WHY IS EVERY BUSINESS TO BE REGISTERED AS MICRO, SMALL AND MEDIUM ENTERPRISE?

By

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"Everything is created twice, first in the mind and then in reality"

The fact that almost 65% of the country's population comprises young age particularly under the age of 35 years, It has gained the status of a young nation in the world. While the more working eligible population, the more the unemployment problems are, one sector that is immensely contributing to resolving such issues is the Micro, Small, and Medium Enterprises sector. Comprising almost 90%, the Micro enterprises' sector largely covered urban and rural areas which are the heart and soul of the nation

With the continuous efforts and initiatives brought in by the government, the sector is on its path of bringing India among the list of leading economies of the world. The sector contemplates the idea of entrepreneurship and has categorized the same into Micro, Small, and Medium based on the criteria of investment. The entities with an investment of up to Rs 1 crore and turnover of up to Rs 5 crore are classified as micro; investment of up to Rs 10 crore and turnover of up to Rs, 50 crore are classified as small, and investment of up to Rs 50 crore and turnover of up to Rs 250 crore are classified as medium As per the latest decision taken vide circular 2 nd July 2021 Retail and wholesale trade that was left out of the ambit of MSME until now, will be treated as MSME and are eligible to avail the benefits of priority sector lending.

The policy of priority sector lending mandated by RBI requires for banks specifically Scheduled Commercial Bank excluding Regional Rural Banks (RRBs) and Small Finance Banks (SFBs) to offer a percentage of their loans to specific sectors which are looked upon as impacting larger section of population, employment-intensive that are Agriculture, MSMEs, Export Credit, Education, Housing, Social Infrastructure, Renewable Energy & others.

The master direction of RBI can be accessed at https://www.rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=10497.

As per the said direction the Priority Sector Lending account for 40% of adjusted net bank credit or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher out of which 7.5 secured for MSMEs.

The foremost reason for anyone to think establishing an MSME is one word that is

"OPPORTUNITY"

An opportunity to provide products and services creating sufficient surplus. While we have seen that many wantrepreneur have there brilliant ideas but they simply can't execute it for one reason or another.

Common amongst them are - "I don't have time" - "I don't have money" - "I don't want to leave the security of my job" - "I am too busy with my family" - "I simply don't have skills and experience" While you may be having any reason amongst them or you can come up with entirely new excuse but let me tell you secrets to starting is

You simply "Start" Things will happen only when you choose it to happen. We humans are gifted with the ability to think and execute, then why not imply it in our growth. Although your current job may be giving you stable financial security, certain facilities basically it has their own perks, but you are not starting a business only because you do want to lose this perks then "COURAGE" is the solution.

As anyone can do job but it only takes Courage to step out of our comfort zone, take risk, build empire and creating opportunities for 100s of people.

Now that you have decided to start let's talk how to START:

The general step to start a business is listing all the ideas you have in your mind. It is one such crucial step that you cannot afford to give less attention to. It should be noted that it is the purchasing power and growing consumerism that are going to drive your enterprise's growth. Therefore it certainly becomes important to focus your attention on recent trends and demand. You also have to conduct a little research of your own listing out the leading industries in the sector which you want to contribute, some of such industries are – retail trade, food & beverages, business services, hotels & restaurants, furniture manufacturing etc. The common strategy is to start with small and slowly enlarge your capacity. To reduce your hussle here some of the small business ideas to give a thought to:

- 1. Breakfast Joint/Take-away
- 2. Juice Points/Shakes Counters
- 3. Cookery Classes
- 4. Ice cream Parlour
- 5. Catering
- 6. Tailoring/Embroidery
- 7. Boutique Store

8. Online Businesses
9. Blogging
10. Daycare Services
11. Dance Centre
12. Yoga instructor
13. Wedding Planner
14. Wedding Bureau
15. Travel Agency
16.Salon
17. Real Estate Agent
18. Real Estate Consultant
19. Business Consultancy
20. Coaching Classes
21. Placement Services
22. Handicrafts Seller
23. Professional Photography Recognizing the present "virtual" need, starting an online business is certainly a smart choice.
List of some online business ideas you can start with your laptop are:
1. Start your own clothing line
2. Launch a dropshipping store

- 3. Sell your art online
- 4. Become a freelance writer, designer, or developer
- 5. Teach an online course
- 6. Flip your thrift store finds
- 7. Publish your own book
- 8. Start a blog
- 9. Become a virtual assistant
- 10. Try your hand at being an influencer
- 11. Build apps and websites
- 12. Launch a podcast
- 13. Sign up for affiliate marketing
- 14. Curate subscription boxes
- 15. Develop a niche product
- 16. Create handmade goods

Under the procurement policy namely Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 revised in 2018, which was enacted for the promotion of micro and small enterprises a target of 25% annual procurement was imposed upon the government which mandatorily required to purchase through Central Ministries /Departments and Central Public Sector Enterprises (CPSEs) from micro and small enterprises. Additionally the policy listed 358 items comprising goods and services that are exclusively secured to be purchased from such enterprises.

Further, it should be noted that this 25% of the annual target includes 4% to be purchased from MSEs owned by SC/ST and 3% from MSEs owned by Women entrepreneurs (Paragraph 4-4A). This feature provides immense scope for budding entrepreneurs looking for listing ideas of products and services to make it a focus area. The list includes A-Z items from clothing, electronics tools to wooden items the same is available at http://www.dcmsme.gov.in/schemes/listof358itemsreserved.pdf

Take a market tour:

Now that you have decided on your idea it is advisable to consult with experts from a similar field, take their experiences as learning and plan a strategy. It is equally important to look out for the competition in the market, have a study of a location where the demand for you is more. Arrange the finances: If running an enterprise is equal to running an engine then finance is certainly a fuel to that engine, you need to keep your business going, no business is an exception to it.

To boost the confidence in budding entrepreneurs the government facilitates various loan schemes which may be avail by small entrepreneurs, a few of them listed below:

1. MUDRA Loan under PMMY

The government has set up this scheme to provide finance to non-corporate, non-farm small/micro enterprises. Mudra loans can be availed from private and public sector banks, commercial banks, regional rural banks (RRBs), small finance banks and corporate banks. Interested applicants can approach any of the above lending institutions or apply online through the official website of MUDRA. MUDRA loans are majorly used by small-scale businesses and startups. Features: • Competitive Interest Rates from banks/NBFCs

- Loan Amount up to Rs. 10 lakh
- Repayment Tenure from 12 months to 5 years
- Collateral-free loans

- Nil Processing Fee
- Zero prepayment charges
- Concessional Interest Rates for Women Entrepreneurs

Eligibility:

- The minimum age of the applicant should be 18 years and maximum 65 years
- Applicants with no past loan defaults Non Corporate Small Business Segment (NCSB) is composed of individual, MSMEs, proprietorship/enterprise firms in rural and urban areas can apply for the loan.

Here are some examples of NCSBs:

- Small manufacturing units
- Service sector units
- Shopkeepers
- Fruits / vegetable vendors
- Truck operators
- Food-service units
- Repair shops
- Machine operators
- Small industries
- Artisans
- Food processors and others

Individuals, business owners, and enterprises engaged in the manufacturing, trading, and services sectors are eligible to avail of a MUDRA loan. Government loans for women entrepreneurs can also be availed under Mudra Yojana. Below stated are the types and loan amounts offered under 3 loan schemes under Mudra loan:

Types of 3 Mudra loan schemes along with offered loan amount

• Shishu: Loan Scheme: Up to Rs. 50,000

• Kishor: Loan Scheme: From Rs. 50,000 and up to Rs. 5 lakh

• Tarun: Loan Scheme: From Rs. 5 lakh and up to Rs. 10 lakh

2. Stand-Up India

Governed by Small Industries Development Bank of India (SIDBI), Stand up India was initiated to provide funding to people who come under SC/ST category and women entrepreneurs. This scheme provides bank loans between Rs. 10 lakh and Rs. 1 crore to at least one SC/ST borrower and one woman borrower per bank branch. Eligibility: Enterprises in trading, manufacturing, or services sectors are considered eligible for this scheme. In case of non-individual enterprises at least 51% of shareholding stake should be with an SC/ST or woman entrepreneur.

Interest Rate and Features:

• The rate of interest would be the lowest applicable rate – (Base Rate (MCLR)) + 3%

+ Tenor Premium

• It offers composite loans between Rs. 10 lakh to Rs. 1 crore to cover 75% of the

project, inclusive of the term loan and working capital

• The specification of the loan is expected to cover 75% of the project cost. It won't

be applicable if the borrower's contribution along with convergence support comes

from any other schemes that exceeds 25% of the project cost

3. PSB/MSME Loans in 59 Minutes

On Nov 5, 2018, our Prime Minister unveiled a dedicated digital platform or web portal named as psbloansin59minutes to enable loans of up to Rs. 5 crore in just 59 minutes for startup business and MSMEs. The government startup loans were launched to provide financial assistance to the Micro, Small and Medium Enterprises (MSMEs) throughout India.

Some of the great features about this facility are:

• Rate of interest: The rate of interest offered under this scheme is 8.50% onwards per annum

• Loan amount:

The loan amount offered under this loan will be between Rs. 1 Lakh and the maximum is up to Rs. 5 crore

- Fast access to financial assistance: Usually such loan processes take about 7-10 working days to complete. However, the loan approval process takes in just 59 minutes
- Quick disbursal: After the loan gets approved in an hour, you can expect the money to reach in your bank account in 7-8 working days

4. National Small Industries Corporation (NSIC) Subsidy

The government aids the small business under National Small Industries Corporation Subsidy (NSICS) with a focus on two financial benefits: marketing assistance and raw material assistance. Its benefits are as follows:

Cost-free tenders: Under the marketing assistance program, the Small-Scale Industries (SSIs) shall have access to the tenders without any costs.

No Security deposit requires: The SSIs (Small Scale Industries) are exempted from paying a security deposit for availing of finances.

Land and building financing: For the SSI units with the project cost not exceeding Rs. 25 Lakh, the scheme provides a financial facility for land and building department. Not every scheme initiated by the Government offers a subsidy on loan for businesses.

5. SIDBI Make in India Soft Loan Fund for MSMEs (SMILE)

Launched in 2015, SMILE is governed by the Small Industries Development Bank of India (SIDBI). The aim of this scheme is to provide soft loans, to meet the required debt-equity ratio for the establishment of new MSMEs, and also to enable the growth of existing ones. The interest rate offered under SMILE Timely Working Capital Assistance during COVID times scheme is 8.25% onwards. Eligibility: All existing borrower accounts including under Credit Delivery Arrangement with combined outstanding credit facilities up to ₹25 crores as on 29th Feb 2020. Loan Amount: Up to 20% of total outstanding loans with SIDBI up to Rs. 25 crore with cap exposure of Rs. 5 crores.

6. <u>Credit Guarantee Scheme</u> (CGS)

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme was launched by the Government to strengthen and facilitate the credit delivery system to the MSME sector. Public, private, and foreign banks along with Regional Rural Banks (RRBs) and the SBI with its associate banks are included in the lending institutions under this scheme.

Eligibility: New and existing MSMEs engaged in manufacturing or service activities, excluding retail trade, educational institutions, agriculture, Self-Help Groups (SHGs), training institutions are eligible for this scheme.

Features:

- This MSME scheme for entrepreneurs includes term loans and/or working capital loan facility up to Rs. 2 crore, per borrowing unit
- The guarantee cover provided is up to 75% of the credit facility up to Rs. 1.5 crore
- 85% of credit facility for loans up to Rs. 5 Lakh is provided to micro-enterprises
- 80% of credit facility for MSMEs owned/operated by women and all loans to North Eastern Region, including Sikkim
- For MSME Retail trade, the guarantee cover is 50% of the amount in the default subject to a maximum of Rs. 50 Lakh

Registering your enterprises:

Registering your business as an enterprise if it fits into anyone criteria provided for Micro, Small, and Medium Enterprises as mentioned below makes you eligible for the attractive facilities and schemes created by the government. Recently as an initiative of enhancing the ease of doing business Udyam Registration was introduced effective from 1 st July 2020. The initiative contemplates that any person who intends to establish a micro, small or medium enterprise may file Udyam Registration online in the <u>Udyam Registration portal</u>, based on self-declaration with no requirement to upload documents, papers, certificates, or proof.

On successful registration, the enterprises will be assigned with a permanent identification number to be known as "Udyam Registration Number". It also facilitates e-Certificate to be known as Udyam Registration Certificate upon completion of the registration process. The highlight is that the entire process is online, free & without any paper, proof of documents. The Udyam Registration may also help MSMEs in availing the benefits of Schemes of Ministry of MSMEs such as Credit Guarantee Scheme, Public Procurement Policy, additional edge in Government Tenders & Protection against delayed payments etc.

Our government is doing its best to boost the MSME ecosystem & promoting entrepreneurship, if you are planning to start a business or already have a startup, get it registered under the MSME, and be eligible for a wide range of benefits that include finance, market access, export facility, upgrading quality and technology and many more.

LIST OF RELEVANT WEBSITES

- 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 Employement Lending Schemes- Credit Line 2-Term Loan Scheme http://nmdfc.org/index1.aspx?lsid=190&lev=1&lid=144&langid=1
- 55. Self Employement Lending Schemes- Credit Line 1 Micro Financing Scheme http://nmdfc.org/index1.aspx?lsid=190&lev=1&lid=144&langid=1
- 56. Self Employement 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://nbm.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 and union territory wise subsidy website:

71.	Andhra Pradesh <u>www.ap.gov.in</u> department	of
	industry www.apindustries.gov.in	
72.	Assam <u>www.assam.gov.in</u> department of industries <u>www.industries.gov.in</u>	
73.	Bihar department of industries <u>www.industries.bih.nic.in</u>	
74.	Chhattisgarh www.chattisgarh.nic.in	
75.	Goa <u>www.goa.gov.in</u> department of industries <u>www.ditc.goa.gov.in</u>	
76.	Gujarat <u>www.gujratindia.gov.in</u> department of industries <u>www.imc</u>	<u>l-</u>
	<u>gujrat.gov.in</u>	
77.	Haryana www.haryana.gov.in department	of
	industries <u>www.haryanaindustries.in</u>	
78.	Himachal Pradesh <u>www.himachal.nic.in</u> department	of
	industries www.emerginghimachal.hp.gov.in	
79.	Jharkhand www.jharkhand.gov.in www.jharkhandindustry.gov.in	
80.	Karnataka www.karanataka.gov.in www.karnatakaindustry.gov.in	
81.	Kerala www.kerala.gov.in www.industry.kerala.gov.in	
82.	Madhya Pradesh <u>www.mp.gov.in</u> department	of
	industries <u>www.mpindustry.gov.in</u>	
83.	Maharashtra <u>www.maharashtra.gov.in</u> <u>www.industry.maharashtra.gov.in</u>	

- 84. Manipur www.manipura.nic.in www.dcimanipur.gov.in
- 85. Meghalaya www.meghalaya.gov.in www.megindustry.gov.in
- 86. Mizoram www.mizoram.gov.in www.industries.mizroam.gov.in
- 87. Nagaland www.nagaland.gov.in www.industry.nagaland.gov.in
- 88. Orissa www.odisha.gov.in www.industries.odish.gov.in
- 89. Punjab www.punjab.gov.in www.pbindustries.gov.in
- 90. Rajasthan www.rajasthan.gov.in www.industries.rajasthan.gov.in
- 91. Sikkim <u>www.sikkim.gov.in</u> <u>www.sikkim.gov.in/departments/commerce-and-industries-department/district-industries</u>
- 92. Tamil Nadu www.tn.gov.in www.indcom.tn.gov.in
- 93. Telangana www.telangana.gov.in www.industries.telangana.gov.in
- 94. Tripura www.tripura.gov.in www.industries.tripura.gov.in
- 95. Uttarakhand www.uk.gov.in www.doiuk.org
- 96. Uttarpradesh www.up.gov.in www.updi.in
- 97. West Bengal www.wb.gov.in www.wbidc.com
- 98. Andaman & nicorbar islands www.andaman.gov.in www.andama
- 99. Chandigarh

- 100. Dadar and nagar haveli and daman and diu www.dnh.nic.in www.dnh.nic.in
- Delhi www.delhi.gov.in www.industries.delhigovt.nic.in

102.

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

- Ladakh www.ladakh.nic.in www.ladakh.nic.in
- 105. Lakshadweep <u>www.lakshwadeep.gov.in</u> <u>www.lakshwadeep.gov.in/d</u> <u>epartment/</u>
- 106. Puducherry <u>www.puducherry-</u> 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. <u>www.cgtmse.in</u> (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.mscs.dac.gov.in
- 27 www.aim.gov.in Attal 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.ncgtc.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. <u>www.scsthub.in</u> 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.servicesepc.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
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Hoping you find this article informative and useful, to find out more of such information stay tuned to my next article.

Thank you!