

**CHARTERED ACCOUNTANT'S ASSISTANCE FOR EXPONENTIAL GROWTH OF
YOUR BUSINESS IN THE CAPACITY AS BEST BUSINESS GROWTH
CONSULTANT**

By

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Abstract

Adapting to the new age, thinking big and utilizing our expertise with mixture of innovation are a strategic pathways to achieve exponential growth and goes a long way in creating impact upon the world. We are fortunate to born in the digital age, so that adapting and learning new skills become very easy for us than previous generation. And now that we have everything why don't we make good out of it. Remember we can always improve and create better version our self, the key is never stop dreaming. There is no written rule that one must do only one work or concentrate only one area of profession, there are plenty of other opportunities that we may explore, and this goes true for the professionals of chartered accountancy as well.

Since the very start of my career I have been vocal about how professionals must go beyond their traditional areas of practice like audit and direct/indirect taxation, and one should expand himself to serve better and not settle for less.

In this article will be covering how Chartered accountant can make best use of their expertise to help business/organization in achieving exponential growth by assisting them beyond the areas of taxation & the regulatory compliance.

Introduction:

The growth of business largely depends upon the number of consumers that you have, the number of revenue and a level ease of doing by being regular with government mandates and compliances. The business that covers all of this aspect gets a steady success in return. A study suggests that due to absence of professional guidance the CEOs and top management of an organizations have to devote 80% of the their time in coming up with growth strategies, plans etc. often this lead to neglect towards various marketing and promotional scheme benefits provided by government, as a result many are not able to avail such benefits. For this reason many needs the assistance of professionals who could guide them on the right path and managed all their necessary work so that this entrepreneurs could concentrate on core business operations.

The modern age technologies have change way businesses used to operate. Be it for maximizing economic operation or creating a social impact, technology is must. This has also created a need for digital presence.

The recent years have seen rise in e-commerce changing the course of marketing strategies that have positively triggered the need of digital marketing to the business organizations for maximizing the profit. A well executed digital marketing strategy with adoption to new trend & technology perhaps catalyst to be no. 1 in the world.

Acknowledging the importance of digitization, the government of India has been introducing various initiatives such as Digital India <https://www.digitalindiaportal.co.in/> , Make in India <https://www.makeinindia.com/> , Start-up India <https://www.startupindia.gov.in/> , Skill India <https://skillindia.nsdcindia.org/> to accelerate the e-commerce of the country. There are great opportunities for entrepreneurs to enhance the sale and efficiency by making optimum use of such platforms.

Chartered Accountants – acting as one stop destination for all businesses’ exponential growth

The present business scenario have lead the evolution of profession of chartered accountancy, the one whose expertise were limited to taxation and regulatory practices have now spread all corners business management right from inception to constantly making effort for making a steady progress. Marketing, increasing the sale of business is one such area where the assistance of chartered accountant may be crucial for businesses.



The business entities can be broadly classified into two large businesses and small businesses. Small businesses are additionally classified into micro, small and medium enterprises, many of them will be startups entities.

What is the definition of micro, small and medium enterprises (MSME)?

The ministry of MSME which is responsible for the governance of MSME sector has seen to be timely revising its definition by changing the threshold of classification for entities to be termed as MSMEs.

The latest change incorporate vide circular effective from 1st July 2020 that provided that

- Entities with an investment of less than Rs 1 crore and turnover of less than Rs 5 crore are classified as **micro**;
- Entities with an investment up to Rs 10 crore and turnover up to Rs 50 crore are classified as **small**, and
- Entities with an investment up to Rs 50 crore and turnover up to Rs 250 crore are classified as **medium**.

Now the said ministry vide its circular dated 2nd July 2021 decided to include Retail and wholesale trades as MSMEs. The move was taken with the intent to the formalized retail trade and enable financial support to small and mid-sized retail businesses. As a result of which the Retail and wholesale trade that was left out of the ambit of MSME until now, will be eligible to avail the benefits of priority sector lending and they are now per circular allowed to register themselves on the Udyam Registration Portal

<https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm>, which is free of cost registration portal for entities to be registered as MSMEs.

What is the definition of Startup entity?

The Government of India vide its Notification No. G.S.R. 127 (E) DATED 19th February 2019 provided a **modified definition of Startup**. Therefore an entity is to considered as startup which is

- i.** Upto a period of ten years from the date of incorporation/ registration, if it is incorporated as a private limited company (as defined in the Companies Act, 2013) or registered as a partnership firm (registered under section 59 of the Partnership Act, 1932) or a limited liability partnership (under the Limited Liability Partnership Act, 2008) in India.
- ii.** Turnover of the entity for any of the financial years since incorporation/ registration has not exceeded one hundred crore rupees
- iii.** working towards innovation, development or improvement of products or processes or services, or if it is a scalable business model with a high potential of employment generation or wealth creation.

Provided that an entity formed by splitting up or reconstruction of an existing business shall not be considered a 'Startup'.



Considering the factors such as lack of technological advancement, inadequate access to market that have restricted the growth of such small business entities, our government have come up with various policy initiatives and programs such as procurement policy, make in India initiative, E-marketplace , etc.

With the technical and regulatory knowledge the chartered accountant can better assist such entities in making best use of various initiatives taken by government for the marketing support to businesses.

The Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012:

Effective from 1st April 2012, the policy obligated the Central Ministries /Departments and Central Public Sector Enterprises (CPSEs) for annual procurement from the enterprises belonging to the MSEs. The said policy was later amended vide gazette notification dated 9th November 2018.

How the procurement policy is beneficial for budding MSEs?

Effect of policy: since the policy (as amended in 2018) mandates 25 % of annual procurement by Central Ministries/Departments/Public Sector

Enterprises (CPSEs) which include 4% from MSEs owned by SC/ST and 3% from MSEs owned by Women entrepreneurs (Paragraph 4-4A).

It certainly enhances the participation of such MSEs and opened the doors of opportunities.

Definition of MSEs owned by SC/ST: a. In the case of proprietary MSE, the proprietor(s) shall be Sc/St. b. In the case of partnership MSE, the Sc/St partners shall be held at least 51% shares in the unit. C. In the case of Private Limited Companies, at least a 51% share shall be held by Sc/St promoters.

Definition of MSEs owned Women Entrepreneurs: The MSEs owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women.

Reserved Items: The policy under paragraph 11 specially reserves total 358 items to exclusively purchase from MSEs. The move was initiated for the wider dispersal such enterprises in the country and consequently for the growth and promotion of the sector. Such list contain A-Z products tools right from agriculture tools, electronics, silk made products, steel, to wooden made items and handicraft items and the same is available at <http://www.dcmsme.gov.in/schemes/listof358itemsreserved.pdf>.

The wider range of listed items opens plenty of doors for enterprises looking to explore. This feature provides immense scope for budding entrepreneurs looking for entering the MSE world.

Who are buyers?

Every central ministry/department and central public sector undertaking has an annual target of 25% of annual procurement out of a sub-target of 4% and 3% of procurement target from MSEs owned by Sc/St and Women Entrepreneurs respectively. There are a total of 51 Ministries in the country and 67 central departments, and 348 CPSEs so far. This signifies a sufficient no. of buyers.

Who are sellers?

All MSEs satisfying the criteria as per revised definition and the same been registered under the online registration portal namely Udyam Registration Portal maintained by the ministry can avail the benefit of the policy.

MSME- SAMBANDH

For the effective implementation of procurement policy, the ministry has launched an online portal named MSME- Sambandh https://sambandh.msme.gov.in/PPP_Index.aspx into effect since 8th March 2017. The portal is responsible for the monitoring of the procurement by

concerned Ministries and central departments and PSEs. The portal has been very active in terms of timely update procurement information on a weekly /monthly basis. In addition to the same, the portal publishes the list of products/services to be required by MSEs.

E-Marketplace (GeM)

Given the trend of digital marketing, the e-Marketplace (GeM) can be the best platform for sellers to market their products that facilitates the online procurement of goods and services by the central government departments/organization / PSUs.

Features of GeM portal:

1. Drive business with ease
2. Direct access to largest buyers in the country
3. Direct purchase, Bids, and reverse auction
4. Transparency and security
5. Demand forecasting



Advantages for Buyer and Seller

For Buyers

- Rich listing of products for individual categories of Goods/Services
- Search, Compare, Select and Buy facility
- Buying Goods and Services online, as and when required.
- Transparent and ease of buying
- Continuous vendor rating system
- User-friendly dash board for Buying and monitoring supplies and payments
- Easy Return policy

For Sellers

- Direct access to all Government departments.
- One stop shop for marketing with minimal efforts.
- One stop shop for bids / reverse auction on products / services
- New Product Suggestion facility available to Sellers
- Dynamic pricing: Price can be changed based on market conditions
- Seller friendly dashboard for selling and monitoring of supplies and payments
- Consistent and uniform purchase procedures

How to avail of the benefit of GeM?

As an effort to get the potential MSMEs registered on GeM the facility button is provided on the Udyam Registration Form, to enable the entities to positively be a part of GeM sellers.

The potential sellers need a vendor registration on the portal based on self-certification. It required a document of identification proof, primarily Adhaar. The basic requirement in nutshell is:

1. Constitution Type such as Proprietorship, Firm, Company, Trust or Society and Central Government/State Government.

2. Constitution Name.
3. Aadhaar Number or Personal PAN of the user(Authorized signatory of ITR)
4. For Aadhaar based registrations, a mobile number that is linked with the Aadhaar is required.
5. Documents such as CIN, PAN, DIPP, UAM, ITR details as per the constitution of the organization may be required for seller registration.
6. Address of the organization.
7. Bank account details of the organization
8. Active email id.

It should be noted that Aadhaar is no longer mandatory for seller registration and they have an option to use Personal PAN for Identity Verification while doing the seller registration. For sellers registering in MSE capacity, the portal provides an option to select an organization as an MSE, subsequently, the MSE has to provide the Udyam Registration number and the mobile number or Aadhaar number linked with such registration.

Womaniya – an initiative by GeM: The GeM portal is very active with certain initiatives exclusively focus on the development of MSEs of one such initiative is Womaniya <https://uat.gemorion.org/page/detail/27> , it is aligned with the government efforts of boosting women entrepreneurship by obligating 3% procurement by government bodies. The initiative facilitates women created products such as handicrafts and handloom,

accessories, jute and coir products, bamboo products, organic foods, spices, home décor and office.

The Saras Collection:

It is yet another initiative led by GeM which facilitates procurement of products particularly handcrafted collection of handicrafts, handloom textiles, office décor, furnishings, accessories, event souvenirs, personal hygiene and care products. It ensures active participation through women entrepreneurs and micro-enterprises

Make in India

The implementation of the Make in India initiative denotes such a wider goal of government towards nation building by enhancing employment opportunities.



Well creating employment opportunities is perhaps just a fraction among other wider objects as the initiative has much more to give, in the sense that accessing ease of doing business, boosting investing, attracting FDI, and enhancing the global competitiveness of the industrial sector of India.

The initiative led through Department for Promotion of Industry and Internal Trade will mark its 7th anniversary on 25th September. With significant achievements attained through successful implementation of the various scheme such as launched under the aegis of Make in India, it presently focuses upon 27 sectors categorized into manufacturing and service sectors listed below. The manufacturing sector is monitor by the DPIIT, on the other hand, the service sector by the Department of Commerce:

Manufacturing Sectors

- i. Aerospace and Defense
- ii. Automotive and Auto Components
- iii. Pharmaceuticals and Medical Devices
- iv. Bio-Technology
- v. Capital Goods
- vi. Textile and Apparels
- vii. Chemicals and Petrochemicals
- viii. Electronics System Design and Manufacturing (ESDM)
- ix. Leather & Footwear

- x. Food Processing
- xi. Gems and Jewellery
- xii. Shipping
- xiii. Railways
- xiv. Construction
- xv. New and Renewable Energy

Service Sectors

- xvi. Information Technology & Information Technology enabled Services (IT &ITeS)
- xvii. Tourism and Hospitality Services
- xviii. Medical Value Travel
- xix. Transport and Logistics Services
- xx. Accounting and Finance Services
- xxi. Audio Visual Services
- xxii. Legal Services
- xxiii. Communication Services
- xxiv. Construction and Related Engineering Services
- xxv. Environmental Services
- xxvi. Financial Services
- xxvii. Education Services

Procurement policy under MII Campaign:

The Public Procurement (Preference to Make in India) order 2017 is a crucial policy step by the government implemented with the object to boost domestic products and services. The policy was subsequently amended on 28.05.2018, 29.05.2019, 04.06.2020, 16.09.2020, 13.05.2021 and applies to goods, services, and works. The term works imply the same meaning as given under rule 130 of the General Financial Rules, 2017.

Hence works include all new constructions, site preparation, additions and alterations to existing works, special repairs to newly purchase or previously abandoned buildings or structures, including remodeling or replacement. Minor works mean works that add capital value to existing assets but do not create new assets. Repair works mean works undertaken to maintain building and fixtures. Works will also include services or goods incidental or consequential to the original or repair works.

The policy to promote preference of domestic goods/services/works has provided a mandatory purchase preference protocol. The procuring entities such as ministries and departments are required to follow the preference mandate given to the suppliers categorized under the policy, which are Class I supplier, Class II supplier and Non-local supplier. This supplier shall be considered as Class I, Class II and Non-local depending upon the meeting of the minimum local content.

Local content is typically the total value of the item procured (excluding the domestic indirect taxes) minus the value of imported content in the items

which including all the customs duties. Para 5 of the policy put the minimum % criteria of the local content requirement to classify as Class I and Class II supplier which is 50% and 20% respectively.

The procurement process under the policy runs of the preference mandate wherein priority is given to the class I local supplier among them L1 meaning the lowest bidder is to be preferred. If the L1 doesn't belong to the class I local supplier then 50% of the contract is awarded to him, and for the procurement of the remaining 50% quantity the lowest bidder amongst such Class I local suppliers be invited the purchase preference will go on until supplier meets with the price of L1.

Likewise, the preference scheme is implemented in tender applications whenever the contract is awarded to multiple bidders. The procurement cell <https://dipp.gov.in/public-procurements> created by the DPIIT monitor the implementation of the policy and entertained grievances raised over violation of the same. The detailed product list under procurement order can be accessed at <https://dipp.gov.in/sites/default/files/Product%20List-Public%20Procurement%20Order%202017.pdf>



Further, the dedicated website of Make in India www.makeinindia.com gives an insight into plenty of business opportunities enumerated under it.

Skills set required for marketing consultant:

No business can survive without marketing. Considering the significance of the role that the professional will play as a marketing consultant it is necessary they must learn and adapt certain crucial skills essential to perform their role efficiently.

1. Strong research skills:

Market research, competitive analysis, ability to understand and relate with clients

2. Strategic planning skills:

Develop a comprehensive marketing strategy and consistently execute implementation

3. Mastery of the multiple marketing:

Organic and paid channels, plus social, email and video and others

4. Leadership skills:

Able to work with a team and manage communication with all involved stakeholders

5. Technical skills:

Extensive knowledge of multiple analytical, marketing and sales tools

6. Ability to listen and empathize:

To clearly understand client's goals and needs to provide best results

7. Advisor

Advice on positioning, branding, communications and promotion and so on

8. Customer engagement

Improving customer engagement with brand through available channels

9. Analytical skill

To analyze the completion, their product differentiators, pricing, marketing and promotional activities

10. Observance and study

To analyze the company's profile and operations and provide suggestions for improvements



Subdivision of role as marketing consultant

1. Digital marketing consultant: at the early stages of online brand growth, and testing multiple marketing strategies at different online platforms
2. Inbound and content marketing consultant: for blogging, SEO optimization, email marketing and conversion rate optimization
3. Search engine marketing consultant: to drive visitor to the website via search traffic from Google, Bing or specialized platforms, for instance Amazon or Youtube
4. Social media marketing consultant: while developing social media strategy, social media campaigns
5. Marketing automation consultant: to increase the organization's efficiency and reduce human error by automating and optimizing routine marketing activities.
6. Marketing strategy consultant: to develop and execute marketing strategies when entering a new market. To create and positioning appropriate message, drive the implementation and monitor the outcomes.

Social media tools for enhancing digital presence

Website creation:



It is common habit among customers to explore website of particular entity / business to verify the authenticity. This implies that the website creation for your enterprise with comprehensive details of business is must. There are platform to host your website such as WordPress, GoDaddy, Bluehost, Namecheap etc. that offers you good range of deal to associate with them. It is advisable to choice host with better search engine facility. This will

follow by choosing a domain name justifying your services/ products offering.

Google my business:



The marketing strategies in the present world run of principle: “THE MORE DIGITAL PRESENCE, THE BETTER THE SALE”.

On that note there various inexpensive tool available on Google of one such is Google My Business. It is a free online listing your business, that appears when users will search for you on Google/Google maps. When a user will attempt to find particular business on Google, the domain will provide them with certain information of your entity such as short introduction, address of business, contact details, website URL, social media links, and posts & photos including other user’s reviews.

Google out your business is perhaps the best way of communicating and trust building. Since the tool also enables the entities to know visitors / users it reduces the gap between you and your potential customers. Being active

over responding to comments and reviews and interacting with customers helps building trust among the customer community that goes long way for your business.

Podcast:



Podcasting is an audio show available on demand listening is 21st century way of digital communicating your knowledge, credibility, and expertise in a concerned area. This method of marketing helps you to build a brand as insights, information; tips given by you showcase your knowledge.

There are very simple steps for the beginners to ace digital marketing. However one may first need to determine the marketing strategies or goals, while such strategies and goals may be different depending upon the kind of product or service you wish to promote, certain key steps are crucial and applies to every marketing goal.

a. Be accessible 24 X 7 :

Well social media platforms can be of much use in this, you have to constantly update your contacts and make sure you are available all the time to facilitate the solution to queries put up by your potential customers

b. Content marketing:



Content marketing is certainly a new concept gain significance in recent years, this involves constantly informing your audience about your services, products, new programs you are launch everything that you want your audience to know.

It will help in building engagement, consequently, effectuate your sale.

c. Social media marketing:



The age of social media has certainly made the world look smaller as it is now possible to connect any corner of the world. The most crucial advantage of social media marketing is cost-saving, in offline marketing you may be needing flyers, sponsorships, advertisements, well with just one online post through social media application, your product is reaching almost thousands of people.

d. **Word of mouth:**

At any given point, receiving good reviews about your products and services makes your business complete. Since it is the customers that make or breaks your business, it is certainly important to care for their comments, reviews, suggestions. The more customers are satisfied by your service, the more is the increase in sales. Social media have also invented a concept called influencers who are certain social media personalities. The fact that a sufficient number of people follow and

trust such influencers and using their service to endorse your business certainly brings your product into the visibility and limelight thereby raising sales.

e. **Learn a bit of psychology:**

You may be having the greatest business plan in your mind, you may also be creating no. 1 quality of products, but not knowing how to sell it is certainly a major setback. To sell your ideas you must learn a little bit of human psychology. Reaching in the depth of the buyer's mind, knowing exactly how to trigger the need to buy, and techniques to approach the buyers helps you to grab an audience.

Even the "JIO"- which has managed to be the largest telecom operator of the nations in a short span of just five years, triggered the psychological need for availability and affordable data.

Conclusion

Adapting to the change is the law of nature, and while traditional areas service may remain base for every professional, exploring emerging opportunities and learning relevant skills will always help in long steady growth. On this note I urge all professionals to explore new areas of practice in different capacities and assist organization/entities in building better and sustainable business.

Few website to refer:

1. Ministry of Micro Small and Medium Enterprises www.msme.gov.in
2. Ministry of heavy industries and public enterprises:
3. Department of public enterprise www.dep.gov.in
4. Department of heavy industries www.dhi.nic.in
5. Ministry of commerce and industry :
6. Department of Commerce [function is to formulates, implements and monitors the Foreign Trade Policy (FTP)] www.commerce.gov.in
7. Department For Promotion of Industry and Internal Trade www.dipp.gov.in
8. World Economic Forum www.weforum.org
9. UN statistical commission <https://unstats.un.org/unsd/statcom>
10. UN industrial development organisation www.unido.org

More under ministry of MSME

11. Technology Development Fund programme by ministry of defence executed by DRDO [encourage participation by private/public industries especially MSMEs] www.tdf.drdo.gov.in

12. development commissioner, ministry of micro small and medium enterprises [provides wide spectrum of service to the MSME sector] www.dcmsme.gov.in
13. khadi and village industries commission [functions as to planning, promotion, organisation and implementation of programs for the development of Khadi and other village industries in the rural areas] www.kvic.gov.in
14. coir board www.coirboard.gov.in
15. the national institute for MSME an organisation of ministry of MSME, Government of India www.nimsme.gov.org
16. national small industries corporation the certified GOI enterprise under Ministry of MSME working to promote aid, foster development of MSME in country www.nsic.co.in
17. promoting market transformation for energy efficiency of MSMEs www.gef5eeslindia.org.in
18. mahatma Gandhi institute for rural industrialization a national institute under ministry of MSME, GOI www.mgiri.org
19. zero defect, zero effect addressing the quality and ecological needs of domestic and overseas customers, society, employees, partners, regulators, and investors. www.zed.org.in

20. government portal for udyam registration of MSME www.udyamregistration.gov.in
21. initiative my ministry of MSME www.mymsme.gov.in
22. delhi Mumbai industry corridor project www.dmicdc.com
23. small industries development bank of india www.sidbi.in
24. MSME Samadhaan- Delayed payment monitoring system www.samadhaan.msme.gov.in
25. MSME Samabandh www.sambandh.gov.in
26. MSME Data Bank www.msmedatabank.in

Under department of heavy industry

27. Samarth Udyog Bharat 4.0 initiative by department of heavy industry, ministry of heavy industry and public enterprise, government of india www.samarthudyogbharat-i40.in

Under department for promotion of industry and internal trade

28. startup india website www.startupindia.gov.in
29. www.indiainvestmentgrid.gov.in Department for promotion of industry and trade- Infrastructures projects undertaken by government
30. north east industrial development scheme www.ncog.gov.in

31. Ease of doing business www.dipp.gov.in
32. industrial information system
<https://iis.ncog.gov.in/parks/login1>
33. industrial development scheme for himalayan state
www.ncog.gov.in
34. make in india www.makeininida.com
35. digital india www.digitalindia.gov.in
36. AGNii www.agnii.gov.in
37. ministry of statistical and programme implantation
<https://mospi.gov.in>

various schemes under startup India:

38. Stand-Up India for Financing SC/ST and/or Women Entrepreneurs <https://www.standupmitra.in/>
39. Single Point Registration Scheme <http://www.nsic.co.in/>
40. Dairy Entrepreneurship Development Scheme
<https://goo.gl/maps/ZWAHqTGiii92>
41. Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI) <https://sfurti.msme.gov.in/SFURTI/Home.aspx>
42. Assistance to Professional Bodies & Seminars/Symposia
<https://serbonline.in/SERB/HomePage>

43. Multiplier Grants Scheme <https://meity.gov.in>
44. Small Business Innovation Research Initiative (SBIRI)
<http://www.birac.nic.in/index.php>
45. Pradhan Mantri Mudra Yojana
<https://www.mudra.org.in/ContactUs>
46. 4E (End to End Energy Efficiency) by Small Industries Development Bank of India (SIDBI) <https://sidbi.in/en>
47. Sustainable Finance Scheme by Small Industries Development Bank of India (SIDBI) <https://sidbi.in/en>
48. SIDBI MAKE IN INDIA SOFT LOAN FUND FOR MICRO SMALL AND MEDIUM ENTERPRISES (SMILE) <https://sidbi.in/en>
49. Promoting Innovations in Individuals, Start-ups and MSMEs (PRISM) by Department Of Science & Industrial Research
<http://www.dsir.gov.in/index.html>
50. NewGen Innovation and Entrepreneurship Development Centre by Department Of Science & Technology (DST)
<http://www.dsir.gov.in/index.html>
51. Enhancement of Competitiveness in the Indian Capital Goods Sector by dept of heavy industry <https://msme.gov.in/>

52. Bridge Loan Against Generation-Based Incentive (GBI) Claims by Indian Renewable Energy Development Agency (IREDA)
<https://ireda.in>
53. Software Technology Park Scheme Under Ministry of Electronics and Information Technology <https://www.stpi.in/11011#maincontent>
54. Self Employment Lending Schemes- Credit Line 2-Term Loan Scheme
<http://nmdfc.org/index1.aspx?lsid=190&lev=1&lid=144&langid=1>
55. Self Employment Lending Schemes- Credit Line - 1 - Micro Financing Scheme
<http://nmdfc.org/index1.aspx?lsid=190&lev=1&lid=144&langid=1>
56. Self Employment Lending Schemes- Credit Line - 1 - Mahila Samridhi Yojana
<http://nmdfc.org/index1.aspx?lsid=190&lev=1&lid=144&langid=1>
57. Credit Facilitation Through Bank
<http://www.nsic.co.in/Corporate/ContactUs.aspx>
58. Raw Material Assistance Scheme by National Small Industries Corporation (Ministry of Micro, Small and Medium Enterprises)
<http://www.nsic.co.in/Corporate/ContactUs.aspx>
59. Self employment and talent utilisation (SETU)
<https://niti.gov.in/writereaddata/files/TeleDirectory1006>

60. Micro Exporters Policy (MEP) ECGC Ltd. (Ministry of Commerce & Industry) <https://www.ecgc.in/contact-us/>
61. Export Development & Promotion of Spices by Spices Board (Ministry of Commerce & Industry) <http://www.indianspices.com>
62. Marketing Support/Assistance to MSMEs (Bar Code) under Ministry of Micro, Small and Medium Enterprises <http://www.dcmsme.gov.in/Contacts.htm>
63. Financial Support to MSMEs in ZED Certification Scheme under Ministry of Micro, Small and Medium Enterprises zed@qcin.org
64. The Samridhi Fund by small Industries Development Bank of India (SIDBI) http://www.sidbiventure.co.in/contact_us.html
65. Interest Subsidy Eligibility Certificate (ISEC) for Khadi Institutions by Ministry of Micro, Small and Medium Enterprises (KVIC) kvicecr@gmail.com
66. Rental for Warehousing by Ministry of Textile <http://texmin.nic.in/>
67. Capital Investment Subsidy Scheme under National Bamboo Mission <https://nbn.nic.in>
68. Equipment Finance (North Eastern Development Finance Corporation Ltd Schemes) by MINISTRY OF DEVELOPMENT OF NORTH EASTERN REGION <https://www.nedfi.com>

69. Micro Finance Scheme by (NEDFL Schemes) MINISTRY OF DEVELOPMENT OF NORTH EASTERN REGION <https://www.nedfi.com/>

70. Rupee Term Loan (RTL) by (NEDFL Schemes) MINISTRY OF DEVELOPMENT OF NORTH EASTERN REGION <https://www.nedfi.com/>

State Startup Policies:

71. Maharashtra <https://www.msins.in/>

- Maharashtra Startup Policy 2018-2023
- Total 4819 Women-Led Startups/Women Entrepreneurs
- Key sector: production development
- Nodal agency : Department of Industries & Commerce, Maharashtra State Innovation Society (MSInS); Department of Skill Development and Entrepreneurship

72. Gujrat <https://startup.gujarat.gov.in/>

- The Electronics & IT/ITeS Start-up Policy (2016-21)
- Total 1503 Women-Led Startups/Women Entrepreneurs
- Key sector: Food Processing
- Nodal Agency: Industries Commissionerate, Government of Gujarat

73. Rajasthan <https://istart.rajasthan.gov.in/>

- Nodal Agency: Department of Information Technology & Communication (DoIT & C)
- Total 734 Women-Led Startups/Women Entrepreneurs
- Key sector Application Development

- Rajasthan Startup Policy 2015-2020
- 74. Madhya Pradesh** <https://mpmsme.gov.in:8080/website/startup>
- Madhya Pradesh Startup Policy 2019
- Total 635 Women-Led Startups/Women Entrepreneurs
- Key sector Construction & Engineering
- Nodal Agency Department of MSME
- 75. Goa** <https://www.startup.goa.gov.in/index>
- Goa Startup Policy 2017-2020
- Total 108 Women-Led Startups/Women Entrepreneurs
- Key sector Business Support Services
- Nodal Agency: Department of Information Technology
- 76. Karnataka** <http://startup.karnataka.gov.in/>
- Karnataka Startup Policy 2015-2020
- Nodal Agency Department of Information Technology, Biotechnology and Science & Technology, Government of Karnataka
- Total 3032 Women-Led Startups/Women Entrepreneurs
- Key sector Product Development
- 77. Kerala** <https://startupmission.kerala.gov.in/>
- Kerala Startup Policy 2017
- Total 913 Women-Led Startups/Women Entrepreneurs
- Nodal Agency: Kerala Startup Mission
- Key sector Product Development
- 78. Tamil Nadu** <https://www.editn.in/>

- Tamil Nadu Startup & Innovation Policy 2018 – 2023
- Total 1382 Women-Led Startups/Women Entrepreneurs
- Nodal agency Entrepreneurship Development and Innovation Institute
- Key sector Product Development

79. Puducherry

- Aspring Puducherry - Innovations & Startup Policy 2019-2024
- Total 24 Women-Led Startups/Women Entrepreneurs
- Nodal agency Department of Industries and Commerce, Puducherry
- Key sector application development

80. Andhra Pradesh <http://apis.ap.gov.in/index.php>

- Andhra Pradesh Innovation & Startup Policy 2014-2020
- Total 386 Women-Led Startups/Women Entrepreneurs
- Nodal agency Department of Information Technology, Electronics & Communication
- Product development

81. Telangana <https://startup.telangana.gov.in/>

- Telangana Innovation Policy 2016
- Total 1379 Women-Led Startups/Women Entrepreneurs
- Nodal agency Information Technology, Electronics and Communications Department

82. Chattigarh <https://industries.cg.gov.in/startupcg/Home/Index>

- Startup Policy 2019-2024
- Total 248 Women-Led Startups/Women Entrepreneurs

- Key sector Agri-Tech

83. Odisha <https://startupodisha.gov.in/>

- Odisha Startup Policy 2016-2020
- Total 459 Women-Led Startups/Women Entrepreneurs
- Nodal agency Department of Micro, Small & Medium Enterprises
- Key sector – food processing

84. Jharkhand <https://abvil.jharkhand.gov.in/index.php>

- Jharkhand Startup Policy 2016-2021
- Total 231 Women-Led Startups/Women Entrepreneurs
- Key sector food processing
- Nodal agency Department of Information Technology and E-Governance

85. Bihar <https://startup.bihar.gov.in:8080/>

- Bihar Startup Policy 2017-2022
- Total 366 Women-Led Startups/Women Entrepreneurs
- Nodal agency Department of Industries
- Key sector construction and engineering

86. West bengal

- West Bengal Startup Policy 2016-2021
- 801 Women-Led Startups/Women Entrepreneurs
- Nodal agency Department of Micro, Small & Medium Enterprises & Textiles, Government of West Bengal
- Key sector application development

87. Uttar pradesh <https://startinup.up.gov.in/>

- Uttar Pradesh Startup Policy 2020
- Total 2324 Women-Led Startups/Women Entrepreneurs
- The key sector Application Development
- Nodal agency Department of IT & Electronics, Government of Uttar Pradesh.

88. Haryana <https://startupharyana.gov.in/en>

- Haryana Entrepreneur & Startup Policy-2017
- Total 1404 Women-Led Startups/Women Entrepreneurs
- Nodal agency Department of Information Technology Electronics & Communication, Haryana
- Key sector IT Consulting

89. Punjab

https://pbindustries.gov.in/static/policy_framework;Key=Startup_and_Entrepreneurship

- Industrial & Business Development Policy 2017-2022
- Total 245 Women-Led Startups/Women Entrepreneurs
- Key sector Agri-Tech
- Nodal agency Department of Industries & Commerce, Government of Punjab

90. Himachal pradesh <https://startuphimachal.hp.gov.in/>

- Chief Minister's Startup/Innovation/Projects/New Industries Scheme 2016

- 43 Women-Led Startups/Women Entrepreneurs
- Nodal agency Department of Industries
- Key sector food processing

91. Uttarakhand <https://www.startuputtarakhand.com/>

- Uttarakhand State Start-up Policy-2018
- Total 202 Women-Led Startups/Women Entrepreneurs
- Key sector food processing

92. Jammu and Kashmir <https://www.startupjk.com/>

- Jammu & Kashmir Startup Policy 2018-2028
- 75 Women-Led Startups/Women Entrepreneurs
- Key sector **Oil & Gas Transportation Services**
- The Jammu and Kashmir Entrepreneurship Development Institute (JKEDI)

93. Sikkim

- Chief Ministers Startup Scheme (CMSS)
- 01 Women-Led Startups/Women Entrepreneurs
- Nodal agency Department of Commerce & Industries

94. Meghalaya <http://megindustry.gov.in/>

- Meghalaya Startup Policy 2018-2023
- Key sector Business Support Services
- Nodal agency Commerce & Industries Department, Government of Meghalaya
- 09 Women-Led Startups/Women Entrepreneurs

95. Tripura <https://startup.tripura.gov.in/>

- IT Startup Scheme 2019
- Total 17 Women-Led Startups/Women Entrepreneurs
- Nodal agency Directorat of Information Technology, Gov. of Tripura
- Skill development

96. Mizoram <https://edc.mizoram.gov.in/>

- MIZORAM ENTREPRENEURSHIP & STARTUP POLICY, 2019
- 01 Women-Led Startups/Women Entrepreneurs
- Key sector Integrated communication services
- Nodal agency Entrepreneurship Development Centre, Planning & Programme Implementation Department, Government of Mizoram

97. Manipur <https://startupmanipur.in/>

- Manipur Startup Policy 2016-2021
- Total 23 Women-Led Startups/Women Entrepreneurs
- Nodal agency Planing Department, Govt. of Manipur
- Key sector Freight & Logistics Services

98. Nagaland <https://startup.nagaland.gov.in/>

- Nagaland Startup Policy 2019-2023
- 10 Women-Led Startups/Women Entrepreneurs
- Department of Industries & Commerce, Government of Nagaland

99. Assam <https://startup.assam.gov.in/>

- Assam Startup Policy 2017-2022
- Department of Industries & Commerce

- Key sector Food Processing

State and union territory wise subsidy website:

100. Andhra Pradesh www.ap.gov.in department of industry
www.apindustries.gov.in
101. Assam www.assam.gov.in department of industries
www.industries.gov.in
102. Bihar department of industries www.industries.bih.nic.in
103. Chhattisgarh www.chattisgarh.nic.in
104. Goa www.goa.gov.in department of industries
www.ditc.goa.gov.in
105. Gujarat www.gujratindia.gov.in department of industries
www.imd-gujrat.gov.in
106. Haryana www.haryana.gov.in department of industries
www.haryanaindustries.in

107. Himachal Pradesh www.himachal.nic.in department of industries www.emerginghimachal.hp.gov.in
108. Jharkhand www.jharkhand.gov.in
www.jharkhandindustry.gov.in
109. Karnataka www.karnataka.gov.in
www.karnatakaindustry.gov.in
110. Kerala www.kerala.gov.in www.industry.kerala.gov.in
111. Madhya Pradesh www.mp.gov.in department of industries www.mpindustry.gov.in
112. Maharashtra www.maharashtra.gov.in
www.industry.maharashtra.gov.in
113. Manipur www.manipura.nic.in www.dcimanipur.gov.in
114. Meghalaya www.meghalaya.gov.in www.megindustry.gov.in
115. Mizoram www.mizoram.gov.in www.industries.mizroam.gov.in
116. Nagaland www.nagaland.gov.in www.industry.nagaland.gov.in
117. Orissa www.odisha.gov.in www.industries.odish.gov.in
118. Punjab www.punjab.gov.in www.pbindustries.gov.in
119. Rajasthan www.rajasthan.gov.in
www.industries.rajasthan.gov.in

120. Sikkim www.sikkim.gov.in
www.sikkim.gov.in/departments/commerce-and-industries-department/district-industries
121. Tamil Nadu www.tn.gov.in www.indcom.tn.gov.in
122. Telangana www.telangana.gov.in
www.industries.telangana.gov.in
123. Tripura www.tripura.gov.in www.industries.tripura.gov.in
124. Uttarakhand www.uk.gov.in www.doiuk.org
125. Uttarpradesh www.up.gov.in www.updi.in
126. West Bengal www.wb.gov.in www.wbidc.com
127. Andaman & nicorbar islands www.andaman.gov.in
www.andssw1.and.nic.in
www.chandigarh.gov.i www.chamberofchandigarhindustries.co
[m](http://www.chamberofchandigarhindustries.com)
128. Chandigarh
129. Dadar and nagar haveli and daman and diu www.dnh.nic.in
www.dnh.nic.in
130. Delhi www.delhi.gov.in www.industries.delhigovt.nic.in

131.

132. Jammu and Kashmir www.jk.gov.in
www.jkindustriescommerce.nic.in

133. Ladakh www.ladakh.nic.in www.ladakh.nic.in

134. Lakshadweep www.lakshwadeep.gov.in
www.lakshwadeep.gov.in/department/

135. Puducherry www.puducherry-dt.gov.in;
www.industry.py.gov.in

More websites related to startups:

1. www.startupindia.gov.in website by Ministry of commerce and trade
2. www.standupmitra.in list of all schemes by central and state governments
3. www.indiainvestmentgrid.gov.in The Government of India, Ministry of Commerce and trade, Department for promotion of industry and trade- Infrastructures projects undertaken by government
4. www.agnii.gov.in AGNii – Accelerating Growth of New India’s Innovations – is a programme of the Office of the Principal Scientific Adviser to the Government of India, and a Mission under the Prime Minister's Science,

Technology, and Innovation Advisory Council (PM-STIAC). AGNIi helps commercialise Indian technological innovation

5. www.makeinindia.com

6. www.investindia.gov.in

7. www.samadhaan.msme.gov.in

8. www.champions.gov.in Creation of harmonious application of Modern processes for increasing the output and national strength

9. www.digitalindia.gov.in

10. www.nsic.co.in

11. www.udyamimitra.in

12. www.skillindia.gov.in

13. www.sagarmala.gov.in

14. www.gem.gov.in (Online market place for

15. www.ivca.in (India private equity and venture capital Association)

16. www.mudra.org.in

17. www.cgtmse.in (UDAAN Credit guarantee Fund trust for micro and small enterprises)

18. www.msme.gov.in

19. www.enam.gov.in e national agriculture market
20. www.nsda.gov.in
21. www.ipindia.nic.in
22. www.dgft.gov.in
23. www.gst.gov.in
24. www.mca.gov.in
25. www.sezindia.nic.in
26. www.msdc.gov.in
27. www.aim.gov.in Atal innovation mission
28. www.smartcities.gov.in
29. www.pmsvanidhi.mohua.gov.in
30. www.sambandh.msme.gov.in
31. www.msmedatabank.in
32. www.ncgfc.in

National Credit Guarantee Trustee Company Ltd [NCGTC] was set up by the Department of Financial Services, Ministry of Finance, Government of India to, inter alia, act as a common trustee company to manage and operate various credit guarantee trust funds.

33. www.msmemart.com

B2B Web Portal for MSMEs offering Infomediary Services which is a one-stop, one-window bouquet of aids that will provide information on business & technology and also exhibit the core competence of Indian MSMEs

34. www.scsthub.in The Hub supports existing SC/ST entrepreneurs and enterprises in technological upgradation and capacity building thereby enabling them to effectively participate in government. procurement process.

Websites related to export:

1. ministry of commerce and industry: www.commerce.gov.in
2. services export promotion council: www.servicesepec.org
3. indian trade portal: www.indiantradeportal.in
4. federation of indian export organisations (FIEO): www.fieo.org
5. indian institute of foreign trade (IIFT): www.tedu.iift.ac.in
6. indian institution of packaging (IIP): www.iip-in.com
7. export inspection council (EIC): u/s 3 of export (quality control and inspection) act, 1963
8. indian council of Arbitration: www.icaindia.co.in
9. india trade promotion organisation (ITPO): www.indiatradefair.com
10. chamber of commerce and industry: www.indian.chamber.org
11. federation of indian chamber of commerce & industry (FICCI): www.ficci.in

12. bureau of indian standards: www.bis.gov.in
13. marine products export development authority
(MPEDA): www.mpeda.gov.in
14. india investment centre set up under ministry of finance GOI
15. directorate general of foreign trade (DGFT): www.dgft.gov.in
16. director general of commercial intelligence statistics
(DGCIS): www.dgciskol.gov.in
17. Indian trade portal- www.indiantradeportal.in
18. Top 25 export markets of India& trade statistics
<https://www.indiantradeportal.in/vs.jsp?id=0,25,45,858,859>
19. Department for promotion of industry and internal trade-
www.dipp.gov.in
20. Department of commerce- www.commerce.gov.in
21. Ministry of external affairs- www.mea.gov.in
22. World trade organisation DATA- www.data.wto.org
23. United Nations Conference on Trade and Development –
www.unctad.org
24. Organisation of Petroleum exporting countries- www.OPEC.org
25. South Asian Association for Regional Cooperation
www.SAARC.Sec.org
26. Association of Southeast Asian Nations www.ASEAN.org
27. European union- www.europa.eu
28. Eurasian economic union <http://eaeunion.org/>

29. Gulf Cooperation Council- www.gcc-sg.org
30. MERCOSUR- www.mercosur.int

