

**MSME Helpline**

Compilation of  
**100**  
**Case Studies**



Real stories of Guidance  
to Transformation



**MSME Helpline**

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**100**  
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## FOREWORD

**T**he underlying importance of MSMEs in India's economic growth is something that cannot be overlooked. As a vital engine of the economy, the MSME sector Accounts for nearly 30% of GDP, over 45% of exports, and employment for more than 11 crore people, this engine does not merely run on its own momentum; it fuels every other engine alongside it.

Yet, for all the resilience and ingenuity that defines the Indian MSME, one challenge has persisted with quiet but consequential force: the knowledge gap. Access to timely, relevant, and actionable guidance has often remained out of reach for the very entrepreneurs who need it most. It is precisely this gap that the MSME Helpline of MCCA was established to bridge.

Instituted as a single point of trusted guidance, the MSME Helpline has grown into something far more meaningful — a lifeline for entrepreneurs navigating the complex terrain of doing business in India. The MSME Helpline has made a meaningful impact by supporting 2,862 MSMEs through 5,295 consultations in FY25, offering tailored guidance across a range of functional and strategic areas.

This report brings together the journeys of 100 such MSMEs that have benefitted from the Helpline. It captures their experiences, highlights the outcomes of expert consultation, and showcases the tangible impact of structured support. Additionally, the report identifies ten outstanding “Champions” across ten key domains—enterprises that have demonstrated progress, innovation, and resilience.

I would also like to take this opportunity to recognise Surbhi Somani, Fellow MCCA and Eishika Shekhar, Fellow MCCA, along with their team, for their effort in putting this report together. Also, I would like to acknowledge the entire Helpline team managed by Neeraj Thakur and supervised by Aishwary Songirkar and Aarya Tayade for their tireless effort. Their dedication and commitment have been pivotal to the initiative's impact on the MSME sector.

I must specially thank MCCA president, its board, past president, committee chairs and executive committee members for their constant encouragement.

I cannot forget to emphasise the insights and encouragement I got from Sh S.C.L. DAS secretary Ministry of Micro, Small and Medium Enterprise, Government of India and Dr. P Anbalagan, IAS Principal Secretary, Industries, Government of Maharashtra as I had the opportunities to discuss the concept and progress over past few months.

We are proud of the progress made, but the journey is far from over. As we look to the future, our focus remains on ensuring that the reach of the MSME Helpline continues to reach more MSMEs, enabling them to thrive in a competitive and dynamic environment.

**Prashant Girbane**  
Director General, MCCA



## ABOUT MCCIA

The Maharashtra Chamber of Commerce, Industries and Agriculture (MCCIA) is one of India's oldest chambers of commerce, established Pre-Independence. MCCIA was established in 1934 to promote industrial and economic growth in the region and beyond. MCCIA serves as a platform for businesses, industries, and entrepreneurs to collaborate, share knowledge, and advance economic development.



## VISION

We at MCCIA aim to transform lives and establish an eco-friendly, biodiverse environment that will nurture and propel towards the creation of infrastructure and education while emerging as the nucleus of technical and industrial research, development and growth model of the country. We strive to encourage preservation of heritage, energise lives, inspire progress, optimise resources and implement ethical practices towards sustainable growth, paving the way towards a future of astounding business possibilities.



## MISSION

- To facilitate industrial growth while balancing the socio-economic environment.
- To develop futuristic, eco-friendly and culture-centric experiences for people.
- To energise lives through natural and human resource optimisation and utilisation.
- To promote research, development and production in the field of science and technology.
- To ensure the finest infrastructural development and facilities with a futuristic edge.
- To work towards a harmonised milieu for all cultures, ethos and social tolerance.

## MSME ECOSYSTEM IN INDIA



**M**icro, Small, and Medium Enterprises (MSMEs) form the backbone of India's economy, playing a pivotal role in employment generation, innovation, and inclusive industrial growth. Spanning a wide spectrum—from small local businesses to globally integrated suppliers—the sector contributes significantly to both domestic value creation and export competitiveness. As MSMEs diversify into new economic areas and cater to evolving consumer demands, they continue to strengthen India's industrial base. Despite their dynamism, MSMEs face persistent structural challenges, particularly in access to timely credit, regulatory compliance, and navigation of government schemes and digital platforms. These constraints often limit their ability to scale, formalise, and compete effectively.

The sector's economic significance is substantial. MSMEs contribute approximately 31.1% to India's GDP, with a dominant share from the services sector and a smaller but critical contribution from manufacturing. They account for nearly 35% of manufacturing and around 45% of India's total exports, underscoring their importance in both domestic production and global trade integration. As of early 2026, over 7 crore enterprises are registered on the Udyam Portal, collectively employing over 35 crore people, making MSMEs one of the largest sources of employment in the country. States such as Maharashtra, Uttar Pradesh, and Tamil Nadu continue to lead in MSME concentration, reflecting strong regional industrial ecosystems.

The growth and formalisation of the MSME sector have been significantly driven by targeted policy interventions and digital reforms. Initiatives such as the Raising and Accelerating MSME Performance (RAMP) programme and the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) have improved access to finance and reduced credit risk for lenders. Simultaneously, platforms like the Udyam Registration Portal and TReDS (Trade Receivables Discounting System) have streamlined registration, enhanced transparency, and improved liquidity through faster invoice financing.

Policy focus on MSMEs has evolved considerably over time. While early industrial strategies prioritised large-scale industries, a decisive shift toward MSME-led growth has emerged over the past decade. Flagship initiatives such as Make in India and Atmanirbhar Bharat have reinforced this transition through expanded credit frameworks, digital infrastructure, and public procurement mandates favouring MSMEs. Recent Union Budgets have further strengthened this trajectory. Measures include enhanced credit guarantee coverage, expansion of MSME classification thresholds, and increased institutional support through SIDBI. There is also a growing emphasis on digital credit assessment models, cluster-based development, and improved access to formal finance. Flagship schemes such as PMEGP, PM Vishwakarma, and SFURTI continue to support first-generation entrepreneurs, traditional artisans, and cluster-based manufacturing.

This policy momentum is reflected in India's trade performance. The MSME sector's share in exports has steadily increased—from around 40% in the early 2010s to approximately 45–46% in recent years. Looking ahead, under the vision of Viksit Bharat @2047, MSMEs are expected to play a central role in driving economic expansion, with aspirations of increasing their contribution to GDP and further strengthening their position in global value chains. In essence, MSMEs are no longer just a support system for large industries—they are emerging as a primary engine of India's economic transformation, bridging growth with inclusivity and resilience.

## Role of MSMEs in Economic Growth



**7 crore**

Over 7 crore MSMEs have been registered through the UDYAM Portal, reflecting the rapid expansion of India's MSME ecosystem.



**200+**

Strategic Investment Plans worth Rs. 3,000 crore have been approved, benefiting 2.13 Crore MSMEs across 32 states and UTs.



**30%**

MSMEs contributed 30–31% to India's GDP, rising from 27.3% in FY21 to nearly 30% in FY25.



**20 crore**

MSMEs employ over 20 crore people, making them the second-largest employment generator after agriculture.

## Regional Industrial Profile of India's MSME Sector

India's MSME ecosystem displays clear regional industrial patterns shaped by local economic strengths, resources, and enterprise distribution. The Western and Southern regions dominate in overall numbers and manufacturing activity, while the Northern and Eastern regions have a stronger concentration of service-oriented enterprises. The Central and North-Eastern regions contribute smaller shares but continue to expand gradually through targeted development schemes.

Rank	State	Share (%)	Approx. Registrations
1	Maharashtra	21.1	1,073,185
2	Tamil Nadu	10.8	548,504
3	Gujarat	8.6	436,475
4	Rajasthan	8.3	419,599
5	Uttar Pradesh	7.7	389,426

## OVERVIEW OF HELPLINE

The MSME Helpline, launched by MCCA, is a first-of-its-kind initiative in India, originating in Maharashtra, aimed at bridging the knowledge and advisory gap faced by Micro, Small, and Medium Enterprises (MSMEs). It is designed as a free, expert-driven, and easily accessible platform that provides personalised guidance to enterprises across multiple domains, including finance, compliance, taxation, marketing, exports, and technology adoption.

The initiative operates through a digital-first model, allowing MSMEs to connect via call or WhatsApp and receive expert consultation within 24 hours. It leverages a network of over 50 industry experts to deliver tailored, practical solutions, ensuring that businesses can address specific challenges effectively. Since its pilot phase in January 2025, the helpline has conducted over 5000 consultations, positively impacting more than 3000 MSMEs across India. The initiative has achieved statewide outreach, covering all 36 districts of Maharashtra, including remote and underserved regions where access to expert advisory is typically limited.

A key distinguishing feature of the helpline is its knowledge-driven and data-enabled approach, wherein insights from consultations are systematically recorded to build a repository of sector-specific challenges. This not only enhances service delivery but also supports evidence-based policy advocacy.

## Our Key Services

### Setting up Your Business



- Business registrations and compliance made simple.
- Get started with confidence.

### GST Consultations



- Simplify your GST filings and processes.
- Maximise input tax credits and avoid risks.

### Finance Advisory



- Unlock funding opportunities and project proposals tailored for MSMEs.
- Guidance on bank credit, export finance, and schemes.

### GeM Consultations



- Access the Government e-Marketplace seamlessly.
- Services include registration, vendor assessment, and tender submissions.

### Marketing and Branding



- Build a strong digital presence.
- Tailored marketing strategies for impactful results.

### Import & Export Consultations



- Expand globally with expert guidance.
- Assistance with trade policies, documentation, and compliance.

# PURPOSE OF THE HELPLINE



The MSME Helpline has been conceptualised as a strategic intervention to address the structural and operational challenges faced by Micro, Small, and Medium Enterprises (MSMEs), particularly in accessing timely, reliable, and specialised business guidance. At its core, the initiative seeks to bridge the critical gap between MSMEs and expert knowledge, enabling enterprises to make informed decisions, improve efficiency, and achieve sustainable growth.

## Key Challenges Faced By MSMEs

### 1. Complex Regulatory and Compliance Environment:

MSMEs face difficulties in navigating evolving regulations related to GST, taxation, licensing, and legal requirements, leading to risks of non-compliance, penalties, and operational disruptions.

### 2. Limited Access to Finance:

Many MSMEs struggle to secure timely and adequate funding due to weak financial documentation, lack of creditworthiness, and limited awareness of financing options and government schemes.

### 3. Lack of Access to Expert Guidance:

There exists a significant gap in access to domain experts, resulting in poor decision-making, missed opportunities, and inefficient problem resolution.

### 4. Low Adoption of Technology:

MSMEs often lack awareness and the capability to adopt digital tools, automation, and emerging technologies, affecting productivity and competitiveness.

### 5. Market Access and Competitive Pressures:

Limited knowledge of branding, marketing strategies, and consumer trends restricts MSMEs from expanding their market presence and competing effectively.

### 6. Skill Gaps and Limited Capacity Building:

Many entrepreneurs and employees lack formal business training, leading to inefficiencies in operations, planning, and strategic decision-making.

### 7. Urban-Rural Divide in Access to Resources:

MSMEs in rural and semi-urban areas face significant barriers in accessing professional advisory services, networks, and institutional support compared to their urban counterparts.

## In response to these challenges, the MSME Helpline aims to:

1. Provide free, expert-driven, and personalised advisory support across key business domains
2. Enable MSMEs to navigate regulatory, financial, and operational complexities with confidence
3. Facilitate better access to finance, government schemes, and market opportunities
4. Promote digital adoption and technology integration for improved productivity
5. Strengthen decision-making capabilities and business awareness
6. Ensure inclusive access to expert guidance, particularly for MSMEs in underserved regions

# OPERATIONAL STRUCTURE



The MSME Helpline operates through a structured, technology-enabled, and expert-driven model designed to ensure accessibility, responsiveness, and high-quality advisory support to MSMEs across regions.

## 1. Access and Query Registration

- MSMEs connect with the helpline via call or WhatsApp
- Queries are captured, logged, and categorised based on the nature of the issue
- Each query is mapped to a relevant domain to ensure targeted resolution

## 2. Expert Mapping and Consultation

- Within 24 hours, MSMEs are connected with a domain-specific expert
- The helpline leverages a network of 50+ empanelled experts
- Consultations are conducted virtually and tailored to the enterprise's specific needs
- The approach ensures practical, actionable, and context-driven solutions rather than generic guidance

## 3. Domain-Based Advisory Framework

The helpline is structured around 10 core domains, carefully selected to reflect the most critical and recurring challenges faced by MSMEs and to cover the entire business lifecycle—from establishment to growth and expansion.

### Agriculture Export Facilitation Centre (AEFC)



Provides specialised support to agri-based MSMEs for export readiness, certifications, and market linkages, addressing the growing need to integrate rural enterprises into global value chains.

### Artificial Intelligence (AI)



Focuses on enabling MSMEs to adopt AI and digital tools, helping bridge the technology gap and improve efficiency, productivity, and competitiveness in a digital economy.

### Business Setup and Compliance



Assists enterprises in registration, licensing, and regulatory compliance, simplifying entry barriers and addressing one of the most common pain points for new and existing businesses.

### Marketing and Branding



Supports MSMEs in building market presence through digital marketing, branding strategies, and customer engagement, enabling them to compete effectively in increasingly competitive markets.

### Finance



Provides guidance on access to credit, financial planning, project reports, and funding schemes, directly addressing one of the most significant constraints—access to finance.

### Government e-Marketplace (GeM)



Facilitates onboarding and participation in public procurement, enabling MSMEs to tap into government demand and expand their revenue opportunities.

### Government Schemes



Helps MSMEs identify and access relevant schemes and subsidies, ensuring that lack of awareness does not prevent them from availing institutional support.

### GST



Offers support on GST filing, compliance, and optimisation, reducing risks associated with regulatory complexity and improving financial discipline.

### Import and Export



Assists businesses in navigating international trade procedures, documentation, and compliance, supporting expansion into global markets.

### Start-up Advisory



Provides early-stage enterprises with guidance on structuring, scaling, and strategic planning, strengthening the foundation for sustainable growth.

Collectively, these domains ensure that MSMEs receive comprehensive, end-to-end support, addressing interconnected challenges related to compliance, finance, market access, and technology adoption while also preparing them for future growth and competitiveness.





# Agriculture Export Facilitation Centre (AEFC)

Agriculture Export Facilitation Centre (AEFC) provides specialised support to agri-based MSMEs for export readiness, certifications, and market linkages, addressing the growing need to integrate rural enterprises into global value chains.



Founder:  
**Raunak Nikose**



Location:  
**Nanded,  
Maharashtra**



Sector:  
**General MSME /  
Agriculture  
Export Facilitation**



Helpline Domain:  
**AEFC**

## The Enterprise Story

Anushree Cyber Cafe, operated by Raunak Nikose in Nanded, sought to explore opportunities in agricultural export and import as a business growth avenue. The owner needed clarity on suitable products, target markets, payment terms, and logistics for entering the export business. The enterprise engaged with the MSME Helpline's Agriculture Export Facilitation Centre (AEFC) for structured guidance on navigating international trade in agricultural commodities.

## MSME Helpline Intervention

*Expert Prasad Ghorpade provided targeted guidance, recommending a focus on high-demand agricultural products — particularly oranges (including Mandarin varieties) and pickle mango — for markets such as Bangladesh and Nepal, where demand is strong and proximity reduces logistics complexity. The consultation covered government-to-government export mechanics, including 10% advance payment norms, customs clearance procedures through Mumbai and Chennai ports, storage knowledge, dry shipping agents, and the use of APMC data for pricing intelligence. Access to markets such as Australia was also discussed, with emphasis on compliance and logistics planning.*



### Business Challenge

Lack of clarity on which agricultural products to export and which target markets to prioritise for first-time entry.



### MSME Helpline Solution

**Advised focusing on high-demand products like oranges and pickle mango for accessible markets like Bangladesh and Nepal, with a structured entry approach.**



### Business Challenge

Limited understanding of export payment terms, customs clearance procedures, and logistics planning for perishable agricultural commodities.



### MSME Helpline Solution

**Explained government-to-government payment norms, customs clearance through key ports, and the role of APMC data and dry shipping agents in managing agricultural exports effectively.**

**N**avigating export documentation was a major hurdle. The MSME Helpline provided the technical clarity I needed to understand the process step by step. I now have a clear starting point to move forward with agricultural exports.

— **Raunak Nikose**, Anushree Cyber Cafe



Founder:  
**Kunal Bandekar  
& Sae Bandekar**



Location:  
**Konkan  
Region,  
Maharashtra**



Sector:  
**Agriculture —  
Alphonso Mango  
Trading, Cultivation  
& By-Products**



Helpline Domain:  
**AEFC**

## The Enterprise Story

SD World Impex, led by Kunal and Sae Bandekar, is a family-run enterprise with 7–8 years of domestic experience in Alphonso mango cultivation and trade under its ‘Kokan’ brand. Driven by aspirations to enter international markets, the enterprise became associated with MCCIA to leverage institutional guidance. As a woman-led business, it sought support to navigate FSSAI compliance, export documentation, international buyer access, and branding strategy — all critical to making the transition from domestic success to global trade.

## MSME Helpline Intervention

*The MSME Helpline responded promptly, with queries addressed within 1–2 days of initial contact. Domain experts provided precise guidance on identifying the correct FSSAI license category for the enterprise’s product segment, resolving a key compliance bottleneck.*

*Beyond compliance, the helpline facilitated valuable networking by enabling participation in the Pune International Business Summit (with delegates from Vietnam and Sri Lanka) and the WOW Summit, which provided visibility for the woman-led brand. Strategic diversification into mango-based by-products was also advised, extending the business beyond the 45-day fresh mango season into year-round operations.*

**A**fter connecting with the helpline, I received a callback within one to two days, and my queries were addressed promptly. I was struggling to find the right expert for FSSAI licensing, but the helpline connected me with the right resource. I truly appreciate their responsiveness and support.

— **Kunal Bandekar**, SD World Impex



### Business Challenge

Difficulty identifying the appropriate FSSAI license category and completing required approvals for their specific product segment.



### MSME Helpline Solution

**Connected the enterprise with an expert who provided precise FSSAI guidance, enabling smooth documentation completion and resolving the key compliance hurdle.**



### Business Challenge

Limited access to international buyers and over-dependence on the short 45-day fresh Alphonso mango season.



### MSME Helpline Solution

**Facilitated connections with international delegates and advised on mango by-product diversification, creating year-round revenue opportunities and expanding both B2B and B2C market reach.**



Founder:  
**Mahesh  
R Munde**



Location:  
**Sambhajinagar,  
Maharashtra**



Sector:  
**Agriculture Export  
(Smart Farming Products)**



Helpline Domain:  
**AEFC**

## The Enterprise Story

Manashri Import & Export, led by Mahesh R Munde, is a Sambhajinagar-based enterprise focused on exporting smart agriculture products to Southeast Asian markets including Thailand, Vietnam, Malaysia, and Singapore.

As a new entrant to export operations, the owner needed clarity on export costing, documentation requirements, perishable goods regulations, fraud prevention strategies, and access to government subsidies and certifications.

## MSME Helpline Intervention

*The MSME Helpline's domain expert, Ninad Patil, provided a thorough consultation covering the complete CF (Cost and Freight) costing structure, encompassing packaging, loading, insurance, and freight to the destination port.*

*Essential export documentation — including bank-related forms and residue level test reports for perishable goods — was explained in detail. Size specifications for Vietnam and Malaysia were clarified, and trusted platforms for export data and HSN codes (commerce.gov.in, trademap.org) were recommended. The expert also advised on ECGC insurance for risk mitigation and the necessity of obtaining a DPI startup certificate for additional benefits.*



### Business Challenge

Lack of clarity on CF costing, documentation requirements, and product specification standards for perishable goods exports to Southeast Asia.



### MSME Helpline Solution

**Explained the complete CF costing structure, essential export documents, and product requirements for specific markets, enabling accurate pricing and compliant shipment preparation.**



### Business Challenge

Risk of fraud and need for verified data sources for market research, HSN codes, and pricing intelligence.



### MSME Helpline Solution

**Directed the enterprise to trusted government and official data platforms, advised ECGC insurance for buyer credibility, and outlined the DPI startup certificate process for accessing additional support.**

**N**avigating export documentation and EDPMs closures was a major hurdle for our international trade. The MSME Helpline provided the exact technical clarity we needed to regularize our transactions and coordinate effectively with our bank. It has streamlined our entire export workflow.

— Mahesh R Munde, Manashri Import & Export



Founder: **Manisha**



Location: **Solapur, Maharashtra**



Sector: **Agriculture – Farm-to-Home Fresh Produce & Dairy (Ghee)**



Helpline Domain: **AEFC**

## The Enterprise Story

Farms Private Limited, represented by Manisha, operates a farm-to-home delivery model focused on supplying fresh fruits directly from farms to consumers. The enterprise is now looking to expand its operations beyond domestic markets by exploring opportunities in food exports, particularly organic fruits and dairy products such as ghee. As part of its growth strategy, the business aimed to connect with international buyers and understand the export ecosystem. During this phase, the entrepreneur came to know about MCCIA through a friend and approached the MSME Helpline to seek support in establishing global market linkages and export pathways.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Farms Private Limited received guidance focused on building market linkages and initiating export-oriented growth. This support enables the business to move beyond local distribution and establish itself in global agri and food export markets, particularly in organic and fresh produce segments. By facilitating direct buyer connections and structured guidance, the MSME Helpline helps the enterprise strengthen its export potential and scale its operations internationally.*



### Business Challenge

Limited access to international buyers for agri and dairy exports



**MSME Helpline Solution**  
*Facilitated buyer connections through MCCIA networks and export platforms*



### Business Challenge

Lack of clarity on how to initiate export operations



**MSME Helpline Solution**  
*Guidance on leveraging AEFC support for export readiness and market entry*



### Business Challenge

Need for structured approach to expand into global markets



**Support in identifying opportunities, networking events, and international exposure**



**T**he main benefit of connecting with MCCIA is the support in finding buyers and building connections. The experience has been very positive, and we look forward to expanding further.



— **Manisha**, Farms Private Limited



Founder:  
**Manoj  
Kamble**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Agriculture Products – Makhana  
& Moringa (Export-Oriented)**



Helpline Domain:  
**AEFC**

## The Enterprise Story

MK Enterprises, led by Manoj Kamble, is engaged in the export of agricultural products, primarily focusing on makhana and moringa-based products. While aiming to scale exports, particularly to markets like Dubai, the entrepreneur sought clarity on identifying genuine buyers and building reliable international trade relationships. During this phase, Manoj Kamble came to know about the MSME Helpline through a Facebook post and approached it to gain guidance on export market entry and buyer verification.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, MK Enterprises received practical guidance on entering and scaling export markets in a structured manner. The advisory emphasized starting with small trial shipments to test market demand and build trust with buyers before moving to larger consignments or container-level exports. It also focused on the role of relationship building and trust in international trade, which is critical for long-term export success. This support enables MK Enterprises to reduce risks, validate market demand, and gradually expand its presence in international markets such as Dubai.*



**T**he consultation helped me understand how to verify buyers and approach export markets more confidently. The experience was smooth and highly beneficial.



— **Manoj Kamble**, MK Enterprises



### Business Challenge

Difficulty in identifying and verifying genuine international buyers



### MSME Helpline Solution

**Guidance on structured buyer verification and participation in buyer-seller meets**



### Business Challenge

Lack of clarity on how to initiate exports and scale operations



### MSME Helpline Solution

**Advised starting with small trial orders and gradually scaling shipments**



### Business Challenge

Limited understanding of trust-based mechanisms in export trade



### MSME Helpline Solution

**Emphasis on relationship building and engagement through export facilitation bodies**



**PEDIKA AGRO  
(OPC) PVT. LTD**



Founder:  
**Pravin  
Uttamrao Borse**



Location:  
**Jalgaon,  
Maharashtra**



Sector:  
**Agriculture  
related Business.**



Helpline Domain:  
**AEFC**

## The Enterprise Story

Pedika Agro (OPC) Pvt. Ltd., owned by Pravin Uttamrao Borse, is an agriculture-based enterprise located in Jalgaon. The company learned about the MSME Helpline through online sources and approached it to seek consultation regarding the Agriculture Export Facilitation Center (AEFC) to explore export opportunities and expand its business reach.

## MSME Helpline Intervention

*The consultation helped Pedika Agro (OPC) Pvt. Ltd. gain clarity on export opportunities in the agriculture sector. The client was guided on how the Agriculture Export Facilitation Center can assist in navigating export procedures, accessing new markets, and building a structured approach towards international trade. This support enabled the business to take informed steps towards expanding beyond domestic markets.*



### Business Challenge

Required information about the Agriculture Export Facilitation Center to understand export processes and expand into international markets.



### MSME Helpline Solution

**Provided guidance on the role and benefits of the Agriculture Export Facilitation Center and how it can support export activities, market access, and business expansion.**



**T**he consultation helped us understand export opportunities and how to use AEFC support to expand our business internationally.



—**Pravin Uttamrao Borse**, Pedika Agro (OPC) Pvt. Ltd



Founder:  
**Sarang  
Waghmale**



Location:  
**Satara,  
Maharashtra**



Sector:  
**Agriculture  
Export**



Helpline Domain:  
**AEFC**

## The Enterprise Story

SKW International deals in agricultural commodities including turmeric, onion, and coffee beans. Discovering the Agriculture Export Facilitation Center through Instagram, the enterprise sought comprehensive guidance on navigating the export process, generating international market leads, and identifying viable export destinations for their agricultural products.

## MSME Helpline Intervention

*The Agriculture Export Facilitation Center provided comprehensive consultation covering the complete export process workflow, market lead generation techniques, and export destination identification. The detailed session cleared all doubts and equipped the enterprise with actionable knowledge to begin their export journey, positioning SKW International to leverage international markets for their agricultural commodities.*



**S**ir explained very well and gave perfect information. All my doubts were cleared. I understood the entire process of how to proceed.



**- SKW International**



### Business Challenge

Limited understanding of export procedures and documentation



### MSME Helpline Solution

**Complete end-to-end explanation of the export process with step-by-step guidance**



### Business Challenge

Uncertainty about how to generate market leads for agricultural commodities



### MSME Helpline Solution

**Structured approach to market lead generation and customer acquisition strategies**



### Business Challenge

Need to identify suitable international markets for turmeric, onion, and coffee beans



### MSME Helpline Solution

**Consultation on export destination selection and market entry strategies**



Founder:  
**Ayush  
Bankar**



Location:  
**Maharashtra**



Sector:  
**Agriculture**



Helpline Domain:  
**AEFC**

## The Enterprise Story

Mr. Ayush Bankar established Shakti Trade to venture into agriculture-related business. As a newcomer to the sector, he discovered the MSME Helpline through a podcast and sought foundational knowledge to navigate the complexities of agriculture business setup, export documentation, and financial planning.

## MSME Helpline Intervention

*The Agriculture Export Facilitation Center provided comprehensive foundational consultation to Shakti Trade, covering essential aspects of agriculture business including filings, documentation requirements, capital investment planning, and financing options. This structured guidance equipped the new entrepreneur with the knowledge base needed to establish and operate an agriculture-focused enterprise confidently.*



### Business Challenge

Limited knowledge as a new entrant in agriculture business



### MSME Helpline Solution

**Comprehensive basic knowledge orientation covering agriculture business fundamentals**



### Business Challenge

Uncertainty about filings and documentation requirements



### MSME Helpline Solution

**Detailed guidance on mandatory filings, documentation processes, and compliance requirements**



### Business Challenge

Need for understanding capital investment and financing options



### MSME Helpline Solution

**Consultation on capital sourcing strategies for agriculture ventures**



**T**he overall experience was good. As someone new to agriculture business, I received the basic knowledge I needed regarding filings, documentation, capital investment, and finance.



- Ayush Bankar, Shakti Trade



Founder:  
**Shrinivas  
Pandit Sankpal**



Location:  
**Maharashtra**



Sector:  
**Agri/Perishable Products  
& Export-Oriented  
Business**



Helpline Domain:  
**AEFC**

## The Enterprise Story

Shri Healthcare, led by Shrinivas Pandit Sankpal, is an emerging enterprise exploring opportunities in exporting agri-based and perishable products to international markets. While exploring export opportunities and digital outreach strategies, the entrepreneur approached the MSME Helpline to gain clarity on export documentation, logistics, and identifying suitable international markets. A key challenge was the lack of awareness regarding the processes required to initiate and sustain export operations.

## MSME Helpline Intervention

*The guidance provided through the MSME Helpline helped the entrepreneur understand the complete export process, from documentation to market entry. The consultation also provided insights into target markets such as Sri Lanka, Malaysia, Vietnam, and Dubai, which offer relatively easier entry points for new exporters. The entrepreneur was also advised to use export credit insurance (ECGC) to mitigate payment risks and leverage platforms such as DGFT and Trade Map for market research. This comprehensive support enables Shri Healthcare to move forward with greater confidence, reduce entry barriers, and build a structured approach to exporting perishable products.*



### Business Challenge

Limited knowledge of export documentation and compliance requirements.



### MSME Helpline Solution

**Clear understanding of export documentation including IEC, AD Code, Shipping Bill, and certifications.**



### Business Challenge

Uncertainty about target export markets, logistics, and payment processes.



### MSME Helpline Solution

**Better clarity on suitable markets, logistics planning, and payment cycles for perishable goods.**



**T**he experience was outstanding. I received clear guidance on documentation and export processes, which helped me understand how to reach international markets.



— **Shrinivas Pandit Sankpal**, Shri Healthcare



Founder:  
**Love Jain**



Location:  
**Udaipur,  
Rajasthan**



Sector:  
**Food & Beverages  
Trading**



Helpline Domain:  
**AEFC**

## The Enterprise Story

Vankrit owned by Mr. Love Jain is engaged in dry fruits trading and aims to transition into a Direct-to-Consumer (D2C) brand to expand its market presence. After learning about the MSME Helpline through a friend, the entrepreneur approached the helpline to seek consultation from the Agriculture Export Facilitation Center (AEFC). The objective was to gain guidance on business expansion, licensing requirements, and exploring funding opportunities to support the shift towards a branded and scalable model.

## MSME Helpline Intervention

*The consultation supported the business in its transition from a trading model to a structured D2C brand. The client was guided on obtaining necessary licenses and meeting compliance requirements for selling through digital platforms, including e-commerce and quick commerce channels. Additionally, detailed information was provided on suitable funding schemes, loan options, and interest structures to facilitate business expansion. This assistance enabled the entrepreneur to take informed steps toward building a scalable and compliant brand.*



### Business Challenge

Faced lack of clarity in expanding into the D2C market including licensing and compliance for e-commerce and quick commerce platforms.



### MSME Helpline Solution

**Provided guidance on required licenses and compliance for listing products on e-commerce and quick commerce platforms, enabling smooth market entry.**



### Business Challenge

Needed information on loan schemes and applicable interest rates for business expansion.



### MSME Helpline Solution

**Provided insights into relevant government loan schemes and interest rates to support the business's growth and branding plans.**

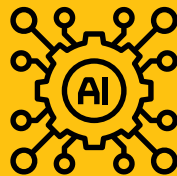


**T**he consultation helped us understand how to build our D2C brand and comply with platform requirements. It also gave us clarity on funding options to support our expansion.



— **Love Jain, Vankrit**





# Artificial Intelligence

**Artificial Intelligence (AI) focuses on enabling MSMEs to adopt AI and digital tools, helping bridge the technology gap and improve efficiency, productivity, and competitiveness in a digital economy.**





Founder:  
**Ajinkya  
Shevale**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Food Processing &  
Consulting Industry**



Helpline Domain:  
**AI**

## The Enterprise Story

Infigo Research Laboratories Pvt. Ltd., owned by Ajinkya Shevale, is engaged in food manufacturing consulting with a strong focus on activities within the micro sector. The company connected with the MSME Helpline for AI consultation after learning about it through a WhatsApp group. The aim was to explore AI-driven solutions to improve operational efficiency, automate routine processes, and strengthen their digital presence.

## MSME Helpline Intervention

*The consultation helped Infigo Research Laboratories adopt practical AI solutions tailored to their micro-sector operations. The business was supported in automating repetitive tasks, improving internal efficiency, and reducing turnaround time. Additionally, guidance on website optimization and SEO enabled the company to strengthen its online presence. Overall, the intervention encouraged a more structured and technology-enabled approach to managing and scaling their consulting services.*



### Business Challenge

Inefficient handling of routine tasks like document management and email responses.



### MSME Helpline Solution

**Implemented AI tools for automating document sorting, task management, and email auto-replies.**



### Business Challenge

Limited awareness of AI tools for automation and workflow optimisation.



### MSME Helpline Solution

**Guided on using APIs and automation platforms to streamline operations and reduce manual effort.**



### Business Challenge

Needed improvement in website performance for better visibility.



### MSME Helpline Solution

**Provided support for website updates to enhance digital presence.**



**T**he consultation helped us automate daily tasks and improve efficiency. It also guided us in strengthening our digital presence.



— **Ajinkya Shevale**, Infigo Research Laboratories Pvt. Ltd.



Founder:  
**Amol S. Shitole**

Location:  
**Pune, Maharashtra**

Sector:  
**Construction & Eco-Build Solutions**

Helpline Domain:  
**AI**

## The Enterprise Story

Citadel Eco Build Private Limited, led by Amol S. Shitole, is a well-established company with over two decades of experience in the construction and eco-build solutions space. Seeking to modernize operations and improve customer engagement, the enterprise engaged with the MSME Helpline AI Studio. Starting from zero knowledge of AI, the company embarked on a digital transformation journey, exploring AI tools and building internal capabilities across departments.

## MSME Helpline Intervention

*Through the MSME Helpline AI Studio, Citadel Eco Build underwent a significant transformation by adopting AI-driven tools for business operations and customer engagement. By leveraging AI tools and structured prompts, the company analysed historical customer data to understand behaviour patterns and preferences. As a result, the enterprise experienced improved customer engagement and higher business conversions, as communications became more meaningful and data-driven. Additionally, AI adoption across departments enhanced employee productivity, allowing teams to deliver better outcomes within limited time. This intervention transformed Citadel Eco Build from a low digital maturity enterprise to an AI-enabled organisation, strengthening both operational efficiency and customer relationship management.*



**B**ecause of AI Studio, we moved from zero knowledge to building our own CRM and using AI tools effectively across the company.



— **Amol S. Shitole**, Citadel Eco Build Pvt. Ltd.



### Business Challenge

Lack of knowledge and adoption of AI tools



**MSME Helpline Solution**  
*Introduction to AI platforms and guided implementation across departments*



### Business Challenge

Ineffective customer communication and email outreach



**MSME Helpline Solution**  
*AI-driven email generation based on customer data and behaviour analysis*



### Business Challenge

Underutilisation of historical customer data



**MSME Helpline Solution**  
*Structuring and analysing legacy data using AI tools for targeted engagement*



Founder:  
**Mansi Inamdar**



Location:  
**Pune, Maharashtra**



Sector:  
**Corporate Gifting Industry**



Helpline Domain:  
**AI**

## The Enterprise Story

Crafty Zone, based in Pune and led by Mansi Inamdar, is a growing venture in the corporate gifting space, offering customized and occasion-based gift hampers for businesses and individuals. The entrepreneur came to know about the AI consultations through the CEWE Women's Meet and approached it to explore tools that could enhance creativity, streamline content creation, and improve overall efficiency.

## MSME Helpline Intervention

*The consultation helped Crafty Zone adopt practical AI-based solutions to strengthen its branding and workflow. The entrepreneur was guided on leveraging AI for generating creative content and improving marketing consistency. In addition, the use of simple digital tools for routine activities reduced manual effort and turnaround time. This support enabled the business to work more efficiently while focusing on innovation and customer-centric offerings.*



### Business Challenge

Faced difficulty in maintaining creative and engaging content for marketing and branding.



**MSME Helpline Solution**  
*Introduced AI tools like ChatGPT to simplify content creation and boost creativity.*



### Business Challenge

Manual processes for designing and generating promotional content were time-consuming.



**MSME Helpline Solution**  
*Suggested use of digital tools to save time and improve efficiency.*



**T**he session helped us use AI tools to enhance creativity and save time in our daily work. It has made our marketing and operations much more efficient.



— Mansi Inamdar, Crafty Zone



Founder: **Rohit Gatkal**

Location: **Pune, Maharashtra**

Sector: **Industrial Equipment & Material Handling Solutions**

Helpline Domain: **AI**

## The Enterprise Story

Dynamic Industries specialises in supplying material handling equipment and industrial repair services, primarily catering to the automobile and fabrication industries. As the business aimed to expand its customer base and improve operational efficiency, the need for digital transformation and automation became increasingly important. To address these challenges, the enterprise engaged with the MSME Helpline AI Studio through MCCIA, seeking solutions to enhance customer outreach, streamline workflows, and improve inquiry conversion processes through technology-driven interventions.

## MSME Helpline Intervention

*Through the MSME Helpline AI Studio, Dynamic Industries received practical guidance on leveraging AI-powered tools for marketing automation and operational efficiency. Additionally, the introduction of email tracking and analytics systems provided insights into customer behaviour, such as open rates and link engagement, supporting data-driven decision-making. By integrating these AI-enabled solutions, the enterprise is better positioned to streamline its sales funnel, enhance customer targeting, and improve overall business productivity. This transformation enables Dynamic Industries to transition from traditional methods to a more scalable and technology-driven business model.*



The AI consultation helped us understand how to improve our outreach and streamline our processes using automation.



— Rohit Gatkal, Dynamic Industries



### Business Challenge

Inefficient customer outreach and low engagement rates



**MSME Helpline Solution**  
*Introduction of AI-driven email marketing tools for personalised communication*



### Business Challenge

Manual workflow limits inquiry conversion efficiency



**MSME Helpline Solution**  
*Guidance on automation of workflows and lead management systems*



### Business Challenge

Lack of a structured digital marketing approach



**MSME Helpline Solution**  
*Use of AI tools for email tracking, A/B testing, and performance analytics*



Founder:  
**Mr. Abhishek**

Location:  
**Nashik,  
Maharashtra**

Sector:  
**Ed-Tech**

Helpline Domain:  
**AI**

## The Enterprise Story

Anupria Innovations Pvt. Ltd., based in Nashik, operates an ed-tech platform called Paperkeeda, offering a comprehensive mock test environment for students from KG to PhD levels across India. The platform enables students to practice exams and receive detailed solutions, functioning as a digital practice tool. The company engaged with MSME Helpline through MCCIA AI Studio to explore AI-driven improvements, business model expansion and further support in marketing, branding, and government schemes to scale the platform nationwide.

## MSME Helpline Intervention

*The interaction with Anupria Innovations was highly constructive, helping the client gain direction on scaling their edtech platform through AI-driven strategies and suitable business models. The team also addressed their need for market expansion by outlining branding and outreach approaches, while providing clarity on available government support schemes. The engagement further ensured that the client was connected to relevant MCCIA services and future consultations, enabling a structured path for pan-India growth.*



### Business Challenge

Needed strategic clarity on scaling the platform using AI and deciding between B2B and B2C models for wider reach.



### MSME Helpline Solution

Provided insights on leveraging AI to enhance platform performance and structuring suitable business models.



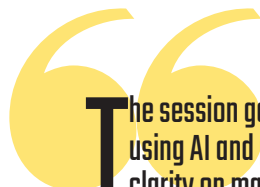
### Business Challenge

Required guidance on marketing, branding, and accessing government subsidies for growth in the education sector.



### MSME Helpline Solution

**Guided on marketing and branding strategies to reach students across India, along with information on relevant government schemes.**



**T**he session gave us valuable direction on improving our platform using AI and planning our expansion strategy. We also gained clarity on marketing and government support options for scaling our edtech venture.

— **Purnima Belsarkar**, Anupria Innovations Pvt. Ltd.



Founder:  
**Rishi  
Dadhich**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Digital Transformation,  
AI & Demand  
Generation Services**



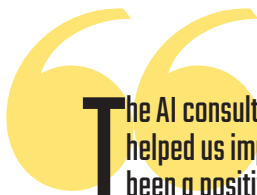
Helpline Domain:  
**AI**

## The Enterprise Story

Pharoscion Global, led by Rishi Dadhich, is a 360-degree digital transformation and demand generation company, offering cloud-based and AI-driven solutions across 12 countries. The company works across marketing, branding, and digital services, and is recognised as a Meta-recognised impact leader and a partner with Google and Microsoft. As a digital-first organisation, Pharoscion Global aimed to further enhance its operations by automating manual processes while maintaining high-quality service delivery. During this phase, the company engaged with the MSME Helpline AI Studio through MCCA membership and community interactions to explore practical AI applications for business efficiency.

## MSME Helpline Intervention

*Through the MSME Helpline AI Studio, Pharoscion Global received targeted guidance on identifying and automating repetitive business processes. Additionally, the engagement emphasised a use-case-based approach to AI adoption, helping the company systematically identify areas where automation can create maximum impact. The structured sessions and workshops further supported knowledge transfer across teams. This intervention enabled the enterprise to enhance productivity, scale operations efficiently, and strengthen its position as a technology-driven business.*



**T**he AI consultation provided valuable insights on automation and helped us implement practical solutions in our workflows. It has been a positive experience.



— **Rishi Dadhich**, Pharoscion Global



### Business Challenge

High dependence on manual processes affects efficiency



**MSME Helpline Solution**  
*Guidance on automating workflows using AI tools like ChatGPT and Claude*



### Business Challenge

Need to maintain quality while scaling operations



**MSME Helpline Solution**  
*Suggested use-case-based AI implementation for specific business functions*



### Business Challenge

Limited structured approach to AI adoption across teams



**MSME Helpline Solution**  
*Provided actionable insights on inbound call automation and social media automation*



Founder:  
**Girish Deshpande**

Location:  
**Maharashtra**

Sector:  
**Polymer Manufacturing & Industrial Operations**

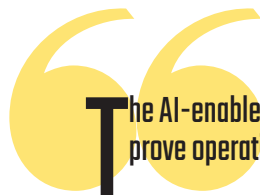
Helpline Domain:  
**AI**

## The Enterprise Story

Radiance Polymers, led by Girish Deshpande, operates in the polymer manufacturing sector with a focus on managing inventory, operations, and production workflows efficiently. As the business scaled, handling inventory across locations and maintaining real-time visibility became increasingly complex. To address these operational challenges, the enterprise engaged with the MSME Helpline AI Studio, aiming to adopt digital tools that could streamline inventory management and reduce dependency on manual processes.

## MSME Helpline Intervention

Through the MSME Helpline AI Studio, Radiance Polymers successfully implemented an AI-enabled inventory management system, transforming how data is captured, tracked, and analysed across operations. The intervention included integration with cloud-based platforms such as Google Cloud and Firebase, ensuring seamless backend connectivity and scalable data management. Additionally, the system enabled automated reporting and analytics through Google Sheets, allowing the management team to make faster and more informed decisions. The use of AI tools in deployment and troubleshooting further streamlined implementation, ensuring smooth adoption across the organisation. This transformation reflects a shift from traditional manual systems to a digitally integrated, AI-supported ERP-like workflow, enhancing efficiency, reducing errors, and enabling scalable operations.



The AI-enabled system helped us streamline inventory and improve operational efficiency with real-time visibility.



— Girish Deshpande, Radiance Polymers



### Business Challenge

Inefficient inventory tracking and a lack of real-time visibility



**MSME Helpline Solution**  
*Deployment of an AI-enabled inventory management application*



### Business Challenge

Manual data handling leading to errors and delays



**MSME Helpline Solution**  
*Integration with Google Cloud and Firebase for real-time data synchronisation*



### Business Challenge

Limited analytics for decision-making



**MSME Helpline Solution**  
*Automated reporting through Google Sheets and dashboard analytics*



Founder:  
**Ranjeet Rajput**

Location:  
**Pune, Maharashtra**

Sector:  
**Precision Plastic Manufacturing (Automotive & Industrial Components)**

Helpline Domain:  
**AI**

## The Enterprise Story

Standard Plastics, led by Ranjeet Rajput, is an IATF-certified precision manufacturing company established in 1995, specialising in high-accuracy plastic components for automotive, filtration, and electrical industries. With expertise in metal-to-plastic conversion and advanced polymer moulding, the company operates a fully paperless factory powered by an in-house ERP system. As operations expanded, managing production efficiency, defect control, and workflow automation became increasingly complex. To enhance operational performance and maintain high-quality standards, the company engaged with the MSME Helpline AI Studio to explore advanced AI integration within manufacturing systems.

## MSME Helpline Intervention

*Through the MSME Helpline AI Studio, Standard Plastics received advanced guidance on integrating AI into manufacturing operations to enhance efficiency, quality control, and decision-making. Additionally, AI-based feasibility tools were recommended to analyse customer drawings with high accuracy, significantly speeding up decision-making while retaining human oversight. This engagement positioned Standard Plastics as a high-maturity AI adopter in manufacturing, enabling improved efficiency, reduced errors, and a scalable, data-driven production environment.*



The support helped simplify AI for manufacturing and made implementation much easier for us.



— Ranjeet Rajput, Standard Plastics



### Business Challenge

Need for real-time monitoring and defect management across multiple machines



### MSME Helpline Solution

**Introduction of AI-driven monitoring systems and chatbot-based tracking**



### Business Challenge

Manual intervention in feasibility studies and production audits



### MSME Helpline Solution

**Deployment of AI tools for feasibility analysis and automated audit insights**



### Business Challenge

Fragmented AI tools and lack of a unified workflow system



### MSME Helpline Solution

**Guidance on integrating AI workflows with ERP and automation platforms**



Founder:  
**Dhananjay Sharma**



Location:



Sector:  
**Ed-Tech**



Helpline Domain:  
**AI**

## The Enterprise Story

Augment Works, founded in 2016 and led by Dhananjay Sharma, is a technology-driven company offering services across web development, AI solutions, and digital platforms. The company operates across three brands—Augment Works, Webbiz, and Aakar Design. Through its MCCA membership, the firm connected with MSME Helpline to stay updated with emerging AI trends and improve its marketing and operational efficiency.

## MSME Helpline Intervention

*The engagement with Augment Works was impactful in helping the company adopt practical AI-driven solutions for business growth. The consultation focused on enhancing their digital marketing capabilities through automated content creation and social media management, enabling the team to address existing challenges effectively. By introducing relevant tools and strategies, the helpline supported the company in improving efficiency while staying aligned with the latest technological advancements.*



### Business Challenge

Faced challenges in scaling marketing efforts and creating consistent, high-quality digital content.



### MSME Helpline Solution

**Provided insights on leveraging AI to enhance platform performance and structuring suitable business models.**



### Business Challenge

Advised on using AI tools for blog writing, content creation, and image generation to strengthen digital presence.



### MSME Helpline Solution

**Recommended automation of social media marketing and routine tasks to improve efficiency and reduce manual workload.**



**T**he consultation helped us understand how to use AI for marketing and automation effectively. It has improved our efficiency and supported our growth.



— **Dhananjay Sharma**, Augment Works.



Founder:  
**Vishwas Bhange**



Location:  
**Pune, Maharashtra**



Sector:  
**Manufacturing – Rubber, Plastic Components & Automotive Parts**



Helpline Domain:  
**AI**

## The Enterprise Story

VBN Engineering and Solution, led by Vishwas Bhange, is a manufacturing enterprise specialising in rubber and plastic components for automotive (2W, 3W, 4W), industrial, and EV applications. As the business scaled operations, managing complex workflows, multiple clients, and production schedules became increasingly challenging. Many operational processes, including project tracking and resource allocation, were being handled manually through spreadsheets. During this phase, Vishwas Bhange engaged with the MSME Helpline AI Studio sessions to explore how AI could improve operational efficiency and decision-making.

## MSME Helpline Intervention

*Through the MSME Helpline AI Studio, VBN Engineering received guidance on integrating AI into day-to-day operations. Additionally, the entrepreneur was introduced to AI-powered platforms for market research and lead generation, supporting potential expansion into export markets. The engagement further provided ongoing support through structured sessions and expert guidance, helping the company gradually adopt AI-driven solutions across its operations. This intervention has enabled the enterprise to improve efficiency, enhance transparency in workflows, and build a foundation for data-driven decision-making.*



**A**I Studio sessions helped us understand how to reduce manual work and improve efficiency. It has been useful for our daily operations.



— Vishwas Bhange, VBN Engineering and Solution



### Business Challenge

Heavy reliance on manual processes for workflow and project management



**MSME Helpline Solution**  
**Introduced AI tools for automation of routine tasks and workflow optimisation**



### Business Challenge

Difficulty in managing multiple clients, schedules, and machine utilisation



**MSME Helpline Solution**  
**Recommended custom AI-based solutions for scheduling and resource allocation**



### Business Challenge

Limited use of data for market expansion and lead generation



**MSME Helpline Solution**  
**Suggested AI tools like Claude and Apollo for market research and targeted lead generation**





# Business Setup and Compliance

**Business Setup and Compliance** assists enterprises in registration, licensing, and regulatory compliance, simplifying entry barriers and addressing one of the most common pain points for new and existing businesses.





**ABHISHEK  
ARVIND MOHITE**



Founder:  
**Abhishek  
Arvind Mohite**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Trading & Supply  
(Government  
Procurement)**



Helpline Domain:  
**Business Setup  
and Compliance**

## The Enterprise Story

Abhishek Arvind Mohite is an emerging entrepreneur who recently initiated a trading business with the objective of supplying products to government institutions. The business aims to act as a bridge between the general market and registered government procurement systems. At the early stage of setting up the enterprise, the founder was exploring the most suitable business structure and required processes to formally begin operations. During this phase, Abhishek came to know about the MSME Helpline through a personal reference and approached it to gain clarity on setting up and registering the business.

## MSME Helpline Intervention

*The guidance provided through the MSME Helpline helped the entrepreneur understand the process of setting up a proprietorship firm, which is one of the simplest and most suitable structures for participating in government procurement. This assistance can help the enterprise establish a compliant business foundation, reduce procedural confusion, and improve readiness to participate in government supply opportunities.*



### Business Challenge

Limited understanding of business registration requirements and compliance procedures.



**MSME Helpline Solution**  
*Clear guidance on proprietorship setup and required documentation.*



### Business Challenge

Uncertainty about how to connect with government institutions and participate in procurement.



**MSME Helpline Solution**  
*Better clarity on supplier roles and steps to engage in government procurement.*



**T**he MSME Helpline guided me through the registration process and helped me understand how to start and connect with government institutes. It was a very helpful and smooth experience.



— **Abhishek Arvind Mohite**



**ANAND  
PRABHAKAR**



Founder:  
**Anand  
Prabhakar  
Belgaon**



Location:  
**Yavatmal,  
Maharashtra**



Sector:  
**Pharmaceutical**



Helpline Domain:  
**Business Setup  
and Compliance**

## The Enterprise Story

Mr. Anand Prabhakar Belgaon from Yavatmal district operates a retail medical shop and manages farming activities. Identifying his farmland's black stone deposits as a business opportunity, he planned two ventures: construction materials production (₹6 crore investment) and cattle feed manufacturing (₹50 lakh - ₹1 crore investment). After discovering the MSME Helpline through Facebook while researching government schemes, he sought guidance on financial planning and accessing subsidies to assess project feasibility.

## MSME Helpline Intervention

*The MSME Helpline provided initial business setup consultation emphasizing gradual market entry and the importance of thorough feasibility studies before large-scale investments. The team advised gathering comprehensive market knowledge rather than immediate capital deployment. Recognizing the need for specialized financial guidance on loan structures and subsidy calculations for the capital-intensive projects, the helpline remains available for follow-up consultation specifically focused on detailed financial planning and scheme eligibility.*



### Business Challenge

High capital requirement (₹6 crore for sand production, ₹50 lakh - ₹1 crore for cattle feed)



### MSME Helpline Solution

**Foundational guidance on gradual market entry and gaining market knowledge before large investments**

**T**he consultation provided basic guidance on how to approach business setup and advised me to gain market knowledge first before investing large amounts. For detailed financial clarity on loans and subsidies for my projects, I would benefit from a more focused finance consultation.



**- Anand Prabhakar Belgaon**



# DARSHANA TAILORING



Founder:  
**Darshana Patangrao**



Location:  
**Mumbai, Maharashtra**



Sector:  
**Textiles and Tailoring**



Helpline Domain:  
**Business Setup and Compliance**

## The Enterprise Story

Ms. Darshana Patangrao founded DARSHANA Tailoring in Mumbai with the vision of building a textile business. As a first-time entrepreneur, she faced challenges in business registration, compliance, procurement, and securing funds. To navigate these, she sought comprehensive support from the MSME Helpline.

## MSME Helpline Intervention

The MSME Helpline provided comprehensive consultation to DARSHANA Tailoring, addressing business setup fundamentals, compliance requirements, and procurement strategies specific to the textile and tailoring sector. Critically, the consultant identified credit readiness as the key to accessing funding and recommended a two-step approach: first, checking and improving the CIBIL score to ensure creditworthiness, and then approaching banks for business loans. This strategic financial planning advice positioned the enterprise to secure funding on favorable terms while establishing strong banking relationships for long-term growth.



### Business Challenge

Lack of clarity on business setup procedures and compliance requirements



### MSME Helpline Solution

**Comprehensive guidance on platform-specific strategies for lead generation and brand visibility**



### Business Challenge

Uncertainty about procurement processes for raw materials and equipment



### MSME Helpline Solution

**Consultation on supplier networks, procurement strategies, and vendor management for tailoring businesses**



The guidance on improving our CIBIL score before approaching banks was practical and valuable. We now have a clear roadmap for setting up our business and securing the funding we need.



- Darshana Patangrao, Founder - DARSHANA Tailoring



# DHAROHAR ANTIQUES AND HOME DECOR



Founder:  
**Sandhya Ashrit**



Location:  
**Pune, Maharashtra**



Sector:  
**Retail / Home Decor (Antiques & Lifestyle Products)**



Helpline Domain:  
**Business Setup and Compliance**

## The Enterprise Story

Dharohar Antiques and Home Decor is a Pune-based venture focused on curating and retailing antiques and home décor products. As a first-time entrepreneur, Sandhya Ashrit sought to establish her business on a strong, compliant foundation from the outset. She required clarity on the most suitable business structure, registration requirements, GST applicability at different revenue stages, flexibility in brand naming and logo usage, and options for professional networking through MCCI. She also expressed interest in planning a future consultancy vertical alongside her retail business.

## MSME Helpline Intervention

The MSME Helpline provided a focused consultation led by domain expert Vishal Patil. He recommended starting as a sole proprietorship — citing its simplicity of registration and flexibility for future scaling — alongside MSME (Udyam) registration and opening a current account in the business name. GST registration was advised only upon crossing the prescribed turnover threshold, avoiding premature compliance burden. The consultation clarified that a proprietorship allows full freedom in choosing a business name and logo, while recommending trademark registration for long-term brand protection. Continued support on HSN code selection and MCCI membership for women entrepreneurs was also offered.



### Business Challenge

Lack of clarity on business structure, registration requirements, GST applicability, and branding flexibility while setting up a new retail venture.



### MSME Helpline Solution

**Recommended sole proprietorship as the optimal starting structure, with clear guidance on MSME registration, current account setup, and appropriate timing for GST registration.**



### Business Challenge

Need for professional networking opportunities and guidance on planning a future consultancy vertical alongside the core retail business.



### MSME Helpline Solution

**Clarified branding freedoms, advised trademark registration for future protection, and encouraged MCCI membership to support the entrepreneur's networking and growth as a woman business owner.**



The clarity we received regarding GST compliance and financial structuring was invaluable. It simplified our processes and ensured we remain compliant, allowing us to focus on building and growing our business.



— Sandhya Ashrit, Dharohar Antiques and Home Decor



# EVOLVING ENTERPRISES



Founder: **Hema**

Location: **Pune, Maharashtra**

Sector: **Management Consulting and Corporate Training**

Helpline Domain: **Business Setup and Compliance**

## The Enterprise Story

Evolving Enterprises is a Pune-based management consulting firm with plans to expand into a dedicated corporate training vertical. As the business moved toward formalisation, the owner sought clarity on the most appropriate legal structure and the MSME registration process. Introduced to the MSME Helpline through a social media notification, the owner engaged with the platform to understand regulatory requirements and make informed decisions on setting up her enterprise on a strong compliance foundation.

## MSME Helpline Intervention

The MSME Helpline facilitated two focused consultations. The first covered MSME and Udyam registration — including the process, documentation requirements, and the associated regulatory framework. The second consultation provided a structured comparison of business entities — OPC, Private Limited, and Proprietorship — with a detailed explanation of incorporation steps, compliance requirements, and future conversion options. Full support was offered for name application, documentation preparation, and incorporation checklist provision.



### Business Challenge

Limited understanding of the Udyam registration process and the legal framework governing MSMEs.



### MSME Helpline Solution

**Provided clear, step-by-step guidance on Udyam registration procedures, enabling the owner to understand and initiate the formalisation process effectively.**



### Business Challenge

Uncertainty about selecting the most appropriate legal structure — OPC, Proprietorship, or Private Limited — for a management consulting and training-oriented business.



### MSME Helpline Solution

**Delivered a structured comparison of business entities, outlining legal, operational, and strategic implications to support informed decision-making and confident business registration.**



The consultants were clear, prompt, and addressed all my queries effectively. They also assured continued support whenever required, which made the entire experience very reassuring.



— **Hema**, Evolving Enterprises



Founder: **D V Pol**

Location: **Pune, Maharashtra**

Sector: **Financial Consultancy**

Helpline Domain: **Business Setup and Compliance**

## The Enterprise Story

Pol Investments Services is a well-established financial consultancy with over 37 years of experience in GIC, mutual funds, FBS, and LIC services. Five years ago, the owner's daughters — both computer science graduates — joined the business, introducing digital capabilities and social media outreach. Despite a stable annual income of approximately ₹10–12 lakhs, the enterprise set a growth target of ₹25–30 lakhs. The owner sought guidance on corporate consolidation, obtaining new agency codes under a formalised entity, and scaling the business through structured marketing strategies.

## MSME Helpline Intervention

On the structural front, the MSME Helpline recommended an LLP (Limited Liability Partnership) model as the most suitable structure for consolidation, describing it as an investment consultancy service with potential for better margins. Key regulatory hurdles — obtaining new agency codes from LIC, GIC, and others under the new entity — were outlined, with a clear compliance roadmap. For marketing and scaling, the MSME Helpline facilitated a collaborative one-on-one session with a marketing expert who introduced new strategic directions. With over 40 social media reels already created by the next generation, a follow-up consultation was arranged to align these efforts with advanced marketing and conversion strategies.



The experience was very positive. The consultant was highly cooperative, offered new perspectives, and guided me toward practical implementation. I look forward to the next session to further strengthen our marketing approach.



— D V Pol, Pol Investments Services



### Business Challenge

Stagnant revenue levels and the need to scale annual income from ₹10–12 lakhs to a target of ₹25–30 lakhs.



### MSME Helpline Solution

**Recommended an LLP structure for business consolidation, outlining regulatory requirements for obtaining agency codes, and providing a structured path forward for formalisation.**



### Business Challenge

Existing digital marketing efforts generating visibility but not translating effectively into client conversions and revenue growth.



### MSME Helpline Solution

**Provided a strategic marketing roadmap and is facilitating follow-up consultations to align social media efforts with outcome-driven strategies designed to improve conversion.**



Founder:  
**Saina  
Tendulkar**



Location:  
**Mumbai,  
Maharashtra**



Sector:  
**Food Processing –  
Healthy Snacks &  
Nutrient Foods**



Helpline Domain:  
**Business Setup  
and Compliance**

## The Enterprise Story

VMAC Foods, led by Saina Tendulkar, is a women-led food enterprise focused on creating healthy, nutrient-rich snack products. The enterprise offers a range of baked, maida-free products such as millet-based crackers, energy bars, granola, and customized gifting solutions, aiming to redefine healthy eating without compromising on taste. As the enterprise began gaining traction, the founders sought to scale operations, improve market reach, and strengthen the business structure. While exploring solutions for growth and visibility, Saina Tendulkar came to know about the MSME Helpline through social media (Instagram) and approached it to gain guidance on scaling strategies, funding options, and business structuring

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, the startup received structured guidance on building a strong foundation for scaling operations. The advisory also emphasized strategic networking and brand-building, including connecting with relevant stakeholders such as dietitians and participating in business networks. This guidance enables the startup to take a more structured approach toward scaling, improve financial preparedness, and strengthen its presence in the competitive health food market.*



**T**he experience was seamless and extremely helpful. The consultants gave practical steps that we are already implementing to scale our business.



– Saina Tendulkar, VMAC Foods



### Business Challenge

Lack of clarity on funding options and business scaling strategies



**MSME Helpline Solution**  
**Guidance on government schemes and loan options such as Mudra for women entrepreneurs**



### Business Challenge

Need for structured planning and financial readiness



**MSME Helpline Solution**  
**Advised preparation of a CA-certified project report for funding access**



### Business Challenge

Limited networking and market visibility



**MSME Helpline Solution**  
**Suggested joining business networks (BNI), connecting with dietitians, and strengthening digital branding**



Founder:  
**Seema  
Raghunath**



Location:  
**Mumbai,  
Maharashtra**



Sector:  
**Handmade Products  
– Designer Candles,  
Soaps & Chocolates**



Helpline Domain:  
**Business Setup  
and Compliance**

## The Enterprise Story

Seema Enterprise, led by Seema Raghunath Yadav, is a small-scale business engaged in the production of designer candles, handmade soaps, and chocolate-based products. The enterprise operates in the niche segment of customized and artisanal products, catering to a growing market for personalized and aesthetic goods. As the business continued to grow, the entrepreneur sought to better understand how to structure and formalize the business operations, while also improving overall management and scalability. During this process, Seema Yadav connected with the MSME Helpline to gain clarity on business-related processes and support mechanisms.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Seema Enterprise received guidance focused on strengthening the foundation of the business and improving operational clarity. The consultation helped the entrepreneur better understand how to manage and structure a small-scale enterprise in a more organised manner. The interaction also provided reassurance and clarity regarding business processes, enabling the entrepreneur to continue operations with greater confidence. For small and emerging businesses in the handmade and customized products segment, such guidance plays an important role in transitioning from informal operations to more structured business practices. This support contributes to improved business stability, better decision-making, and the potential for gradual expansion in a competitive market.*



### Business Challenge

Need for clarity on structuring and formalising a small-scale handmade products business



**MSME Helpline Solution**  
**Guidance on business setup processes and operational structuring**



### Business Challenge

Limited understanding of how to streamline business activities for growth



**MSME Helpline Solution**  
**Support in understanding basic business management and compliance requirements**



**T**he experience was easy and satisfactory. The interaction helped me understand my business better.



– Seema Raghunath Yadav, Seema Enterprise



# SHREE LAXMI MULTIPURPOSE STORES



Founder:  
**Purnima  
Belsarkar**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Handmade  
Fabric Sector**



Helpline Domain:  
**Business Setup  
and Compliance**

## The Enterprise Story

Shree Laxmi Multipurpose Stores, owned by Purnima Belsarkar, is a Pune-based enterprise engaged in handmade fabric creations, located in Pune. The business focuses on crafting and selling customized, all-season fabric products through both offline and online channels. After discovering the MSME Helpline through social media, the entrepreneur approached it to seek guidance on business setup, financial planning, and marketing strategies to scale operations effectively.

## MSME Helpline Intervention

*The consultation helped Shree Laxmi Multipurpose Stores build a clearer foundation for business setup and growth. The client was guided on managing financial aspects such as working capital and inventory planning, along with ensuring consistent sourcing of raw materials. Additionally, strong emphasis was placed on digital marketing strategies and preparing a structured project report to access funding. This support enabled the business to take a more organized and scalable approach toward operations and market expansion.*



**T**he consultation helped us understand financial planning and how to market our products effectively online. It gave us a clear direction to grow our handmade business.



— **Purnima Belsarkar**, Shree Laxmi Multipurpose Stores.



### Business Challenge

Faced challenges in managing working capital, raw material sourcing, and maintaining consistent cash flow for production and inventory.



### MSME Helpline Solution

**Advised on managing working capital, maintaining steady raw material sourcing, and preparing a structured project report with professional assistance for funding.**



### Business Challenge

Needed clarity on marketing handmade products effectively, especially through digital platforms, and preparing a bank-ready project report.



### MSME Helpline Solution

**Recommended leveraging platforms like Instagram and Facebook for marketing, along with community engagement and direct customer interaction for business growth.**



Founder:  
**Keshav Uttamrao  
Chaudhari**



Location:  
**Amravati,  
Maharashtra**



Sector:  
**Retail  
Sector**



Helpline Domain:  
**Business Setup  
and Compliance**

## The Enterprise Story

Vitthal Automobiles, owned by Mr. Keshav Uttamrao Chaudhari, is an automobile service and two-wheeler maintenance enterprise based in Amravati. The business approached the MSME Helpline after discovering it on Instagram, seeking professional guidance for establishing and structuring the enterprise more effectively. Through this consultation, the owner also aimed to gain insights into suitable funding opportunities to support business growth and expansion.

## MSME Helpline Intervention

*Vitthal Automobiles was supported with structured guidance focused on establishing a well-organized business. The consultation helped the owner understand the complete MSME registration process, essential documentation requirements, and key compliance formalities needed for setting up the enterprise smoothly. Additionally, the helpline provided detailed insights into suitable government schemes such as Mudra Business Loan and Stand Up India Scheme, including funding structure, eligibility criteria, and how to effectively leverage these schemes for business growth.*



### Business Challenge

Faced lack of clarity regarding MSME registration procedures & business setup requirements



**MSME Helpline Solution**  
**Provided clear guidance on MSME registration process & required documentation**



### Business Challenge

Wanted information about documentation, funding structure, and eligibility criteria for government schemes



**MSME Helpline Solution**  
**Explained suitable funding avenues under schemes like Mudra Business Loan and Stand Up India Scheme.**

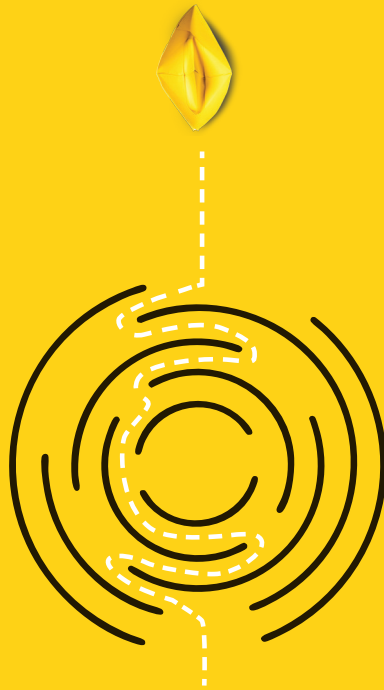


**T**he consultation helped us clearly understand the business setup process and how to effectively utilize government schemes for funding and growth."



— Mr. Keshav Uttamrao Chaudhari, Vitthal Automobiles.





# Marketing and Branding

**Marketing and Branding supports MSMEs in building market presence through digital marketing, branding strategies, and customer engagement, enabling them to compete effectively in increasingly competitive markets.**





**ASHISH T  
JIBHAKATE**



Founder:  
**Ashish  
Jibhakate**



Location:  
**Bhandara,  
Maharashtra**



Sector:  
**Retail /  
Electrical**



Helpline Domain:  
**Marketing and  
Branding**

## The Enterprise Story

Ashish T Jibhakate operates a retail electrical store in Bhandara, serving local customers with electrical products and services. Despite having a physical presence, the business struggled with limited customer footfall and low visibility beyond the immediate neighbourhood. The owner sought the MSME Helpline's expertise to improve local search presence and harness social media tools to attract a wider customer base and verify intent from nearby communities.

## MSME Helpline Intervention

*The MSME Helpline recommended a focused local digital marketing approach. The primary recommendation was to optimise the business's Google Local profile, enabling the store to appear in searches like 'electrical store near me', significantly increasing organic discoverability. Complementary strategies included targeted Facebook and Instagram post boosts for the local area, engagement in neighbourhood-specific Facebook groups, and the use of WhatsApp for direct customer communication. These steps aimed to build local credibility and convert digital interest into in-store visits. A follow-up success story emerged from the same training session in Bhandara: a combined retail store and parlour in Virli Khandar adopted the Google Maps listing advice and saw sales rise from approximately 20% to 50-60%, with customers travelling from two to three neighbouring villages.*



### Business Challenge

Inadequate local search visibility, making it difficult for nearby customers to find the store online.



**MSME Helpline Solution**  
**Recommended prioritising Google Local Business optimisation and Google Maps listing, enabling the store to appear in local discovery searches.**



### Business Challenge

Limited use of social media to engage local audiences and build trust with potential customers.



**MSME Helpline Solution**  
**Advised targeted Facebook and Instagram boosts, participation in local community groups, and WhatsApp-based customer communication to build credibility and drive footfall.**

**T**he consultation was excellent. After listing my shop on Google, I no longer need to search for customers — they are finding me. My sales have increased from 20 percent to nearly 60 percent, and inventory turnover has improved significantly.

— Ashish T Jibhakate, Virli Khandar



Founder:  
**Avadhut  
Kulkarni**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Agriculture Export &  
Trade Facilitation**



Helpline Domain:  
**Marketing and  
Branding**

## The Enterprise Story

Mr. Avadhut Kulkarni operates a Public Relations firm. With his background spanning media, journalism, PR, and promotional activities across manufacturing, education, and news media sectors, he recognized the critical need to leverage digital platforms effectively for business growth and sought expert guidance on modern marketing strategies.

## MSME Helpline Intervention

*The MSME Helpline, through Mr. Mustafa Ratlamwala, provided targeted digital marketing consultation explaining how platforms like Facebook and Instagram can generate 200-300 leads daily for agriculture export businesses. The session highlighted WhatsApp's critical role in handling 60-70% of business discussions through groups, templates, and communities. Recommendations included maintaining consistent promotional content, active engagement in entrepreneur groups, and implementing integrated social media strategies.*



### Business Challenge

Limited understanding of digital marketing platforms (Facebook, Instagram, Google, WhatsApp) for agriculture export promotion



### MSME Helpline Solution

**Comprehensive guidance on platform-specific strategies for lead generation and brand visibility**



### Business Challenge

Need to establish strong social media presence for D2C engagement and business growth



### MSME Helpline Solution

**Structured approach to social media management with consistent promotional content and community engagement**



**T**he consultation on digital marketing was beneficial. Understanding how to use Facebook, Instagram, and WhatsApp effectively for our agriculture export business has opened new possibilities for lead generation and brand visibility.



- Avadhut Kulkarni



Founder:  
**Latabai  
Prakashsingh  
Chandel**



Location:  
**Amravati,  
Maharashtra**



Sector:  
**Agricultural  
Equipment  
Manufacturing**



Helpline Domain:  
**Marketing and  
Branding**

## The Enterprise Story

Durga Agro Works, based in Daryapur, is a 35-year-old manufacturing enterprise engaged in producing agricultural equipment such as cultivators. While the enterprise has been actively using Facebook for marketing and generating inquiries, it sought to expand its reach and explore new growth avenues, including entry into new regional markets and export opportunities. During this phase, the business came across the MSME Helpline through outreach and industry connect and approached it to gain clarity on scaling strategies and improving its marketing approach.

## MSME Helpline Intervention

*The guidance provided through the MSME Helpline helped the enterprise align its business model with industry practices by focusing on a B2B distributor-driven approach, which is more suitable for agricultural equipment. The enterprise was guided on strengthening its digital presence through a professional website, Google Ads, and platforms like IndiaMART to generate bulk B2B leads. These strategies can help Durga Agro Works increase inquiries, strengthen dealer networks, and expand its presence both domestically and internationally.*



### Business Challenge

Unclear whether to focus on B2B (dealer-based) or direct-to-customer sales model.



### MSME Helpline Solution

**Clear direction to adopt a B2B distributor-focused model suited to the product category.**



### Business Challenge

Limited strategy for market expansion and use of digital tools.



### MSME Helpline Solution

**Structured approach for regional expansion, digital marketing, and export readiness.**



**T**he discussion helped us understand how to expand our reach through distributors and digital platforms.



— Durga Agro Works



Founder:  
**Dipali Pawale**



Location:  
**Pune, Maharashtra**



Sector:  
**Insurance sector**



Helpline Domain:  
**Marketing and Branding**

## The Enterprise Story

Future Shield, owned by Dipali Pawale, is a Pune-based firm operating in the financial services sector, with a focus on insurance advisory, located in Pune. The business is committed to assisting individuals in securing their financial future through tailored insurance and investment solutions. After building an initial client base through personal connections, the firm sought to expand its reach and generate new leads in a competitive market. Having received the MSME Helpline contact details through friends, the firm approached the helpline to seek guidance on marketing and branding strategies to strengthen its visibility and client base.

## MSME Helpline Intervention

*The consultation helped Future Shield identify effective ways to expand its client base through digital channels. The business was guided on utilizing social media platforms, targeted advertising, and content creation to improve visibility and attract potential customers. Emphasis was also placed on building a professional online presence and engaging with audiences through value-driven content. This approach has enabled the firm to adopt a more structured and scalable strategy for lead generation and business growth.*



### Business Challenge

Faced difficulty in generating new leads after exhausting the existing network.



**MSME Helpline Solution**  
**Advised to leverage digital platforms like Facebook, Instagram, and LinkedIn for lead generation and brand building.**

### Business Challenge

Lacked a structured digital marketing approach to reach a wider audience.



**MSME Helpline Solution**  
**Recommended using targeted ads and creating informative content on financial planning to attract potential clients.**



**T**he consultation helped us understand how to generate leads using digital platforms and expand beyond our existing network.



— Dipali Pawale, Future Shield



Founder:  
**Sandhya Tarade**



Location:  
**Chakan, Maharashtra**



Sector:  
**Industrial Material Manufacturing (Clean Room Wipes)**



Helpline Domain:  
**Marketing and Branding**

## The Enterprise Story

Global G, led by Sandhya Tarade, is a Chakan-based manufacturing enterprise specialising in industrial materials including clean room wipes. The business employs 50 women, making a meaningful contribution to local livelihoods. While the enterprise was active through portal-based deliveries and direct company sales, the owner recognised the need to strengthen her digital presence and modernise outreach to expand market reach and build a stronger professional brand.

## MSME Helpline Intervention

The MSME Helpline provided structured guidance on building a digital presence, with a focus on leveraging LinkedIn and Instagram for business development. The expert delivered step-by-step support covering profile creation, understanding customer requirements, and establishing connections with key decision-makers. The consultation went beyond platform basics to include practical strategies for sustained engagement and professional visibility. The guidance also covered technical aspects of LinkedIn account setup, fingerprint verification, and contact downloading to ensure smooth implementation.



### Business Challenge

Limited understanding of professional digital platforms such as LinkedIn for identifying potential clients and assessing market needs.



### MSME Helpline Solution

**Provided a clear roadmap for creating and managing a LinkedIn presence, including methods for identifying leads, understanding customer requirements, and building professional connections.**



### Business Challenge

Need for a cohesive online branding strategy to complement existing traditional marketing and trading activities.



### MSME Helpline Solution

**Delivered end-to-end guidance on digital branding using LinkedIn and Instagram, enabling the enterprise to adopt a structured and confident online marketing approach.**

**T**he experience was very positive. The team is highly supportive and goes beyond just offering advice – they guide you through every step, from the basics to implementation. The online marketing consultation has been extremely useful for my business.



— Sandhya Tarade, Global G



# KRATEGIC BRANDING AND MARKETING



Founder:  
**Mr. Ganesh Chandrasekhar**



Location:  
**Kolhapur, Maharashtra**



Sector:  
**Marketing & Branding**



Helpline Domain:  
**Marketing and Branding**

## The Enterprise Story

Krategic Branding and Marketing, led by Ganesh Chandrasekhar, is an experienced branding, marketing, and design practice based in Kolhapur. Despite strong technical expertise, the owner was experiencing a creative block and needed clarity on how to position, package, and price his services for different client segments. The enterprise sought structured guidance on differentiating its 360-degree marketing offering, generating B2B leads, and creating premium-value service packages tailored to SMB, premium, and luxury clients.

## MSME Helpline Intervention

*The MSME Helpline recommended positioning Krategic as a unified 360-degree marketing partner — integrating branding, digital, and traditional marketing under one system — a differentiator that fragmented agencies cannot offer. A premium monthly retainer model was advised, supported by strong B2B lead generation strategies, marketing automation, and a free marketing audit as a client acquisition tool. The focus was on ROI-based delivery, premium customer experience, and a clear package-based service structure.*



### Business Challenge

Creative block and lack of clarity on how to define, structure, and differentiate service offerings for diverse client segments.



### MSME Helpline Solution

**Advised positioning as a 360-degree marketing partner offering unified services under one system, creating a compelling alternative to fragmented specialist agencies.**



### Business Challenge

Need for a scalable B2B lead generation strategy and a compelling model to compete against specialised agencies in the market.



### MSME Helpline Solution

**Recommended a premium retainer model, automated lead generation processes, and a free marketing audit to attract high-value clients and clearly demonstrate ROI.**



**T**he MSME Helpline acted as a vital sounding board. The guidance helped me break out of a creative block and gave me a clear framework to position my business, structure my packages, and approach premium clients with confidence.



— **Ganesh Chandrasekhar**, Krategic Branding and Marketing



Founder:  
**Veenu**



Location:  
**Haryana**



Sector:  
**Travel & Tourism /  
Experiential Travel**



Helpline Domain:  
**Marketing and  
Branding**

## The Enterprise Story

Rogue Routes is an emerging travel venture founded by Veenu with the aim of creating meaningful and immersive travel experiences for young travellers. Unlike conventional travel agencies that focus on popular tourist circuits such as Shimla, Manali, Goa, and Kerala, Rogue Routes seeks to introduce travellers to offbeat and lesser-explored destinations across India. While promoting this unique travel concept, Veenu discovered the MSME Helpline through Instagram and approached it for guidance on marketing the venture and effectively reaching the right audience through digital platforms.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Rogue Routes received guidance from domain experts under the Marketing and Branding advisory segment. The session provided the founder with greater clarity on digital marketing strategies and audience engagement approaches. With improved understanding of advertising tools and community-building methods, Rogue Routes is now better positioned to strengthen its outreach and attract its target audience.*



### Business Challenge

Struggled with Facebook Ad settings. No clarity on reaching the right audience for offbeat travel.



### MSME Helpline Solution

**Clear strategy: Instagram & Facebook for visibility, WhatsApp communities for trust-building and referrals.**



**W**e realized that we are very good at making people travel and enjoy the journey. That realization pushed us to learn more about the travel industry and start Rogue Routes. The guidance we received helped us understand how to position and market our idea better.



- Veenu, Founder · Rogue Routes



# SAI SHRADDHA FLOUR MILL



Founder:  
**Jayashri  
Rajendra  
Manchare**



Location:  
**Ahilyanagar,  
Maharashtra**



Sector:  
**Packaging &  
Flour Mill Products**



Helpline Domain:  
**Marketing and  
Branding**

## The Enterprise Story

Sai Shraddha Flour Mill, operates in the packing and packaging segment, with a focus on manufacturing carry bags and related products for the Indian market. The business is involved in supplying packaging solutions that cater to both local and commercial needs. While exploring ways to expand its market reach and strengthen sales channels, the entrepreneur came to know about MCCA and the MSME Helpline through Facebook and approached it to gain insights into improving marketing strategies and expanding the business's reach.

## MSME Helpline Intervention

*The guidance provided through the MSME Helpline helped the enterprise understand the importance of adopting a multi-channel marketing strategy to improve product reach and visibility. The advisory emphasized the importance of product presentation, such as using attractive printed carry bags, and strengthening local-level marketing efforts to build visibility among end users. This approach can help Sai Shraddha Flour Mill expand its customer base, improve distribution efficiency, and enhance its overall market presence within the Indian market.*



### Business Challenge

Limited clarity on effective sales channels and market reach for packaging products.



### MSME Helpline Solution

**Better understanding of multi-channel marketing including wholesale, retail, and online platforms.**



### Business Challenge

Uncertainty about how to position products and improve visibility in the market.



### MSME Helpline Solution

**Clear direction on product presentation, local marketing, and end-user visibility strategies.**



**T**he discussion helped us understand how to reach customers through different channels and improve the visibility of our products in the market.



— Samarth Manchare, Sai Shraddha Flour Mill



# SPEEDNET BROADBAND SERVICES



Founder:  
**Keval M. Tharate**



Location:  
**Pune, Maharashtra**



Sector:  
**Broadband and Internet Services**



Helpline Domain:  
**Marketing and Branding**

## The Enterprise Story

Mr. Keval M. Tharate runs Speednet Broadband Services, a small broadband company seeking to expand market reach and strengthen financial positioning. After discovering the MSME Helpline through WhatsApp messages (following an initial Facebook link encounter), he sought consultation on effective marketing strategies and financing options approximately 2-3 months ago.

### MSME Helpline Intervention

The MSME Helpline provided dual-domain consultation covering marketing and finance. Marketing guidance focused on digital platforms (Facebook, Instagram, WhatsApp) and society approach strategies, which the enterprise has actively implemented. Financial consultation provided bank engagement strategies and scheme awareness for business financing. The ongoing implementation of digital marketing strategies has contributed to steady business progression.



#### Business Challenge

Need for effective customer acquisition and marketing strategies



**MSME Helpline Solution**  
*Comprehensive digital marketing guidance covering Facebook, Instagram, and WhatsApp platforms*



#### Business Challenge

Requirement for society-based market penetration approach



**MSME Helpline Solution**  
*Strategic advice on approaching residential societies and presenting service proposals*



**T**hey gave good advice. The marketing consultation on digital platforms and society approaches was useful, and I started working accordingly. Now I am doing digital marketing, and my work is progressing on its own.



**- Keval M. Tharate, Speednet Broadband Services**



Founder:  
**Megha  
Tayade**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Apparel / Boutique  
(Ethnic Wear)**



Helpline Domain:  
**Marketing and  
Branding**

## The Enterprise Story

Studio Tosha, founded by Megha Tayade, is a boutique specialising in the customisation of ethnic wear. Operating for over six years, the enterprise has built a steady customer base with consistent monthly sales and is now expanding into the ready-made kurti segment. While exploring ways to grow and reach a wider audience, Megha Tayade came across the MSME Helpline through social media and approached it to understand how to effectively transition into digital marketing and expand her brand presence across India.

## MSME Helpline Intervention

*The guidance provided through the MSME Helpline helped the entrepreneur understand how to effectively transition from an offline business model to a structured online marketing approach.. The advisory enabled the business to utilize Facebook and Instagram advertising tools, start with a modest budget, and leverage organic growth strategies such as community groups and content creation. This approach can help Studio Tosha increase its reach, build brand visibility, and reduce long-term customer acquisition costs while expanding its presence beyond local markets.*



### Business Challenge

Limited knowledge of digital marketing and social media outreach.



### MSME Helpline Solution

**Clear understanding of online marketing strategies using Facebook, Instagram, and WhatsApp.**



### Business Challenge

High operating costs with restricted reach through offline model.



### MSME Helpline Solution

**Improved visibility and reach through a mix of paid ads and organic marketing efforts.**



**W**e were doing good work but didn't know how to reach more people. The MSME Helpline guided us on using social media effectively, and we've already seen an increase in our reach.



— Megha Tayade, Studio Tosha



# SWASTINAM ENTERPRISES



Founder:  
**Divakar Balasaheb Kate**



Location:  
**Pune, Maharashtra**



Sector:  
**Food & Beverage Industry**



Helpline Domain:  
**Marketing and Branding**

## The Enterprise Story

Swastinam Enterprises, owned by Shri Divakar Balasaheb Kate, is a Pune-based business operating from Pune. The enterprise is engaged in the food and confectionery segment, focusing on delivering quality products with premium ingredients. The firm connected with the MSME Helpline through WhatsApp to seek clarity on marketing and branding strategies, with the aim of strengthening its market presence and expanding its customer base.

## MSME Helpline Intervention

*The consultation enabled Swastinam Enterprises to gain clarity on building a structured marketing and distribution strategy. The discussion focused on identifying the right sales channels, including franchise and B2B networks, while strengthening brand positioning through consistent digital outreach. Guidance was also provided on maintaining operational efficiency, product quality, and clear business policies. This holistic approach has positioned the business to improve its market presence and achieve more sustainable growth.*



### Business Challenge

Faced challenges in achieving sales targets outside Pune due to limited market reach.



### MSME Helpline Solution

**Recommended a multi-channel distribution approach including franchise outlets**



### Business Challenge

Needed guidance on brand positioning and effective customer acquisition methods like B2B tie-ups.



### MSME Helpline Solution

**Advised consistent digital marketing through platforms like Instagram and Facebook, along with branding and promotional strategies.**



**T**he consultation gave us a clear direction on marketing, branding, and expanding our sales channels. It has helped us approach market growth in a more planned and confident manner.



— **Shri Divakar Balasaheb Kate**, Swastinam Enterprises.



# FINANCE

Finance provides guidance on access to credit, financial planning, project reports, and funding schemes, directly addressing one of the most significant constraints—access to finance.





Founder:  
**Asif Shaikh**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Passive Networking  
Solutions - Banking Sector**



Helpline Domain:  
**Finance**

## The Enterprise Story

SI System Integration, led by Mr. Asif Shaikh, is a Pune-based company specializing in passive networking solutions and services for the banking sector. Seeking to expand operations and strengthen market positioning, the enterprise approached the MSME Helpline for consultation on securing business funding and refining their marketing strategy.

## MSME Helpline Intervention

*The MSME Helpline provided targeted consultation on finance and marketing. Financial guidance focused on SMU loans, which successfully enabled the enterprise to secure a Mudra loan for business operations. Marketing consultation recommended focusing on the CCTV segment, which aligned with the company's existing expertise in passive networking solutions for the banking sector. The enterprise is currently implementing these relevant suggestions to strengthen their market position.*



**T**he suggestions given were very relevant. We are currently working on implementing them in our business.



**- Asif Shaikh, SI System Integration**



### Business Challenge

Need for business funding to support operations and growth



**MSME Helpline Solution**  
*Guidance on SMU loans, leading to successful Mudra loan acquisition*



### Business Challenge

Requirement for focused marketing strategy in competitive networking solutions market



**MSME Helpline Solution**  
*Strategic recommendation to concentrate on CCTV area, aligning with existing business capabilities*



### Business Challenge

Exploring banking sector finance schemes for business expansion



**MSME Helpline Solution**  
*Consultation on available financing options and scheme eligibility*



Founder:  
**Sunil  
Shamrao**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Agriculture - Specialty  
Food Processing  
(Black Garlic)**



Helpline Domain:  
**Finance**

## The Enterprise Story

Alunt Agro is engaged in the production and processing of Black garlic, a specialized agricultural product gaining recognition for its health benefits and culinary applications. As a value-added agricultural enterprise, the company recognized the need for financial support to scale operations, enhance processing capabilities, or expand market reach. However, accessing affordable financing options posed a challenge, Alunt Agro approached the MSME Helpline for consultation on available government schemes and loan programs specifically designed to support MSMEs in the agriculture and food processing sectors.

## MSME Helpline Intervention

*Through the MSME Helpline consultation, Alunt Agro received initial guidance on exploring government financing schemes tailored for MSMEs in the agriculture and food processing sector. The helpline team acknowledged the company's concern regarding market interest rates and committed to providing detailed information on subsidized loan programs, working capital schemes, and other financial assistance mechanisms available through government initiatives.*



### Business Challenge

High market interest rates making financing expensive and need for structured financial planning and scheme selection



### MSME Helpline Solution

**Guidance on government-backed loan schemes offering subsidized interest rates for MSMEs and consultation on appropriate financing options aligned with business growth requirements**



**T**he consultation was good. We needed clarity on government loan schemes with better interest rates, and the MSME Helpline team understood our needs and committed to providing the right guidance.



**- AluntAgro**



Founder:  
**Amit  
Ravankar**



Location:  
**Pune,  
Maharashtra**



Sector:  
**IT Technology /  
AI-Powered Employability  
Ecosystem**



Helpline Domain:  
**Finance**

## The Enterprise Story

BloomingPros.ai Private Limited, founded by Amit Ravankar, is a Pune-based technology startup building an AI-powered employability ecosystem connecting companies, college students, and mentors within a unified digital platform. With 25 years of IT experience, the founder was entering entrepreneurship for the first time.

With a ₹4 crore working capital requirement for SaaS product development and manpower, the founder sought guidance on MSME government financing options and whether these could supplement or replace venture capital at the early stage.

## MSME Helpline Intervention

*The MSME Helpline confirmed the company's eligibility for government support, including CGTMSE-backed collateral-free loans, priority sector lending, and select grant-linked schemes. The ₹4 crore requirement was confirmed to qualify as working capital for SaaS development.*

*The founder was advised to prepare a detailed project report covering manpower and technology costing and approach nationalised banks directly. Beyond funding, two consultations on marketing strategy and operational readiness were facilitated, providing practical insights from experienced professionals that helped the founder accelerate decision-making.*



### Business Challenge

Uncertainty about whether government MSME schemes could support the ₹4 crore working capital requirement for a technology-focused SaaS startup.



### MSME Helpline Solution

**Confirmed CGTMSE loan eligibility, outlined applicable government schemes, and advised on preparing a project report and approaching nationalised banks — clarifying that VC funding is not mandatory at this stage.**



### Business Challenge

Limited access to structured guidance on marketing strategy and funding readiness during the critical early stage of building a technology venture.



### MSME Helpline Solution

**Facilitated two expert consultations on marketing strategy and operational readiness, delivering immediately actionable insights to support faster execution and better business direction.**



**B**oth consultations were highly valuable. The experts brought practical insights and shared information that I was previously unaware of, helping me move forward more efficiently. My experience with the MSME Helpline has been excellent.



— **Amit Ravankar**, BloomingPros.ai Private Limited



Founder:  
**Tushar  
Jagannath Chivate**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Manufacturing -  
Fitness Equipment**



Helpline Domain:  
**Finance**

## The Enterprise Story

City Strength India LLP specializes in manufacturing fitness equipment including dumbbells, barbells, and weight plates, offering customized products to their customers. Operating in the niche fitness industry market, the enterprise sought expert guidance through the Mahratta Chamber of Commerce's MSME Helpline to strengthen their financial management practices and branding strategies.

## MSME Helpline Intervention

*The MSME Helpline provided comprehensive consultation on financing and accounting, introducing a fundamental shift in financial thinking. The consultant recommended accounting based on net revenue while immediately setting aside profit margins, rather than calculating profits at the period end. This approach enabled better cash flow management and financial discipline. Combined with branding guidance, the consultation positioned the enterprise for long-term sustainable growth in the competitive fitness equipment market.*



### Business Challenge

Need for improved financial management and accounting practices



### MSME Helpline Solution

**Transformative accounting approach: treating profit separately by basing operations on net revenue and setting aside profit immediately.**



### Business Challenge

Requirement for finance arrangement strategies for manufacturing operations



### MSME Helpline Solution

**Structured guidance on financing options and financial planning for equipment manufacturing**



**I'm very much satisfied with the consultations. The new accounting approach—keeping profit aside from the start—made a significant difference in my thinking. I have quite high regards for Mahratta Chamber of Commerce because we are getting quite good opportunities through this platform.**



**- City Strength India LLP**



Founder:  
**Dharma  
Prakash**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Startup**



Helpline Domain:  
**Finance**

## The Enterprise Story

Mr. Dharma Prakash is in the process of establishing a new venture and sought comprehensive guidance on company operations, funding mechanisms, and startup benefits. Recognizing the complexity of navigating government schemes and the startup ecosystem, he approached the MSME Helpline to understand available financial support, particularly referencing schemes like PMEGP, and to chart the most effective route for startup registration and growth.

## MSME Helpline Intervention

*The MSME Helpline provided targeted finance consultation to Dharma Prakash, focusing on government schemes tailored for startups and new enterprises. The team offered guidance on navigating startup registration processes and accessing associated benefits, while also referring the enterprise to the Chambers of Commerce for additional funding scheme suggestions. This multi-pronged approach ensured that Dharma Prakash received comprehensive support spanning operational finance, government scheme access, and startup ecosystem navigation.*



### Business Challenge

Need for financial assistance to support company operations and initial setup



**MSME Helpline Solution**  
*Consultation on government financing schemes and startup funding opportunities*



### Business Challenge

Limited awareness of specific schemes (PMEGP/similar programs) and immediate funding options



**MSME Helpline Solution**  
*Detailed guidance on government schemes with referral to Chambers of Commerce for additional funding suggestions*



**T**he consultation helped clarify the route to starting up and the government schemes available for funding. Understanding both the startup benefits and financing options has given us a clear path forward.



**- Dharma Prakash**



Founder:  
**Nilima  
Revade**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Essential Oils /  
Natural Products  
Industry**



Helpline Domain:  
**Finance**

## The Enterprise Story

Farm Vibes International is a Pune based extraction firm led by Nilima Revade. It specializes in the extraction of natural products such as essential oils. The company positions itself as a provider of premium natural products. She gained knowledge about the MSME helpline during a delegation to Dubai and approached the helpline to gain clarity on the market landscape exploring available funding opportunities and building a digital presence.

## MSME Helpline Intervention

*The MSME Helpline provided consultation in the finance domain. Guidance on collateral-free funding options and project report preparation enhanced readiness for securing finance, while insights into export procedures provided a clear pathway for expansion. Further, recommendations on building a digital presence and using appropriate marketing tools strengthened market outreach and positioning, resulting in improved clarity and confidence in proceeding with business plans.*



### Business Challenge

Required assistance in securing funding for operations and collateral-free machinery loans.



### MSME Helpline Solution

**Suggested collateral-free funding options and preparing a project report for loan approval.**



### Business Challenge

Needed a structured roadmap for exporting essential oils.



### MSME Helpline Solution

**Provided guidance on export procedures and gradual market entry through merchant exporters and domestic scaling.**



**T**he guidance helped me gain a clearer understanding of collateral-free funding and export procedures. Also helped strengthen my approach towards building a digital presence, giving me better direction for expansion.



**- Nilima Revade, Farm Vibes International**



Founder:  
**Sanjay  
Jawalkar**

Location:  
**Pune,  
Maharashtra**

Sector:  
**Construction**

Helpline Domain:  
**Finance**

## The Enterprise Story

Mr. Sanjay Jawalkar leads Shriconst Formwork India, a company specializing in aluminum profiles and aluminum panels for the construction industry. Having established a presence in the construction sector, the enterprise recognized the potential of leveraging government procurement opportunities through the GeM (Government e-Marketplace) portal. However, navigating government schemes and the GeM registration process presented challenges for the business. Mr. Jawalkar became aware of the MSME Helpline through social media and recommendations from colleagues at previous companies, and decided to reach out for professional guidance to ensure proper compliance and successful market entry.

## MSME Helpline Intervention

*Through the MSME Helpline, Shriconst Formwork India received initial consultation focused on understanding their specific needs related to government schemes and the GeM portal. The helpline team identified the company's requirement for clear, actionable guidance on accessing government procurement opportunities for their aluminum construction products. The MSME Helpline committed to following up with relevant internal experts and government liaison officers to provide comprehensive support, ensuring that Shriconst Formwork India receives tailored guidance on scheme eligibility, GeM registration procedures, catalog creation for construction materials, and compliance requirements specific to the aluminum profiles and panels sector.*



### Business Challenge

The client faced a need for comprehensive understanding of government procurement processes



### MSME Helpline Solution

**Clear roadmap for participating in government tenders and leveraging MSME benefits**



**We** needed clear guidance on government schemes and the GeM portal, and the MSME Helpline team understood our requirements and assured us of proper follow-up with the right experts.



**- Sanjay Jawalkar, Shriconst Formwork India**



Founder:  
**Keshav  
Kekan**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Healthy Food Processing  
(Millets, Noodles, Pasta &  
Cookies)**



Helpline Domain:  
**Finance**

## The Enterprise Story

Khaka Foods, founded by Keshav Kekan, is a Pune-based enterprise creating preservative-free, millet-based food products — noodles, pasta, and cookies — designed specifically for children. Inspired by his own son’s nutritional needs, the brand name reflects a personal and purposeful origin.

After technical training at NIFTEM and the Atal Incubation Center in Baramati, Keshav connected with MCCIA on a professional recommendation. The enterprise required support to resolve a PMFME loan rejection, scale production, and prepare for both domestic and international market expansion.

## MSME Helpline Intervention

*During a PMFME training session, the MSME Helpline played a critical role in addressing the enterprise’s loan rejection. By advising a shift to a more suitable banking partner, the helpline facilitated successful loan approval, providing access to seed capital needed to establish the manufacturing facility. Additional support included branding and marketing training, one-on-one consultations on export-import readiness (IEC and APEDA registration), and guidance on identifying target export markets, particularly in the Middle East. This integrated support enabled the enterprise to grow production capacity from approximately 8 kg to 50 kg.*

**T**he MSME Helpline helped build a strong foundation for my business. My biggest challenge was funding, which was resolved through their guidance. Today, my production capacity has increased significantly, and I am now preparing to expand into export markets.

— Keshav Kekan, Khaka Foods



### Business Challenge

Rejection of the PMFME loan application, which stalled the establishment of the production unit and limited access to essential seed capital.



### MSME Helpline Solution

**Advised switching to a more suitable banking partner, enabling successful loan approval and access to seed capital required for setting up the enterprise’s own manufacturing facility.**



### Business Challenge

Limited production capacity due to dependence on external facilities, with challenges in maintaining consistency and hygiene standards.



### MSME Helpline Solution

**Facilitated funding access that allowed the enterprise to establish its own infrastructure, scaling production capacity from 8 kg to 50 kg while ensuring quality and hygiene control.**



Founder:  
**Prashant Mhetre**



Location:  
**Pune, Maharashtra**



Sector:  
**IT Placement & Recruitment**



Helpline Domain:  
**Finance**

## The Enterprise Story

Orange IT Solutions, owned by Prashant Balaji Mhetre, is a Pune-based enterprise operating in the IT placement and recruitment sector, located in Pune. The company provides recruitment services to both multinational corporations and domestic private firms. Facing operational and financial challenges, the business approached the MSME Helpline for a finance-related consultation to gain clarity on managing risks, payments, and regulatory compliance.

## MSME Helpline Intervention

*The consultation helped Orange IT Solutions address both financial and compliance-related concerns in its recruitment operations. The client was guided on establishing proper contractual frameworks and invoicing practices to reduce the risk of losses. Additionally, clarity was provided on adhering to relevant legal requirements, including GST and service regulations. This support enabled the business to strengthen its financial management and operate with greater structure and compliance.*



### Business Challenge

Faced issues related to payments, current account handling, and risk of financial loss due to uncertain recruitment outcomes.



### MSME Helpline Solution

**Advised to implement structured written agreements with clients, including clear terms, refund clauses, and proper invoicing to manage financial risks.**



### Business Challenge

Lacked clarity on legal and regulatory compliance, including contracts, GST, and applicable recruitment laws.



### MSME Helpline Solution

**Provided guidance on compliance with GST, Shop Act, and recruitment-related regulations to ensure smooth and legally sound operations.**



**T**he consultation helped us manage financial risks and understand compliance requirements. It gave us a clearer structure for running our recruitment business effectively.



— Prashant Mhetre, Orange IT Solutions.



Founder: **Munir Shaikh**

Location: **Kolhapur, Maharashtra**

Sector: **Retail Pharmacy & Surgical Equipment Distribution**

Helpline Domain: **Finance**

## The Enterprise Story

Royal Medical is a retail pharmacy in Kolhapur City. The owner, an established local retailer, planned to expand into the surgical equipment distribution space and needed guidance on setting up the new venture and financing it appropriately.

The key areas of inquiry included selecting the right business structure for an exclusive distributorship model, understanding CGTMSE-backed collateral-free loan eligibility, and the impact of an existing loan with delayed repayment on fresh funding applications.

## MSME Helpline Intervention

*CA Arpita Kulkarni at the MSME Helpline provided a detailed consultation on working capital requirements for a surgical distribution business, identifying CGTMSE-backed collateral-free loans as the most suitable financing option.*

*The importance of resolving any existing loan repayment issues before applying for fresh credit was clearly explained. The consultation also covered distributor requirements and scheme components, and recommended coordination with the District Industries Centre (DIC) for further procedural support. Multiple follow-up callbacks were committed to ensure continued guidance.*



**T**hey advised me to visit Udyog Bhavan and connect directly with banks, which gave me clear direction. Even though some time has passed, the consultation provided valuable insights that I can still rely on.



— **Munir Shaikh**, Royal Medical



### Business Challenge

Uncertainty about procedures for setting up a new surgical equipment distribution business and identifying appropriate startup financing options.



### MSME Helpline Solution

**Advised on CGTMSE collateral-free loans as the most suitable financing option and provided guidance on distributor requirements, scheme components, and DIC coordination.**



### Business Challenge

Complexity arising from an existing loan with delayed repayment that could affect eligibility for fresh CGTMSE-backed credit.



### MSME Helpline Solution

**Clearly explained the importance of resolving existing loan repayment issues before pursuing new credit applications, protecting future funding eligibility.**





# Government e-Marketplace (GeM)

**Government e-Marketplace (GeM) facilitates onboarding and participation in public procurement, enabling MSMEs to tap into government demand and expand their revenue opportunities.**



Founder:  
**Anant  
Choudhary**



Location:  
**Satara,  
Maharashtra**



Sector:  
**Logistics & Freight  
Forwarding Services**



Helpline Domain:  
**GeM**

## The Enterprise Story

Anant Industries, led by Anant Choudhary, operates in the logistics and freight forwarding sector, providing services such as international shipping, customs clearance, warehousing, and transportation. With growing experience in handling manufacturer-exporter logistics and freight solutions, the enterprise aimed to expand its reach by onboarding onto the Government e-Marketplace (GeM) platform. During this phase, Anant Choudhary connected with the MSME Helpline to gain clarity on profile completion, catalog creation, and compliance requirements for successfully listing services on GeM.

## MSME Helpline Intervention

Through the MSME Helpline at MCCIA, Anant Industries received structured guidance on completing the GeM onboarding and catalog creation process. The advisory clarified the importance of selecting the correct service category and uploading all necessary documents, including Service Level Agreements (SLA) and relevant regulatory licenses such as Custom Broker and IATA certifications. It was highlighted that incomplete or incorrect documentation can lead to rejection during verification. This guidance enables the enterprise to successfully list its logistics services on GeM, improve visibility among government buyers, and expand its business through institutional procurement channels.



The guidance helped us understand the exact requirements for profile completion and catalog creation on GeM, making the process much clearer.



— Anant Choudhary, Anant Industries



### Business Challenge

Difficulty in completing GeM profile and understanding its requirements



### MSME Helpline Solution

**Clarified the importance of 100% profile completion before catalog creation**



### Business Challenge

Uncertainty regarding correct service category and listing process



### MSME Helpline Solution

**Guided on selecting appropriate category such as International Logistics**



### Business Challenge

Lack of clarity on mandatory certifications and documents



### MSME Helpline Solution

**Detailed requirements including SLA, Custom Broker license, and IATA certification**



Founder:  
**Shreyash  
Vishwajit Thakare**



Location:  
**Yavatmal,  
Maharashtra**



Sector:  
**Dairy / Milk  
Processing**



Helpline Domain:  
**GeM**

## The Enterprise Story

Anna Dudh Dairy, based in Yavatmal, is a growing enterprise in the dairy and milk processing sector, led by Shreyash Vishwajit Thakare. The journey of establishing the business was not merely operational but deeply personal, shaped by long-standing social perceptions and family beliefs. For years, the entrepreneur faced resistance rooted in the notion that members of the Maratha community traditionally do not engage in business activities. This created a significant psychological barrier, making the decision to start a venture both challenging and uncertain. At a crucial juncture, a referral from a friend led him to the MSME Helpline, opening the door to structured guidance and much-needed encouragement to move forward.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, the entrepreneur received not only technical guidance but also critical emotional and motivational support. The intervention played a pivotal role in breaking through deeply ingrained social constraints, while simultaneously offering a clear and actionable roadmap for setting up the dairy business. The guidance was practical, easy to implement, and directly applicable, allowing the entrepreneur to move from uncertainty to execution with confidence. Today, Anna Dudh Dairy stands as a testament to how the right support system can enable individuals to overcome both societal and operational challenges and build sustainable livelihoods.*

**I had some trouble regarding starting the business because of what some people say... my family had believed for years that people from our community do not enter business. The encouragement I received from the MSME Helpline gave me the confidence to move forward, and today my business is running well.**

**— Shreyash Vishwajit Thakare, Anna Dudh Dairy**



### Business Challenge

Cultural and family resistance discouraging entry into business; leading to hesitation and lack of confidence.



**MSME Helpline Solution**  
*Provided strong motivational support and professional validation, enabling the entrepreneur to overcome social barriers and take confident steps toward entrepreneurship.*



### Business Challenge

Limited clarity on the procedures and requirements for starting a dairy business.



**MSME Helpline Solution**  
*Delivered simplified, practical guidance on business setup, making the process easy to understand and implement.*



Founder:  
**Ashwini Shrikant Joshi**



Location:  
**Pune, Maharashtra**



Sector:  
**Fabrication & Machining Sector**



Helpline Domain:  
**GeM**

## The Enterprise Story

Ashwini Technologies, owned by Ashwini Shrikant Joshi, is a Pune-based enterprise engaged in machining and fabrication services. The business runs a workshop focused on manufacturing and service-based industrial work. To explore government procurement opportunities, the firm approached the MSME Helpline for assistance in completing registration and setup on the GeM Portal, along with understanding compliance and documentation requirements.

## MSME Helpline Intervention

*The consultation enabled Ashwini Technologies to successfully navigate the GeM registration process with clarity and confidence. The client was guided through each stage, including profile setup, document submission, and verification, while also addressing technical challenges faced during the process. Detailed explanations were provided on compliance requirements and platform-specific elements, ensuring the business could complete its setup and proceed towards listing its services. This support helped the enterprise become ready to participate in government procurement opportunities.*



### Business Challenge

Faced difficulties in completing GeM registration due to confusion in selecting business categories, entering details, and handling verification steps.



### MSME Helpline Solution

**Encountered technical challenges, including document uploads, TAN requirement, authorization number, and device-related issues during the process.**



### Business Challenge

Provided step-by-step guidance on registration on the GeM Portal, including category selection, document upload, and verification procedures.



### MSME Helpline Solution

**Clarified compliance aspects such as GST, TAN and explained technical elements like authorization number and resolved device-related issues.**



**T**he consultation helped us complete our GeM registration smoothly and understand all compliance requirements. It made the entire process much easier and clearer for us.



— Ashwini Shrikant Joshi, Ashwini Technologies.



Founder:  
**Rutika Sheth**



Location:  
**Bengaluru, Karnataka**



Sector:  
**General MSME / Electric Vehicle Technology**



Helpline Domain:  
**GeM**

## The Enterprise Story

Emflux Motors Private Limited, based in Bengaluru, is a technology-driven MSME engaged in scaling its operational and market presence. As the enterprise explored growth opportunities, it encountered challenges related to effectively navigating the Government e-Marketplace (GeM) platform. To address these concerns and strengthen its approach to government procurement and platform-specific operations, Rutika Sheth sought expert guidance from the MSME Helpline.

## MSME Helpline Intervention

*The MSME Helpline facilitated a focused technical consultation tailored to the enterprise's GeM platform requirements. The intervention connected the business with a domain expert who provided structured insights into operational challenges and platform-specific processes.*

*The consultation enabled the enterprise to gain clarity on critical aspects of GeM-related operations and adopt more effective strategies for leveraging government procurement channels to support business growth.*



### Business Challenge

Need for structured guidance on effectively navigating the GeM platform and optimising its use for operational growth and government contract opportunities.



### MSME Helpline Solution

**Provided domain-specific expert consultation offering practical and actionable solutions to address GeM platform operational bottlenecks and improve efficiency.**



### Business Challenge

Operational bottlenecks in understanding platform-specific processes and maximising the enterprise's presence within the government procurement ecosystem.



### MSME Helpline Solution

**Enabled the enterprise to gain clarity on platform processes and adopt targeted strategies to strengthen its participation in government procurement and tenders.**



**T**he MSME Helpline acted as a valuable sounding board for our business challenges. The domain expertise shared was practical and immediately implementable, significantly enhancing our operational efficiency.



— **Rutika Sheth**, Emflux Motors Private Limited



Founder:  
**Ishan  
Karve**



Location:  
**Thane,  
Maharashtra**



Sector:  
**Manufacturing – RF  
Equipment & System  
Integration**



Helpline Domain:  
**GeM**

## The Enterprise Story

Uluka Systems Private Limited is a technology-driven manufacturing startup engaged in supplying RF equipment and system integration solutions, primarily catering to defence and shipyard clients. As part of its growth strategy, the enterprise aimed to strengthen its presence on the Government e-Marketplace (GeM) platform and complete vendor assessment requirements to expand into government procurement opportunities. The entrepreneur came to know about the MSME Helpline through MCCI membership, WhatsApp groups, and emails and approached it to gain clarity on vendor assessment and GeM processes.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Uluka Systems received targeted guidance on GeM vendor assessment and onboarding requirements. Additionally, the sessions helped the entrepreneur build a better understanding of the GeM platform and its processes, enabling smoother navigation and reducing uncertainties related to vendor registration and approval. This guidance enables Uluka Systems to strengthen its compliance framework, complete vendor assessment requirements, and enhance its readiness to participate in government procurement opportunities.*



**T**he MSME Helpline was very helpful and provided clear advisory support. The sessions helped us understand GeM processes and resolve our doubts effectively.



— **Ishan Karve**, Uluka Systems Pvt. Ltd.



### Business Challenge

Lack of clarity on GeM vendor assessment requirements and documentation



### MSME Helpline Solution

**Detailed guidance on required documents including certifications, catalog, and process details**



### Business Challenge

Confusion regarding submission formats and compliance requirements



### MSME Helpline Solution

**Clarification on acceptable documents such as digitally signed records and director details**



### Business Challenge

Limited understanding of GeM processes and platform usage



### MSME Helpline Solution

**Advisory sessions explaining GeM functionality, vendor assessment, and compliance approach**



Founder:  
**Bharat R.  
Sonawane**



Location:  
**Jalna,  
Maharashtra**



Sector:  
**Electrical Retail  
& Distribution**



Helpline Domain:  
**GeM**

## The Enterprise Story

Malhar Electricals, operates in the electrical retail and distribution sector with over 25 years of experience in supplying a wide range of electrical products. While seeking to expand his business through government procurement opportunities, Bharat Sonawane learned about the MSME Helpline through an outreach programme and approached it for guidance on GeM registration and participation in government tenders.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Bharat Sonawane received structured guidance on completing the GeM Seller Service Provider registration process and effectively onboarding his business onto the Government e-Marketplace platform. Empowering him to participate in government procurement opportunities. By gaining clarity on catalog creation, product listing, and compliance requirements, the enterprise will be better positioned to showcase its range of electrical products to government buyers.*



### Business Challenge

Unclear about GeM seller registration process and catalog requirements for electrical products.



### MSME Helpline Solution

**Clear step-by-step understanding of GeM registration, catalog creation, and bidding process.**



### Business Challenge

Needed confirmation on listing products and compliance requirements.



### MSME Helpline Solution

**Successfully guided on catalog management, product listing, and eligibility benefits such as EMD exemption for MSMEs.**



**W**ith the guidance from the MSME Helpline, we received clear information about the registration process and how to list our electrical products properly on the GeM platform.



**- Bharat R. Sonawane, Founder – Malhar Electricals**



Founder:  
**Sandeep  
Autade**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Retail Trading  
Industry**



Helpline Domain:  
**GeM**

## The Enterprise Story

PahileePasanti is a well-established stationery supply enterprise, operating across India since 2012 and owned by Mr. Sandeep Autade, with its base in Pune. The business approached the MSME Helpline through Facebook to seek consultation regarding registration, onboarding, and exploring opportunities on the GeM portal for expanding its market reach.

## MSME Helpline Intervention

*The consultation effectively addressed Mr. Sandeep's doubts in understanding the GeM Portal by providing clear guidance on registration, onboarding, and required documentation. The client was also supported in understanding key aspects such as the L1 bidding system and overall participation process. This enabled the business to confidently navigate the platform, improve its readiness for government procurement, and explore new opportunities for growth.*



### Business Challenge

Had limited awareness about onboarding and participation procedures on the GeM portal.



### MSME Helpline Solution

**Guided on registration and onboarding on the GeM Portal.**



### Business Challenge

Wanted information about documentation, funding structure and the L1 bidding system.



### MSME Helpline Solution

**Helped understand the L1 bidding system to help the client effectively engage in government procurement.**



**T**he consultation helped us clearly understand the GeM portal process, including onboarding, documentation, and bidding, making it easier for us to participate in government opportunities.



— Mr. Sandeep Autade, PahileePasanti.



**RADHESHYAM  
MILK**



Founder:  
**Shyam  
Balu Gadhave**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Dairy & Milk  
Distribution**



Helpline Domain:  
**GeM**

## The Enterprise Story

Radheshyam Milk, led by Shyam Balu Gadhave, operates in the dairy and milk supply business, catering to local markets and institutional buyers. As the business explored expansion opportunities, the entrepreneur sought to diversify into reselling dairy-based products such as flavored milk, protein bars, and energy drinks through new and scalable sales channels. While identifying avenues for growth, Shyam Gadhave approached the MSME Helpline to gain clarity on government procurement platforms, digital marketplaces, and high-value institutional sales opportunities.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Radheshyam Milk received guidance on expanding its sales channels through both digital and government procurement platforms. The consultation emphasized leveraging online marketplaces and e-commerce platforms to increase product visibility and reach a broader customer base. The advisory also included support through a dedicated GeM consultant to navigate registration, listing, and tender participation processes. This enables the enterprise to diversify its revenue streams, access bulk buyers, and scale operations beyond traditional local markets.*



The guidance helped us explore new sales channels and understand how to tap into larger markets through platforms like GeM.



— Shyam Balu Gadhave, Radheshyam Milk



### Business Challenge

Limited access to large-scale and high-value buyers



**MSME Helpline Solution**  
**Guidance on leveraging GeM and online marketplaces for wider reach**



### Business Challenge

Lack of clarity on suitable sales channels for product expansion



**MSME Helpline Solution**  
**Recommended e-commerce platforms and government procurement channels**



### Business Challenge

Limited awareness of institutional tendering opportunities



**MSME Helpline Solution**  
**Identified defence/Army sector as a high-value tendering opportunity**



Founder:  
**Ramanand Tadve**



Location:  
**Chhatrapati Sambhajnagar, Maharashtra.**



Sector:  
**Civil construction and Architectural services**



Helpline Domain:  
**GeM**

## The Enterprise Story

Rama Construction, led by Ramanand Tadve, operates in the field of civil construction and architectural services and is based in Chhatrapati Sambhajnagar. After learning about the MSME Helpline through Instagram, the firm connected with the team to seek assistance regarding onboarding and participation on the GeM Portal, with the objective of tapping into government procurement opportunities and scaling its operations.

## MSME Helpline Intervention

*The interaction focused on resolving practical issues faced by Rama Construction while accessing government procurement platforms. Assistance was provided in addressing MSME/Udyam data mismatches and ensuring the profile was correctly completed. The client was also given a clear understanding of different tender categories, bidding methods, and key procurement terms, along with insights into payment processes on the GeM Portal.*



**T**he consultant explained everything well and resolved my queries. I got clarity on the GeM portal.



— **Ramanand Tadve**, Rama Construction



### Business Challenge

Issues with Udyam verification and GeM profile completion.



**MSME Helpline Solution**  
*Guided on resolving Udyam verification and completing profile correctly.*



### Business Challenge

Lack of clarity on bid types, portal navigation, and payment process.



**MSME Helpline Solution**  
*Explained bidding process, tender types, and payments on the GeM Portal.*



### Business Challenge

Difficulty understanding key procurement terms like CP, CPC, and e-procurement systems.



**MSME Helpline Solution**  
*Clarified procurement terminology and guided on navigating central e-procurement platforms effectively.*



Founder:  
**Deepak  
Verma**



Location:  
**Gondia,  
Maharashtra**



Sector:  
**Food &  
Beverages**



Helpline Domain:  
**GeM**

## The Enterprise Story

Shree Durga Gruh Udyog, founded by Deepak Verma, is a Gondia-based enterprise operating in the food and beverages trading sector, located in Gondia. The business is involved in the manufacturing and sale of homemade food products such as papad and achar, catering to local and regional markets. With an interest in expanding into government procurement, the enterprise approached the MSME Helpline under the GeM domain to gain clarity on registration processes and participation eligibility.

## MSME Helpline Intervention

*The consultation helped Shree Durga Gruh Udyog gain clarity on entering the government procurement ecosystem. The business was guided on interstate registration procedures and informed that GST registration is not mandatory at the initial stage. Additionally, detailed insights were provided on how the GeM Portal operates, including eligibility for proprietorships and service providers. This support enabled the client to confidently consider participation in government marketplace opportunities.*



### Business Challenge

Lacked understanding of the structure of the GeM Portal, including eligibility of proprietorships and service providers.



**MSME Helpline Solution**  
*Clarified the working of the GeM Portal, including buyer-seller ecosystem and eligibility criteria for participation.*



### Business Challenge

Faced confusion regarding interstate business registration and whether GST registration was mandatory.



**MSME Helpline Solution**  
*Guided on simple and free registration for interstate business as a proprietorship.*

**T**he consultation helped us understand registration requirements and how the GeM portal works. It gave us confidence to explore government market opportunities.

— Deepak Verma, Shree Durga Gruh Udyog.





# Government Schemes

**Government Schemes help MSMEs identify and access relevant schemes and subsidies, ensuring that lack of awareness does not prevent them from availing institutional support.**





# ALLIANCE AGROVET / CNG & GREEN HYDROGEN PROJECT



Founder:  
**Satish Gaikwad**



Location:  
**Pune, Maharashtra**



Sector:  
**Energy (CNG / Green Hydrogen) and Export**



Helpline Domain:  
**Government Schemes**

## The Enterprise Story

This enterprise, in the pre-operational stage, is developing an ambitious large-scale green energy project focusing on CNG and green hydrogen production. The entrepreneur was introduced to the MSME Helpline after watching an interview featuring MCCA's Prashant Girbane on Mumbai Doordarshan. Initially engaging with export-focused sessions to understand product selection and pricing strategies, the entrepreneur's vision evolved toward a major infrastructure venture. He has already initiated discussions with American-based Maharashtrian investors who have requested a detailed project report.

## MSME Helpline Intervention

*The MSME Helpline provided foundational support through expert-led export and finance sessions. Guidance from consultants enabled the entrepreneur to approach IDBI Bank, which has indicated willingness to fund up to 80% of the project requirements. The helpline has played a continuous advisory role across the venture's development stages and is coordinating a follow-up engagement with large-scale project specialists to assist with funding structures, regulatory approvals, and leveraging government mechanisms such as the Single Window Scheme for land acquisition.*



### Business Challenge

Initial uncertainty in identifying viable export products, understanding pricing mechanisms, and managing the high capital requirements associated with large-scale green energy projects.



### MSME Helpline Solution

**Provided structured guidance on export processes and financial planning, enabling the entrepreneur to engage with institutional finance and explore credit options for large transactions.**



### Business Challenge

Complexity in planning and executing a large-scale CNG and green hydrogen infrastructure project, including land acquisition, regulatory licensing, and investor documentation.



### MSME Helpline Solution

**Facilitating access to domain specialists for large-scale project structuring, regulatory compliance, and preparation of investor-ready documentation while advising on government fast-track approval mechanisms.**

**W**hen entrepreneurs face uncertainty, it often feels like there is no support system. The MSME Helpline changed that for me — it feels like there is someone guiding and supporting every step of the journey.



— **Satish Gaikwad**, Alliance Agrovat / Pune



Founder:  
**Sreeparna  
Roy**



Location:  
**Ahmedabad,  
Gujarat**



Sector:  
**HealthTech /  
Women's Healthcare**



Helpline Domain:  
**Government  
Schemes**

## The Enterprise Story

Nari Health is an early-stage women's healthcare startup offering a digital platform for menstrual tracking, doctor consultations, medication monitoring, symptom logging, and early diagnosis support. Founded in 2023 and currently bootstrapped, the startup has launched its MVP and is now focused on scaling operations and strengthening its financial base. While exploring funding opportunities and institutional support, the team connected with the MSME Helpline through a referral to seek guidance on available government grants and funding mechanisms.

## MSME Helpline Intervention

*The guidance provided through the MSME Helpline helped Nari Health identify multiple government-supported funding and support mechanisms suitable for early-stage startups. This included awareness of incubation centers, government-backed facilitation platforms, and institutions such as SIDBI and District Industries Centres (DICs) that support MSME financing. With these insights, Nari Health is now better positioned to approach grant providers, incubation centers, and funding institutions, enabling the enterprise to secure financial support and accelerate its growth journey.*



### Business Challenge

Limited clarity on government grants and funding options for health-tech startups.



### MSME Helpline Solution

**Improved awareness of relevant government schemes, incubation support, and funding avenues.**



### Business Challenge

Difficulty in structuring pitch deck to meet grant approval requirements.



### MSME Helpline Solution

**Clear guidance on refining pitch, including financials and 3-year projections, to improve chances of grant approval.**



**T**he session gave us clarity on government grants and how to refine our pitch. It was a seamless experience, and the guidance has helped us move closer to securing funding for scaling our product."



— Sreeparna Roy, Nari Health



# AURANGABAD DATA FORMS



Founder: -----

Location: **Chhatrapati Sambhajnagar, Maharashtra**

Sector: **Computer Sector and Pharmacy Research Supply**

Helpline Domain: **Government Schemes**

## The Enterprise Story

Aurangabad Data Forms, led by Naveen Bagdiya, operates at the intersection of the computer sector and pharmacy research supply, serving a niche yet evolving market in Chhatrapati Sambhajnagar. With a focus on both technical products and research-related supplies, the enterprise has been steadily building its presence while exploring avenues for expansion. In pursuit of structured growth, Naveen Bagdiya discovered the MSME Helpline through a WhatsApp referral and initially sought support for improving marketing outreach. As the engagement progressed, his requirements expanded to include guidance on financial schemes and funding avenues to scale the business.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Aurangabad Data Forms received comprehensive support spanning both financial planning and market development. The intervention provided clear, actionable insights into government subsidy schemes and loan processes, empowering the entrepreneur to approach funding opportunities with greater confidence and preparedness. Simultaneously, the guidance on online marketing strategies and access to professional networks enabled the business to strengthen its market presence. By combining financial clarity with marketing direction, the helpline played a crucial role in supporting the enterprise's expansion journey.*

**If this helpline continues, small industries like ours will definitely move forward. The consultants explained the government schemes and loan documentation very clearly, and the officer contacts they shared will be extremely helpful for my work.**

— Naveen Bagdiya, Aurangabad Data Forms



### Business Challenge

Limited clarity on documentation, eligibility criteria, and processes related to government loan and subsidy schemes.



**MSME Helpline Solution**  
*Provided detailed guidance on required documentation, explained applicable state and central government schemes, and connected the entrepreneur with relevant officials to streamline the application process.*



### Business Challenge

Need for a structured marketing approach to improve visibility and reach in both computer and pharmacy-related segments.



**MSME Helpline Solution**  
*Offered strategic direction on digital and online marketing, along with references to professional marketing agents, enabling phased implementation for improved outreach.*



Founder:  
**Pallavi Gaikwad**



Location:  
**Kamshet,  
Maharashtra**



Sector:  
**Honey  
Processing &  
Apiculture**



Helpline Domain:  
**Government  
Schemes**

## The Enterprise Story

Madhuragini Pure Honey is a Kamshet-based enterprise engaged in apiculture — managing honeybee colonies, extracting raw honey, processing, and packaging it for market distribution. To scale operations, increase the number of bee boxes, and invest in purification machinery, the owner sought financial support through government-backed schemes. She was introduced to the MSME Helpline through a friend's referral after attending a summit, and engaged for guidance on identifying the most appropriate scheme and navigating the application process independently.

## MSME Helpline Intervention

*The MSME Helpline provided focused consultation on scheme selection, clearly differentiating between available options such as PMEGP and PMFME. PMEGP was identified as the most suitable scheme for this enterprise's profile and objectives. The session included a detailed explanation of the 35% subsidy, eligibility criteria, and documentation requirements. With this structured support, the owner was empowered to manage the application and bank verification process independently and successfully.*

**I was not aware of the 35 percent subsidy until the helpline informed me. They provided details that I could not access elsewhere and even scheduled sessions according to my availability. It was a very positive experience, and I have now applied for the loan on my own.**

— **Pallavi Gaikwad**, Madhuragini Pure Honey



### Business Challenge

Uncertainty in selecting the most appropriate financial scheme from multiple options including PMEGP, PMFME, and other SME loan products.



**MSME Helpline Solution**  
*Provided clear guidance on identifying PMEGP as the most suitable scheme for the enterprise, enabling the owner to proceed with the correct application pathway.*



### Business Challenge

Limited awareness of subsidy benefits and documentation requirements, often leading small entrepreneurs to depend on expensive external agents.



**MSME Helpline Solution**  
*Offered transparent, step-by-step information on the 35% subsidy and documentation process, empowering the owner to complete the application independently and clear bank verification.*



Founder:  
**Shaidur  
Rahman**



Location:  
**Barpeta,  
Assam**



Sector:  
**Agriculture & Farm-Based  
Products / Network Marketing**



Helpline Domain:  
**Government  
Schemes**

## The Enterprise Story

Munni Enterprise, led by Shaidur Rahman, is an established business operating in the agriculture and farm-based products segment in Assam. As the business looked to scale its operations and improve profitability, the need for financial support and structured guidance became increasingly important. While exploring options, Shaidur Rahman came across the MSME Helpline through Facebook and approached it to better understand available support mechanisms for business expansion.

## MSME Helpline Intervention

*The guidance provided through the MSME Helpline helped the entrepreneur gain awareness of various government schemes applicable to agriculture and allied sectors, including support for poultry farming, farm-based enterprises, and small business expansion. With increased clarity on available government initiatives and how to access them, Munni Enterprise can take informed steps toward expansion while leveraging institutional support to strengthen its operations.*



### Business Challenge

Limited awareness of government schemes applicable to agriculture and allied businesses.



### MSME Helpline Solution

**Improved understanding of relevant government schemes and support available for expansion.**



### Business Challenge

Uncertainty about financial assistance, subsidies, and eligibility criteria.



### MSME Helpline Solution

**Clearer insight into eligibility conditions, benefits, and how to access scheme-based support.**



**W**e approached the MSME Helpline after finding it on Facebook to seek consultation and advice. The guidance helped us understand the government support available for our business.



— **Shaidur Rahman**, Munni Enterprise



Founder:  
**Atmaram  
Ramji  
Manurkar**



Location:  
**Chhatrapati  
Sambhajinagar,  
Maharashtra**



Sector:  
**Multi-Service &  
Trading / Infrastructure  
& Allied Activities**



Helpline Domain:  
**Government  
Schemes**

## The Enterprise Story

S K Mobile World, led by Atmaram Ramji Manurkar, is involved in mobile-related services. As the entrepreneur looked to expand into multiple business verticals, including infrastructure and service-based activities, understanding the availability of government-backed financial support and subsidy schemes became essential. During this process, the enterprise approached the MSME Helpline to gain clarity on suitable schemes and funding options for various business activities.

## MSME Helpline Intervention

*The MSME Helpline guided the entrepreneur on relevant government schemes such as Mudra, Stand Up India, and CMEGP/PMEGP, explaining their applicability across various business activities. It clarified subsidy structures, collateral-free funding under CGTMSE, and key documentation requirements, including Udyam registration and project reports. The advisory also highlighted the role of institutions like DIC, SIDBI, public sector banks, and MCED for financing and training support, enabling the business to navigate applications efficiently and access funds for expansion.*



### Business Challenge

Limited clarity on eligibility of different business activities under government schemes.



**MSME Helpline Solution**  
*Clear understanding of scheme applicability across service, manufacturing, and trading sectors.*



### Business Challenge

Uncertainty regarding subsidy structures, documentation, and loan processes.



**MSME Helpline Solution**  
*Detailed awareness of subsidy benefits, documentation requirements, and institutional processes.*



The MSME Helpline helped us understand which schemes apply to our business activities and what steps are required to apply for financial support.



— Atmaram Ramji Manurkar, S K Mobile World



# TIRUPATI ALUMINUM AND GLASS



Founder:  
**Sandeep Ravindra Patil**



Location:  
**Sambhajinagar, Maharashtra**



Sector:  
**Aluminum Fabrication / Glass & Office Partition Manufacturing**



Helpline Domain:  
**Government Schemes**

## The Enterprise Story

Tirupati Aluminum and Glass, led by Sandeep Ravindra Patil, is engaged in the manufacturing of aluminum and glass structures, particularly sliding window partitions for office spaces. To support business growth, the founder began looking into various government-supported financing and subsidy schemes that could provide access to affordable credit and financial assistance and while exploring government loan and subsidy schemes for business expansion, Sandeep Patil came to know about the MSME Helpline through Facebook and approached it for guidance on available schemes and eligibility requirements.

## MSME Helpline Intervention

*The guidance provided through the MSME Helpline helped the entrepreneur gain clarity on various government-supported financial schemes designed for MSMEs. By understanding programs such as Mudra, Stand Up India, and the Chief Minister Employment Generation Program (CMEGP), the enterprise can explore suitable loan options to support business expansion. With this knowledge, Tirupati Aluminum and Glass can more confidently approach financial institutions, apply for relevant schemes, and access government subsidies that may support investment in equipment, working capital, and overall business growth.*



### Business Challenge

Limited clarity about government loan schemes and subsidy eligibility.



### MSME Helpline Solution

**Clear understanding of schemes such as Mudra, Stand Up India, and CMEGP.**



### Business Challenge

Uncertainty regarding documentation, subsidy percentage, and age eligibility criteria.



### MSME Helpline Solution

**Better awareness of eligibility conditions, subsidy benefits (up to 35%), and application procedures.**



**W**e came to know about government subsidy schemes through social media and were advised to connect with the MSME Helpline for proper guidance. The discussion helped us understand the available schemes and how we can apply for them.



**- Sandeep Ravindra Patil, Tirupati Aluminum and Glass**



Founder:  
**Jalindhar  
Vitekar**



Location:  
**Ahilyanagar,  
Maharashtra**



Sector:  
**Retail  
Sector**



Helpline Domain:  
**Government  
Schemes**

## The Enterprise Story

Vitekar Agency, owned by Mr. Jalindhar Vitekar, is a well-established mobile retail business based in Ahilyanagar. With over 12-13 years of experience in the mobile retail sector. The agency has built a strong local presence. With a vision to expand and strengthen the business, Mr. Jalindhar actively seeks growth opportunities. Upon learning about the MSME Helpline through Facebook, Mr. Jalindhar reached out to gain detailed information regarding loan facilities and government schemes that could support business expansion and development.

## MSME Helpline Intervention

*Vitekar Agency significantly benefited from the consultation by gaining clear and structured guidance on suitable government schemes for business growth. The interaction helped the owner understand various loan options, subsidy benefits, and funding opportunities available for MSMEs. With this awareness, the business is now better equipped to make informed financial decisions, explore affordable credit facilities, and plan its expansion more effectively using the support provided under government initiatives.*



### Business Challenge

Wanted to gain information on government loan schemes to support business expansion.



### MSME Helpline Solution

**Gained valuable information about government funding schemes to support business expansion and growth.**



**The consultation helped us clearly understand various government loan schemes and subsidy benefits available for our business.**



**— Mr. Jalindhar Vitekar, Vitekar Agency**



Founder:  
**Shweta  
Giri**



Location:  
**Chhatrapati  
Sambhajinagar**



Sector:  
**Handicrafts  
Industry**



Helpline Domain:  
**Government  
Schemes**

## The Enterprise Story

Vrunda's Collection is a home decor brand based in Chhatrapati Sambhajinagar led by Mrs. Shweta Giri. They are involved in a handmade decor business specializing in woollen, durable, and washable wall hangings and other decor items. They became aware of the MSME Helpline through Instagram and reached out to seek guidance on government schemes for women and funding support to expand their business.

## MSME Helpline Intervention

*Mrs. Shweta was provided with detailed guidance on government schemes for women entrepreneurs and suitable funding opportunities aligned with her business needs. She gained clarity on eligibility criteria, documentation, and application procedures. Based on the guidance, she was able to identify the most relevant schemes, understand available loan and subsidy benefits, and successfully initiate applications. This support enabled her to make informed financial decisions and take concrete steps toward expanding her business.*



### Business Challenge

Wanted to seek guidance on government schemes for women entrepreneurs and understand loan options and subsidy benefits available



### MSME Helpline Solution

**Received guidance on government schemes for women entrepreneurs and gained clarity on funding options.**



**C**onnecting with the MSME Helpline provided me with a much-needed direction for business growth. Through their guidance, I gained a better understanding of government schemes for women entrepreneurs, funding options, and the application process.



**-Mrs. Shweta Giri, Vrunda's Collection.**



**YOGESH  
PAYGHAN**



Founder:  
**Yogesh  
Payghan**



Location:  
**Jalna,  
Maharashtra**



Sector:  
**Agriculture & Allied  
Activities (Nursery,  
Dairy, Farming)**



Helpline Domain:  
**Government  
Schemes**

## The Enterprise Story

Yogesh Payghan is engaged in agriculture and allied activities, with interests in ventures such as nursery development, dairy, and related agri-based businesses. As part of efforts to expand and formalize these activities, the entrepreneur was exploring opportunities for financial assistance through government-backed schemes. While seeking clarity on suitable schemes and the application process, Yogesh Payghan connected with the MSME Helpline to better understand eligibility, subsidy benefits, and documentation requirements for availing government support.

## MSME Helpline Intervention

*The guidance provided through the MSME Helpline helped the entrepreneur understand the applicability of government schemes such as PMEGP, CMGEP, and Stand Up India for activities including nursery, dairy, and allied agricultural businesses. The advisory clarified key aspects such as subsidy structures, funding patterns (including the 80:20 model), and the Direct Benefit Transfer (DBT) mechanism, enabling the entrepreneur to better plan financial requirements. It also highlighted the importance of preparing accurate project reports, maintaining proper bank records, and ensuring compliance with documentation requirements to improve the chances of approval. Additionally, by facilitating connections with relevant authorities such as District Industries Centres (DIC) and banking officials, the support can help streamline the application process and enable smoother access to financial assistance for business development.*



### Business Challenge

Limited clarity on applicable government schemes for agriculture and allied activities.



### MSME Helpline Solution

**Clear understanding of schemes such as PMEGP, CMGEP, and Stand Up India.**



### Business Challenge

Uncertainty regarding subsidy structure, funding pattern, and documentation requirements.



### MSME Helpline Solution

**Better awareness of funding norms, DBT mechanism, and required documentation.**



**T**he discussion helped us understand which government schemes are suitable for our activities and what steps we need to take to apply successfully.



– Yogesh Payghan





# Goods and Service Tax (GST)

Goods and Service Tax (GST) offers support on GST filing, compliance, and optimisation, reducing risks associated with regulatory complexity and improving financial discipline.



Founder:  
**Vishal Patil**



Location:  
**Pune, Maharashtra**



Sector:  
**AI, Automation & Operational Excellence for Manufacturing**



Helpline Domain:  
**GST**

## The Enterprise Story

AI Focus Project is a Pune-based startup working at the intersection of AI, automation, and operational excellence for the manufacturing sector. As an early-stage venture, the enterprise was exploring partnership-based operations, and the startup recognized the need to establish strong compliance and financial clarity from the outset. During this phase, the entrepreneur came to know about the MSME Helpline through a personal reference in Pune and approached it to seek guidance on GST requirements and their implications for a growing startup.

## MSME Helpline Intervention

*The MSME Helpline provided targeted guidance tailored to the needs of an early-stage venture, helping the enterprise understand the importance of building compliance frameworks from the initial stages of business development. The consultation clarified when and how GST returns need to be filed, along with the applicability of GST components to technology-driven services and solutions. This clarity is particularly valuable for startups, where early compliance plays a crucial role in ensuring smooth scaling, avoiding regulatory challenges, and building credibility with clients and partners. By integrating GST compliance into its foundational processes, AI Focus Project is better positioned to operate in a structured manner and support its long-term growth in the technology and manufacturing ecosystem.*



### Business Challenge

Limited understanding of GST compliance for early-stage tech startups



### MSME Helpline Solution

**Clear explanation of GST filing requirements, timelines, and processes**



### Business Challenge

Lack of clarity on GST components for services and products



### MSME Helpline Solution

**Detailed breakdown of GST structure and applicability to technology services**



got a very good experience on this—it helped me a lot. The consultation gave better understanding and clarity about GST.



**- Vishal Patil, AI Focus Project**



Founder:  
**Mohit  
Bhagwat**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Industrial Equipment  
Manufacturing**



Helpline Domain:  
**GST**

## The Enterprise Story

With 38 years of operational excellence, CEE DEE VACUUM EQUIPMENTS PVT LTD, led by Mr. Mohit Bhagwat, specializes in manufacturing high-precision industrial equipment including transfer wall filtration machines, vacuum pressure impression plants, vacuum drying plants, and vapor drying plants. As a long-standing member of the Chamber of Commerce, the enterprise sought to leverage GST to enhance their competitive positioning in international markets and optimize their credit management processes.

## MSME Helpline Intervention

*The MSME Helpline provided targeted consultation to CEE DEE VACUUM EQUIPMENTS PVT LTD on GSP credit assistance, helping the enterprise understand the benefits and application process for preferential trade programs. The helpline team offered guidance on optimizing credit opportunities specific to industrial equipment manufacturing and exports, enabling the company to better position their specialized vacuum and drying equipment in international markets.*



### Business Challenge

Understanding credit optimization opportunities for industrial equipment exports



### MSME Helpline Solution

**Consultation on leveraging GST benefits for specialized manufacturing exports**



### Business Challenge

Navigating credit-related documentation and certification processes



### MSME Helpline Solution

**Support in understanding GSP credit mechanisms and implementation**



**T**he consultation we received, particularly the GSP credit assistance, was satisfactory. I would rate the overall quality of support as 4 out of 5.



**- Mohit Bhagwat, CEE DEE VACUUM EQUIPMENTS PVT LTD**



Founder:  
**Sunil  
Wanjare**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Education - Coaching  
Classes and Training**



Helpline Domain:  
**GST**

## The Enterprise Story

Mr. Sunil Wanjare, proprietor of Crystal Institute coaching classes, discovered the MSME Helpline through the MCCA website's events column and direct engagement with the MCCI office. Over a two-month period, he sought comprehensive consultation across multiple business domains including marketing strategy, GST compliance, and government scheme eligibility to strengthen his coaching business operations.

## MSME Helpline Intervention

*The MSME Helpline provided targeted multi-domain support over two months. Marketing consultation delivered a clear strategy showing how digital marketing can be executed cost-effectively, while GST consultation efficiently clarified legal implications, liability, and documentation requirements. Though government scheme options for the coaching sector proved limited, the team demonstrated consistent follow-up, timely actions, and deep understanding of the enterprise's specific requirements throughout the engagement.*



### Business Challenge

Understanding GST liability and compliance documentation requirements



### MSME Helpline Solution

**Highly effective consultation providing clear view of GST liability and necessary documentation in a concise session**

would rate the MSME helpline five out of five. The team is constantly following up, taking timely actions with no delays, and they are highly polite and competent enough to understand our requirements. MCCI is successfully conducting a micro analysis of MSME requirements.



- Sunil Wanjare, Proprietor - Crystal Institute



Founder:  
**Sanjay S. Javanjal**



Location:  
**Pune, Maharashtra**



Sector:  
**Water & Waste Management**



Helpline Domain:  
**GST**

## The Enterprise Story

Deccan Environmental Consultants Pvt. Ltd., owned by Sanjay S. Javanjal, is a Pune-based company engaged in water and waste treatment solutions, specializing in design engineering and contracting services across India, located in Pune. The firm focuses on pollution control equipment and environmental solutions. After receiving the MSME Helpline contact details, the company approached the helpline to seek consultation regarding GST-related queries and documentation requirements.

## MSME Helpline Intervention

*The consultation helped Deccan Environmental Consultants Pvt. Ltd. gain clarity on GST compliance and documentation requirements relevant to its operations. The client was guided on managing GST processes in the context of service and contracting work, ensuring better understanding of tax obligations. This support enabled the business to handle its financial and regulatory responsibilities more effectively and operate with improved compliance.*



### Business Challenge

Required clarity on GST documentation and compliance requirements for its engineering and contracting operations.



### MSME Helpline Solution

**Provided guidance on GST documentation, filing requirements, and compliance applicable to service and contracting businesses.**



### Business Challenge

Had limited understanding of GST applicability and processes in relation to its services and project-based work.



### MSME Helpline Solution

**Clarified GST applicability and processes, helping the business understand how to manage taxation effectively within its operations.**

**T**he consultation helped us understand GST requirements and documentation for our business. It has made our compliance process clearer and more manageable.

— **Sanjay S. Javanjal**, Deccan Environmental Consultants Pvt. Ltd.



Founder:  
**Yadav  
Haripratap**



Location:  
**Ahilya Nagar  
(Bolegaon),  
Maharashtra**



Sector:  
**Manufacturing  
(Cutting Tools, Cutting  
Inserts & Gem Sets)**



Helpline Domain:  
**GST**

## The Enterprise Story

This Bolegaon-based enterprise, operating in the specialised tooling sector, manufactures industrial cutting inserts, cutting tools, and gem sets. The owner sought professional guidance after being introduced to the MSME Helpline through the local MSME office. The primary objectives were to address two distinct challenges: identifying effective methods for generating investment to support business expansion, and resolving uncertainty around GST invoicing and compliance procedures.

## MSME Helpline Intervention

*Through its association with MCCIA, the MSME Helpline provided structured and practical guidance on both investment planning and administrative processes. The support from coordinators was found to be highly effective, contributing directly to improved business clarity. Specific guidance was provided on using purchase orders and structured financial planning to unlock working capital, alongside clear instructions on GST invoicing procedures and compliance requirements – enabling the enterprise to operate with full regulatory confidence.*



### Business Challenge

Difficulty in identifying effective methods for generating investment and working capital to support business growth and expansion.



### MSME Helpline Solution

**Provided practical strategies for investment generation using purchase orders and financial planning frameworks to unlock working capital.**



### Business Challenge

Lack of clarity regarding GST invoicing procedures and compliance requirements, creating risk of regulatory issues.



### MSME Helpline Solution

**Delivered clear guidance on GST processes, enabling proper invoicing practices and ensuring full compliance with regulatory requirements.**



**T**he experience was very good. I received strong support throughout, which has significantly benefited my business. I would rate the consultation 9 out of 10.



— **Yadav Haripratap**, Ahilya Nagar Tooling Enterprise



Founder:  
**Sonali**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Media / Publishing  
(Fortnightly English  
Newspaper)**



Helpline Domain:  
**GST**

## The Enterprise Story

PerceptMinds Edu LLP (operating as Perspect Minds) is a media enterprise publishing a fortnightly English newspaper distributed across India to individual subscribers and educational institutions. Despite its reach, the business was operating at a near break-even level. The owner sought expert guidance on GST compliance, exploring e-commerce integration for school subscriptions, and leveraging MSME benefits to overcome financial stagnation and expand the publication's nationwide footprint.

## MSME Helpline Intervention

*The MSME Helpline provided a focused consultation on regulatory compliance and growth strategy. Key guidance included the option to register as a Service MSME on the Udyam portal to access PMEGP subsidies of up to 35% for expansion. On the GST front, the consultation clarified that under GST 2.0, print advertising space attracts only 5% GST, allowing input tax recovery on printing and digital infrastructure costs. The expert also recommended launching an e-commerce platform for bulk school subscriptions to scale nationally, while advising on CGTMSE collateral-free loans up to ₹5 crores to address current funding gaps.*



### Business Challenge

Uncertainty regarding the necessity and process of GST registration for a low-profit or break-even publishing operation.



### MSME Helpline Solution

**Provided clear guidance on GST compliance under GST 2.0, clarifying obligations and the opportunity to recover input tax on printing and digital infrastructure.**



### Business Challenge

Need for strategies to expand national reach and grow the subscriber base through institutional partnerships and digital channels.



### MSME Helpline Solution

**Recommended Udyam registration for PMEGP access, e-commerce integration for institutional subscriptions, and CGTMSE loans to bridge funding gaps and support nationwide expansion.**

**T**he experience was very positive. I received the information I needed for decision-making exactly when required, explained in a way that was easy to understand. It helped me take the right decisions at the right time to expand my business.



— **Sonali**, PerceptMinds Edu LLP



Founder:  
**Usha  
Yadav**



Location:  
**Rajnandgaon District,  
Chhattisgarh**



Sector:  
**Textiles - Boutique  
Manufacturing**



Helpline Domain:  
**GST**

## The Enterprise Story

Ms Usha Yadav is the proprietor of Pragti Creations and operates a garments manufacturing business, creating custom products and selling them locally. While attempting to expand operations, she encountered challenges with MSME registration, making repeated errors in the self-registration process. Discovering the MSME Helpline through Facebook, she sought guidance on registration completion, GST decision-making, and opportunities to participate in government training initiatives for skill development programs.

## MSME Helpline Intervention

*The MSME Helpline provided end-to-end support for MSME registration, successfully resolving the errors preventing completion. GST consultation clarified benefits, disadvantages, and operational thresholds, empowering the entrepreneur to make an informed decision to focus on business growth before GST registration. Ongoing WhatsApp support ensures continuous guidance. The helpline also offered pathways to participate in government training initiatives, aligning with her vision to contribute to skill development programs for children.*



### Business Challenge

Uncertainty about GST registration timing, whether to register immediately or wait for business growth



### MSME Helpline Solution

***Comprehensive explanation of GST benefits, disadvantages, and threshold limits, enabling informed decision to defer registration***



**H**e explained everything very well. I understood everything clearly. I really liked the experience, I feel every member should get this kind of guidance so they can grow and move forward.



**- Ms Usha Yadav, Pragti Creation**



Founder:  
**Raghav Somani**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Education & Global  
Faculty Services**



Helpline Domain:  
**GST**

## The Enterprise Story

Kalinedu Expert Pvt. Ltd., co-founded by Raghav Somani, is an emerging enterprise operating in the education and professional training space, with a growing international presence across countries such as the UK, Germany, Singapore, and Mauritius. As the business engaged with both Indian and foreign faculty, international services, and advertising activities, understanding taxation and compliance became increasingly complex. During this phase, Raghav Somani came to know about the MSME Helpline through a WhatsApp group and MCCIA engagement and approached it to seek clarity on GST and TDS applicability across different business scenarios.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Kalinedu Expert Pvt. Ltd. received detailed guidance on GST and TDS compliance for domestic and international operations. The advisory also explained the applicability of TDS on payments to Indian and foreign faculty, including relevant sections and thresholds, as well as the role of Double Taxation Avoidance Agreements (DTAA) in determining tax liability for foreign entities. Additionally, clarity was provided on TDS for advertisement-related expenses and compliance timelines for filing returns. This guidance enables the enterprise to manage its taxation structure more effectively, ensure regulatory compliance across jurisdictions, and support its continued global expansion without facing legal or financial complications.*

**T**he GST and taxation guidance was very clear and helpful, especially for understanding compliance in international operations.



— Raghav Somani, Kalinedu Expert Pvt. Ltd.



### Business Challenge

Uncertainty regarding TDS applicability for Indian and foreign faculty



**MSME Helpline Solution**  
**Clarified TDS rates (10% for Indian faculty, DTAA provisions for foreign entities)**



### Business Challenge

Lack of clarity on GST for imported services and advertisement expenses



**MSME Helpline Solution**  
**Explained GST applicability under Reverse Charge Mechanism (RCM)**



### Business Challenge

Confusion regarding compliance timelines and regulatory requirements



**MSME Helpline Solution**  
**Provided guidance on filing timelines, thresholds, and applicable sections**



Founder:  
**Anand  
Arvind Londe**



Location:  
**Amravati,  
Maharashtra**



Sector:  
**Online Services &  
Solar Business**



Helpline Domain:  
**GST**

## The Enterprise Story

Sadguru Shree Swami Samarth Enterprises, led by Anand Arvind Londe, operates in the online services and solar business segment, catering to a growing customer base through digital platforms. As the business expanded its operations, ensuring proper compliance with tax regulations became an important requirement. While seeking clarity on GST applicability for their online services and understanding the registration process, Anand Londe connected with the MSME Helpline to obtain accurate guidance on compliance requirements and documentation.

## MSME Helpline Intervention

*The guidance provided through the MSME Helpline helped the entrepreneur understand the applicability of GST for online services and the importance of timely registration to ensure compliance. The advisory clarified the documentation required for GST registration, including electricity bill, rent agreement, identity proof, and the need to submit a No-Objection Certificate (NOC) for using the business address for another related business. By understanding these requirements and the registration process, the enterprise can complete GST registration smoothly and avoid compliance issues. This support enables the business to operate in a more structured and compliant manner, strengthening its credibility while expanding its online and service-based operations.*



### Business Challenge

Uncertainty regarding GST applicability for online services.



### MSME Helpline Solution

**Clear understanding of when GST registration is required.**



### Business Challenge

Lack of clarity on required documents and registration process.



### MSME Helpline Solution

**Detailed knowledge of documentation and steps for GST registration.**



**T**he MSME Helpline helped us understand GST requirements and the documents needed for registration. The process became much clearer after the guidance.



— Anand Arvind Londe, Sadguru Shree Swami Samarth Enterprises



Founder:  
**Aravind  
Babasaheb  
Kamble**



Location:  
**Belagavi,  
Karnataka**



Sector:  
**LED Bulb  
Manufacturing  
& Repairing**



Helpline Domain:  
**GST**

## The Enterprise Story

Shruthi Industries, led by Aravind Babasaheb Kamble, is a small enterprise focused on the manufacturing and repair of LED bulbs. With a strong technical background in ITI, Diploma, and Engineering, the founder had completed the initial business setup and obtained GST registration.

However, with active trading yet to commence, the business was incurring recurring costs through mandatory Nil GST return filings — a compliance burden that offered no benefit at this pre-operational stage.

## MSME Helpline Intervention

*Mr. Kamble discovered the MSME Helpline through Facebook and sought guidance on managing GST obligations for a non-operational business. The consultation provided clear and practical advice: he could suspend ongoing GST filings and resume compliance once the business became operational and achieved a stable footing. This straightforward intervention saved the enterprise unnecessary cost and administrative effort, and gave the owner a clear roadmap for reactivating compliance at the appropriate stage.*

**If I had not received this guidance, I would have continued filing Nil returns without understanding the implications. The consultation helped me make an informed decision and plan my compliance correctly for when the business becomes operational.**

— Aravind Babasaheb Kamble, Shruthi Industries



### Business Challenge

Incurring recurring costs of ₹500 per Nil GST return filing via a chartered accountant, despite the business not yet being operational.



### MSME Helpline Solution

**Advised discontinuing unnecessary GST filings until business activity begins, resulting in direct savings in time, cost, and administrative overhead.**



### Business Challenge

Uncertainty about the legal approach to GST compliance for a pre-operational enterprise, with potential future risks if managed incorrectly.



### MSME Helpline Solution

**Provided a clear roadmap for reactivating GST compliance at the appropriate stage of business growth, preventing future compliance complications.**





# Import - Export

**Import and Export assists businesses in navigating international trade procedures, documentation, and compliance, supporting expansion into global markets.**





Founder:  
**Anagha  
Gutte**



Location:  
**Pune,  
Maharashtra**



Sector:  
**IT / Software &  
Technology**



Helpline Domain:  
**Import-Export**

## The Enterprise Story

Adhik Software Pvt. Ltd., is a software-as-a-service company established in 2023 and based in Pune. The company offers in-house management solutions, primarily catering to the HoReCa (Hotel, Restaurant, and Catering) segment. Being a member of MCCIA, they obtained the MSME Helpline contact details and reached out to seek consultation regarding import-export processes and opportunities to expand their business operations.

## MSME Helpline Intervention

*The consultation provided the business with clear and practical guidance on import-export compliance. The team explained the IEC registration and amendment process through the DGFT. Additionally, the client was guided on identifying product eligibility under the import-export policy and understanding BIS certification requirements for electronic goods, helping the business move forward with better clarity and compliance readiness.*



**T**he consultation helped us clearly understand IEC registration and import-export compliance enabling us to proceed with our business operations more confidently"



— **Anagha Gutte**, Adhik Software Private Limited.



### Business Challenge

Needed clarity on IEC registration and amendment process



### MSME Helpline Solution

**Provided step-by-step guidance on IEC registration through the DGFT portal**



### Business Challenge

Sought guidance on eligibility and procedures for exporting electronic POS systems.



### MSME Helpline Solution

**Clarified import-export eligibility under the free trade policy.**



### Business Challenge

Had queries regarding BIS certification requirements for supplying servers



### MSME Helpline Solution

**Explained BIS certification requirements based on product type**



Founder:  
**Swati Agarwal**



Location:  
**Pune, Maharashtra**



Sector:  
**Export-oriented Business**



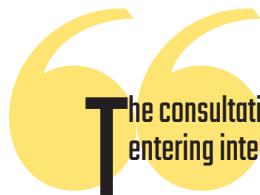
Helpline Domain:  
**Import-Export**

## The Enterprise Story

Arjun Infinity, is a Pune-based enterprise engaged in the pharmaceutical and agri-export segment, operating from Pune. The business is focused on exploring opportunities in international trade, particularly in supplying pharmaceutical and agri-based products to global markets. With an interest in building a sustainable and scalable export model, the firm aims to leverage its industry exposure and market understanding. It connected with the MSME Helpline through online sources to seek expert guidance in the import-export domain and to develop a structured approach for entering and expanding in overseas markets.

## MSME Helpline Intervention

*The consultation helped Arjun Infinity gain a clear direction in structuring its import-export operations. The client was guided on selecting a suitable business model, focusing on a specific product segment, and adopting secure payment mechanisms to minimize risk. Detailed support was also provided on essential export documentation and cost-efficient strategies such as merchant trade transactions. This enabled the business to approach international markets with a more strategic, compliant, and risk-aware mindset.*



The consultation gave us clarity on documentation, pricing, and entering international markets with confidence..



— Swati Agarwal, Arjun Infinity.



### Business Challenge

Lacked clarity on setting up an effective import-export business model



**MSME Helpline Solution**  
*Advised to adopt a focused export model by concentrating on a single product line*



### Business Challenge

Needed understanding of secure international trade practices



**MSME Helpline Solution**  
*Recommended use secure payment mechanisms like LC for transactions.*



### Business Challenge

Wanted information about documentation, and risk mitigation strategies.



**MSME Helpline Solution**  
*Provided guidance on key export documentation to and strategies like Merchant Trade Transactions.*



Founder:  
**Birendra  
Singh Rawat**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Dairy Equipment  
Manufacturing & Supply**



Helpline Domain:  
**Import-Export**

## The Enterprise Story

Dairy Tech India is engaged in the manufacturing and supply of dairy equipment, serving clients across India. As the business engaged in export transactions, the enterprise had to navigate complex regulatory procedures and ensure proper compliance with export regulations and maintaining accurate documentation became increasingly important for the enterprise to sustain its international trade operations. As a member of MCCA, Birendra approached MSME Helpline to seek guidance on resolving export documentation and compliance issues related to his business.

## MSME Helpline Intervention

*The guidance provided through the MSME Helpline helped Dairy Tech India gain clarity on managing export-related compliance and documentation. By understanding the procedures for resolving pending shipping bill closures and maintaining proper records, the enterprise can regularize past export transactions and ensure smoother coordination with banking institutions. With better understanding of documentation requirements and regulatory procedures, Dairy Tech India can strengthen its export operations, avoid procedural delays, and maintain smoother financial and trade processes.*



### Business Challenge

Faced unresolved export documentation issues, particularly old shipping bills not closed by the bank in EDPMS.



### MSME Helpline Solution

**Gained clarity on export documentation, closure procedures, and regularization of pending cases.**



### Business Challenge

Uncertainty regarding GST treatment for export operations and partnership structure.



### MSME Helpline Solution

**Clear understanding of GST applicability for partnership firms and proper export documentation practices.**



**T**he consultation helped us resolve a tricky issue related to export documentation and EDPMS closure. The guidance was clear and practical, allowing us to take the necessary steps to regularize the case.



- **Birendra Singh Rawat**, Dairy Tech India



# MODERN HINDUSTAN AGRICULTURE FARMERS PRODUCER



Founder:  
**Hindurao  
Uttam Khade**



Location:  
**Satara,  
Maharashtra**



Sector:  
**Agriculture**



Helpline Domain:  
**Import – Export**

## The Enterprise Story

Modern Hindustan Agriculture Farmers Producer is an agriculture-based enterprise operating from Satara, engaged in various agri-related activities and services. The organization came to know about the MSME Helpline and approached it to seek consultation regarding import-export processes, aiming to explore new market opportunities and expand its business operations.

## MSME Helpline Intervention

*The consultation supported the organization by addressing its challenges in accessing international markets and connecting with the right buyers. The client was guided on identifying and approaching importers in regions such as the United Kingdom, Germany, and Gulf countries, along with building direct relationships with procurement managers. Additionally, a structured export strategy was shared to help the business navigate the export process more effectively, enabling it to explore global opportunities with greater clarity and confidence.*



### Business Challenge

Faced difficulty in identifying direct importers and establishing connections with buyers in international markets



### MSME Helpline Solution

**Provided strategic guidance on identifying and approaching international buyers and building direct relationships with importers**



### Business Challenge

Needed understanding of Letter of Credit (LC) mechanisms, including how to open and use it for secure transactions.



### MSME Helpline Solution

**Explained the concept and process of opening a Letter of Credit (LC), along with its role in ensuring secure and reliable transactions.**

“

The consultation helped us understand how to identify and connect with international buyers and build direct relationships for exports.”

”

- Hindurao Uttam Khade, Modern Hindustan Agriculture Farmers Producer



Founder:  
**Satyanarayan Patro**



Location:  
**Pune, Maharashtra**



Sector:  
**Import-Export & Domestic Trade**



Helpline Domain:  
**Import-Export**

## The Enterprise Story

Pacific Gold Exim Business, already active in domestic trade, identified a significant growth opportunity in the export of industrial cables. The enterprise sought guidance on expanding into international markets, accessing verified buyer databases, mitigating export risk, and structuring appropriate financing and legal agreements. After connecting with the MSME Helpline and MCCIA, the enterprise participated in exhibitions and buyer-seller meets, gaining a practical understanding of global market dynamics and initiating the quotation process with potential foreign buyers.

## MSME Helpline Intervention

Domain expert Vaibhav Nagarkar advised using government-backed platforms — *tradedstat.gov*, *DGCIS*, and *Engineering Export Promotion Council (EPC)* — for reliable market intelligence and buyer discovery. *ECGC insurance* was recommended for buyer credibility verification and risk mitigation. Structural and financial guidance included *EPC registration*, *NDAs and engagement letters with manufacturers and foreign buyers*, and *trade finance mechanisms such as LC discounting and packing credit to execute exports securely*. The MSME Helpline also facilitated participation in a *Reverse Buyer-Seller Meet*, opening avenues for direct international buyer engagement.



The consultation has been very useful. The continued support, follow-up, and guidance have been particularly valuable, and we are optimistic about converting current inquiries into confirmed export orders soon.



— Satyanarayan Patro, Pacific Gold Exim Business



### Business Challenge

Limited access to verified international buyer databases and lack of a structured approach to entering the industrial cable export market.



### MSME Helpline Solution

**Directed the enterprise to trusted government platforms for buyer intelligence and advised ECGC insurance, EPC registration, and formal engagement documentation with buyers and manufacturers.**



### Business Challenge

Need for secure payment mechanisms, trade finance options, and appropriate legal agreements to manage risk in international transactions.



### MSME Helpline Solution

**Recommended trade finance options including LC discounting and packing credit, and facilitated access to international buyers through MCCIA-organised exhibitions and buyer-seller meets.**



Founder:  
**Nimesh  
Parekh**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Real  
Estate**



Helpline Domain:  
**Import-Export**

## The Enterprise Story

Parekh Associates that operates in the real estate sector, focusing mainly on the purchase and sale of land. After establishing a stable position in this field, he decided to expand into the import-export business. As this area was unfamiliar to him, Mr. Nimesh chose to seek proper guidance before making any decisions. Being a member of MCCIA, he reached out to its MSME helpline for support. Through this consultation, he learned how to enter the market by first identifying the right product to export.

## MSME Helpline Intervention

*received structured and practical guidance on how to enter the import-export market, including the basic procedures and initial steps involved. The consultant also emphasized the importance of first identifying the right product to deal in, based on market demand and feasibility, before making any entry. This guidance helped the client gain clarity and confidence, and he now has a clear understanding of how to proceed with his business expansion.*



### Business Challenge

The client faced difficulty in understanding how to enter the import-export market and its procedures



### MSME Helpline Solution

**Received guidance on how to enter the import-export market, including the basic steps and requirements.**



### Business Challenge

He also faced challenges in identifying the right product to trade based on market demand.



### MSME Helpline Solution

**Identify the right product before entering the import-export business.**



**T**he consultation helped me understand the initial steps required to start in the import-export sector. I also realized the importance of selecting the right product before entering the market, which has given me better clarity."



**- Nimesh Parekh, Parekh Associates**



Founder:  
**Roshan  
Kadam**



Location:  
**Chiplun,  
Ratnagiri,  
Maharashtra**



Sector:  
**Manufacturing (Metal  
Eyelets — Footwear,  
Garments & Electronics)**



Helpline Domain:  
**Import-Export**

## The Enterprise Story

Roshan Enterprises, led by Roshan Kadam, is a Chiplun-based manufacturing unit specialising in metal eyelets — used in footwear, garments, tarpaulins, and curtains — working with materials including aluminium, brass, and steel. Following a recent factory expansion, the owner set his sights on international markets. With limited exposure to export procedures, he sought guidance after discovering the MSME Helpline online while exploring growth pathways.

## MSME Helpline Intervention

*Expert Rajiv Sathe provided a structured consultation emphasising the importance of registering with DGFT, securing an AD code, and joining sector-specific organisations such as the Engineering Export Promotion Council and Chamber of Commerce. Practical buyer identification strategies were outlined — using HS codes for market research, targeting garment and electronics manufacturers, and focusing on niche export markets such as shoe manufacturers in Germany and Italy. Strategic outreach via email, leveraging existing Indian client references, and engaging MBA interns for international market research in France, Germany, and England were also recommended.*



### Business Challenge

No prior experience with export procedures, licensing requirements, or international buyer identification for a niche manufacturing product.



### MSME Helpline Solution

**Guided the enterprise through DGFT registration, AD code, and Export Promotion Council membership — the foundational steps for commencing export operations.**



### Business Challenge

Need for a structured market entry strategy targeting specific international buyer segments for metal eyelet products.



### MSME Helpline Solution

**Provided a targeted market research strategy using HS codes, identified niche buyer segments in Europe, and recommended strategic outreach methods including email campaigns and intern-driven research.**

**T**he consultation was very detailed and covered aspects that are often overlooked but can create challenges later. I started with no knowledge of exports, but I am now progressing with clarity and expect to begin export activities by the end of the year.



— **Roshan Kadam**, Roshan Enterprises



Founder:  
**Rushita  
Powar**



Location:  
**Kolhapur,  
Maharashtra**



Sector:  
**Trading (Industrial  
Paint, Thinner & Export  
of Indian Groceries)**



Helpline Domain:  
**Import-Export**

## The Enterprise Story

Shreeja Aerosole is a Kolhapur-based trading enterprise with ambitions to expand into export markets. The owner sought guidance across multiple product categories — foundry components, food products, cosmetics, and Indian groceries — each presenting distinct regulatory and market entry challenges. The primary concerns included understanding FDA approval requirements, navigating export registration, aligning packaging with destination market requirements, and developing creative positioning for Indian food products in international markets.

## MSME Helpline Intervention

*Expert Rajiv Sathe provided a dual consultation addressing both regulatory compliance and market strategy. For food exports, he outlined GST, DGFT, and AD code registration requirements and introduced the concept of 'ready-to-cook' product concepts to differentiate Indian offerings internationally. For Indian grocery exports, the consultation covered registration procedures, local market packaging alignment, and market entry strategies — including partnerships with established Indian grocery retailers in the US (Los Angeles, San Francisco), use of merchant exporters in Mumbai, and white-label branding. For industrial paint trading, the helpline clarified that a manufacturing capability is often essential for sustainable export operations, enabling the owner to reassess her strategy with greater clarity.*



**T**he consultation was very insightful. Many aspects that I was unaware of were explained in depth. Without this guidance, I might have faced challenges midway. I am now able to proceed step by step with much greater clarity.



— **Rushita Powar**, Shreeja Aerosole



### Business Challenge

Uncertainty about regulatory requirements — including FDA approval for cosmetics and compliance registrations for food exports — across a diverse product portfolio.



### MSME Helpline Solution

**Outlined key compliance requirements including GST, DGFT, and AD code registrations, and clarified FDA requirements for cosmetics exports, providing a clear regulatory roadmap.**



### Business Challenge

Need for innovative market entry strategies and product positioning to attract international buyers for Indian food products in competitive overseas markets.



### MSME Helpline Solution

**Advised creative product concepts, white-label branding strategies, and market entry through established Indian grocery retailers and merchant exporters in global markets.**



Founder:  
**Shrinivas Pawar**



Location:  
**Maharashtra**



Sector:  
**Manufacturing  
(Aluminium Die  
Casting, Forging &  
Machining)**



Helpline Domain:  
**Import-Export**

## The Enterprise Story

Suyash Group is a Maharashtra-based manufacturing enterprise specialising in aluminium die casting, forging, and value-added assembly services for OEMs and Tier 2 companies. Business Development Director Shrinivas Pawar led the initiative to explore international markets and available financial subsidies. Connected to the MSME Helpline through a referral and industry exhibition, the enterprise sought comprehensive guidance on export readiness, compliance requirements, and banking-related support for scaling operations globally.

## MSME Helpline Intervention

*The MSME Helpline provided a multi-session consultation covering international trade readiness and banking subsidies. Expert Deepak Joshi advised on export certifications (EU standards), restructuring the proprietary firm into an LLP for global credibility, and building a professional digital presence via a website and LinkedIn. Expert Suyog Bagul provided practical guidance on ISO certification, IEC registration, clearing house agents for customs, and the use of Letters of Credit over open transactions. HSN codes, government trade databases, and MSME Helpline support services were also explained, equipping the enterprise with a complete export readiness framework.*



### Business Challenge

Limited knowledge of licensing, regulatory requirements, and international certifications needed to enter and compete effectively in global markets.



### MSME Helpline Solution

**Provided step-by-step guidance on IEC, ISO, EU certifications, LLP restructuring, and digital positioning, enabling the company to initiate export activities with full procedural clarity.**



### Business Challenge

Need for guidance on securing financial support and understanding banking subsidy schemes to support the company's international expansion phase.



### MSME Helpline Solution

**Delivered comprehensive consultations on applicable banking subsidies and financial mechanisms, giving the enterprise the direction and confidence to progress with export plans.**

“Entrepreneurs need guidance and support when they begin their journey, and the MSME Helpline serves as a very effective platform for this. With the inputs I received, I have been able to obtain my import-export license and start export activities.”



— Shrinivas Pawar, Suyash Group



# VENKATESHWARA ENGINEERING WORKS



Founder:  
**Devendra Kundaram**



Location:  
**Hadapsar, Maharashtra**



Sector:  
**Engineering Workshop (CNC & VNC Machining)**



Helpline Domain:  
**Import-Export**

## The Enterprise Story

Venkateshwara Engineering Works is a precision machining enterprise specialising in CNC and VNC operations, based in Hadapsar. Associated with the MSME Helpline for approximately 10–12 months, the business sought to explore new growth avenues beyond its domestic base.

With aspirations to enter export markets, the owner recognised the complexity of international trade and needed expert guidance on establishing export operations, understanding regulatory requirements, and navigating the foundational steps of initiating global business.

## MSME Helpline Intervention

*The MSME Helpline delivered a well-structured and comprehensive consultation covering the step-by-step process of establishing an export-import business from the ground up. Key aspects of international trade were demystified, equipping the enterprise with a clear operational foundation.*

*Although a follow-up consultation has been delayed due to operational commitments, the initial engagement has provided strong groundwork for future international expansion.*

**T**he consultation was extremely insightful, with clear and thorough explanations throughout. I had several queries regarding initiating export activities and potential challenges, all of which were addressed effectively. It was a very positive experience, and I look forward to further consultation.



— **Devendra Kundaram**, Venkateshwara Engineering Works



### Business Challenge

Lack of a clear roadmap for initiating export-import operations, coupled with uncertainty about typical challenges encountered during early-stage international market entry.



### MSME Helpline Solution

**Provided comprehensive, step-by-step guidance on starting export activities, enabling the enterprise to approach global expansion with confidence and direction.**



### Business Challenge

Need for specific guidance on pricing strategies and process structuring within the context of international trade transactions.



### MSME Helpline Solution

**Delivered detailed, context-specific inputs on pricing, process management, and operational readiness, equipping the owner with actionable insights for future planning.**





# Start-up Advisory

Start-up Advisory provides early-stage enterprises with guidance on structuring, scaling, and strategic planning, strengthening the foundation for sustainable growth.





**AVIVA  
IMPEX**



Founder:  
**Vidula  
Bhalerao**



Location:  
**Raipur,  
India**



Sector:  
**Food Processing – Ready-to-  
Eat & Dehydrated Products**



Helpline Domain:  
**Start-up  
Advisory**

## The Enterprise Story

Aviva Impex, led by Vidula Bhalerao, is a growing startup in the processed food segment, offering ready-to-eat and ready-to-cook products designed for modern consumers, including working professionals, students, and senior citizens. The enterprise is also exploring opportunities in dehydrated food products such as tomato, banana, ginger, and garlic powders to expand its product portfolio. As the business entered its growth stage, the focus shifted toward expanding market reach, building brand identity, and exploring export opportunities. During this phase, the entrepreneur engaged with the MSME Helpline through MCCIA interactions to seek guidance on marketing strategies and business expansion.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Aviva Impex received strategic guidance on scaling through marketing and product diversification. The advisory focused on expanding the product portfolio with dehydrated food products and positioning them for both retail consumers and institutional buyers. This guidance enables the enterprise to strengthen its market presence, diversify revenue streams, and explore both domestic and export opportunities in the processed food sector.*

“

The consultation was very useful and timely. The guidance on marketing and branding has helped us understand how to grow at this stage.

”

– Vidula Bhalerao, Aviva Impex



### Business Challenge

Limited market reach and brand visibility in a competitive food segment



### MSME Helpline Solution

**Recommended digital marketing through Facebook, Instagram, and Google Search optimization**



### Business Challenge

Need to diversify product offerings for wider customer base



### MSME Helpline Solution

**Advised expansion into dehydrated powders and targeting both B2C and B2B markets**



### Business Challenge

Lack of structured branding and positioning strategy



### MSME Helpline Solution

**Suggested building a “farm-to-home” brand narrative and using sample-based marketing**



Founder:  
**Manoj Burad**



Location:  
**Buldhana, Maharashtra**



Sector:  
**Food Processing – Chips & Agro Products**



Helpline Domain:  
**Start-up Advisory**

## The Enterprise Story

BuradAgro-Food India LLP, led by Manoj Burad, is a food processing enterprise engaged in the manufacturing of potato chips, banana chips, and other agro-based snack products. As the business planned a significant expansion requiring investment in the range of ₹5–10 crore, the entrepreneur faced challenges in securing financing, including the rejection of support under CGTMSE. During this phase, Manoj Burad came to know about the MSME Helpline through an MCCA workshop and approached it to explore alternative funding options and government support mechanisms.

## MSME Helpline Intervention

Through the MSME Helpline at MCCA, BuradAgro-Food India LLP received guidance on leveraging government-backed schemes for business expansion. The advisory also emphasized the importance of obtaining Startup India (DPIIT) recognition, which can unlock benefits such as tax exemptions and improved access to funding opportunities. Additionally, the entrepreneur was guided to strengthen key financial indicators such as turnover, profitability, and balance sheet performance to become investment-ready and eligible for partnerships with large buyers. This structured guidance enables the enterprise to adopt a long-term growth strategy, improve financial readiness, and access appropriate funding channels for expansion.



The discussion was very fruitful. The guidance helped us understand the right schemes and what we need to improve for future growth."



— Manoj Burad, BuradAgro-Food India LLP



### Business Challenge

Difficulty in accessing large-scale financing after CGTMSE denial



### MSME Helpline Solution

Recommended alternative schemes such as AIF and PMFME for funding support



### Business Challenge

Limited awareness of startup benefits and government incentives



### MSME Helpline Solution

Advised leveraging DPIIT Startup India certification for tax and funding benefits



### Business Challenge

Need for structured financial and growth planning for expansion



### MSME Helpline Solution

Guided on aligning business metrics like turnover and profitability for funding readiness



# GREEN HOMES LANDSCAPE



Founder:  
**Pradnya Sujit Chaubal**



Location:  
**Pune, Maharashtra**



Sector:  
**Design & Furniture Manufacturing**



Helpline Domain:  
**Start-up Advisory**

## The Enterprise Story

Green Homes Landscape, led by Pradnya Sujit Chaubal, is a Pune-based enterprise specializing in landscape and interior design services, catering to projects such as farmhouses, resorts, bungalows, and terrace gardens. Building on its existing design expertise, the business is now exploring expansion into furniture manufacturing as a new growth vertical. As part of this transition, the entrepreneur sought clarity on legal structuring, compliance requirements, and business scalability. During this phase, Pradnya Chaubal came to know about the MSME Helpline through a WhatsApp communication from MCCIA and approached it to gain guidance on setting up a robust business foundation.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Green Homes Landscape received comprehensive guidance on business structuring and compliance for expansion. Additionally, the entrepreneur was guided on essential registrations, including Udyam and Shop Act, along with the need for structured planning through project reports and market research. This guidance enables the enterprise to transition from a service-based model to a more structured and scalable business, supporting long-term growth and diversification.*



**T**he guidance provided valuable insights into structuring and growing the business. The overall experience was very positive and helpful."



— Pradnya Sujit Chaubal, Green Homes Landscape



### Business Challenge

Uncertainty regarding the appropriate legal structure for expansion



**MSME Helpline Solution**  
**Recommended LLP/Private Limited structure for scalability and legal separation**



### Business Challenge

Lack of clarity on compliance requirements for business setup



**MSME Helpline Solution**  
**Guided on current account setup, Udyam registration, and Shop Act licensing**



### Business Challenge

Need to build a structured and scalable business model



**MSME Helpline Solution**  
**Advised preparing project reports and conducting market research for new vertical**



Founder:  
**Asha Kotwani**



Location:  
**Ahmedabad, Gujarat**



Sector:  
**HR Services & Recruitment Solutions**



Helpline Domain:  
**Start-up Advisory**

## The Enterprise Story

Growing People, led by Asha Kotwani, is an HR services startup based in Ahmedabad, providing end-to-end recruitment and human resource solutions to startups and mid-sized companies. As the business expanded, it began facing financial sustainability challenges, particularly due to a client base dominated by early-stage startups with limited budgets. While employee costs increased annually, revenues remained relatively fixed, leading to shrinking profit margins. During this phase, Asha Kotwani came to know about the MSME Helpline through a professional network reference and approached it to seek guidance on improving financial management and business growth.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Growing People received structured guidance on improving financial sustainability and business efficiency. Additionally, the entrepreneur was guided to separate personal and business finances and develop a clear marketing strategy to attract better-paying clients. Operational efficiency was addressed by recommending delegation of routine tasks to interns, allowing the founder to focus on growth and client acquisition. This guidance enabled the business to streamline its payment cycle, improve financial clarity within a few months, and build a more sustainable growth path.*



**T**he consultation helped us streamline our finances and gave us a clear roadmap for growth. The support team truly understood our challenges.



— Asha Kotwani, Growing People



### Business Challenge

Declining profit margins due to low-paying clients and rising costs



### MSME Helpline Solution

**Advised shifting focus toward high-value clients and revising pricing strategy**



### Business Challenge

Inefficient financial tracking and cash flow management



### MSME Helpline Solution

**Recommended budgeting, aging reports, and structured financial monitoring**



### Business Challenge

Difficulty in scaling operations while managing all functions alone



### MSME Helpline Solution

**Suggested hiring interns for operational support and focusing on client acquisition**



 Founder:  
**Bhushan Raut**

 Location:  
**Pune, Maharashtra**

 Sector:  
**Vending Machines & Construction Services**

 Helpline Domain:  
**Start-up Advisory**

## The Enterprise Story

iVendd Services, led by Bhushan Raut, is an emerging startup operating in the snacks vending machine business, with additional interests in construction-related services. As a new entrepreneur, Bhushan Raut was seeking structured guidance on how to build and scale the venture without relying heavily on traditional loans. While exploring support options, he came across the MSME Helpline through social media and approached it to understand government-backed opportunities, import-export processes, and startup growth strategies.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, iVendd Services received comprehensive guidance tailored to an early-stage startup. The consultation provided clarity on import-export fundamentals, including required certifications, eligibility criteria, and how to identify suitable markets for initial entry. The entrepreneur was also guided on adopting a sustainable and diversified growth approach, including obtaining relevant certifications and exploring partnerships that could generate additional revenue streams. This support has enabled the startup to gain confidence, develop a clearer roadmap, and take informed steps toward building and scaling its business.*

**“**The consultation was very useful for someone new like me. It gave me confidence and a clear idea of how to start and grow the business.”



— **Bhushan Raut, iVendd Services**



### Business Challenge

Lack of clarity on starting import-export operations and required procedures



**MSME Helpline Solution**  
**Provided end-to-end guidance on certifications, documentation, and market selection**



### Business Challenge

Preference for government support over traditional loans



**MSME Helpline Solution**  
**Suggested relevant schemes such as PMEGP, Mudra Yojana, Startup India, and SIDBI Smile**



### Business Challenge

Need for sustainable and scalable startup model



**MSME Helpline Solution**  
**Advised exploring Skill India programs, training-based income, and sustainability certifications**



**PAVANKUMAR  
SINGH**



Founder:  
**Pavankumar  
Singh**



Location:  
**Ambikapur,  
Chhattisgarh**



Sector:  
**Food Processing –  
Dehydration and  
Spice Production**



Helpline Domain:  
**Start-up  
Advisory**

## The Enterprise Story

Pavankumar Singh, based in Ambikapur, Chhattisgarh, is in the process of establishing a food processing startup focused on vegetable dehydration and spice production. As a first-time entrepreneur, he sought clarity on how to effectively set up the startup from scratch, including registration procedures, funding options, and compliance requirements. During this early-stage planning phase, he approached the MSME Helpline to gain guidance on structuring the business in a way that would support long-term growth and sustainability.

## MSME Helpline Intervention

*The MSME Helpline provided comprehensive guidance tailored to the needs of an early-stage startup, helping the entrepreneur understand how to build a strong foundation before launching operations. In addition, the advisory addressed strategic decisions such as selecting an appropriate ownership structure and preparing for funding. Emphasis was placed on developing a professional project report, which is essential for accessing financial support and presenting the business effectively to lenders or institutions. This guidance enables the entrepreneur to move forward with greater clarity and confidence, ensuring that the startup is not only compliant but also structured for scalability and long-term success in the food processing sector.*

**It was the best. All the consultants explained everything well and resolved my queries. I got clarity on where I need to go and what I need to apply for.**

**– Pavankumar Singh**



### Business Challenge

Lack of clarity on registration and compliance for setting up a startup



**MSME Helpline Solution**  
**Step-by-step guidance on GST, Udyam registration, and licensing requirements**



### Business Challenge

Exploring optimal ownership structure for the startup



**MSME Helpline Solution**  
**Guidance on registering the business in wife's name and understanding procedural implications**



### Business Challenge

Exploring optimal ownership structure for the startup



**MSME Helpline Solution**  
**Recommendation to prepare a structured project report through a CA for accessing funding**



# RAMRAJE TOURS AND TRAVELS



Founder:  
**Satish Ingle**



Location:  
**Maharashtra**



Sector:  
**Food Business (Emerging Startup)**



Helpline Domain:  
**Start-up Advisory**

## The Enterprise Story

Ramraje Tours and Travels, led by Satish Ingle, is an emerging entrepreneurial venture exploring opportunities in the food business segment. As a new entrant, the entrepreneur is in the initial stages of setting up operations and understanding the requirements needed to establish a compliant and financially viable business. While planning the startup, Satish Ingle sought clarity on registration processes, financial assistance, and marketing strategies required for a successful launch. During this phase, he approached the MSME Helpline to gain structured guidance on business setup and available government support mechanisms.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, the entrepreneur received step-by-step guidance on starting and formalizing a food business. The advisory also highlighted relevant government schemes to support funding and encouraged the use of digital marketing platforms to build visibility. Additionally, compliance measures such as GST registration and trademarking were emphasized to ensure long-term business sustainability. This guidance enables the entrepreneur to move forward with a structured approach, ensuring both compliance and growth readiness from the early stages of the business.*



**T**he guidance provided clarity on how to start the business and access the right support. It helped in understanding the overall process better.



— **Satish Ingle**, Ramraje Tours and Travels



### Business Challenge

Lack of clarity on basic requirements to start a food business



**MSME Helpline Solution**  
*Guided on essential steps such as shop setup, bank account, and food licensing*



### Business Challenge

Limited awareness of government schemes for financial support



**MSME Helpline Solution**  
*Recommended schemes like PMFME and Maharashtra seed money schemes*



### Business Challenge

Need for effective marketing and compliance strategy



**MSME Helpline Solution**  
*Advised use of social media marketing along with GST and trademark registration*



Founder:  
**Saurabh Jaywal**



Location:  
**Sambhajinagar, Maharashtra**



Sector:  
**Import-Export – Spices, Food, Skincare & Agricultural Products**



Helpline Domain:  
**Start-up Advisory**

## The Enterprise Story

S and I Global Connect, led by Saurabh Jaywal, is an emerging startup aiming to establish itself in the import-export of Indian products, including spices, natural skincare, food items, and agricultural goods. The entrepreneur is in the early stages of building an export-oriented business and while planning to enter global markets, the entrepreneur sought clarity on export processes, compliance requirements, and market selection strategies. During this phase, Saurabh Jaywal approached the MSME Helpline to gain structured guidance on starting and scaling an export business.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, S and I Global Connect received comprehensive guidance on building an export-oriented startup. The advisory also provided insights into target markets and product positioning, along with the importance of certifications, packaging, and compliance standards required for different regions. The consultation further highlighted the critical role of traders and intermediaries in bridging gaps between exporters and international markets, especially for small and emerging businesses. This guidance enables the startup to develop a structured export strategy, reduce entry barriers, and confidently explore global market opportunities.*



### Business Challenge

Limited understanding of export processes and compliance requirements



### MSME Helpline Solution

**Guidance on startup registration, GST-compliant invoicing, and export documentation**



### Business Challenge

Lack of clarity on certifications, marketing, and distribution channels



### MSME Helpline Solution

**Advised on certifications (BIS, CE), packaging, and use of digital platforms for marketing**



**T**he consultation helped me understand export processes, markets, and how to approach international trade in a structured way.



— Saurabh Jaywal, S and I Global Connect



# SANDIP WATCH AND MOBILE



Founder:  
**Pradip Devrao Dixit**



Location:  
**Sambhajinagar, Maharashtra**



Sector:  
**Retail – Watches & Accessories**



Helpline Domain:  
**Start-up Advisory**

## The Enterprise Story

Sandip Watch and Mobile, led by Pradip Devrao Dixit, is an emerging retail venture focused on selling wristwatches, wall clocks, and related accessories. As a first-time entrepreneur, Pradip Dixit was exploring how to formally establish and scale the business, including understanding registration processes, infrastructure requirements, and working capital needs. During this phase, he came to know about the MSME Helpline through Google and approached it to seek guidance on business setup, government schemes, and digital presence.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Sandip Watch and Mobile received practical guidance tailored to an early-stage retail startup. The advisory also focused on financial and operational planning, such as managing inventory within a defined payment cycle, estimating setup costs for a small showroom, and understanding working capital requirements. Additionally, the entrepreneur was guided to leverage digital platforms like Google to improve business visibility and attract customers. This structured guidance enables the entrepreneur to move forward with greater clarity, establish the business on a formal footing, and build a foundation for sustainable growth.*



**T**he consultation was very helpful. My doubts were cleared, and I now have a better understanding of how to start and grow my business.



— Pradip Devrao Dixit, Sandip Watch and Mobile



### Business Challenge

Lack of clarity on starting and registering the business



**MSME Helpline Solution**  
*Guidance on obtaining Shop Act license and registering under Startup India*



### Business Challenge

Uncertainty regarding costing, inventory planning, and showroom setup



**MSME Helpline Solution**  
*Explained base costing, inventory cycle, and infrastructure requirements*



### Business Challenge

Need for visibility and market presence



**MSME Helpline Solution**  
*Advised using Google platforms and digital tools for business promotion*



Founder:  
**Nishant  
Adesara**



Location:  
**Pune,  
Maharashtra**



Sector:  
**Manufacturing –  
Auto Components**



Helpline Domain:  
**Start-up  
Advisory**

## The Enterprise Story

Vullken Industries Private Limited, led by Nishat Adesara, is a newly established manufacturing startup focused on auto components production. As an emerging enterprise, the business is in its early stages of setting up operations, including GST registration and establishing a compliant financial and operational structure. While building the foundation of the startup, the entrepreneur sought clarity on key aspects of taxation, financial planning, and compliance. During this phase, Nishat Adesara connected with the MSME Helpline through a Chamber of Commerce reference and approached it to gain guidance on GST processes, financial schemes, and business growth strategies.

## MSME Helpline Intervention

*Through the MSME Helpline at MCCIA, Vullken Industries Private Limited received comprehensive guidance tailored to the needs of an early-stage manufacturing startup. The entrepreneur was also guided on critical compliance timelines, including vendor invoice uploads, ITC reflection cycles, and return filing requirements. Additionally, the session addressed challenges related to GST registration delays, providing practical solutions such as proper documentation for rented premises. This structured guidance enables the startup to establish strong financial and compliance systems from the outset, ensuring smoother operations, better tax planning, and readiness for scaling in both domestic and export markets.*



### Business Challenge

Lack of clarity on GST Input Tax Credit (ITC) eligibility for various expenses



### MSME Helpline Solution

**Detailed explanation of ITC eligibility for raw materials, capital goods, rent, and ineligible items**



### Business Challenge

Confusion regarding GST treatment for exports and registration delays



### MSME Helpline Solution

**Clear guidance on export GST benefits, LUT, refunds, and resolving registration issues**



**T**he consultation helped us clearly understand GST processes, ITC, and compliance requirements, which are critical for setting up our business smoothly.



— **Nishat Adesara**, Vullken Industries Private Limited





## MSME Helpline



Call or WhatsApp us Today

**+91 83088 09334**



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