

GRO-CONNECT

Connecting MSMEs with Knowledge, Growth, and Success Stories

From the Founder's Desk



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Dear Readers,

It fills my heart with immense gratitude to see the overwhelming response and encouragement we received for the first issue of **GRO-Connect**. Your participation, feedback, and enthusiasm reaffirm our belief that MSMEs are not just the backbone of our economy, they are the true drivers of India's growth story.

With the launch of GRO-Connect, our vision was simple yet powerful: to create a bridge of knowledge, inspiration, and opportunity for every entrepreneur and MSME. The first issue helped us begin this journey, and this second one is a step further focusing on transforming ideas into impact.



At **GRO-MSME**, we continue to walk hand-in-hand with enterprises guiding them from idea validation to execution, from financial access to market expansion, and from challenges to success stories. We believe in handholding, not just advising because real growth happens when someone stands beside you, not in front of you.

This issue of GRO-Connect brings you stories of determination, insights on funding, digital tools for efficiency, and upcoming opportunities for collaboration. Each section reflects our ongoing mission **Empowering MSMEs, Building the Economy**.

As we move ahead, I invite every entrepreneur, partner, and policymaker to join us in this collective effort to nurture India's MSME ecosystem. Together, we can turn dreams into enterprises and enterprises into engines of inclusive growth.

Let's keep connecting, learning, and growing — because growth truly begins when we **GRO-Connect**.

Warm Regards,

Ashok Jha

Founder – GRO MSME CLUB

UPCOMING ACTIVITIES

- Membership Growth
- Fortnightly Webinars
- Location wise Workshops
- Initiate Industrial Meet
- Announcement of MSME Excellences 2.0
- Selection of Board Including Regional Heads across India

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EVENT & WEBINAR HIGHLIGHTS

GRO-MSME continues to create meaningful platforms for learning, collaboration, and inspiration for entrepreneurs.

Launching of News Letter : A key milestone was the release of the "GRO-Connect" newsletter at the **WASME office**, in collaboration with the **World Association for Small and Medium Enterprises (WASME)**. The event brought together industry experts and development partners, highlighting joint efforts to promote financial literacy, innovation, and sustainable growth among MSMEs.

Webinar : Equally engaging was the webinar titled "Idea to Execution – Turning Dreams into Startups," organized in association with **AIC-JNUFI**. The session featured startup mentors and incubation experts who guided participants on refining ideas, preparing business models, and accessing incubation and funding support.

GRO-MSME Radio Initiative :To further its outreach, **GRO-MSME Radio** also launched a special series dedicated to sharing success stories, expert talks, and smart business insights — bridging knowledge with real-world entrepreneurial action across India.



"Strengthening the MSME Sector is strengthening the entire society"

Key Financial Rule Changes Effective November 2025

1. Bank Nomination Rules

* Under the Banking Laws (Amendment) Act, 2025, from 1 Nov 2025 banks will allow *up to four simultaneous nominees* for a deposit account or safe-custody locker. The account holder can specify *percentage share* for each nominee.

* Banks are mandated to *inform customers about the nomination facility* and open accounts without nominations if the customer chooses so.

2. Faster GST Registration under “GST 2.0” Framework

From 1 Nov 2025 (or around that date) the government proposes to roll out a faster registration mechanism under the next-gen GST system. Low-risk applicants (with lower output/tax liability) are expected to get *registration within 3 working days* using Aadhaar/PAN verification.

3. Other Banking / Financial Sector Reforms

The Reserve Bank of India (RBI) has proposed new guidelines on banks' exposure to capital markets and acquisition finance (e.g., banks to cap exposure to acquisitions and shares to certain percentages of Tier-1 capital).

Changes in card charges / wallet loads were announced: e.g., from 1 Nov 2025 some cards will impose a 1% fee on wallet loads above ₹1,000 or on certain categories of payments

4. Implications for Businesses & MSMEs

MSMEs should *check their GST registration status*, especially if they are “low-risk applicants” — faster processes may help.

For taxation & audit, the simplified GST slab structure will require updating of systems, e-invoices, and reporting.

Banking relationships: MSMEs holding multiple accounts or intending to nominate heirs must review nomination settings under the new rules.

If your client's business uses cards, wallets or has high-value payments, the increased card/wallet charges may need to be factored into cost/expenses.

Financial advisory: The bank and NBFC reforms around exposure and credit may affect access to funding for MSMEs or clients planning expansions, M&A or leveraged growth

MSME's Success Story

From Cart to Counter: The Inspiring Journey of Chandan Kumar Chaurasia

“When dreams are rooted in honesty, even a handcart can turn into an empire.”

In the heart of **Doranda Bazaar, Ranchi**, stands a fruit shop that is more than a place of trade, it is a story of courage, family, and transformation. Behind this journey is **Chandan Kumar Chaurasia**, a name now known across Ranchi's fruit market but his beginnings were as humble as they come.

As a child, Chandan would walk beside his father, **Nawal Kumar Chaurasia**, helping him sell fruits from a small handcart. While others dreamed of escaping the hardships of small business life, Chandan dreamed of **changing its destiny**. He didn't want to leave the business, he wanted to **dignify it**.



➤ The Turning Point

At 35, Chandan took the first real step toward his vision but the challenge was clear: **no capital**. That's when he discovered the **Pradhan Mantri Mudra Yojana (PMMY)**, a government scheme offering collateral-free loans to micro entrepreneurs. With determination as his collateral, Chandan applied through the Bank of India and received his **first ₹50,000 loan**.

He invested every rupee wisely improving his shop, upgrading storage, and enhancing the display. Soon, customers noticed the difference. Sales increased, and so did trust. Within months, he repaid his loan every single installment on time.

➤ Growth with Discipline

Impressed by his honesty and performance, the bank extended a **second loan of ₹1.5 lakh**. This became the fuel for growth. Chandan began sourcing fruits from different states, ensuring the best quality at fair prices. His dedication and ethics built a reputation not just as a fruit seller, but as a **symbol of trust and enterprise**.

People from distant areas started visiting his shop in Doranda Bazaar. His name became synonymous with reliability. And as his business grew, so did his sense of responsibility.

➤ Honoring Roots

Chandan's first act of success was to **bring comfort to his father**. He respectfully asked him to retire from the cart and take a seat of dignity in the shop a simple yet powerful gesture that honored years of struggle.

Next, he brought his **younger brother** into the business, turning it into a family enterprise. Together, they worked with unity, expanding the shop's reach and capacity.

With every success, Chandan maintained one rule — repay on time, reinvest wisely, and stay humble. Soon, he qualified for a **third Mudra loan of ₹1.5 lakh**, further scaling his operations and employing others in the process.

➤ The Lesson

Today, the once handcart-pushing boy runs a thriving fruit business that supports multiple families. His journey is a lesson that:

“Success doesn't come from where you start, it comes from how sincerely you move forward.”

Chandan's story proves that with **discipline, honesty, and the right opportunities**, even the smallest ventures can grow into sustainable businesses. Government schemes like **PMMY** are indeed powerful tools but their true impact depends on the **entrepreneur's intention and execution**.

From a handcart to a flourishing enterprise, Chandan Kumar Chaurasia's journey is a shining example of how **Grit + Guidance = Growth**.

➤ Key Takeaway for Entrepreneurs :

“Respect your roots, stay financially disciplined, and use every opportunity wisely — because dreams don't need wealth to begin, they need willpower to win.”

Expert Talk

Incubation Centres – The Launchpad for Startups

By Prof. J. Jeggannathan, Associate Professor, AICJNUFI

Every big business once started as a small idea — and incubation centres help that idea take off. According to **Prof. J. Jeggannathan** Associate Professor, Coordinator, **ATAL Incubation Centre**, JNUFI, an incubator is not just a physical space; it's an **ecosystem that nurtures innovation and entrepreneurship**

He explained that incubation centres provide **mentorship, infrastructure, and networking** opportunities that are essential for early-stage startups. Entrepreneurs get access to experts who guide them on business models, funding options, and market strategies helping them avoid costly mistakes and build a strong foundation.

For many startups and MSMEs, incubation acts as a **bridge between an idea and a sustainable business**. With training, exposure, and investor connections, startups can validate their ideas and grow with confidence.

Prof. Jeggannathan beautifully summed it up

“Incubation is not about giving space; it's about creating success. It transforms dreamers into doers.”

He also emphasized that collaboration between incubation centres, industry, and support organizations like **GRO-MSME** can bring more startups into the formal ecosystem and create long-term growth opportunities.

GRO-MSME aims to strengthen such linkages so that MSMEs and entrepreneurs get the **right handholding, mentoring, and access to resources** needed to scale their businesses.

Because when innovation meets support, India's entrepreneurship story truly takes flight.



Our Associates Says

RAVINDER BHARDWAJ,
(Founder P.R Capital Investment Trading Gurukul)

He Says, Financial Awareness is essential for India's Growth into a developed Country



SUMIT YADAV,
(Director SYY Infra Group Private Limited)

He Says, Need to identify Location wise & sector wise problematic areas and provide solutions.



CA MANOJ AGGARWAL,
(Partner in APN And Associates)

He Says, Establish a team of professional & associates and Initially focus on workshop in different locations of Delhi NCR



VIJAY KUMAR,
(Ex- Director Minister MSME, Director General in WASME)

He says, Small businesses can use technology to collect and analyze data to make better decisions about their operations, customers, and finances



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

Feature Article “Smart Funding Tips”

“Understanding Working Capital vs Term Loan”

In business, every rupee has a purpose. To use money smartly, you must know the difference between **Working Capital Loan** and **Term Loan**.

➤ **Working Capital Loan – For Daily Needs**

This loan helps you run your business every day, buy stock, pay staff, manage bills or raw materials.

- Short term (usually 1 year, renewable)
- Taken as Overdraft or Cash Credit
- Secured by stock or bills receivable

Example:

A shopkeeper borrows ₹5 lakh to buy festival stock and repays after sales.

Tip: Don't use it for buying machines or property — it will block your cash flow.

➤ **Term Loan – For Business Growth**

This loan helps you create assets — buy machinery, vehicles, or build a factory.

- Long term (3 to 7 years)
- Repaid in monthly EMIs
- Secured by the asset you buy

Example:

A manufacturer takes ₹20 lakh to buy new equipment that increases production.

➤ **GRO-MSME Tip:**

Use **Working Capital** for movement,

Use **Term Loan** for improvement.

Choose smart, borrow right and your business will always have the fuel to grow.



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. Aashish 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 |

Associations As Institutional Partners



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 and be part of GRO MSME Manch, where every MSME voice matters!



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

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