಲುದಾರರಾದ ಶ್ರೀ ಮ್ಯಾಥ್ಯೂ ಈಸೋ ಜಾಕೋಬ್ ಅವರಿಂದ ಪ್ರಸ್ತುತಿಗಳು ಇದ್ದವು. ಡಿಜಿಟಲ್ ಬಿ2ಬಿ ಮಾರುಕಟ್ಟೆಗಳು ಸಣ್ಣ ತಯಾರಕರೂ ಸಹ ಪರಿಶೀಲಿಸಿದ ವಿದೇಶಿ ಖರೀದಿದಾರರೊಂದಿಗೆ ನೇರವಾಗಿ ಸಂಪರ್ಕ ಸಾಧಿಸಲು, ಜಾಗತಿಕವಾಗಿ ತಮ್ಮ ಉತ್ಪನ್ನಗಳನ್ನು ಪ್ರದರ್ಶಿಸಲು ಮತ್ತು ವ್ಯಾಪಕವಾದ ವಿದೇಶಿ ಮಾರುಕಟ್ಟೆ ಮೂಲಸೌಕರ್ಯವಿಲ್ಲದೆ ಅಂತರರಾಷ್ಟ್ರೀಯ ಪೂರೈಕೆ ಸರಪಳಿಗಳಲ್ಲಿ ಭಾಗವಹಿಸಲು ಅನುವು ಮಾಡಿಕೊಡುವ ಮೂಲಕ ಅಂತರರಾಷ್ಟ್ರೀಯ ವ್ಯಾಪಾರವನ್ನು ಹೇಗೆ ಪರಿವರ್ತಿಸುತ್ತಿವೆ ಎಂಬುದನ್ನು ಅಧಿವೇಶನವು ಪ್ರದರ್ಶಿಸಿತು. ಉತ್ಪನ್ನದ ಗುಣಮಟ್ಟ, ಪ್ರಮಾಣೀಕರಣಗಳು, ಡಿಜಿಟಲ್ ಮಾರ್ಕೆಟಿಂಗ್ ಸಾಮರ್ಥ್ಯಗಳು ಮತ್ತು ಗ್ರಾಹಕರ ಪ್ರತಿಕ್ರಿಯೆಯನ್ನು ಬಲಪಡಿಸಲು ಸದಸ್ಯರನ್ನು ಪ್ರೋತ್ಸಾಹಿಸಲಾಯಿತು ಮತ್ತು ಸರ್ಕಾರದ ರಫ್ತು ಪ್ರಚಾರ ಉಪಕ್ರಮಗಳು ಮತ್ತು ಡಿಜಿಟಲ್ ವಾಣಿಜ್ಯ ವೇದಿಕೆಗಳನ್ನು ಬಳಸಿಕೊಂಡು ತಮ್ಮ ಜಾಗತಿಕ ಹೆಜ್ಜೆಗುರುತನ್ನು ವಿಸ್ತರಿಸಲು ಪ್ರೋತ್ಸಾಹಿಸಲಾಯಿತು.

ಇತ್ತೀಚೆಗೆ ಮುಕ್ತಾಯಗೊಂಡ ಭಾರತ-ಯುಕೆ ಸಮಗ್ರ ಆರ್ಥಿಕ ಮತ್ತು ವ್ಯಾಪಾರ ಒಪ್ಪಂದ ವಿಶ್ವದ ಅತಿದೊಡ್ಡ ಮತ್ತು ಅತ್ಯಂತ ಶ್ರೀಮಂತ ಮಾರುಕಟ್ಟೆಗಳಲ್ಲಿ ಒಂದಕ್ಕೆ ಹೆಚ್ಚಿನ ಪ್ರವೇಶವನ್ನು ತೆರೆಯುವ ಮೂಲಕ ಈ ಅವಕಾಶಗಳನ್ನು ಮತ್ತಷ್ಟು ಬಲಪಡಿಸುತ್ತದೆ. ಕಡಿಮೆಯಾದ ಕಸ್ಟಮ್ಸ್ ಸುಂಕಗಳು, ಸರಳೀಕೃತ ವ್ಯಾಪಾರ ಕಾರ್ಯವಿಧಾನಗಳು ಮತ್ತು ಸಣ್ಣ ಮತ್ತು ಮಧ್ಯಮ ಉದ್ಯಮಗಳಿಗೆ ಸಮರ್ಪಿತ ಬೆಂಬಲವು ಎಂಜಿನಿಯರಿಂಗ್, ಆಟೋ ಘಟಕಗಳು, ನಿಖರ ಉತ್ಪಾದನೆ, ಜವಳಿ, ಆಹಾರ ಸಂಸ್ಕರಣೆ, ಎಲೆಕ್ಟ್ರಾನಿಕ್ಸ್ ಮತ್ತು ಕೈಗಾರಿಕಾ ಉತ್ಪನ್ನಗಳಂತಹ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ಭಾರತೀಯ ಉತ್ಪಾದನಾ ಎಂಎಸ್ಇಗಳಿಗೆ ಗಮನಾರ್ಹವಾಗಿ ಪ್ರಯೋಜನವನ್ನು ನೀಡುತ್ತದೆ ಎಂದು ನಿರೀಕ್ಷಿಸಲಾಗಿದೆ. ಈ ಒಪ್ಪಂದವು ರಫ್ತು ಸ್ಪರ್ಧಾತ್ಮಕತೆಯನ್ನು ಹೆಚ್ಚಿಸುತ್ತದೆ, ತಂತ್ರಜ್ಞಾನ ಪಾಲುದಾರಿಕೆಗಳನ್ನು ಉತ್ತೇಜಿಸುತ್ತದೆ, ಹೂಡಿಕೆಯನ್ನು ಆಕರ್ಷಿಸುತ್ತದೆ ಮತ್ತು ಜಾಗತಿಕ ಮೌಲ್ಯ ಸರಪಳಿಗಳಲ್ಲಿ ಭಾರತೀಯ ಎಂಎಸ್ಎಂಇಗಳ ಹೆಚ್ಚಿನ ಏಕೀಕರಣವನ್ನು ಸುಗಮಗೊಳಿಸುತ್ತದೆ ಎಂದು ನಿರೀಕ್ಷಿಸಲಾಗಿದೆ.

ಹೆಚ್ಚುತ್ತಿರುವ ಕ್ರಿಯಾತ್ಮಕ ವ್ಯಾಪಾರ ಪರಿಸರದಲ್ಲಿ ಸ್ಪರ್ಧಾತ್ಮಕತೆಯನ್ನು ಹೆಚ್ಚಿಸುವ ಸಕಾಲಿಕ ಜ್ಞಾನ, ಪ್ರಾಯೋಗಿಕ ಒಳನೋಟಗಳು ಮತ್ತು ಕಾರ್ಯತಂತ್ರದ ಪಾಲುದಾರಿಕೆಗಳೊಂದಿಗೆ ತನ್ನ ಸದಸ್ಯರನ್ನು ಸಜ್ಜುಗೊಳಿಸಲು ಸಂಘವು ಬದ್ಧವಾಗಿದೆ. ಸುಸ್ಥಿರತೆ, ಡಿಜಿಟಲ್ ರೂಪಾಂತರ, ರಫ್ತು ಸಿದ್ಧತೆ ಮತ್ತು ಜಾಗತಿಕವಾಗಿ ಉತ್ತೇಜಿಸುವ ಮೂಲಕ, ಪಿಐಎ ಸ್ಥಿತಿಸ್ಥಾಪಕ, ನವೀನ ಮತ್ತು ಅಂತರರಾಷ್ಟ್ರೀಯವಾಗಿ ಸ್ಪರ್ಧಾತ್ಮಕ ಎಂಎಸ್ಎಂಇಗಳ ಬೆಳವಣಿಗೆಯನ್ನು ಬೆಂಬಲಿಸುವುದನ್ನು ಮುಂದುವರಿಸುತ್ತದೆ, ಇದರಿಂದಾಗಿ ಭಾರತದ ಪ್ರಮುಖ ಉತ್ಪಾದನಾ ಮತ್ತು ಎಂಜಿನಿಯರಿಂಗ್ ಕೇಂದ್ರಗಳಲ್ಲಿ ಒಂದಾಗಿ ಪೀಣ್ಯದ ಸ್ಥಾನವನ್ನು ಬಲಪಡಿಸುತ್ತದೆ.

ಶುಭಾಶಯಗಳೊಂದಿಗೆ,

ರಾಜ ಗೋಪಾಲ್



SRI.J.D.COSTA
FOUNDER PRESIDENT
1978 - 80

PEENYA INDUSTRIES ASSOCIATION
ಪೀಣ್ಯ ಕೈಗಾರಿಕಾ ಸಂಘ



SIR. M. VISVESVARAYA
1860 - 1962

ಕೈಗಾರಿಕೆಗಳ ಅಭಿವೃದ್ಧಿಯೇ ದೇಶದ ಅಭಿವೃದ್ಧಿ

ಪೀಣ್ಯ ಕೈಗಾರಿಕಾ ಸಂಘ

PEENYA INDUSTRIES ASSOCIATION

NAMMA HOSA TEAM PIA FOR 2026-27



MALLIKARJUNA SWAMY A.V
PRESIDENT



D.P DANAPPA
IMMDT. PAST PRESIDENT



MALLESHA GOWDA H.K.
SENIOR VICE PRESIDENT
(PRESIDENT ELECT)



A.P SELVAKUMAR
VICE PRESIDENT



RAJA GOPAL
HON. SECRETARY



MEENESH KUMAR.S
JOINT SECRETARY



MANJAPPA .S
TREASURER



NIRMAY A.BURJI
JOINT TREASURER

BANKING ON PIA

BANK OF BARODA AND PIA TO ACCELERATE MSME GROWTH IN PEENYA



Shri Om Chandra, MSME Relationship Manager of the Bank of Baroda, Peenya Branch, met the newly elected President of the Peenya Industries Association, Shri Mallikarjuna Swamy A V, and extended his congratulations and best wishes on July 01, 2026. On this occasion, Shri Mallesha Gowda H K, Senior Vice President, Shri Manjappa S, Treasurer and MCMs of PIA were also present.

Subsequently on July 04, 2026, Shri Rajeev Kumar Vishra, Deputy General Manager and Regional Head of Bank of Baroda, met with Shri H.K. Mallesha Gowda, Senior Vice President of the Peenya Industries Association, and conveyed his best wishes. On the occasion Shri D.P. Danappa, Immediate Past President, Shri A.P. Selvakumar, Vice President of PIA and Shri T. Yogananda, Chief Manager, Bank of Baroda, Peenya 2nd Stage Branch, were present.

The interaction reaffirmed the long-standing relationship between Bank of Baroda and the industrial community of Peenya, one of India's largest engineering and manufacturing hubs. At a time when MSMEs are expected to play a pivotal role in India's journey towards becoming a developed economy, strong partnerships between industry associations and financial institutions have become indispensable for sustaining growth, innovation and employment.

Bank of Baroda has, over the years, strengthened its position as one of the country's leading lenders to the MSME sector through a range of specialised financial solutions designed to meet the evolving needs of entrepreneurs. The Bank offers comprehensive working capital assistance, term loans for capacity expansion and technology upgradation, digital MSME loan solutions with faster processing, financing under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), supply chain and receivables financing, export credit facilities, and customised products for women entrepreneurs, startups and emerging enterprises. Its increasing emphasis on digital banking platforms has also simplified loan applications, documentation and account management, enabling MSMEs to access financial services with greater speed and convenience.

With manufacturing becoming increasingly technology-driven, access to timely finance has become a strategic requirement rather than merely a business necessity. Investments in automation, quality certification, energy efficiency, Industry 4.0 technologies and global market expansion require continuous availability of affordable institutional credit. Banks therefore play a critical role in enabling MSMEs to remain competitive while creating employment and contributing to national economic growth.

The Peenya Industries Association appreciated Bank of Baroda's proactive engagement with the industrial community and its sustained commitment towards supporting entrepreneurs. The Association expressed confidence that the Bank would continue to strengthen its outreach to manufacturing MSMEs by ensuring timely sanction and disbursement of credit, particularly for genuine and growth-oriented enterprises. PIA also appealed to the Bank to further simplify lending processes, provide adequate working capital support, facilitate quicker credit decisions and extend greater assistance to first-generation entrepreneurs and expanding manufacturing units.

PIA reiterated that access to timely and adequate finance remains one of the most critical enablers for MSME growth. The Association affirmed its commitment to work closely with Bank of Baroda in creating greater awareness of the Bank's MSME-focused schemes among entrepreneurs in the Peenya industrial ecosystem. Such collaborative efforts, it observed, would not only strengthen individual enterprises but also enhance industrial productivity, boost exports, generate employment and contribute meaningfully to Karnataka's manufacturing leadership and India's long-term vision of inclusive and sustainable economic development.



PIA Appeals for Comprehensive Development of Peenya Industrial Area



On 30.06.2026, The newly elected President of the Peenya Industries Association, Shri Mallikarjuna Swamy A. V., met Shri Muniraju S, MLA of the Dasarahalli Assembly Constituency, felicitated and submitted memorandum. On this occasion, Shri Mallesha Gowda H K, Senior Vice President, Shri A. P. Selvakumar, Vice President, Shri Rajagopal, Honorary Secretary, Shri Meenesh Kumar S, Joint Secretary, Shri Manjappa S, Treasurer, Shri Nirmay A. Burji, Joint Treasurer, Past Presidents and MCMs of PIA were also present.

The Peenya Industries Association (PIA) has submitted a representation to Hon'ble Shri S. Muniraju, MLA, Dasarahalli Assembly Constituency, seeking urgent government intervention for the comprehensive development of Peenya Industrial Area and resolution of long-standing industrial issues.

Under the leadership of Shri Mallikarjuna Swamy A. V., President, PIA, the Association highlighted Peenya's vital role as a major industrial hub supporting thousands of industries, lakhs of workers and Karnataka's economic growth.

PIA has sought a ₹400 crore special grant for improving roads, drainage, street lighting and other essential infrastructure. The Association has also requested a dedicated waste management system, immediate road repairs, and improved public transport, including a BMTC bus stand in Peenya 2nd Stage and feeder services.

PIA has urged the Government to expedite the long-pending Common Effluent Treatment Plant (CETP) and raised concerns regarding property tax, Solid Waste Management charges, rainwater harvesting compliance, minimum wages, OC and CC requirements, and other MSME-related issues.

The Association has also requested official recognition and development support for the 25–30 private industrial areas surrounding Peenya.

PIA President Shri Mallikarjuna Swamy A. V. appealed for time-bound government action and necessary funding to create a modern, safe and business-friendly industrial environment, strengthening Peenya's contribution to manufacturing, employment and the State's economy.

INFRA

PIA URGES IMMEDIATE INFRASTRUCTURE DEVELOPMENT IN PEENYA INDUSTRIAL AREA



Shri Mallikarjuna Swamy A V, President, PIA met Shri Muniratna, MLA of the Rajarajeshwari Nagar Assembly Constituency, and felicitated him on July 18, 2026. During the meeting, they discussed the developmental works required in the Peenya Industrial Area and submitted a memorandum. On this occasion, Shri Mallesha Gowda, H K, Senior Vice President, Shri Rajagopal, Hon. Secretary, Shri Meenesh Kumar S, Joint Secretary, Shri Manjappa S, Treasurer of PIA and BJP leader Shri Ranganna were present.

The Peenya Industries Association (PIA) has submitted a memorandum to Shri Munirathna, Hon'ble MLA of Rajarajeshwari Nagar Assembly Constituency, seeking urgent intervention for the development and improvement of basic infrastructure in the Peenya Industrial Area.

Peenya is one of Bengaluru's major industrial hubs, supporting thousands of manufacturing units, entrepreneurs and workers. However, several long-pending infrastructure issues are increasingly affecting industrial operations and the daily movement of people and goods. A major portion of the Peenya Industrial Area falls under the jurisdiction of the Rajarajeshwari Nagar constituency, and PIA has therefore appealed to the Hon'ble MLA to initiate immediate corrective measures.

The memorandum highlights the poor condition of internal roads, inadequate drainage, and improper maintenance of streetlights as some of the major concerns. The deteriorating roads, particularly the large number of potholes that worsen during the monsoon, are causing serious inconvenience to motorists and goods-transport vehicles. Traffic congestion has also increased as heavy vehicles struggle to navigate damaged roads. During rainfall, inadequate drainage results in water entering industrial premises, disrupting business activities and potentially damaging machinery, raw materials and finished goods.

Solid waste management has emerged as another serious concern. PIA has pointed out that regular waste collection is inadequate in several parts of the industrial area and that unscientific disposal practices are creating environmental and operational problems. The Association has requested appropriate directions to ensure systematic and efficient waste collection and disposal.

PIA has also raised concerns regarding the Solid Waste Management Fee imposed through BBMP along with property tax, stating that the manner in which the fee has been implemented has placed an additional financial burden on industries already facing rising operational costs.

Another important issue highlighted in the memorandum is the long-pending establishment of a Common Effluent Treatment Plant (CETP). PIA has been pursuing this project for nearly a decade. Although the project has reportedly reached the tender stage, actual work has not yet commenced. The Association has requested the Hon'ble MLA to take up the matter with the Karnataka State Pollution Control Board (KSPCB) and the concerned authorities to expedite the project.

PIA has further expressed its willingness to take responsibility for establishing and maintaining the CETP if adequate financial assistance and government grant support are provided. Such a facility would be a significant step towards strengthening sustainable industrial development and ensuring responsible environmental management in the Peenya Industrial Area.

Through the memorandum, PIA President Mallikarjuna Swamy A. V has urged Shri Munirathna to take up these issues with the concerned government departments and ensure time-bound action. The Association believes that improved roads, effective drainage, adequate street lighting, scientific waste management and the timely completion of the CETP are essential for creating a safer, cleaner and more efficient industrial ecosystem.

PIA's appeal comes at a crucial time, with the Association seeking coordinated government intervention to restore Peenya's infrastructure and support the continued growth and competitiveness of Bengaluru's industrial sector.



Peenya's Industrial Backbone Needs Urgent Attention



20.07.2026 – The newly elected President of the Peenya Industries Association, Shri Mallikarjuna Swamy A.V., met Shri S. T. Somashekar, MLA of the Yeshwanthpur Assembly Constituency, and submitted a representation requesting the provision of better basic infrastructure for the industrial areas falling under the Yeshwanthpur Assembly Constituency. On this occasion, Shri H. K. Mallesha Gowda, Senior Vice President, Shri Raja Gopal, Hon. Secretary, and Shri Meenesh Kumar S., Joint Secretary, were present.

The Peenya Industries Association (PIA) has submitted a representation to Shri S. T. Somashekar, Hon'ble MLA, Yeshwanthpur Constituency, seeking urgent action to address the infrastructure, waste management, traffic and zoning-related issues affecting Peenya and surrounding industrial areas.

Peenya and the Yeshwanthpur industrial belt are among Bengaluru's important manufacturing hubs, supporting thousands of industries, workers and businesses. However, several industrial estates, including Bhairaveshwara Industrial Area, Karihobbanahalli, S.L.V. Industrial Estate, Raghavendra Industrial Estate, Nattakallappa Industrial Estate, Maruthi Industrial Estate and Nandagokula Industrial Estate, continue to face poor roads, potholes, inadequate drainage, insufficient street lighting and waste-management problems.

During the monsoon, waterlogging and poor drainage affect industrial premises and disrupt the movement of raw materials and finished goods. Uncollected garbage in several locations is also creating unhygienic conditions for workers and visitors.

PIA has further highlighted concerns regarding complaints against established micro and small industries located in areas that were originally developed for industrial activities. Industries operating with valid licences and approvals should be protected and their cases should be considered in accordance with existing zoning regulations and the historical development of Peenya.

Traffic congestion on Thigalara Palya Main Road, particularly around Manjushree Garments Road and nearby industrial areas, is another major concern. Congestion affects the movement of goods vehicles and can create difficulties for emergency vehicles. PIA has requested suitable traffic-management measures and consideration of relocating activities that contribute significantly to congestion.

PIA has urged the Hon'ble MLA and concerned authorities to take time-bound action to improve roads, drainage, street lighting, waste management and traffic systems while protecting the interests of legally operating industries.

Peenya is an important pillar of Bengaluru's manufacturing economy. Strengthening its infrastructure means strengthening thousands of industries, creating better working conditions and supporting the continued industrial and economic growth of Bengaluru and Karnataka.



GREEN MANUFACTURING

PREPARING PEENYA MSMES FOR A SUSTAINABLE AND COMPETITIVE FUTURE



PIA in association with the Foundation for MSME Clusters (FMC), organized an Awareness Training Program on Climate Change, Sustainability, and Green Finance for MSMEs exclusively for PIA Members on July 23, 2026.

The program was presided over by PIA President Shri Mallikarjunaswamy A V. The session featured expert presentations by Shri Anand P. Srivastava, Senior Advisor, Shri Ashok Sharma, Advisor and Shri Amit Pandey, Chief Operating Officer of the Foundation for MSME Clusters.

On this occasion Shri Mallesh Gowda H K, Senior Vice President, Shri A. P. Selvakumar, Vice President, Shri Rajagopal, Honorary Secretary, Shri Meenesh Kumar S, Joint Secretary, Shri Manjappa S, Treasurer, Shri Nirmay A. Burji, Joint Treasurer and MCMs of PIA were present.

Climate change is no longer viewed merely as an environmental concern—it has become a defining business challenge and a strategic opportunity for the manufacturing sector. Across global markets, customers, investors and supply chains are increasingly favouring enterprises that demonstrate responsible environmental practices, efficient resource utilisation and measurable reductions in carbon emissions. For India's MSMEs, sustainability has therefore evolved from a matter of compliance into a key driver of competitiveness, resilience and long-term growth.

Recognising this transformation, governments, financial institutions and multilateral agencies are introducing a wide range of green finance mechanisms to support MSMEs in their sustainability journey. These include concessional financing for energy-efficient machinery, rooftop solar installations, cleaner production technologies, water conservation systems, waste recycling, pollution control equipment and resource-efficient manufacturing processes. Such initiatives not only reduce environmental impact but also lower operating costs, improve productivity and enhance access to global value chains where sustainability standards are becoming increasingly stringent.

For manufacturing clusters such as Peenya, embracing sustainable industrial practices offers significant long-term advantages. Investments in renewable energy, circular economy practices, efficient use of raw materials and responsible waste management can substantially reduce production costs while improving operational efficiency. As international buyers increasingly insist on Environmental, Social and Governance (ESG) compliance, MSMEs adopting greener manufacturing processes are likely to enjoy stronger market acceptance, greater export opportunities and improved access to institutional finance.

Addressing the gathering, the leadership of the Peenya Industries Association highlighted the importance of preparing MSMEs for this emerging business landscape. The Association observed that awareness of climate risks, sustainability frameworks and green financing options would enable entrepreneurs to make informed investment decisions while future-proofing their businesses against evolving regulatory and market expectations.

PIA also emphasised the need for greater collaboration among industry, financial institutions, technology providers and government agencies to ensure that green finance becomes more accessible, affordable and practical for MSMEs. The Association expressed confidence that capacity-building initiatives of this nature would empower entrepreneurs to accelerate the adoption of cleaner technologies, improve resource efficiency and strengthen their competitiveness in both domestic and international markets.

The programme reaffirmed PIA's commitment to equipping its members with timely knowledge on emerging global trends that will shape the future of manufacturing. As India advances towards its net-zero commitments and sustainable industrial development goals, enabling MSMEs to embrace climate resilience, sustainability and green finance will be instrumental in building a stronger, smarter and globally competitive manufacturing ecosystem.



UNLOCKING GLOBAL MARKETS

EMPOWERING PEENYA MSMES THROUGH DIGITAL B2B EXPORTS



PIA in association with Alibaba.com, organized a B2B Export Power Hour Session for its Members on July 24, 2026. The session was presided over by PIA President Shri Mallikarjunaswamy A V and featured insightful presentations by Shri Binamra Das, Head of India Market, Alibaba.com, Shri David Liu, Regional Head (South India), Alibaba.com and Shri Mathew Easow Jacob, Owner of Quynt Solutions – Alibaba.com Channel Partner

On this occasion Shri D. P. Danappa, Immediate Past President, Shri Mallesh Gowda H K, Senior Vice President, Shri A. P. Selvakumar, Vice President, Shri Rajagopal, Honorary Secretary, Shri Meenesh Kumar S, Joint Secretary, Shri Manjappa S, Treasurer, Shri Nirmay A. Burji, Joint Treasurer, MCMs and Members of PIA were present.

For India's micro and small enterprises, exports are no longer confined to large manufacturers or established trading houses. The rapid growth of digital B2B marketplaces has fundamentally transformed international trade by enabling even small manufacturers to showcase their products, connect directly with verified overseas buyers and build a global customer base without maintaining an international marketing network. This digital shift is creating unprecedented opportunities for manufacturing clusters such as Peenya to expand beyond domestic markets and participate more actively in global supply chains.

India's engineering, precision manufacturing, industrial components, machine tools, fabricated products and specialised industrial goods enjoy growing demand across international markets. Digital B2B platforms enable MSMEs to display product catalogues, generate qualified business enquiries, build brand credibility, negotiate directly with buyers and secure export orders from multiple countries through a single online platform. Such platforms also provide valuable market intelligence, buyer analytics and digital marketing support, helping enterprises identify emerging opportunities and respond more effectively to changing global demand.

For Peenya's manufacturing ecosystem, embracing digital exports is becoming an important strategy for sustainable business growth. Export diversification reduces dependence on domestic demand cycles, improves capacity utilisation, encourages technology upgradation and enhances product quality to meet international standards. Increased participation in exports also enables MSMEs to earn valuable foreign exchange, improve profitability and integrate into global value chains that increasingly reward quality, reliability and innovation.

Addressing the gathering, the leadership of the Peenya Industries Association emphasised that expanding exports must become a strategic priority for MSMEs seeking long-term competitiveness. The Association observed that digital B2B commerce has significantly lowered traditional barriers to international trade by making global markets accessible to enterprises of every size. However, sustained export success also requires continuous improvements in product quality, packaging, certification, timely delivery, digital marketing capabilities and customer responsiveness.

PIA encouraged its members to leverage digital platforms, government export promotion initiatives, free trade agreements, export credit facilities and capacity-building programmes to strengthen their international presence. The Association also stressed the importance of building globally recognised manufacturing brands from Peenya by investing in innovation, quality assurance and international certifications.

The programme reflected PIA's commitment to equipping its members with contemporary knowledge and practical strategies to compete successfully in the global marketplace. As India's exports continue to diversify and digital trade gains momentum, empowering MSMEs to harness B2B e-commerce will be instrumental in accelerating export-led growth, creating high-quality employment and positioning Peenya as an internationally recognised manufacturing and engineering hub.



PIA FOUNDER'S DAY

CELEBRATING 48 YEARS OF INDUSTRIAL LEADERSHIP: PIA'S ENDURING LEGACY OF EMPOWERING MSMES



The 48th Foundation Day of the Peenya Industries Association was celebrated at the Association premises on July 29, 2026. Smt. Olga D. Costa, wife of the Founder President, graced the occasion as the Chief Guest, while the programme was presided over by Shri Mallikarjuna Swamy AV, President of PIA.

As part of the Foundation Day celebrations, Past Presidents who had rendered dedicated service towards the growth and development of PIA were felicitated. On this occasion PIA Office Bearers, MCMs, President of KASSIA and Members of PIA were present.

The celebration was a fitting tribute to nearly five decades of visionary leadership, institutional excellence and unwavering service to Karnataka's industrial community. Established in 1978 under the pioneering leadership of its Founder President, the late Shri D. Costa, the Peenya Industries Association was founded with a clear and enduring mission—to provide a strong collective voice for the industries of Peenya while fostering an ecosystem that enables entrepreneurship, innovation and sustainable industrial growth. His foresight laid the foundation for what has today become one of Karnataka's most respected and influential industry associations.

The leadership of PIA observed that the Association's greatest strength lies in its tradition of collective leadership, with successive Presidents, Office Bearers, Managing Council Members and committed volunteers building upon the vision of its founder. Their dedicated efforts have transformed PIA into a trusted institution that represents the aspirations of thousands of entrepreneurs across one of Asia's largest manufacturing clusters.

As PIA enters its 49th year, it reaffirmed its commitment to preparing MSMEs for the future through innovation, digital transformation, sustainability, export competitiveness and stronger industry-government partnerships. The Foundation Day celebrations not only honoured the remarkable legacy of the Association's founder and past leaders but also renewed the resolve to continue serving the manufacturing community with the same spirit of dedication, integrity and excellence that has defined PIA's journey for nearly half a century.



The Foundation Day was also marked by the felicitation of the newly elected President and Office Bearers of KASSIA, along with the newly elected Managing Council members from the Peenya Industrial Area. On this occasion Office Bearers, Past Presidents, MCMs of PIA, KASSIA OBs and MCMs and Members of PIA were present.

CETA

TRANSFORMATIONAL BENEFITS TO MSES





Shri. Nirmay A. Burji, Joint Treasurer of the Peenya Industries Association, participated in the celebration of the UK–India Comprehensive Economic and Trade Agreement held at the Taj West End, Bengaluru on July 15, 2026.

Benefits of CETA to MSEs

DUTY-FREE ACCESS TO ONE OF THE WORLD'S LARGEST MARKETS



The single biggest benefit is the substantial elimination of customs duties on Indian exports entering the UK.

For many Indian products, tariffs have either been reduced to zero immediately or will be phased out over a short period. This enables Indian MSEs to:

Sell products at more competitive prices.

Improve profit margins.

Compete more effectively against suppliers from Europe and East Asia.

Expand exports without reducing profitability.

For Karnataka-based MSEs, this is particularly significant because the State has strong capabilities in engineering, textiles, precision manufacturing, food processing, electronics and aerospace supply chains.

Huge Opportunity for Manufacturing MSEs

The agreement creates major export opportunitiesin sectors such as:

Engineering goods
Machine tools
Industrial machinery
Auto components
Electrical equipment
Pumps and valves
Precision components
Foundry products
Industrial fasteners



Thousands of manufacturing units in Peenya, Rajajinagar, Bommasandra, Doddaballapur, Tumakuru, Belagavi and Hubballi can potentially access UK buyers directly.

Major Boost for Textile & Garment Units



India already enjoys a strong reputation in:
Garments
Cotton products
Home furnishings
Technical textiles
Silk products
Handloom products

With tariff barriers removed, Indian products become significantly more price-competitive.

This particularly benefits small:
Garment manufacturers
Embroidery units
Powerloom operators
Fashion exporters
Fabric processors



Better Prospects for Leather & Footwear

India's leather industry comprises thousands of MSMEs.
The agreement enhances export opportunities for:

Leather shoes
Industrial footwear
Safety shoes
Leather bags
Belts
Fashion accessories



The UK is a premium-value market where better prices are oftenachievable.

Engineering Exports Could Grow Significantly

Industry estimates indicate that Indian engineering exports to the UK could grow substantially over the next few years because of improved market access and tariff reductions.



This is especially relevant for Karnataka's:
Precision engineering
Aerospace components
Industrial machinery
Electronics manufacturing
CNC components

Simplified Customs Procedures

One of the often-overlooked benefits is the reduction in non-tariff barriers.
The agreement promotes:



Faster customs clearance
Digital documentation
More transparent procedures
Reduced paperwork
Predictable import regulations

For small exporters, this lowers transaction costs and reduces delays.

Handicrafts & Artisan Products

Thousands of small enterprises producing:

Wooden handicrafts	Metal artefacts
Decorative items	Home décor
Gifts	Traditional crafts

will find improved access to the UK market, where consumers often pay premium prices for authentic handmade products.



Improved Professional Mobility

Although primarily relevant to services, the agreement also benefits Indian professionals by facilitating temporary movement in specified categories and reducing certain barriers. Alongside the trade agreement, the Double Contribution Convention also provides relief from dual social security contributions for eligible short-term workers.

New Opportunities for IT & Knowledge-Based MSEs



Small companies involved in:

Software development	AI
Cybersecurity	Engineering design
Consulting	Financial technology
EdTech	Legal process outsourcing

may find it easier to serve UK clients under a more predictable trade framework.

Encouragement for Women Entrepreneurs

Women-led MSEs engaged in:

Fashion	Food products
Wellness	Handicrafts
Jewellery	Creative industries

stand to benefit from greater access to a high-value consumer market with strong demand for niche and sustainable products.

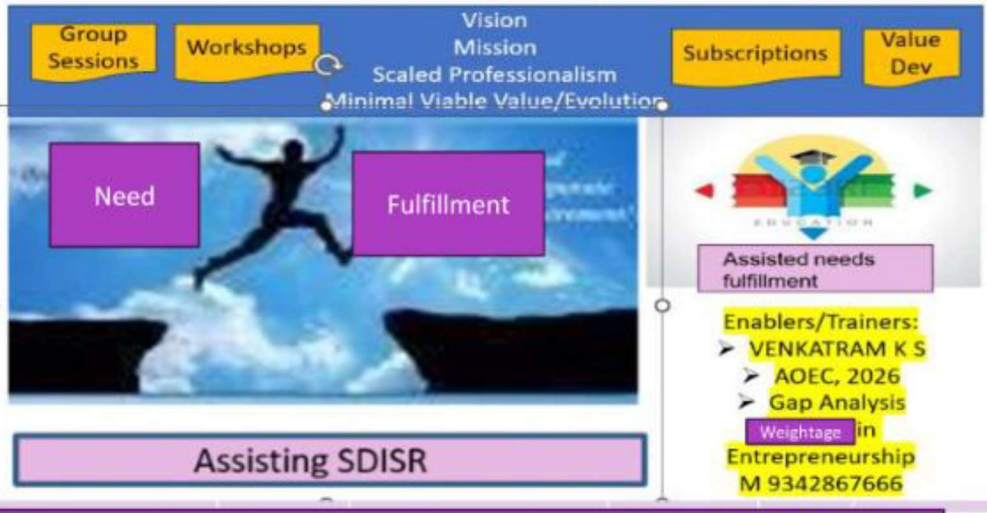


- The SD&G Entrepreneurship & Enterprise Handbook -

Do It Yourself
SITE/WORKPLACE
SAFETY ENABLING

FOR YOUR SD&G PROFILE ASSESSMENTS

Critical Success Factors	Pg No	Weight in Total Package	Business Name Score	Business Name Weighted Score	SMART Connect Business Score	SMART Connect Business Weighted Score
✓ **Business Reputation**	14					
✓ Business Locations	17					
✓ Product Range	18					
✓ Product & Service Quality	19					
✓ Customer Service	20					
✓ Customer Loyalty	21					
✓ Competitive focus for Market position and growth	22					
✓ Sustainable for SBRPO and ✓ any threat of competition	23					
✓ Mergers and Acquisitions	33					



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ASSET DEVELOPMENT, INVESTMENTS & GO TO MARKET

FOR YOUR SD&G PROFILE ASSESSMENTS

Product/Service/Offering Scope (continued)			
✓ **Product/Service/Value Identification and Classification**	39	✓ **Manufacturing practices + Robotic intelligence And AI**	180
✓ **Product/Service/Value** Formalization	47	✓ TQM / Quality control practices and **AI**	204
✓ Design and Business Network Analysis	55	✓ Ease of doing business and **AI**/ SCM options	212
✓ Appraisal and Revisiting Scope	77	✓ R&D practices, Idea generation & processing	218
✓ Financial Analysis and Sources of Finance	99	✓ Innovation and IP	223
✓ Social-Cost-Benefit Analysis	113	✓ Accelerators for SD&G/Positioning in the market	235
✓ Factory . Facility Design and Layout	125	✓ Management Systems or Assisting Systems	239
✓ Exports and Imports	167		



SD&G: Sustainable Development And Growth

Appendix (A)	HR: RM	Appendix (B)	CE: RM	Appendix (C)	SC:RM

HR:RM – Human Resources Readiness module ; CE – Cost Effectiveness; SC – SMART Connect

8

Stronger "Make in India" Ecosystem

Indian MSEs that currently supply components to larger domestic exporters may benefit indirectly as export-oriented manufacturers increase production to meet growing UK demand.

Key Sectors Expected to Benefit

Sector	Likely Benefit
Engineering	Very High
Auto Components	Very High
Machine Tools	Very High
Textiles & Garments	Very High
Leather & Footwear	Very High
Food Processing	High
Gems & Jewellery	High
Electronics	High
Medical Devices	High
Handicrafts	High
Chemicals	High
IT & Professional Services	High



What Should MSEs Do Now?

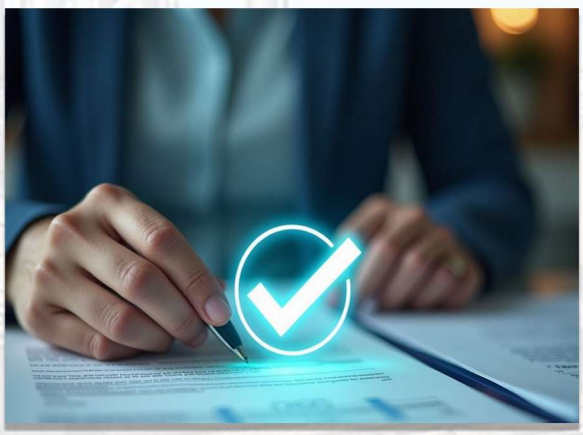
To maximise the benefits of the agreement, MSEs should:
Obtain or strengthen their Import Export Code (IEC).
Identify products eligible for preferential tariff treatment.
Ensure compliance with Rules of Origin requirements.
Obtain internationally recognised quality certifications (ISO, CE, BRC, etc., as applicable).
Register with export promotion bodies and participate in UK buyer–seller meets.
Build a professional digital presence and explore B2B platforms.
Take advantage of export finance and credit insurance facilities from institutions such as ECGC and banks.

MSME AMENDMENT BILL 2026

A Stronger Legal Shield Against Delayed Payments

The Micro, Small and Medium Enterprises Development (Amendment) Bill, 2026, introduced in the Rajya Sabha on July 28, 2026, represents the most substantial proposed overhaul of India's principal MSME legislation since the enactment of the MSMED Act in 2006.

The Bill seeks to modernise the legal and institutional framework governing MSMEs, with particular emphasis on delayed payments, faster dispute resolution, enforcement of arbitral awards, digital registration, use of the Trade Receivables



Discounting System, strengthening of Micro and Small Enterprises Facilitation Councils and decriminalisation of certain procedural violations.

Its most important contribution is that it attempts to convert the MSMED Act's delayed-payment provisions from a largely adjudicatory framework into a more

Why the amendment has become necessary

Delayed payment remains among the most serious threats to the survival of Micro and Small Enterprises. Unlike large companies, MSEs generally operate with limited working capital, restricted access to low-cost credit and comparatively weak bargaining power against institutional buyers.

Although the existing MSMED Act requires buyers to make payments within the agreed period, subject to a maximum of 45 days, many enterprises continue to face prolonged delays. Even after obtaining an award from a Micro and Small Enterprises Facilitation Council, suppliers may have to undertake further litigation to recover the amount.

The new Bill attempts to address this gap between obtaining a favourable decision and actually receiving the money.

Mandatory settlement of CPSE invoices through TReDS

One of the Bill's most significant provisions requires every Central Public Sector Enterprise to route the settlement of invoices relating to purchases from MSMEs through an RBI-authorised Trade Receivables Discounting System platform.



TReDS enables an MSME supplier to upload an accepted invoice and obtain early payment from a bank or financier. The financier subsequently collects the invoice amount from the buyer on its due date.

The Central Government may extend this requirement to other authorities, bodies or entities. State Governments may similarly require State public sector enterprises and other notified organisations to settle MSME invoices through TReDS.

This provision could improve liquidity because the MSME need not wait until the buyer's actual payment date. It could also create a transparent digital trail showing when an invoice was raised, accepted, financed and settled.

However, its effectiveness will depend on whether buyers promptly accept invoices on the platform. Merely uploading an invoice will not necessarily produce immediate finance if the buyer delays confirmation or raises a dispute.

Time-bound mediation and arbitration

The Bill introduces clear timelines for deciding delayed-payment disputes.



Mediation must be completed within 90 days from the date fixed for the parties' first appearance. Where mediation fails, the dispute must be referred to arbitration within 30 days of termination of the mediation proceedings. The arbitral award must ordinarily be made within 90 days from the completion of pleadings. This is a major improvement over an open-ended dispute-resolution system. In principle, it creates a structured sequence:
mediation within 90 days;
reference to arbitration within the following 30 days; and award within 90 days after pleadings are completed.
Nevertheless, the expression "completion of pleadings" may become important in practice. If pleadings, evidence or procedural objections are repeatedly delayed, the intended timeline may still be extended. Effective procedural rules will therefore be essential.

Recovery as arrears of land revenue

Perhaps the strongest reform proposed by the Bill is that a mediated settlement agreement or arbitral award in favour of an MSE may be recovered as an arrear of land revenue.



The State Government may undertake recovery through the District Collector, Deputy Commissioner or another notified authority in the State where the buyer's assets are located.

This could give an MSME access to the State's revenue-recovery machinery rather than compelling it to begin a separate and lengthy execution proceeding.

The practical value of this measure will depend upon:
the speed with which recovery certificates are issued;
coordination between the Facilitation Council and district administration;

identification and attachment of buyers' assets; and
the priority accorded to MSME recovery cases by revenue authorities.

The Bill should ideally be supported by detailed rules prescribing strict timelines for every stage of recovery.

More Facilitation Councils with stronger infrastructure

The Bill requires State Governments to establish an adequate number of Micro and Small Enterprises Facilitation Councils in addition to existing councils.

It also provides for regular meetings and allows States to equip the councils with physical infrastructure, digital systems, trained personnel and other necessary resources.

The proposed councils will have between three and five members and must include:
an officer not below the rank of Joint Director as Chairperson;
one or more representatives of MSE associations; and
at least one person from the legal field.

States will be given greater flexibility to prescribe the remaining composition and procedure.
For Karnataka, this provision is especially relevant. A single or heavily centralised Facilitation Council cannot adequately serve enterprises spread across Bengaluru, Mysuru, Belagavi, Hubballi-Dharwad, Mangaluru, Tumakuru, Ballari, Kalaburagi, Shivamogga and other industrial centres.

Karnataka should consider establishing regionally distributed benches or councils with end-to-end electronic filing and hearings.

National and State digital registration platforms

The Bill proposes a national digital platform for free and voluntary filing of registration memoranda by all MSMEs. State Governments may also notify their own digital platforms for enterprises wishing to access State-level benefits.



Registration will therefore be voluntary under the proposed statutory provision, while still serving as the gateway for availing benefits under government schemes.

The amendment also gives statutory recognition to a digital registration architecture. It could promote better interoperability between Udyam registration, State incentive portals, TReDS, procurement systems, taxation databases and credit platforms.

Care will be required to ensure that multiple Central and State platforms do not create duplication or conflicting records.

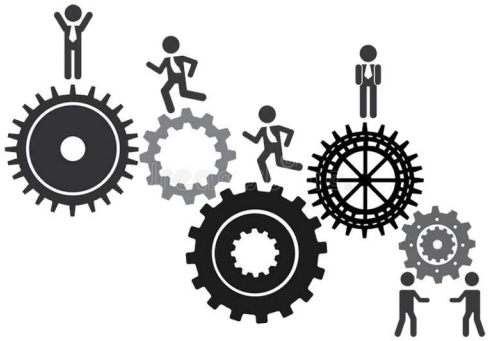
Changes to the MSME classification provision

The Bill revises the enabling provision under which the Central Government classifies enterprises as micro, small or medium on the basis of investment and turnover.

It also clarifies that expenditure on specified items such as pollution-control equipment, research and development and industrial-safety devices may be excluded while calculating investment in plant and machinery.

This is significant because investments made for regulatory compliance, environmental protection, worker safety and innovation should not inadvertently push an enterprise beyond a classification threshold.

The Bill itself does not appear to prescribe new numerical investment and turnover limits; rather, it modernises the Government's statutory power to notify such limits.



Decriminalisation and graded penalties



The Bill proposes to replace certain conviction-based fines with a civil penalty system.

Wilfully furnishing false information in a registration memorandum, or failing to provide prescribed information, may initially attract a warning. Subsequent violations may attract penalties ranging from ₹1,000 to ₹50,000.

For failure by buyers to disclose unpaid MSME dues in annual accounts, the proposed framework provides:
a warning for the first contravention;
a penalty of ₹10,000 to ₹50,000 for the second contravention; and
a penalty of ₹50,000 to ₹1 lakh for subsequent contraventions.

The statutory minimum penalties are proposed to increase by 10 per cent every three years. An adjudicating officer and appellate authority will deal with these penalties administratively rather than through conventional criminal prosecution.

This reflects the Government's broader trust-based approach to business regulation. At the same time, critics may argue that a mere warning for a first failure to disclose unpaid MSME dues is too lenient, particularly where the non-disclosure is deliberate or involves substantial amounts.

Likely benefits for MSMEs
The Bill could produce five major benefits.
First, mandatory TReDS-based settlement by CPSEs could provide earlier access to working capital.

Second, defined timelines for mediation and arbitration could reduce pendency and uncertainty.

Third, recovery of awards as arrears of land revenue may make favourable decisions more meaningful.
Fourth, compulsory release of at least half the awarded amount after six months of litigation could protect the MSME's cash flow.

Fifth, decentralised councils and online proceedings could reduce the cost of pursuing payment disputes.
Taken together, these provisions seek to shift the law from recognising delayed-payment rights in principle to facilitating actual recovery in practice.

Important limitations and unanswered questions
The Bill is a major step forward, but it is not a complete solution.

The statutory payment period of up to 45 days does not automatically guarantee payment. Stronger enforcement against habitual defaulters may still be necessary.

The Bill appears to focus principally on dispute resolution after a payment problem has arisen. A more preventive framework could include automatic alerts, public disclosure of chronic defaulters and restrictions on procurement by buyers with unresolved MSME dues. Mandatory TReDS settlement presently centres on CPSEs and other notified entities. Much of the delayed-payment problem also arises in private-sector supply chains.

Mandatory TReDS settlement presently centres on CPSEs and other notified entities. Much of the delayed-payment problem also arises in private-sector supply chains.

The Bill requires adequate councils but does not itself prescribe a uniform case-to-member ratio, minimum staffing standard or maximum overall period for final recovery.

Recognition of an award under the IBC may be useful, but smaller claims may remain outside the practical reach of insolvency proceedings.

Finally, most of the benefits will depend upon rules, notifications, digital integration and implementation by State Governments.

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PEENYA INDUSTRIES ASSOCIATION
ಪೀಣ್ಯ ಕೈಗಾರಿಕಾ ಸಂಘ



ಸಂಘದ ಠೇವಣಿಗಳ ಬಡ್ಡಿ ದರ

ಠೇವಣಿ ಅವಧಿ	ಸಾಮಾನ್ಯ ನಾಗರೀಕರಿಗೆ
90 ದಿನಗಳ ವರೆವಿಗೆ	6.00
91 ದಿನಗಳಿಂದ 181 ದಿನದವರೆಗೆ	6.50%
181 ದಿನಗಳಿಂದ 12 ತಿಂಗಳವರೆಗೆ	8.50%
12 ತಿಂಗಳುಮೇಲ್ಪಟ್ಟು	9.00%

ಸಂಘದ ಸಾಲಗಳ ಬಡ್ಡಿ ದರ

ಜಾಮೀನು ಸಾಲ	15.00%

ಇಲ್ಲಿ ಲಭ್ಯವಿದೆ

ನಮ್ಮಲಿರುವ ಸವಲತ್ತುಗಳು

- ಉಳಿತಾಯ ಖಾತೆ / Savings Account
- ನಿಶ್ಚಿತ ಠೇವಣಿ / FD
- ಆವರ್ತಕ ಠೇವಣಿ / RD
- ಪಿಗ್ಮಿ / Pigmy

ದೂರವಾಣಿ: 93533 94510 / 98803 69553

PHOTOS GALLERY



PIA President Shri Mallikarjun Swamy A. V., paid a courtesy visit to Shri R. Manjunath, Hon'ble MLA of the Dasarahalli Assembly Constituency, and felicitated him on June 30, 2026. Sri R. Manjunath also felicitated the incoming PIA team. On this occasion, Shri Mallesha Gowda H K, Senior Vice President, Shri A. P. Selvakumar, Vice President, Shri Rajagopal, Honorary Secretary, Shri Meenesh Kumar S, Joint Secretary, Shri Manjappa S, Treasurer, Shri Nirmay A. Burji, Joint Treasurer, Past Presidents and MCMs of PIA were present



The Incoming President of PIA, Shri Mallikarjuna Swamy A V, paid a courtesy visit and felicitated Shri K. Nagabhushan, BBMP Member of Ward No. 12 on June 30, 2026. Shri Mallesha Gowda H K, Senior Vice President, Shri A. P. Selvakumar, Vice President, Shri Rajagopal, Honorary Secretary, Shri Meenesh Kumar S, Joint Secretary, Shri Manjappa S, Treasurer, Shri Nirmay A. Burji, Joint Treasurer, Past Presidents and MCMs of PIA were also present.



On 01.07.2026, The President of Peenya Industries Association, Shri Mallikarjunaswamy A V, participated in the 9th GST Day celebration held at the Revenue Building on Queens Road, Bengaluru. On this occasion, Shri D. P. Danappa, Immediate Past President, Shri Giri M M, Past President, Shri Vijay Kumar S. Makal, Member of PIA, Shri B. P. Shashidhar, Vice President of FKCCI and Central Tax Department Officials were present.



On 01.07.2026, Shri Nagesh of Peenya met the newly elected President of the Peenya Industries Association, Shri Mallikarjuna Swamy AV, and conveyed his congratulations and best wishes. On this occasion, Shri Mallesha Gowda H K, Senior Vice President, Shri Thimmaiah B, Shri Cheluvaraju C J, MCMs and Shri Ravikumar M S, Member of PIA were present.



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On 02.07.2026, Shri M. G. Balakrishna, Immediate Past President of FKCCI, felicitated Shri Mallikarjuna Swamy A V, the newly elected President of the Peenya Industries Association, Shri Mallesha Gowda H K, Senior Vice President, Shri Manjappa S, Treasurer and Shri Nirmay A. Burji, Joint Treasurer. On this occasion Shri D. P. Danappa, Immediate Past President, Shri D. T. Venkatesh, Shri Aravind N. Burji and Shri Muralikrishna, Past President of PIA, Shri B. P. Shashidhar, Vice President of FKCCI and Shri Basavaraju K B, MCM of PIA were present.



On 03.07.2026, Shri Mallikarjuna Swamy A V, President of the Peenya Industries Association, visited the road development work being carried out by KSSIDC in Peenya 1st Stage for an inspection. Accompanying him were Shri D. P. Danappa, Immediate Past President, Shri Meenesh Kumar S, Joint Secretary; and Shri Karthikeyan V. and Shri Anikumar, MCMs of PIA were present.



On 10.07.2026, Shri Mallikarjuna Swamy A V, President of the Peenya Industries Association, was invited as the Special Guest at the Certificate Distribution Ceremony for trainees who had successfully completed their training and the Release of the Annual Activities Report for the year 2025–26, organized by the National Career Service Centre for Differently Abled, Peenya. On this occasion, Shri D. P. Danappa, Immediate Past President of PIA, Shri Shivashantaveer Divakar, Deputy Director of the National Career Service Centre for Differently Abled, and other distinguished dignitaries were present.



On 10.07.2026, The President of the Peenya Industries Association, Shri Mallikarjuna Swamy A V, met and felicitated Shri Govind Reddy, IAS, Chief Executive Officer and Member Secretary of the Karnataka Industrial Areas Development Board. On this occasion, Shri D. P. Danappa, Immediate Past President, Shri H. K. Mallesha Gowda, Senior Vice President and Shri Shanmukha S K, MCM of PIA were present.



On 13.07.2026, The newly elected office bearers of the Peenya Industries Association were felicitated by Laghu Udyog Bharati – Bengaluru North. Those honoured included the President, Shri Mallikarjuna Swamy A V, Senior Vice President, Shri Mallesha Gowda H. K., Vice President, Shri A. P. Selvakumar; Honorary Secretary, Shri Rajagopal, Joint Secretary, Shri Meenesh Kumar, Treasurer, Shri Manjappa S. and Jotint Treasurer Shri Nirmay A. Burji. On this occasion MCMs of PIA, Office Bearers of Laghu Udyog Bharati – Bengaluru North and its Members.



On 14.07.2026, Smt. Uma Reddy, President of FKCCI, honored the new President of Peenya Industries Association Shri Mallikarjuna Swamy A V, Immediate Past President Shri D. P. Danappa, Senior Vice President Shri Mallesha Gowda H K, Vice President Shri A. P. Selva Kumar, Honorary Secretary Shri Raja Gopal, Treasurer Shri Manjappa S and Joint Treasurer Shri Nirmay A. Burji. On this occasion Office Bearers of FKCCI and Office Bearers of BCIC were present.



On 14.07.2026, Smt. Uma Reddy, President of FKCCI, honored the new President of Peenya Industries Association Shri Mallikarjuna Swamy A V, Immediate Past President Shri D. P. Danappa, Senior Vice President Shri Mallesha Gowda H K, Vice President Shri A. P. Selva Kumar, Honorary Secretary Shri Raja Gopal, Treasurer Shri Manjappa S and Joint Treasurer Shri Nirmay A. Burji. On this occasion Office Bearers of FKCCI and Office Bearers of BCIC were present.



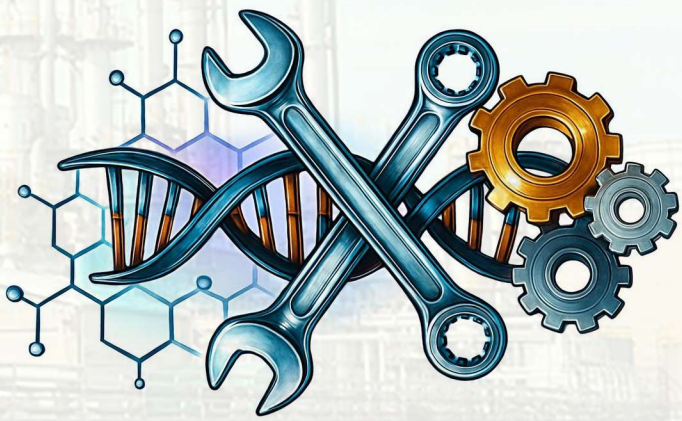
On 16.07.2026, The President of the Peenya Industries Association, Shri Mallikarjuna Swamy A V, was invited as special guest for the 13th Car Festival (Rath Yatra) Annual Celebration organized by the Bengaluru Odia Samaj in Peenya. On this occasion, Shri S. Muniraju, MLA of the Dasarahalli Assembly Constituency, along with the members of the Jai Jagannath Pooja Committee, were present.



On 18.07.2026 Shri Mallikarjuna Swamy A V, the newly elected President of the Peenya Industries Association (PIA), met Shri Nagesh D L, IPS, Deputy Commissioner of Police, Bengaluru North-West Division. On this occasion, Shri Mallesha Gowda, H K, Senior Vice President, Shri Rajagopal, Hon. Secretary, Shri Meenesh Kumar S, Joint Secretary, Shri Manjappa S, Treasurer of PIA and Shri Vijay Kumar S. Makal, Member of PIA were present.



On 20.07.2026 The newly elected President of the Peenya Industries Association, Shri Mallikarjuna Swamy A V, met Shri Sunil Kumar, Joint Director, Bengaluru Urban District Industries Centre. On this occasion, Shri Mallesha Gowda H K, Senior Vice President, Shri Raja Gopal, Hon. Secretary, Shri Meenesh Kumar S, Joint Secretary of PIA and Shri Adesh Burji, MCM of PIA were present.





On 20.07.2026 The newly elected President of the Peenya Industries Association, Shri Mallikarjuna Swamy A V, met Shri Devaraj K, Director, MSME-Development & Facilitation Office (MSME-DFO). On this occasion, Shri Mallesha Gowda H K, Senior Vice President, Shri Raja Gopal, Hon. Secretary, Shri Meenesh Kumar S, Joint Secretary, Shri Adesh Burji, MCM of PIA and Shri Shivakumar, Assistant Director, MSME-DFO, were present.



On 23.07.2026, Shri. Mallikarjuna Swamy AV, President of the Peenya Industries Association, was warmly greeted and felicitated by Shri. Adiveppa Patil, Director of Gram Vikas Society, who conveyed his best wishes on the occasion.



On 20.07.2026 The PIA Credit Co-operative Society felicitated the Newly Elected Office Bearers of the Peenya Industries Association, including President Shri Mallikarjuna Swamy A V, Shri Mallesha Gowda H K, Senior Vice President, Shri A. P. Selva Kumar, Vice President, Shri Raja Gopal, Hon. Secretary, Shri Meenesh Kumar S, Joint Secretary, Shri Manjappa S, Treasurer and Shri Nirmay A. Burji, Joint Treasurer. On this occasion the Office Bearers and Directors of the PIA Credit Co-operative Society were present.



23.07.2026 – The Peenya Industries Association, in association with the Foundation for MSME Clusters (FMC), organized an awareness training program on climate change, sustainability, and green finance for MSMEs, exclusively for PIA members. The program was presided over by PIA President Shri Mallikarjuna Swamy A.V. The session featured expert presentations by Shri Anand P. Srivastava, Senior Advisor, Shri Ashok Sharma, Advisor, and Shri Amit Pandey, Chief Operating Officer of the Foundation for MSME Clusters. On this occasion, Shri Mallesha Gowda H.K., Senior Vice President, Shri A. P. Selvakumar, Vice President, Shri Rajagopal, Honorary Secretary, and Shri Meenesh Kumar S., Joint Secretary, were present.

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24.07.2026 – The Peenya Industries Association, in association with Alibaba.com, organized a B2B Export Power Hour session for its members. The session was presided over by PIA President Shri Mallikarjuna Swamy A.V. and featured insightful presentations by Shri Binamra Das, Head of India Market, Alibaba.com, Shri David Liu, Regional Head (South India), Alibaba.com, and Shri Mathew Easow Jacob, Owner of QuyNT Solutions – Alibaba.com Channel Partner. On this occasion, Shri D. P. Danappa, Immediate Past President, Shri Mallesha Gowda H.K., Senior Vice President, Shri A. P. Selvakumar, Vice President, Shri Rajagopal, Honorary Secretary, Shri Meenesh Kumar S., Joint Secretary, Shri Manjappa S., Treasurer, Shri Nirmay A. Burji, Joint Treasurer, MC members, and members of PIA were present.



On 24.07.2026, Shri Mallikarjunaswamy A V, President of the Peenya Industries Association, distributed PIA Membership Certificates to the newly enrolled members. On this occasion Shri D. P. Danappa, Immediate Past President, Shri Mallesh Gowda H K, Senior Vice President, Shri A. P. Selvakumar, Vice President, Shri Rajagopal, Honorary Secretary, Shri Meenesh Kumar S, Joint Secretary, Shri Manjappa S, Treasurer, Shri Nirmay A. Burji, Joint Treasurer, MCMs and Members of PIA were present.



On 24.07.2026, The newly Elected Office Bearers of the Peenya Industries Association, namely Shri. Mallikarjuna Swamy AV, President, Shri. H. K. Mallesha Gowda, Senior Vice President, Shri. A P Selvakumar, Vice President, Shri. Mineesh Kumar S, Joint Secretary, Shri. Manjappa S, Treasurer and Shri. Nirmay A Burji, Joint Treasurer, were felicitated by the Kammagondanahalli Small Scale Industries Association. On this occasion Office Bearers and MCMs of the Kammagondanahalli Small Scale Industries Association and MCMs of PIA were present.



On 25.07.2026, The Senior Vice President of the Peenya Industries Association, Shri Mallesha Gowda H K, was invited as the Chief Guest at the JASIC (The Legacy of Welding Sector Pioneers) Partner Meet–2026, held at Radisson Blu Atria, Bengaluru. On this occasion Shri Meenesh Kumar S, Joint Secretary, Shri Nirmay A. Burji, Joint Treasurer and Shri. Thimmaiah B, MCM of PIA were present.



On 27.07.2026, The newly elected President of the Peenya Industries Association, Shri Mallikarjuna Swamy A V, Senior Vice President Shri Mallesha Gowda H K, Vice President Shri A. P. Selvakumar, Hon. Secretary Shri Raja Gopal, Joint Secretary Shri Meenesh Kumar S, Treasurer Shri Manjappa S and Joint Treasurer Shri Nirmay A. Burji were felicitated with saplings by Shri Sripathi Subba Rao, General Manager, Small Industries Development Bank of India. On the same occasion, the PIA President also felicitated the SIDBI officials. On this occasion Shri Narayana, Assistant General Manager, SIDBI, Shri Shashank, Business Support Specialist, Shri Srinivas Asranna, Past President of PIA and MCMs of PIA were present.



On 28.07.2026, The President of the Peenya Industries Association, Shri Mallikarjuna Swamy A V, met and felicitated Shri Chikkaswamy, Police Inspector, Peenya. On this occasion, Shri Mallesha Gowda H K, Senior Vice President, Shri A.P. Selvakumar, Vice President, Shri Raja Gopal, Hon. Secretary, Shri Meenesh Kumar S, Joint Secretary, Shri Manjappa S, Treasurer, Shri Nirmay A. Burji, Joint Treasurer and MCMs of PIA were present.



On 28.07.2026, The Senior Vice President of the Peenya Industries Association, Shri Mallesha Gowda H K, met Shri B.V. Gangadhara, Deputy Registrar of Cooperative Societies, and presented him with a token of appreciation. On this occasion, Shri Raja Gopal, Hon. Secretary, Shri Meenesh Kumar S, Joint Secretary of PIA and MCMs of the PiA Shri Thimmaiah B, Shri Karthikeyan V, Shri Narasimhulu Naidu and Shri Anil Kumar Y were present.



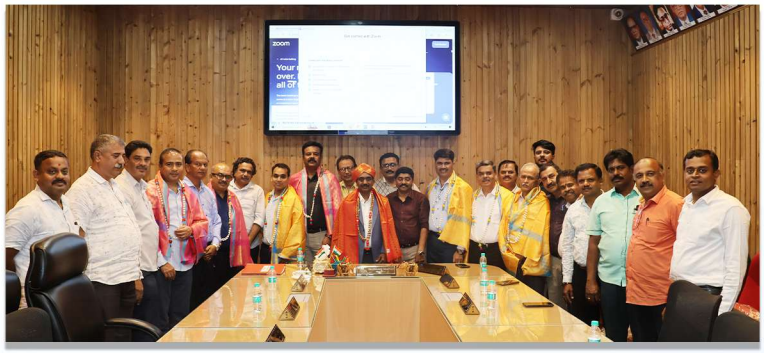
On 28.07.2026, The Senior Vice President of the Peenya Industries Association, Shri Mallesha Gowda H K, met and felicitated Shri Somashekhar, Assistant Registrar of Cooperative Societies. On this occasion, Shri Raja Gopal, Hon. Secretary, Shri Meenesh Kumar S, Joint Secretary of PIA and MCMs of the PiA Shri Thimmaiah B, Shri Karthikeyan V, Shri Narasimhulu Naidu and Shri Anil Kumar Y were present.



On 28.07.2026, the President of the Peenya Industries Association, Shri Mallikarjuna Swamy A V, met and felicitated Shri Ashok M, Assistant Commissioner of Police, Bengaluru North Division. On this occasion, Shri Mallesha Gowda H K, Senior Vice President, Shri A.P. Selvakumar, Vice President, Shri Raja Gopal, Hon. Secretary, Shri Meenesh Kumar S, Joint Secretary, Shri Manjappa S, Treasurer, Shri Nirmay A. Burji, Joint Treasurer and MCMs of PIA were present.



On 28.07.2026, Shri Mallikarjuna Swamy AV, who assumed office as the President of the Peenya Industries Association for the year 2026–27, was felicitated by the Rotary Bangalore Udyog Trust. On this occasion, the Office Bearers and MCMs of the Rotary Bangalore Udyog Trust were present.



On 30.07.2026, Shri Mallikarjuna Swamy A V, the newly elected President of the Peenya Industries Association, was felicitated by the Davanagere and Harihar District Industries Association. On the same occasion, Shri Mallesha Gowda H K, Senior Vice President, Shri Mineesh Kumar S, Joint Secretary, Shri Nirmay A. Burji, Joint Treasurer, Shri K. B. Arasappa, Former President of PIA Shri B. P. Shashidhar, Vice President of FKCCI and Shri Shashidhar Shetty, Past President of KASSIA, were also felicitated in recognition of their contributions. On this occasion MCMs of PIA were present.



On 30.07.2026, The Karnataka Small Scale Industries Association (KASSIA) felicitated the newly elected President of the Peenya Industries Association, Shri. Mallikarjuna Swamy A V, the Immediate Past President, Shri. D P Danappa, the Senior Vice President, Shri. Mallesha Gowda H K, the Vice President, Shri. A P Selvakumar, the Honorary Secretary, Shri. Raja Gopal, the Joint Secretary Shri Meenesh Kumar S, the Treasurer, Shri. Manjappa S, and the Joint Treasurer, Shri. Nirmay A. Burji. On this occasion, the Office Bearers of KASSIA were also present.



On 30.07.2026, Shri. Meenesh Kumar S, Joint Secretary of the Peenya Industries Association, was felicitated by Shri. Ninganna S. Biradar, President of KASSIA. On this occasion Shri. Mallikarjuna Swamy AV, President, Shri. Mallesha Gowda H K, Senior Vice President, Shri A P Selvakumar, Vice President, Shri. Rajagopal, Hon. Secretary of PIA and Office Bearers of KASSIA were present.



On 30.07.2026, Smt. Uma Reddy, President of FKCCI, handed over the cheque for the 3rd Edition of the Global MSME Conclave 2026 to Shri. Mallikarjuna Swamy A V, President of the Peenya Industries Association. On this occasion Shri. D P Danappa, Immediate Past President, Shri. Mallesha Gowda H K, Senior Vice President, Shri. Rajagopal, Hon. Secretary, Shri. Meenesh Kumar S, Joint Secretary of PIA, Shri. T. Sairam Prasad, Senior Vice President, Shri. B P Shashidhar, Vice President, Shri. M C Dinesh, Past President and Shri. Tippeshappa B C, Director of FKCCI were present.



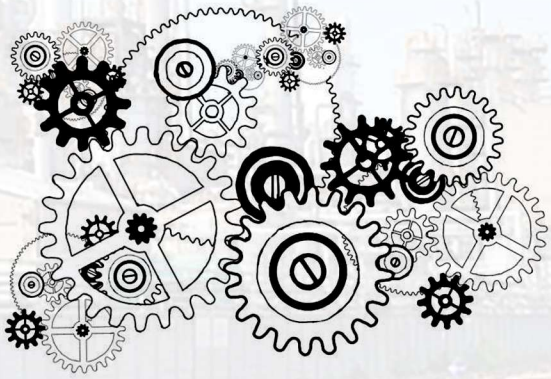
On 30.07.2026, Shri. Meenesh Kumar S, the newly elected Joint Secretary of the Peenya Industries Association, was felicitated by Smt. Uma Reddy, President of FKCCI. The programme was attended by Shri. Mallikarjuna Swamy A V, President, Shri. D P Danappa, Immediate Past President, Shri. Mallesha Gowda H K, Senior Vice President, Shri. Rajagopal, Hon. Secretary of PIA, Shri. T. Sairam Prasad, Senior Vice President, Shri. B P Shashidhar, Vice President, Shri. M. C. Dinesh, Past President and Shri. Tippeshappa B C, Director of FKCCI were present.



On 31.07.2026, The President of Peenya Industries Association, Shri Mallikarjuna Swamy A V, inaugurated of the Rooftop Solar Plant and EV Power Charging Station at Aglo-French Drugs & Industries Ltd. On this occasion, PIA Immediate Past President Shri D.P. Danappa, Hon. Secretary Shri Raja Gopal, and the Special Guest, Shri Jatish Sheth, President of the Karnataka Drugs and Pharmaceutical Manufacturers' Association (KDPMA) and Director of Srushti Pharmaceuticals, were present.



On 31.07.2026, Shri. Mallikarjuna Swamy A V, President of the Peenya Industries Association, was visited by Shri. Shadab Mehboob, Zonal Head – South India, Bengaluru Zonal Office, The Jammu & Kashmir Bank Limited, who conveyed his greetings and best wishes. On this occasion, representatives from the Bengaluru Zonal Office – South India, The Jammu & Kashmir Bank Limited, were present.



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