

# GRO-CONNECT

Connecting MSMEs with Knowledge, Growth, and Success Stories

## FROM THE FOUNDER'S DESK



**ASHOK JHA**  
FOUNDER



**CA SUNIL AGGARWAL**  
CO-FOUNDER



**CA HK GUPTA**  
CO-FOUNDER

Dear MSME Entrepreneurs and Partners,

Recently, we organized our leadership meet titled “**Eminence in Making: GRO MSME Leadership Meet & Awards Announcement**” It was not just an event. It was a reminder of why GRO-MSME exists. When we started this mission, our belief was very simple: **MSMEs do not need sympathy. they need systems.**

After the meet at **Lemon Tree Hotel, EDM Mall, Kaushambi**, I reflected deeply on the conversations we had with entrepreneurs and industry professionals. One truth stood out clearly.

Business growth is not about luck. It is about structure. Across India, MSMEs are full of energy, ideas, and hard work. But hard work alone is not enough. Sustainable growth comes when effort is supported by clear planning and disciplined execution.

**Eminence 2.0  
Announcement on  
18th April 2026**

Many businesses face challenges not because opportunities are missing, but because systems are weak. Simple practices can make a big difference

- » Know your monthly costs and cash flow clearly.
- » Keep your financial and compliance records updated.
- » Plan expansion carefully, not emotionally.
- » Review performance regularly, not occasionally.

These are not complex strategies. They are basic business habits. But when followed consistently, they build stability and confidence.

At GRO-MSME, our mission remains clear to promote structured thinking and professional management within the MSME ecosystem. When systems improve, decisions improve. And when decisions improve, growth becomes natural.

Let us remember:

Success is not built overnight.

It is built through discipline, clarity, and continuous improvement. Together, let us move from ambition to organised action.

Warm regards,

**Ashok Jha**

Founder – GRO-MSME

## UPCOMING FOCUSED ACTIVITIES

- Free webinar on 7th March 2026, on the eve of International Women's Day, Title “She Leads, She Scales” Covering Business opportunities, Working capital Access, Government Schemes etc.
- Seminar on 14th February 2026, Title : “From Production to Payment: Govt Support & Cash Flow Protection for Manufacturers”
- GRO-MSME Club Membership Drive
- GRO-MSME Radio – New Season
- Collaboration with Industry Associations

## EVENT & WEBINAR HIGHLIGHTS

**GRO-MSME Highlights: Leadership, Learning & Community Impact**

**EMINENCE – GRO-MSME Leadership Meet & Awards** successfully united MSME entrepreneurs, financial consultants, and ecosystem leaders on a collaborative platform. The event was graced by **Dr. R. K. Bharti, Joint Director, Ministry of MSME**, who emphasized structured support, policy awareness, and collective responsibility for MSME growth.

A major highlight was “**Manthan**” – the **Community Discussion**, where participants openly addressed funding challenges, delayed payments, and ecosystem solutions. The event also presented GRO-MSME's future roadmap and announced the **Eminence MSME Awards**, recognizing outstanding contributions within the community. EMINENCE marked a strong step toward building a solution-driven MSME ecosystem.

### Webinar

On **13th February 2026**, GRO-MSME conducted a practical webinar titled:

**“How Retail Loan Consultants Lose Opportunities to Serve MSMEs -And How to Fix It.”**

The session focused on helping DSAs and finance professionals shift from a retail loan mindset to structured MSME and enterprise consulting. It highlighted common mistakes, the importance of DPRs, CMA data, financial projections, and policy integration in improving approval rates. The webinar provided actionable strategies to help consultants upgrade from loan agents to MSME financial advisors.



## GALLERY



**“In today's economy, collaboration is the new capital for MSMEs.”**

# AI: THE GROWTH ENGINE FOR INDIA'S MSMEs

## Special Reference: INDIA AI Summit 2026

The recently concluded India **AI Summit 2026** delivered a powerful message that Artificial Intelligence is no longer optional. But It is essential for India's economic growth and MSMEs must be at the center of this transformation. For years, MSMEs have been the backbone of India's economy. They create employment, drive exports, and strengthen regional industries. However, they also face serious challenges:

- Limited data analysis capability
- Rising operational costs
- Intense competition
- Manual processes
- Slower decision-making

AI has the power to solve these problems.

## AI is Important for MSME for covering the following areas which enable growth of an enterprise

1. Smarter Business Decisions
2. Higher Productivity at Lower Cost
3. Better Customer Engagement.
4. Expansion into Global Markets



COMPILED BY :  
**CA SUNIL AGGARWAL**

## What MSMEs Should Do Now

- » Start with one process where AI can help
- » Train teams in digital literacy
- » Use affordable SaaS-based AI tools
- » Measure performance improvement

Adoption does not require a technology lab. It requires a mindset shift.

## Our Perspective

At GRO-MSME, we strongly believe : MSMEs do not need sympathy. They need systems powered by intelligence. AI is not here to replace entrepreneurs. It is here to empower them.

India's next growth phase will belong to those MSMEs who adopt AI early, adapt quickly, and scale smartly.

The future is intelligent. The future is digital. The future is AI-enabled MSME growth.

# CONNECTING AND COLLABORATIONS

Calling All MSME Experts, Consultants & Finance Professionals!

India's MSMEs don't just need advice, they need execution partners who can help them access the right funding, structure projects, and grow sustainably.

If you are a DSA, loan consultant, CA, financial advisor, project consultant, or industry expert, this is your opportunity to create real impact while expanding your professional network.

**Join GRO-MSME as an Official GRO Partner and become part of a powerful ecosystem focused on**

- Working Capital & MSME Loan Execution
- CGTMSE & Project Finance Structuring
- Government Schemes & Subsidy Integration
- DPR, CMA & Technical Support

## Why Join ?

- Strengthen your professional credibility
- Access structured MSME funding support
- Collaborate with a national expert network
- Scan the QR Code now and apply to become a GRO Partner



# EXPERT TALK/PANEL DISCUSSION

## GROMSME Industry Conclave Empowers MSMEs with Multi-Sector Insights

### Experts from Legal, Banking, Agro & International Trade Share Growth Strategies

GROMSME recently organized a dynamic Industry Conclave bringing together experts from legal, banking, MSME policy, agro innovation, international trade, and industry associations. The session provided entrepreneurs and MSMEs with practical guidance for structured and sustainable growth.

Advocate Yogesh Aggarwal emphasized proactive legal compliance, stating, "Preventive legal planning safeguards businesses from future uncertainties."

Mr. Mukesh Singhal highlighted financial discipline and scalability, noting, "Long-term growth depends on structured planning and strong business relationships."

Mrs. Sapna Kaushal, DGM, Bank of Baroda discussed MSME loan schemes, export finance, and the importance of maintaining transparent financial records for improved credit access.

The Former Assistant Director (MSME), Mr. K K Goyal elaborated on government schemes and Udyam benefits, encouraging entrepreneurs to actively leverage policy support.

Mr. Vijay Kumar, General Director, WASME spoke on global expansion opportunities, while Mr. L.K. Pandey (Seed Man) shared insights on agro innovation and rural economic potential. NEA representatives reinforced the importance of industrial collaboration and collective advocacy.

The conclave successfully created a unified platform for knowledge-sharing & strategic alignment across sectors. GROMSME remains committed to empowering MSMEs through meaningful engagement and collaborative initiatives.

# BUSINESS INSURANCE

*Not an Expense. A Strategic Business Asset.*

**MSMEs POWER THE ECONOMY.**

**PROTECTION POWERS THEIR FUTURE**

**Business Life Insurance for MSME Leaders Enables :**

- ✓ Risk-managed growth
- ✓ Protection of key people & partners
- ✓ Creation of long-term business capital
- ✓ Continuity during unforeseen disruptions  
Loan, liability & stakeholder confidence
- ✓ Structured, tax-efficient planning

**FORWARD-THINKING MSMEs DON'T REACT TO RISK -  
THEY PLAN FOR IT.**

- » Growth without protection is exposure.
- » Liabilities don't pause during uncertainty.
- » Well-structured insurance strengthens the balance sheet.

**INSURANCE SOLUTION ALIGNED THROUGH LEADING  
INSURANCE PARTNER**

- » **Key Person Insurance :**  
Protects business from leadership risk
- » **Partner / Promoter Protection Plans :**  
Ensures continuity & stability
- » **ULIP-Based Business Planning Solutions :**  
Growth + protection + flexibility

**EXCLUSIVE AT THIS NEWS LETTER  
COMPLIMENTARY BUSINESS RISK & PROTECTION REVIEW  
FOR PROPRIETORS | PARTNERS | DIRECTORS | MSMEs**

**MANAGED BY : INNER SHARED SERVICES LLP**

## PRACTICAL GUIDANCE FOR EVERYDAY MSME CHALLENGES

Every month, we receive dozens of questions from MSME entrepreneurs across India. Here are some of the most common queries—along with clear, actionable answers from our experts.

**Q1: Why do many retail loan consultants struggle with MSME funding cases?**

**Answer:** Because MSME lending is not document-driven like retail loans. It requires business evaluation, cash-flow analysis, projections, and structured presentation. Many consultants apply a retail mindset to enterprise funding, which results in missed opportunities and rejections.

**Q2: What is the biggest mistake consultants make while presenting MSME proposals?**

**Answer:** Submitting incomplete or unstructured files. Banks expect clarity on business model, repayment capacity, and financial sustainability. Without DPR, CMA, and proper structuring, even good businesses appear risky.

**Q3: Which MSME cases currently have higher approval potential?**

**Answer:** Running businesses with consistent turnover, working capital enhancement cases, expansion projects, and sector-priority industries like manufacturing, logistics, and food processing generally show stronger approval probability when structured properly.

**Q4: What role does policy awareness play in MSME funding?**

**Answer:** Policy awareness helps consultants position proposals strategically. Understanding regulatory norms, priority sector guidelines, and risk mitigation mechanisms strengthens proposal credibility and reduces rejection risk.

**Q5: How can consultants improve their MSME loan sanction ratio?**

**Answer:** GRO-MSME provides structured guidance in product understanding, policy integration, documentation framework, and professional positioning helping consultants transition from loan processors to MSME growth advisors.

## ASSOCIATIONS AS INSTITUTIONAL PARTNERS



## OUR SERVICES AND BENEFITS

» **Certifications & Licenses**

MSME, GST, IEC, Trade License, ZED Certification and other National and International Certifications & Standards.

» **Business Strategy & Growth**

Tailored growth strategies, market entry plans & optimization.

» **Financial Planning & Funding**

Budgeting, financial restructuring, funding preparation support.

» **Easy Guide to Govt. Schemes**

Guidance for eligibility, applications and hand holding for GOVT schemes.

» **Delayed Payment Recovery**

Support with legal tools & invoice discounting for cash flow.

» **Networking & Alliances**

Connect with peers, industry leaders & potential partners.

» **SME IPO & Capital Market**

Complete IPO services, compliance, merchant banker support.

» **Awareness & Capacity Building**

Training & Skill Development through Practical workshops, Webinars, seminars, and talk shows, Policy & Scheme Awareness, Networking & Collaboration.

» **Marketing Assistance**

Branding Support, Digital Marketing Help, E-Commerce & Online Selling Support, Sales Growth Advisory, Guidance in Govt Support for Branding and Marketing.

» **Wealth Management**

Financial planning, Investment, Retirement & Succession Planning, Tax & Compliance Support, Risk & Insurance Protection.

» **Project Finance**

DPR & Documentation Support, Risk & Viability Analysis, Right Funding Options, Pre and Post Funding Support.

» **Investor Readiness**

Crafting investment story, Pitch & Presentation Support, Investor Connect & Networking.

» **Quality Control Services**

Product Quality Inspection & Audit Support, Product Testing Support, Training for Staff.

» **Support for Operational Excellence**

Supply chain and logistics advisory, Lean management and cost optimization, Inventory & warehouse management, Process documentation & SOP creation.

» **Packaging & Printing Support**

Product Packaging Design, Brand Logo and other Identity Design, Barcode, QR code, and MRP and other national and international standard Printing.

» **Women Empowerment**

Skill Development & Training, Financial Support & Guidance, Mentorship & Networking, Business Development Support, Awareness and Rights Advocacy.

**72+ MEMBERS JOINED TILL NOW**

## HOW MSMEs CAN REACH US

### Your Questions. Our Support. One Single Window.

At GRO-MSME, we understand that every business has unique challenges, whether it's funding, documentation, compliance, or cash flow management.

The **GRO-MSME Help Desk** is designed to give you **quick, reliable, and personalized assistance**, so you never feel stuck in your business journey.

### What We Help You With

Our Help Desk supports MSMEs with:

#### » Loan & Funding Guidance

Confused about which loan is right for your business?

We guide you on bank loans, unsecured loans, CGTMSE, overdraft, working capital, machinery loans, and more.

#### » Scheme & Subsidy Support

Understand eligibility, benefits, and how to apply for government schemes.

#### » Cash Flow & Financial Planning Advice

Get clarity on managing cash, controlling costs, and improving financial discipline.

#### » Documentation Assistance

We help you prepare bank-ready documents and compliance checklists.

#### » Business Queries & Problem Discussion

Share your challenges—our team provides practical solutions or connects you to the right expert.

### We're available through multiple channels for your convenience:

- » **Email Support** – Send your queries and receive detailed guidance
- » **Phone Assistance** – Speak directly with our MSME advisors
- » **WhatsApp Support** – Quick replies and document assistance
- » **One-to-One Consultation** – Book a personalised session with our experts

### Practical Guidance for Everyday MSME Challenges



## GRO-MSME - PREMIER CLUB MEMBERS

» **Mr. Vijay Kumar**  
Director General, WASME

» **CA Vijay Kumar Goel**  
Former Director, Indian Bank Prabhari,  
BJP Economic Cell, Delhi

» **Mr. Praveen Jha**  
Ex-Banker, Real Estate &  
Construction Finance Expert

» **CA (Dr.) G P Agarwal**  
Secretary General, WASME

» **Mr. Mukesh Singhal**  
MD, URS Certification LTD

» **Mr. Ashish Kumar**  
Promoter, Smart Tel

» **Dr. Mamtamayi Priyadarshini**  
Chairman (IIA)

» **Mr. Yogesh Aggarwal**  
Sr. Advocate, Juris Law Offices

» **Mr. Manoj Aggarwal**  
Sr. Partner, APN & Associates

» **Dr. Lalit Khanna**  
Chairman Apex International

» **Mr. Biju Joseph**  
MD, AlbaServ India Pvt Ltd

» **Mr. Sumit Yadav**  
Director - SYI Infra Group Pvt Ltd  
Real Estate Development

### GRO MSME MANCH

GRO MSME Manch is your space to share, learn, and grow together! Here, MSME owners can voice their challenges, share success stories, or offer smart business tips that inspire others.

Through our “**You Ask, We Answer**” segment, readers can also send questions or issues they face — and get expert or peer-backed solutions in the next issue.

Share your story, idea, or query to [info@gromsme.club](mailto:info@gromsme.club) and be part of GRO MSME Manch, where every MSME voice matters!



Join the GRO-MSME movement.  
Connect, Learn, Grow- Together

[GRO-MSME.CLUB](https://www.instagram.com/gromsme.club) [GRO-MSME](https://www.facebook.com/gromsme) [GRO-MSME](https://twitter.com/gromsme)

PH. : 935-415-7455 | Mail : [info@gromsme.club](mailto:info@gromsme.club)  
Website : [www.gromsme.club](http://www.gromsme.club)

**Early Grow Advisory Services Pvt Ltd**

**Add : 3rd Floor, A12, Sector 16, Noida, 201301**  
**Add : CS-26, 3rd Floor, Ansal Plaza Building,**  
**Vaishali Sector-1, 201010**