

BCC&i
AIDING BUSINESS
SINCE 1833

IN ASSOCIATION WITH
**DEPARTMENT OF CONSUMER AFFAIRS
GOVERNMENT OF WEST BENGAL**

4TH EDITION

WORLD **MSME** DAY

BCC&I

ATMANIRBHAR BHARAT

CONCLAVE & AWARDS

GROWING LOCALLY, COMPETING GLOBALLY

27TH JUNE, 2025

THE LALIT GREAT EASTERN, KOLKATA

REPORT

Content

Sl. No.	Content	Page no.
01.	Introduction	02
02.	Objectives	04
03.	Inaugural Session	05
04.	Book Launch	11
05.	Technical Session 1: "Connecting Eastern India's MSMEs to Defence Value Chain"	12
06.	Technical Session 2: Innovative Financial Solutions for MSMEs	19
07.	Technical Session 3: Reducing Energy Cost – Is Solar Power an Alternative?	26
08.	Technical Session 4: Empowering MSMEs through Technology for a Smarter Tomorrow: Shielding Business with Expert Services	29
09.	Technical Session 5: Digital Marketing with AI	32
10.	Technical Session 6: Export Made Easy: Navigating Rules, Resources, and Real Success with GeM Onboarding, Quality Standards & Certifications	36
11.	Technical Session 7: Profit Growth in MSMEs through Proper Accounting, Tax Compliance, Easy GST Solutions, and User-Friendly Accounting Platforms	40
12.	Technical Session 8: Exclusive session with the Department of Consumer Affairs, GoWB	45
13.	MSME Awards Ceremony	49
14.	Exhibition Stalls	56
15.	Recommendations	69

1. Introduction

Celebrating MSMEs: India's Engines of Innovation, Inclusion, and Global Growth

The World MSME Day Conclave & Awards 2025, hosted by The Bengal Chamber of Commerce and Industry (BCC&I), reaffirmed the critical role of Micro, Small and Medium Enterprises (MSMEs) in shaping India's economic future. Organized as a flagship annual event, the 4th edition of this conclave was envisioned not just as a celebration but as a strategic convergence bringing together key actors from industry, government, finance, and technology to catalyse inclusive growth, market access, digital empowerment, and institutional resilience across India's MSME ecosystem.

Held under the theme "Growing Locally, Competing Globally," the conclave served as a powerful reminder that MSMEs are not peripheral participants but central protagonists in India's growth story. With more than 63 million MSMEs contributing over 30% to India's GDP, 45% to manufacturing output, and 40% to exports, these enterprises are indispensable engines of job creation, regional development, and entrepreneurial innovation.

Spanning eight high-impact technical sessions, a ministerial keynote, and an exclusive policy dialogue with the Department of Consumer Affairs, Government of West Bengal, the event engaged stakeholders across the spectrum: from PSU heads and bankers to tax experts, defence officials, digital marketers, export insurance specialists, and legal compliance authorities.

A defining feature of the 2025 conclave was the MSME Awards Ceremony, which recognized and celebrated outstanding enterprises across ten categories including excellence in manufacturing and services, green MSME practices, digital innovation, exports, job creation, and social impact. The launch of the book "In Search of an Idea: MSME – A Holistic Management Approach" further added to the depth of the event, offering a structured lens into the entrepreneurial journey from inception to scale.

The poster for the 4th Edition of World MSME Day Conclave & Awards features a dark blue background with a subtle geometric pattern. At the top left is the BCC&I logo with the tagline 'AIDING BUSINESS SINCE 1833'. To its right, it states 'IN ASSOCIATION WITH DEPARTMENT OF CONSUMER AFFAIRS GOVERNMENT OF WEST BENGAL'. The main title 'WORLD MSME DAY' is prominently displayed in large white and yellow letters, with '4TH EDITION' in green above 'WORLD'. Below the title, it reads 'BCC&I ATMANIRBHAR BHARAT CONCLAVE & AWARDS GROWING LOCALLY COMPETING GLOBALLY'. The date and location are '27TH JUNE, 2025 THE LALIT GREAT EASTERN, KOLKATA'. The bottom section lists various partners: Platinum Partner (EDCI), Gold Partner (GG), Silver Partners (ECGC Ltd, TATA POWER, S&L ROOF, INDIA'S NO. 1 SOLAR INVERTER COMPANY, DARE), Banking Partner (HDFC BANK), 360° IT Solutions Partner (Web skitters), Bronze Partner (Tata AIG), Business Solutions Partner (Tally), Industry Partner (World Trade Center India, pnb, ARYAN GARMENTS), Associate Partners (WORLD TRADE CENTER INDIA, pnb, ARYAN GARMENTS), Defence Partner (Ministry of Defence), Supported By (NABARD, ASL), Chief Patron (JIS), and Rhythm Partner (Rhythm).

With West Bengal alone contributing nearly 10% of India's MSME output, and housing more than 9 lakh MSMEs, the Bengal Chamber used this platform to initiate targeted interventions such as the mapping of local enterprises for integration into the defence supply chain and promoting digital and financial literacy for grassroots entrepreneurs.

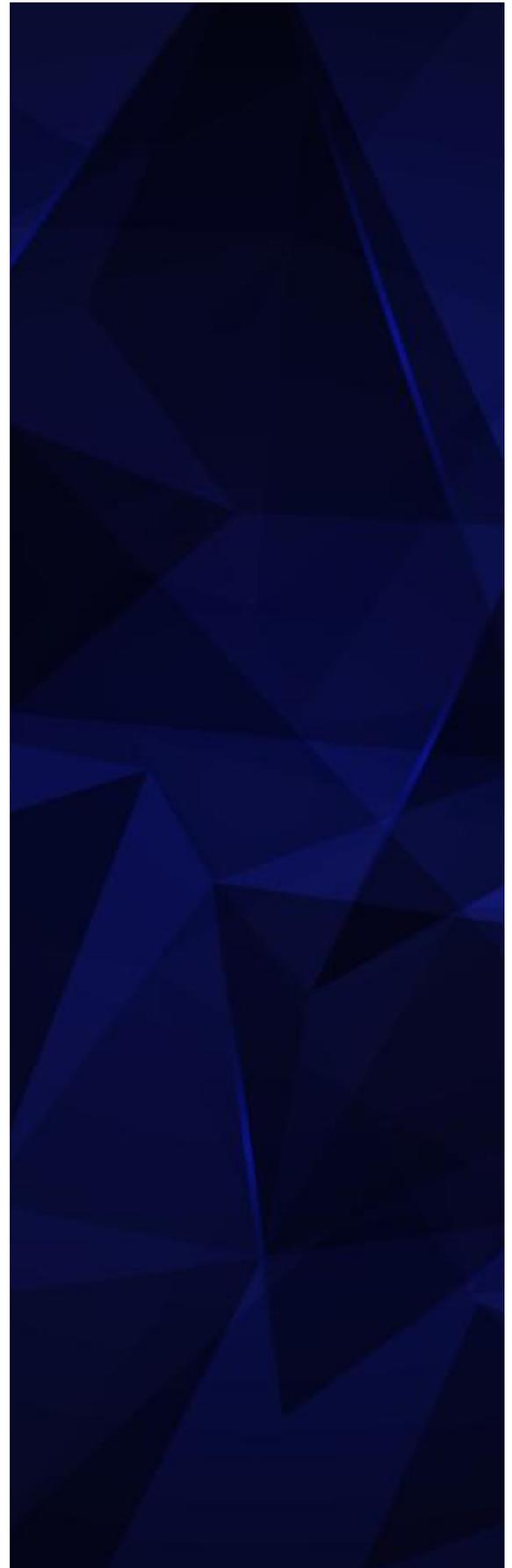
The World MSME Day Conclave & Awards 2025 was thus more than an event, it was a call to action. A call to reimagine MSMEs not merely as beneficiaries of policy but as co-creators of India's global competitiveness, technological innovation, and equitable prosperity.



2. Objective

The 4th Edition of the World MSME Day Conclave & Awards 2025 was designed to address the multifaceted challenges and emerging opportunities in the MSME ecosystem. The thematic sessions were structured around the following core objectives.

- **Enabling Growth through PSU and Corporate Collaboration:** Highlighting the role of PSUs and large corporates in supporting MSMEs through finance, technology access, market linkage, and capacity-building.
- **Unlocking Innovative Financial Solutions:** Showcasing digital lending tools, credit guarantee schemes, and collateral-free financing mechanisms tailored for MSMEs to manage cash flow and fuel expansion.
- **Facilitating Export Readiness:** Simplifying global trade for MSMEs by unpacking key export schemes, regulatory insights, and credit insurance models to enhance participation in international markets.
- **Tapping D2C Export Opportunities:** Demonstrating how MSMEs can leverage duty-free export models, via global e-commerce platforms, to reach high-margin overseas consumers efficiently.
- **Promoting Tech Adoption and Cybersecurity:** Encouraging adoption of Artificial Intelligence tools and data security practices to boost productivity, resilience, and trust in digital operations.
- **Bridging Talent and Capacity Gaps:** Addressing the human capital challenge by focusing on hiring strategies, workforce skilling, and effective data management for business continuity.
- **Accelerating MSME Integration into Defence Value Chains:** Facilitating entry into India's growing defence ecosystem through technology partnerships, vendor registration, and innovation-led collaborations.



3. Inaugural Session

Positioning MSMEs at the Core of India's Economic Identity: Mr. Subhodip Ghosh, Director General, The Bengal Chamber of Commerce and Industry

Mr. Subhodip Ghosh opened the conclave by underlining the Bengal Chamber's deep-rooted connection with India's MSME sector. He emphasized that micro, small and medium enterprises are not merely one of the many sectors the Chamber works with—but are in fact central to the Chamber's identity and purpose.

“MSMEs contribute 30% of India's GDP, 40% of exports, and 45% of manufacturing output. And if we include services, the impact is even greater.”

He highlighted the day's central theme—“Growing Locally, Competing Globally” as a timely call to action in building a resilient, self-sufficient, and future-ready India. Mr. Ghosh stressed the Chamber's commitment to tackling the entire MSME ecosystem—spanning credit access, onboarding, market linkage, digitalisation, certifications, GST compliance, and global trade integration. Many of these issues, although seemingly mundane, represent some of the toughest and most critical challenges faced by MSMEs today.

Special mention was made of West Bengal's MSME footprint—over 9 to 10 lakh enterprises contribute nearly 10% of India's MSME output. West Bengal also accounts for approximately 13% of the nation's female workforce in MSMEs and 16% of its manufacturing enterprises. Mr. Ghosh announced that BCC&I has recently been engaged by the Department of MSME & Textiles, Government of West Bengal, to map the state's MSMEs and identify units that can be integrated into defence procurement value chains. This pioneering 45-day initiative, in collaboration with DGAQA and DGQA, aims to match-make qualified MSMEs with defence sector buyers and initiate hand holding.



Welcome Address by
Mr. Subhodip Ghosh
Director General, BCC&I

Securing MSMEs in the Digital Age-From Growth to Cyber Resilience: Mr. Sunjoy Nath, Founder, EDCI

Mr. Sunjoy Nath underscored the centrality of MSMEs in the digital age. He emphasized that MSMEs form the backbone of India's economy, particularly in the current era marked by rapid digital transformation and global interconnectedness. He described MSMEs as dreams materialised, innovations commercialised, and communities empowered. He urged MSMEs to pursue three foundational pillars to grow locally and compete globally: Digital wellness, Cybersecurity awareness, and Innovative thinking.

Drawing from his experience at EDCI, he noted how MSMEs are increasingly adopting technology to transcend geographical boundaries and expand their global footprint. However, with this digital expansion comes a significant responsibility-to protect enterprises against cyber threats that can derail their progress. He warned that cybersecurity is not a luxury but a necessity, especially for small businesses that may lack robust protection mechanisms but are equally vulnerable. He lauded the "Aatmanirbhar Bharat" initiative for opening new doors to global value chains and reminded participants that as digital adoption increases, cybersecurity cannot remain an afterthought.

"Cyber threats can derail MSME growth trajectories," he warned.

Mr. Nath concluded by calling for shared responsibility-urging established businesses to mentor emerging entrepreneurs, create collaborative networks, and build an ecosystem where MSMEs not only survive but thrive.

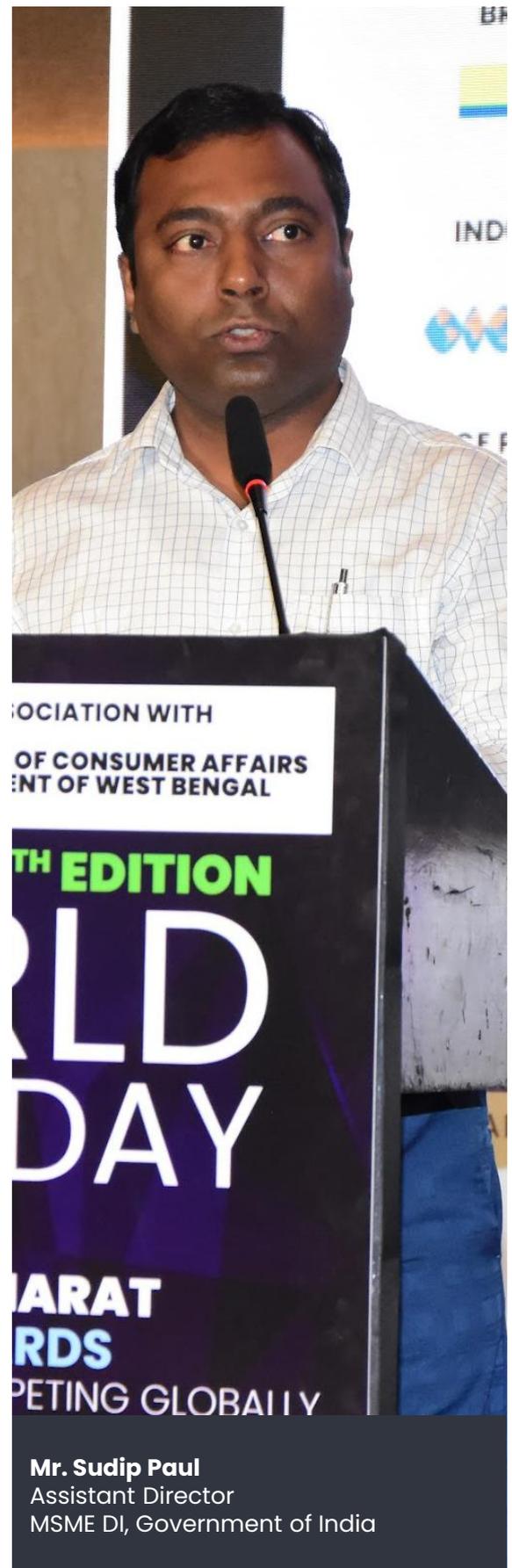


Mr. Sunjoy Nath
Founder, EDCI

Unlocking Government Support-Enabling Access to Markets, Schemes and Certifications: Mr. Sudip Paul, Assistant Director, MSME DI, Government of India

Mr. Pal outlined the Ministry's key schemes aimed at strengthening and empowering micro and small enterprises across the country. He began by highlighting the Public Procurement Policy (2012), which mandates that all Central Government bodies, CPSEs, and autonomous institutions procure at least 25% of their annual purchases from micro and small enterprises. Of this, 3% is reserved for women-led enterprises and 4% for SC/ST-owned units. Mr. Pal also spoke in detail about the Procurement and Marketing Support Scheme, under which MSMEs receive financial assistance to participate in domestic trade fairs and exhibitions to showcase their products. For those eyeing global markets, he mentioned the International Cooperation (IC) Scheme, which offers support to MSMEs for participating in international trade fairs abroad, facilitating exposure to new markets and potential buyers. He then provided a comprehensive overview of the MSME Champions Scheme, which includes three major components: ZED (Zero Defect, Zero Effect) Certification, Incubation and IPR Support, Design Improvement Scheme, LEAN Manufacturing Implementation.

He urged MSMEs to connect with his office for assistance in areas such as patent registration, product design, and infrastructure development, in-person guidance on availing these schemes. In response to industry feedback, he acknowledged bottlenecks in the ZED certification process and assured support.



Mr. Sudip Paul
Assistant Director
MSME DI, Government of India

Making Global Markets Accessible–A Strategic Role for Trade Infrastructure: Mr. Sushil Mohta, Chairman of Merlin Group of Companies

Mr. Mohta began by sharing statistics that reflect the enormous scale and contribution of the MSME sector. These enterprises employ more than 110 million people nationwide. He highlighted that in West Bengal alone, MSMEs provide employment to over 13 million individuals, and what is particularly commendable is that around 32% of these enterprises are led by women. He pointed out that MSMEs not only contribute to exports but also play a crucial role in import substitution. A growing number of MSME manufacturers in India are producing goods that were earlier imported, helping the country save valuable foreign exchange. Mr. Mohta also drew attention to the INR 1,229 crore package recently announced by the Government of West Bengal to boost MSME development—an encouraging move that reflects the state’s strong policy focus on empowering this vital sector.

Mr. Mohta presented the World Trade Center (WTC), Kolkata as a game-changer for the region’s MSMEs. He described how the WTC network spans over 300 centers in 90 countries and will help MSMEs: to access outbound trade missions, navigate export documentation, match with global buyers, and leverage trade intelligence tools. Mr. Mohta emphasized that WTC Kolkata will focus on building global linkages for Bengal-based MSMEs by leveraging the WTC network and partnerships with other Indian centers such as Mumbai, Bengaluru, Kochi, and Chennai. He emphasized that global competitiveness requires not just exporting products, but exporting capability, excellence, and confidence. He concluded by calling for a collaborative effort among industry, government, financial institutions, and trade associations to uplift the MSME ecosystem.

“WTC will be a gateway to the global market—connecting MSMEs from Bengal to international buyers, partners, and investors.”

“When MSMEs thrive, India thrives”



Mr. Sushil Mohta
Chairman
Merlin Group of Companies

Empowering MSMEs through Trust, Compliance, and Consumer-Centric Governance: Mr. Biplab Mitra, Minister-in-Charge, Department of Consumer Affairs, Government of West Bengal

Hon'ble Minister Shri Biplab Mitra brought a holistic perspective by connecting MSME development with consumer trust and protection. Shri Mitra emphasized that the MSME sector is not only central to industrial growth and employment generation, but also essential in creating opportunities for innovation, sustainability, and inclusive development.

"A satisfied consumer is the foundation of a successful business," he stated.

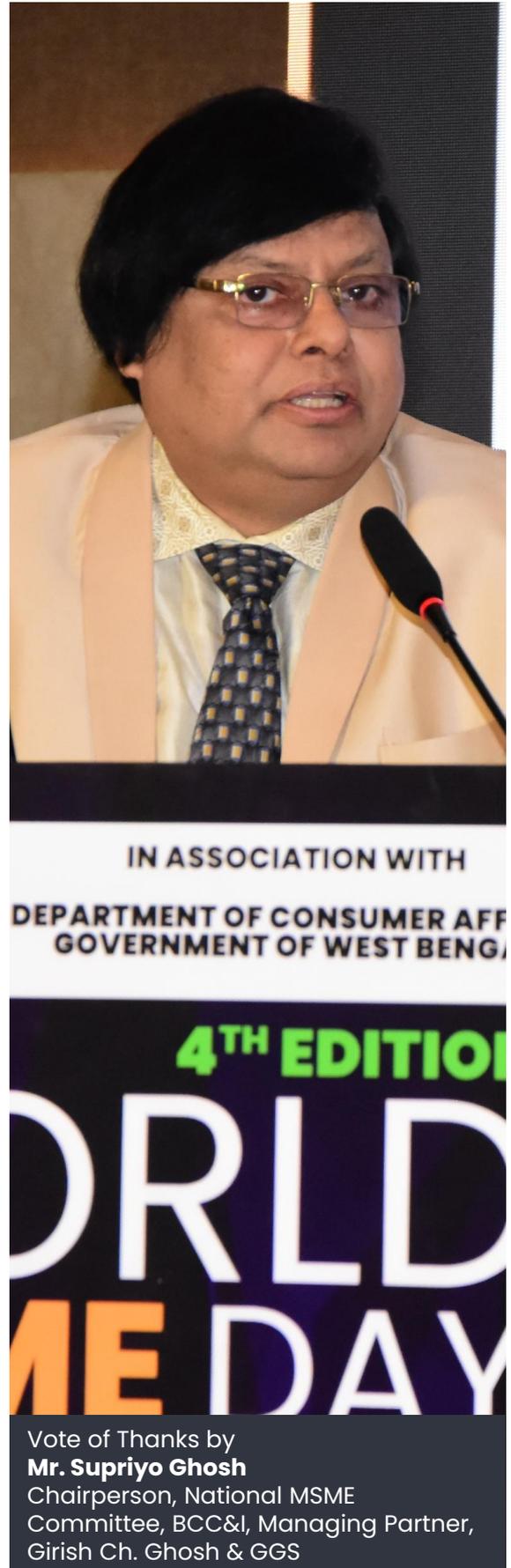
He outlined the Consumer Affairs Department's three wings: Directorate of Consumer Affairs & Fair Business Practices, Directorate of Legal Metrology, District Consumer Disputes Redressal Commissions. He emphasized recent reforms under the Consumer Protection Act 2019, including mediation, product liability, and e-commerce regulation. He highlighted efforts such as: Online consumer complaint filing via E-Daakhil, Consumer assistance bureaus (CABs), Legal metrology compliance, Awareness campaigns in remote districts. Importantly, Shri Mitra stressed that MSME owners are themselves consumers in many commercial and service-related interactions. He affirmed that the Consumer Affairs Department would extend equal protection and redressal support to entrepreneurs who find themselves wronged or misled in the market-thus reinforcing trust and accountability within the ecosystem.



Mr. Biplab Mitra
Minister-in-Charge
Department of Consumer Affairs,
Government of West Bengal

From Commemoration to Commitment—A Chamber—Led Mission to Elevate Bengal’s MSMEs: Mr. Supriyo Ghosh, Chairperson, National MSME Committee, BCC&I, Managing Partner, Girish Ch. Ghosh & GGS

Mr. Supriyo Ghosh stated that the Chamber views the World MSME Day not just as a commemorative event, but as a mission-oriented platform to catalyse grassroots action. He emphasized that the Chamber continues to act as a "triangular bridge"—connecting MSMEs, the government, and industry institutions. He emphasized that the day’s discussions—from finance to defence, from AI to export readiness—mark the beginning of a concerted journey to make Bengal’s MSMEs globally competitive. Mr. Ghosh reiterated that Bengal’s MSMEs have immense potential to be part of the global supply chain and that the Bengal Chamber is committed to walking alongside the government, banks, and industry bodies to unlock this potential.

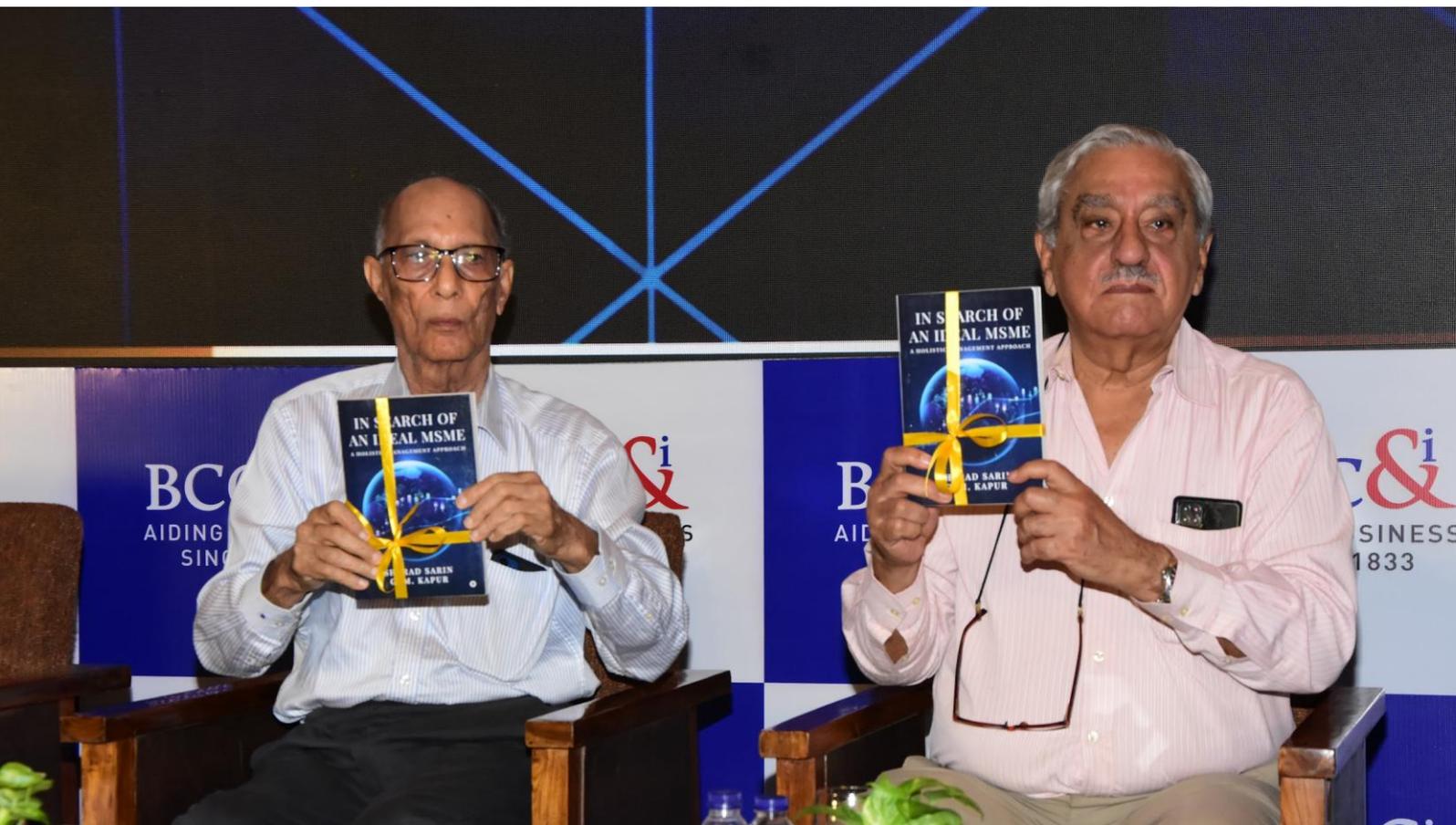


4. Book Launch

"In Search of an Idea: MSME - A Holistic Management Approach" By Mr. Sharad Sharan and Mr. G.M. Kapur

The inaugural session was followed by the formal launch of the book "In Search of an Idea: MSME - A Holistic Management Approach", co-authored by Mr. Sharad Sharan and Mr. G.M. Kapur. The authors briefly introduced the motivation behind the book—offering a structured, experience-based lens into the lifecycle of MSMEs and the managerial challenges they face. Drawing from real-world observations, the book presents a unique categorisation model of MSMEs, ranging from stillborn enterprises to growth-oriented firms, and explores what enables some businesses to scale while others stagnate or fail. The authors urged MSMEs to adopt strategic thinking and long-term planning, with a shift in mindset from survival to sustainable growth.

The launch set the stage for the technical sessions that followed, which delved into sector-specific challenges and opportunities across the MSME landscape.



Book Launch & a brief introduction from Authors **Mr. Sharad Saran & Mr. G. M. Kapur**

5. Technical Session 1: "Connecting Eastern India's MSMEs to Defence Value Chain"

**Chair and Moderator: Mr. Indranil Dutta, Mentor,
National MSME Committee, BCC&i; CEO, Datre
Corporation Ltd.**

Panelists:

- **Mr. Arjun Kumar, Additional Director/Scientist 'F', DTE of Technology Development Fund, Defence Research & Development Organization (DRDO)**
- **CDR. Arunava Bhattacharyya, Officer-in-Charge, Quality Assurance Estt (Naval), Kolkata**



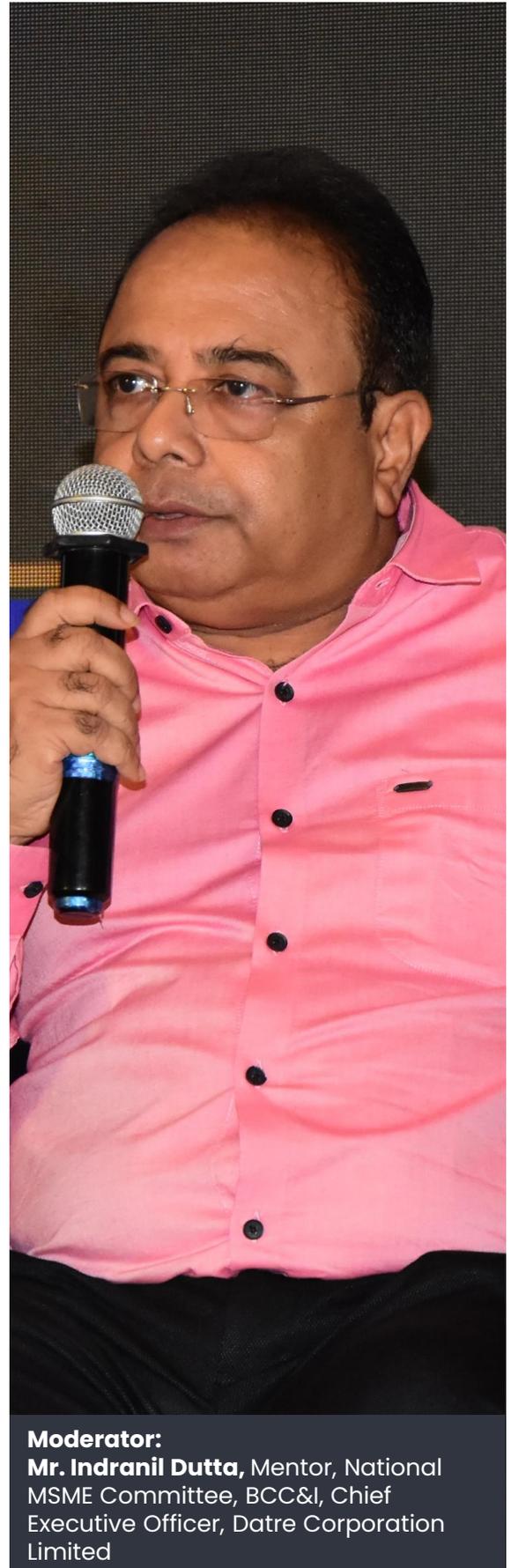
Technical Session 1: "Connecting Eastern India's MSMEs to Defence Value Chain"

Mr. Indranil Dutta, Mentor, National MSME Committee, BCC&I, and CEO of Datre Corporation Ltd initiated the session by sharing his lived experience as an industry leader attempting to enter the defence production ecosystem. As the CEO of Datre Corporation, a steel foundry, he explained that while his company has been supplying to sectors like railways and mining for years, tapping into the defence supply chain has proven considerably more complex.

He noted that entry barriers remain high, citing challenges like intricate procurement norms, lengthy registration and quality compliance processes, and a lack of handholding. However, he acknowledged that the landscape is changing under the push for Aatmanirbhar Bharat, with the national focus now squarely on manufacturing and indigenisation. Emphasising Bengal's engineering base, metallurgy capacity, and available skill pool, Mr. Dutta stressed that Eastern India's MSMEs are well-positioned to support the defence value chain, provided systemic barriers are addressed.

He urged participants to pay close attention to the guidance offered by the panelists and stated that the Chamber was committed to making this session a launchpad for real engagement with the defence sector.

"India is changing. We are now certainly much more interested in doing something in manufacturing."



Moderator:
Mr. Indranil Dutta, Mentor, National MSME Committee, BCC&I, Chief Executive Officer, Datre Corporation Limited

Bridging Legacy and Innovation: Harnessing MSMEs for Naval Indigenisation: Cdr. Arunava Bhattacharyya, Officer-in-Charge, Quality Assurance Estt (Naval)

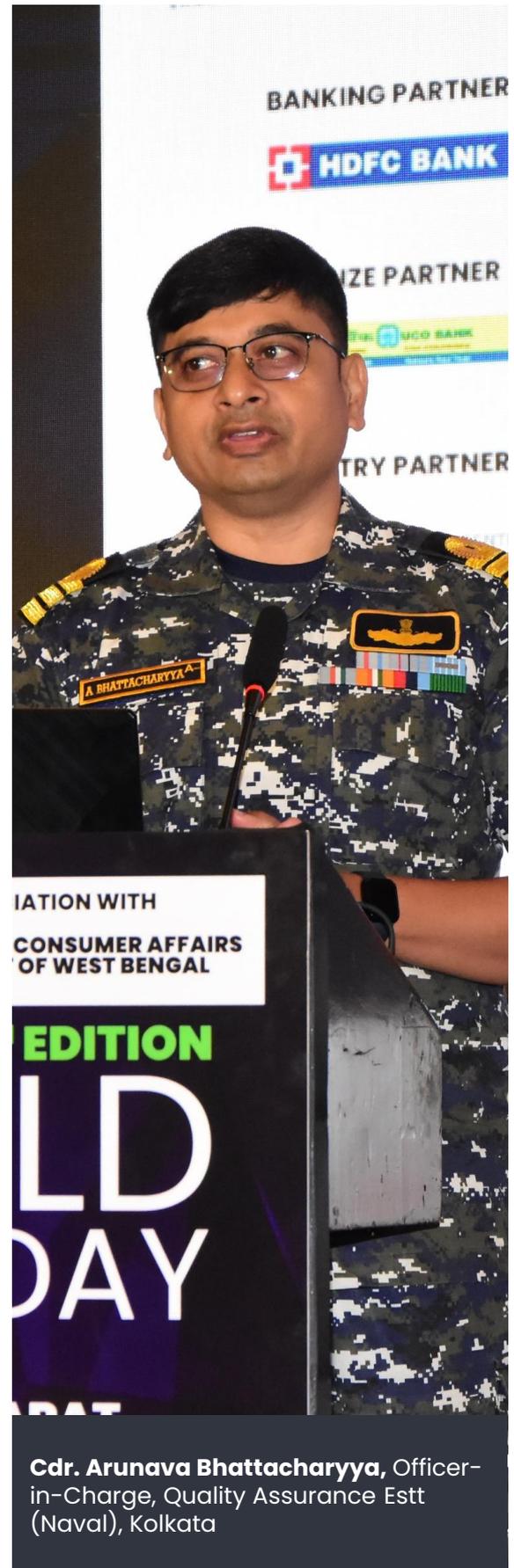
Cdr. Bhattacharyya began by invoking the legacy of Kolkata as an industrial powerhouse—once home to Asia's first rifle factory and a major contributor to Allied war efforts during both World Wars. Drawing from his experience overseeing quality assurance for naval procurement across Eastern and Northeastern India, he emphasized the untapped potential of the region's MSMEs.

He noted that the Indian Navy is currently in the midst of a large-scale shipbuilding initiative. Aside from 22 ships being built in Russia, all other vessels are now being indigenously manufactured in India, with over 80% of onboard equipment being sourced locally. However, this impressive achievement masks a major gap: few local MSMEs are active suppliers, despite the region's capabilities.

He showcased examples of MSMEs in Kolkata that have already broken through—such as a micro-enterprise producing submarine escape suits (earlier imported from Russia), and another that developed specialized anchor chain systems and EBXL cables for naval applications. Through these cases, he demonstrated what is needed is awareness, certification, and targeted support.

Cdr. Bhattacharyya also presented key government schemes and opportunities,

- **SRIJAN Portal:** Lists thousands of defence items for which imports are now restricted and Indian sourcing is mandated.
- **Swavlamban Document:** A strategic roadmap from the Indian Navy for indigenisation.
- **iDEX (Innovation for Defence Excellence):** An MoD-backed program to support defence startups.
- **TDF (Technology Development Fund):** Grants for MSMEs to develop indigenous technologies.



Cdr. Arunava Bhattacharyya, Officer-in-Charge, Quality Assurance Estt (Naval), Kolkata

He offered to share detailed presentations and contact points to help participants understand registration processes, funding mechanisms, and product categories open for MSME entry.

“We would all like to increase our vendor base- right now it’s monopolised by 4-5 vendors.”

“We are looking for small manufacturers- from basic items to complex systems.”

Enabling Innovation Through Technology Development Fund: Mr. Arjun Kumar, Additional Director/Scientist 'F', DTE of Technology Development Fund, Defence Research & Development Organization (DRDO)

Joining remotely, Mr. Arjun Kumar outlined the vision and workings of the Technology Development Fund under DRDO. He noted that although India has over 63 million MSMEs, only around 15,000 to 20,000 currently engage with the defence sector. To bridge this gap, TDF offers funding up to INR 50 crore per project, with up to 90% government assistance. The fund supports two major categories, Import substitution of defence components, and Development of futuristic technologies.

Mr. Kumar also highlighted:

- Ease of participation for MSMEs and startups: Registration is possible via DRDO’s dashboard and TDF portal.
- Mentoring support and access to test facilities: DRDO supports selected enterprises through mentoring, testing, and certification.
- Collaborative models: Large companies applying under TDF are required to onboard startups or MSMEs, ensuring inclusive innovation.

He urged the Chamber and other associations like FICCI and CII to disseminate these opportunities more actively, particularly in Bengal and the Northeast. He assured attendees that any upcoming calls for proposals would be shared with BCC&I for wide circulation.

“Hardly 15,000 MSMEs are in defence- out of 63 million in India.”



Mr. Arjun Kumar
Additional Director/Scientist 'F', DTE of
Technology Development Fund,
Defence Research & Development
Organization (DRDO)

Recalibrating Ecosystem Readiness: Strategic Reflections and Sectoral Alignment

Resuming the discussion, Mr. Dutta underlined the disconnect between MSME capability and defence demand. Bengal, he noted, already hosts defence factories, engineering institutes, and metallurgical units. Steel supply and light engineering capacity are readily available. Yet, most MSMEs remain unaware or unprepared to navigate the fragmented ecosystem of registrations, certifications, and schemes.

He pointed to two major challenges,

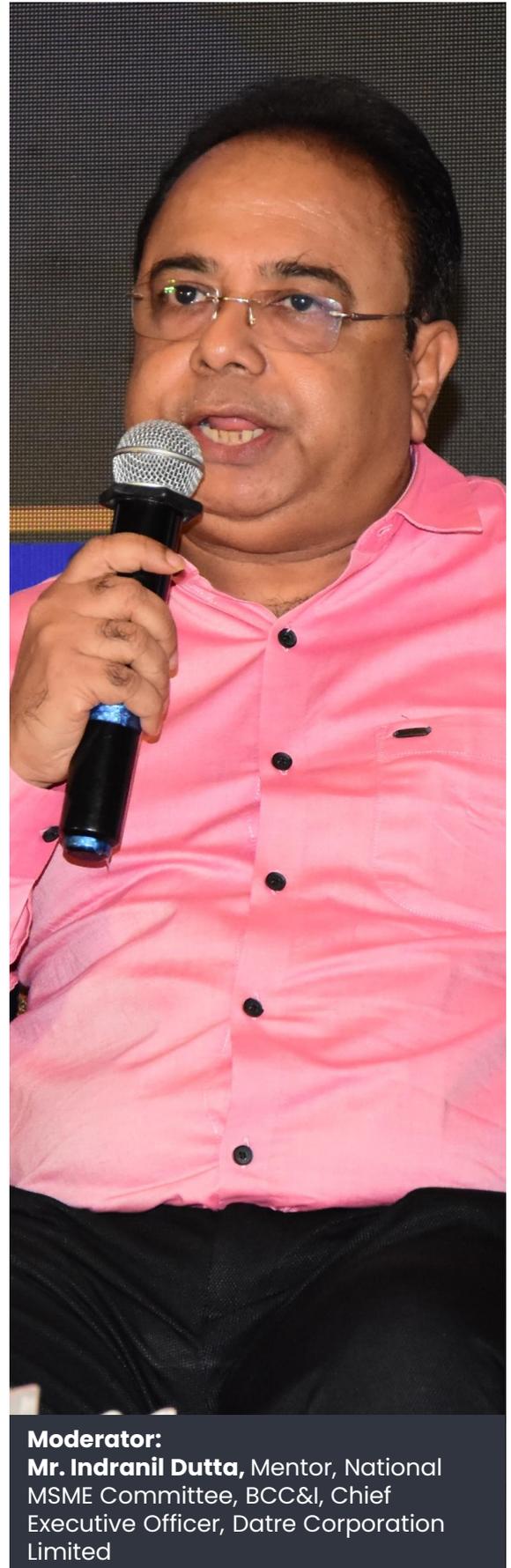
- **Certification Barriers:** Beyond the procedural requirements, the cost of quality certification itself is a limiting factor for many MSMEs.
- **Information Overload:** With so many portals, schemes, and funding models, MSMEs often find themselves overwhelmed and unable to choose the right entry point.

He also highlighted a growing concern of the skill and perception gap among youth, who increasingly shy away from shopfloor and manufacturing roles in favour of digital or desk-based careers. Mr. Dutta called for a cultural shift where serving the nation through defence manufacturing is seen as a noble profession, akin to medicine or teaching.

The session also featured the announcement of a BCC&I-led initiative, in collaboration with the Department of MSME & Textiles, Government of West Bengal, to identify 100 high-potential MSMEs in the state for inclusion in the defence value chain. The project aims to carry out mapping, gap assessments, and targeted matchmaking with DRDO and the armed forces.

Engagement Highlights: Q&A Segment

An open-floor interactive segment followed, drawing thoughtful participation from industry stakeholders. Several entrepreneurs voiced challenges around vendor registration, defence procurement visibility, and accessing central schemes.



Moderator:
Mr. Indranil Dutta, Mentor, National MSME Committee, BCC&I, Chief Executive Officer, Datre Corporation Limited

Responding to a query on training support, Mr. Arjun Kumar emphasized that MSMEs could access innovation-linked programmes through portals like iDEX and the Technology Development Fund (TDF), designed specifically to mentor and fund promising ideas.

On the question of manufacturing components such as hatches, doors, and control systems, Cdr. Arunava Bhattacharyya highlighted that such items were already part of the SRIJAN indigenisation list, and MSMEs could readily engage by consulting public specifications and liaising with Quality Assurance establishments. He also confirmed the scope for textile-based MSMEs to supply uniforms and gear, assuring guidance to firms with demonstrated capacity. A recurring theme during the Q&A was the underrepresentation of Eastern India in defence-linked schemes. Mr. Kumar candidly noted that out of over 80 sanctioned TDF projects, only a handful involved Eastern MSMEs, underscoring the pressing need for awareness campaigns and structured outreach—an area where BCC&I was already playing an active role. Overall, the session served as both a knowledge exchange and a call to action, offering clarity, resources, and renewed direction for MSMEs aspiring to participate in India's growing defence manufacturing economy.



Technical Session 1

6. Technical Session 2: Innovative Financial Solutions for MSMEs

**Chair and Moderator: Mr. Lalit Lakhani, Member,
National MSME Committee, BCC&I, Director, ASL
Plastic Private Limited**

Panelists:

- **Mr. Kaushik Gupta, Senior Vice President, HDFC Bank, Kolkata**
- **Mr. Mohammad Ali, Vice President, Emerging Enterprises Group**
- **Mr. Apurv Karn, Assistant General Manager, SME & Agri Hub Head, Zonal Office, Kolkata, UCO Bank**
- **Mr. Debajyoti Biswas, Assistant General Manager (AGM), NABARD**



Technical Session 2: Innovative Financial Solutions for MSMEs

Mr. Lalit Lakhani, Member, National MSME Committee, BCC&I, Director, ASL Plastic Private Limited opened the session by welcoming representatives from leading banks including HDFC Bank, UCO Bank, and NABARD. He emphasized that finance remains one of the most critical areas for the growth and resilience of MSMEs. Highlighting the central role MSMEs play in India's industrial fabric, Mr. Lakhani invited panelists to elaborate on how financial institutions can support and empower MSMEs more effectively.



Moderator:
Mr. Lalit Lakhani
Member, National MSME Committee, BCC&I, Director, ASL Plastic Private Limited

Enabling Financial Inclusion for MSMEs Through Scalable Lending Models: Mr. Kaushik Gupta, Senior Vice President, HDFC Bank, Kolkata

Mr. Kaushik Gupta noted that HDFC Bank has a strong presence in West Bengal with over 350+ branches and an extensive network of banking correspondents. This reach allows the bank to offer MSME products and services even in remote areas. He emphasized that HDFC Bank is the largest disbursement bank for MSME loans in the state, disbursing over INR 24,000 crore in FY 2023-24 against a plan of INR 11,000 crore—achieving 200% of the planned target.

Mr. Gupta stated that the bank is conducting MSME meets across districts and facilitating spot sanctions in branches. HDFC Bank offers a wide range of products, both standard and customized, to cater to every MSME need.



Mr. Kaushik Gupta
Senior Vice President, HDFC Bank, Kolkata

**Digital-First Working Capital Solutions-
Empowering MSMEs at Every Stage:
Mr. Mohammad Ali, Vice President, Emerging
Enterprises Group**

Mr. Mohammad Ali began by explaining that Emerging Enterprises Group is a specialised vertical dedicated to providing working capital and financial solutions to MSMEs. He highlighted HDFC Bank's commitment to the MSME sector and emphasized the leading position as a lender. He shared that the bank has transitioned into a fully digital mode for MSME lending, from account opening to disbursement. Entrepreneurs can now assess loan eligibility and manage overdraft facilities entirely online through platforms like SWAYAM (CLO) and SME Digital-offering fast, secure, and convenient access to credit. He elaborated that HDFC Bank caters to a wide variety of business models including retailers, wholesalers, manufacturers, service providers, agro businesses, and even defense suppliers. Key offerings include unsecured lending up to INR 10 crore under the CGTMSE scheme, agriculture funding, and Prime Minister-supported programs.

In response to multiple audience queries, Mr. Mohammad Ali clarified that under CGTMSE, full collateral-free loans up to INR 10 crore are still possible if all eligibility norms are met; otherwise, a hybrid model with partial collateral may apply.

On Stand-Up India, he assured that startups and woman-led enterprises are eligible, with no mandatory ratings like SMERA required—only feasibility assessment. Addressing concerns about interest and renewal on working capital, he explained that rates depend on internal risk assessments based on financials and banking behavior. He concluded by reiterating HDFC Bank's commitment to serving businesses of all sizes through dedicated support teams.



Mr. Mohammad Ali
Vice President, Emerging Enterprises Group

**Public Sector Commitments to MSME Growth—
Diversified Lending Tools for All Enterprises:
Mr. Apurv Karn, Assistant General Manager, SMEs
Agri Hub Head, Zonal Office, Kolkata, UCO BANK**

Mr. Apurv Karn began by presenting an overview of the bank's history, reach, and commitment to MSMEs. UCO Bank has over 3,000 service units, including foreign exchange centers and international branches in Hong Kong and Singapore and headquartered in Eastern India.

He introduced comprehensive range of MSME-focused financial products offered by UCO Bank, including schemes like UCO Abhinandan (for loan takeovers), UCO Contractor (for working capital and term loans), UCO MSME Office (for office space acquisition or renovation), UCO Equipment Financing (for purchasing machinery), UCO Vyapar, UCO Trader, and



UCO Udyog Bandhu (Credit Facility to MSMEs engaged in Manufacturing & Service Activities), among others. Each scheme includes detailed eligibility criteria, loan quantum, margin requirements, interest rates, and collateral stipulations. He particularly noted that many of these schemes are collateral-free under the CGTMSE model. Mr. Karn showcased the bank's digital offerings including GST Smart Finance and MSME Smart Finance, which allow entrepreneurs to apply online. He emphasized that the bank maintains flexible collateral requirements and offers interest rates starting as low as 7.8%.

"West Bengal has more than 90 Lacs MSME Units."

"Women Employment of approx. 6.56 Crores out of Total Employment of 25.84 Crores directly generated by MSME enterprises."



Mr. Apurv Karn
Assistant General Manager, SME & Agri Hub Head, Zonal Office, Kolkata, UCO Bank

Driving Rural MSME Development through Finance and Capacity Building: Mr. Debajyoti Biswas, Assistant General Manager, NABARD

Mr. Debajyoti Biswas acknowledged BCC&I's efforts in organizing the conclave and explained NABARD's role as a development financial institution working primarily in rural areas. He noted that NABARD operates through refinancing mechanisms with regional rural banks and cooperative banks rather than directly financing individuals.

Mr. Biswas highlighted key government policy changes such as the increase in the credit guarantee ceiling from INR 5 crore to INR 10 crore for micro enterprises, and from INR 10 crore to INR 20 crore for startups. He stated that micro enterprises make up 98% of India's MSMEs and that there has been a 30.1% growth (2022-2023) in MSME lending. The export contribution of MSMEs has also risen to 45.79%. In West Bengal, he reported that 88.68 lakh MSMEs operate across 23 districts, employing over 1.35 crore people and achieving a turnover of INR 22,000 crore. NABARD supports this ecosystem through developmental interventions such as skill development, microenterprise programs, and livelihood and entrepreneurship programs. NABARD also promotes Farmer Producer Organisations (FPOs) and supports the creation of rural marts and haats. He concluded by emphasizing NABARD's intention to work with the RBI-promoted 'TReDS' platform to address the challenge of MSME cash flow management through discounted invoice financing. He invited entrepreneurs to engage with NABARD and seek support for skill training and rural business development.



Mr. Debajyoti Biswas
Assistant General Manager, NABARD

Conclusion

Bringing the session to a close, Mr. Lalit Lakhani underscored that with both public and private sector institutions showing strong intent to back viable MSME ventures, the onus now lies with entrepreneurs to engage, inquire, and act. By leveraging the stalls set up at the venue and interacting directly with bank representatives, MSMEs can gain clarity on loan structures, eligibility norms, and digital tools designed to simplify access to credit. The session ended on an encouraging note, calling for greater awareness and initiative from the MSME community to unlock available financial solutions.



Technical Session 2

7. Technical Session 3: Reducing Energy Cost – Is Solar Power an Alternative?

Speakers

- **Mr. Soumyajit Ghosh – Channel Sales Manager,
West Bengal State Head of Tata Power
Renewables Energy Limited**
- **Mr. Akhil Sonthalia – Director, SolarLogix,
Authorised Channel Partner of Tata Power
Renewables Energy Limited**



Technical Session 3: Reducing energy Cost – Is Solar Power an alternative?

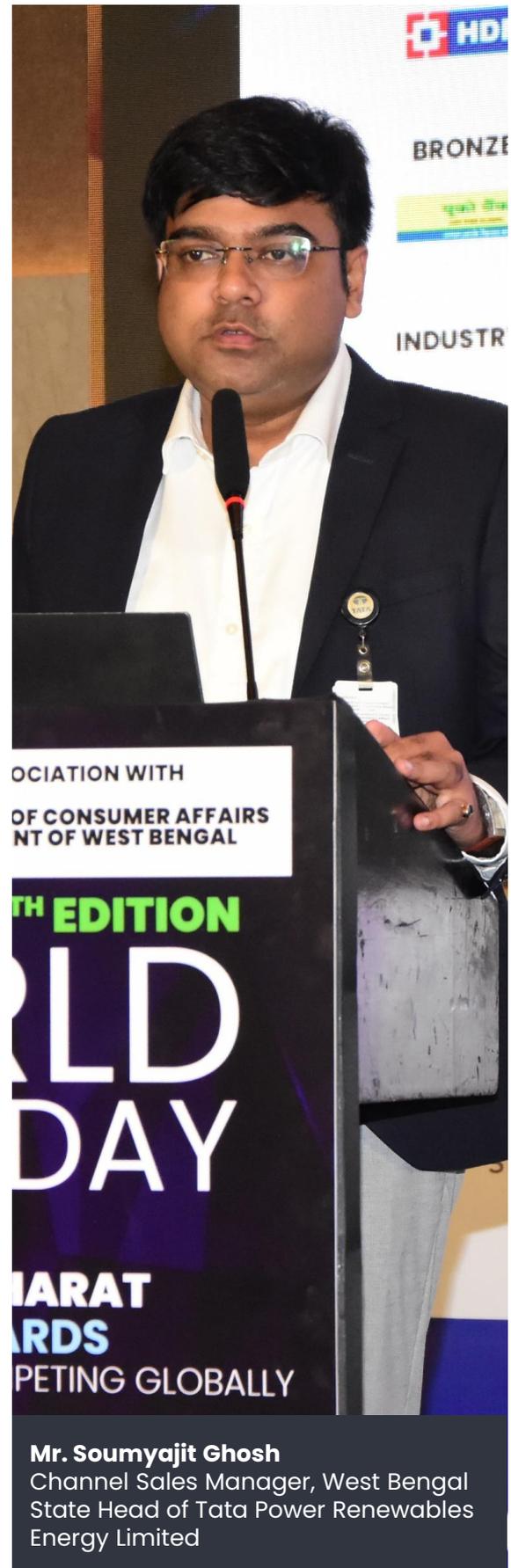
Cutting Power Bills, Not Corners: Solar as a Strategic Edge for MSMEs: Mr. Soumyajit Ghosh – Channel Sales Manager, West Bengal State Head of Tata Power Renewables Energy Limited

With power costs emerging as the third-highest operational expenditure for most MSMEs—following raw materials and manpower—this session spotlighted the viability of solar power as an effective solution for reducing recurring electricity expenses.

Mr. Soumyajit Ghosh began by presenting Tata Power’s presence across the energy spectrum—from generation to renewables, EV charging stations, and smart home automation. He emphasized the importance of reducing electricity costs. Mr. Ghosh outlined how the decreasing cost of solar panels—down by 20–25% in recent years—has made return on investment very attractive, with payback periods averaging between 3 and 3.5 years.

He also highlighted several key benefits:

- Flat electricity costs for 25 years with solar installation, unlike the rising grid tariff.
- Tax incentives such as 40–60% depreciation in the first year for manufacturing units.
- Enhanced ESG compliance and certification readiness for MSMEs through green energy adoption.



Greener, Safer, Smarter – Solar Deployment Models Tailored for MSMEs: Mr. Akhil Sonthalia – Director, SolarLogix, Authorised Channel Partner of Tata Power Renewables Energy Limited

Mr. Akhil Sonthalia elaborated on the technical and operational aspects of installing solar systems. Having implemented over 200 installations across West Bengal, he explained how Tata Power’s solar systems offer: Real-time remote monitoring through mobile apps, Collateral-free financing options via tie-ups with major banks like SBI, HDFC, PNB, and others, Guaranteed savings under the Suraksha and Suraksha Plus operation and maintenance plans with performance guarantees, Safety features such as walkways, fall protection systems, lightning arrestors, bi-metallic lugs, and fire-safety-rated components.

He also presented a diverse set of deployment options, including rooftop, floating, wall-mounted, carports, and ground-mounted systems. Case studies were shown from major sites like Apollo Hospital Kolkata, multiple tea gardens in North Bengal, industrial units in Durgapur and Burdwan, and even temples and movie theatres, all of which have adopted solar successfully.

The session detailed the financial structuring of solar projects, highlighting 100% loan financing options secured by Tata Power guarantees. Projects were shown to deliver annual returns exceeding 40%, even before factoring in accelerated depreciation benefits. Additionally, investment security is ensured through Tata AIG insurance coverage and erection risk policies.

“We have tied up with almost all the banks in India-SBI, HDFC, Union Bank, PNB for collateral-free loans backed by Tata Power’s performance guarantee.”

During the Q&A

Mr. Ghosh noted that while asbestos roofs are not ideal for solar installation, reinforced structural solutions can make it feasible. Mr. Sonthalia added that solar panels come with a 25-30 year warranty, and commercial systems typically do not include batteries.



Mr. Akhil Sonthalia
Director, SolarLogix, Authorised
Channel Partner of Tata Power
Renewables Energy Limited

8. Technical Session 4: Empowering MSMEs through Technology for a Smarter Tomorrow: Shielding Business with Expert Services

Speakers

- **Mr. Sunjoy Nath, Founder, EDCI – Seven Shields
Comprehensive Business Protection**



Technical Session 4: Empowering MSMEs through Technology for a Smarter Tomorrow
Shielding Business with Expert Services

Mr. Sunjoy Nath, Founder of EDCI, introduced a crucial pillar of resilience and innovation for Indian MSMEs, business protection in an increasingly digital economy. Mr. Sunjoy Nath highlighted Seven Shields Framework, a comprehensive model designed to empower MSMEs with tools to manage internal and external business threats.

Mr. Nath began by contextualising the need for robust protection within the overarching national vision of Atmanirbhar Bharat. He noted that India's 6.33 crore MSMEs, which contribute nearly 30% to India's GDP and employ over 110 million individuals, are not merely economic units but embodiments of entrepreneurial spirit and resilience. The future of "Growing Locally, Competing Globally", he stressed, rests on ensuring these enterprises are equipped with not just technology, but also security and trust frameworks.

The Paradox of Digital Enablement

While digital tools have enabled MSMEs to reach global markets—from Coimbatore to California—this new connectivity has also exposed them to increasing cyber vulnerabilities. Alarming, 73% of Indian MSMEs lack a cyber security strategy, and 54% remain unaware of the specific threats they face. Quoting industry statistics, Mr. Nath cited a 37% increase in cyberattacks in 2021 and an 18% rise in 2023, with the average cost of a breach standing at INR 1.4 crore—an existential risk for small enterprises. He further pointed out the rising sophistication of digital threats, referencing data that showed 43% of Indians had fallen prey to AI-powered voice scams, and 69% were unable to differentiate between authentic and fraudulent communication. If even large corporates with extensive safeguards lost over INR 200 crore due to deepfake impersonation, the vulnerability of MSMEs—often lacking dedicated IT infrastructure—is far greater.



Mr. Sunjoy Nath
Founder, EDCI

Internal Vulnerabilities: The Insider Threat

Beyond external cyber threats, Mr. Nath drew attention to insider risks, citing that 60% of security incidents originate from within organizations, often due to weak verification processes or informal HR practices. According to PwC, 53% of Indian firms reported being victims of economic crime in 2020, with a significant portion attributed to insider fraud. He acknowledged that MSMEs often operate on trust and close relationships, but stressed the need for systems that safeguard honest employees while protecting the business from internal malfeasance.

EDCI's Seven Shields Framework

To address these multifaceted threats, Mr. Nath introduced the Seven Shields offered by EDCI—a consolidated suite of business protection services tailored for MSMEs:

1. Corporate Fraud Investigation
2. Cyber Security Services
3. Due Diligence of Corporate Affairs
4. Debt Settlement
5. Defaulter Tracing and Asset Recovery
6. Pre-employment Verification
7. KYC Verification and Authentication

Mr. Nath concluded with a powerful message, ***"Atmanirbhar Bharat is not just about self-reliance; it is about Atma Shakti-self-empowerment."***

He asserted that MSMEs equipped with protection systems can innovate fearlessly, expand confidently, and compete globally without compromise.



Mr. Sunjoy Nath
Founder, EDCI

9. Technical Session 5: Digital Marketing with AI

Speakers

- **Mr. Subhankar Mukherjee, Head of Digital Marketing, Webskitters Technology Solutions Private Limited**
- **Mr. Pratik Kumar Saha Sardar, Head of Strategy, Webskitters Technology Solutions Private Limited**



Technical Session 5: Digital Marketing with AI

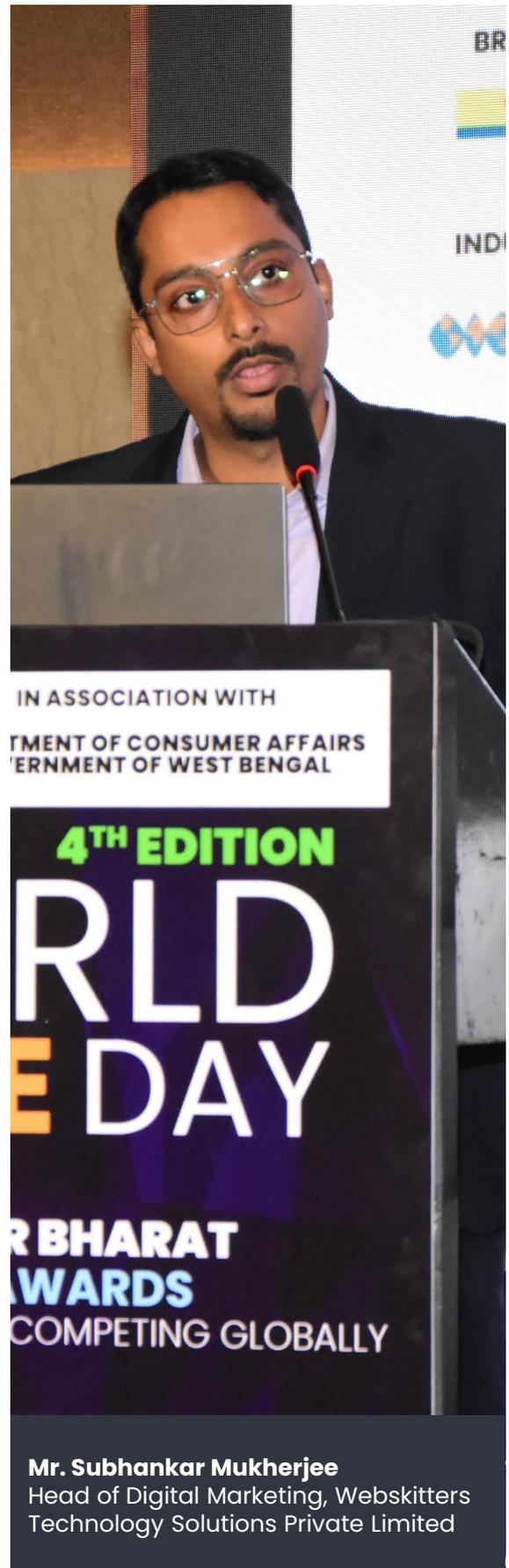
AI as an Enabler, Not a Replacement

Opening the session, **Mr. Subhankar Mukherjee, Head of Digital Marketing, Webskitters Technology Solutions Private Limited** asserted that AI is acting as a "super intern" that brings speed, efficiency, and analytical insights to marketing teams. With users increasingly shifting from traditional search engines to AI tools for information, he emphasised the urgency for businesses to adapt their digital strategies.

Mr. Mukherjee explained that manual marketing alone is no longer sufficient in today's fast-paced digital world. Consumers demand quick, compelling interactions, and brands that fail to immediately capture attention risk being ignored. AI offers a solution by helping businesses detect patterns in user behavior, analyze campaign performance, and generate actionable insights at every stage of the marketing funnel—from awareness to conversion.

He stressed that businesses often falter because they fail to think in terms of layered funnels. Instead of solely focusing on leads or sales, MSMEs should first build awareness, nurture interest, and encourage consideration before expecting purchase decisions. AI can facilitate this layered approach through automated content creation, audience segmentation, and funnel-stage-specific strategy design.

"AI is not here to replace humans, but to support them"



Mr. Subhankar Mukherjee
Head of Digital Marketing, Webskitters
Technology Solutions Private Limited

Strategy Implementation: The Webskitters Approach

Taking the discussion forward, **Mr. Pratik Kr. Saha Sardar, Head of Strategy, Webskitters Technology Solutions Private Limited** provided a deep dive into how Webskitters integrates AI into client strategies. He outlined a four-stage approach:

- 1. Discover** - Understanding client goals and collecting relevant data
- 2. Diagnose** - Identifying strategic gaps and pain points
- 3. Deploy** - Integrating the right AI tools into the marketing stack
- 4. Drive** - Continuously optimising campaigns with real-time feedback

Mr. Saha Sardar clarified that AI is not automation. While automation follows fixed rules, AI mimics human thinking and adapts to new information. This intelligence enables businesses to analyze audience preferences, evaluate ad creatives, and dynamically adjust content strategies.

For example, Webskitters uses AI to automatically assess whether a creative asset resonates with a target audience, recommend content themes, and even predict consumer responses. The goal is to merge emotional intelligence from human teams with AI-driven scale and speed to create marketing magic.

Custom Dashboards, Content, and Global Reach

A key innovation discussed was custom AI-enabled dashboards being developed by Webskitters. These dashboards go beyond basic analytics to provide real-time, actionable insights, making decision-making faster and more precise for MSMEs. The speakers also shared Webskitters' evolution from an IT company to a 360° digital solutions provider, now serving clients in India, the US, and the UK. With over 700 professionals and recognitions from ABP, Deloitte, and national institutions, the company has built a reputation for solving complex digital



Mr. Subhankar Mukherjee
Head of Digital Marketing, Webskitters
Technology Solutions Private Limited

problems through integrated design, development, and marketing solutions. Mr. Saha Sardar highlighted the importance of having a well-designed website as the foundation of digital marketing. A poor user experience or lack of clarity on the website undermines ad performance and conversion efforts, no matter how advanced the campaigns are.

“We are building from Bengal, rising in India, and serving the world.”



Mr. Subhankar Mukherjee
Head of Digital Marketing, Webskitters
Technology Solutions Private Limited

10. Technical Session 6: Export Made Easy: Navigating Rules, Resources, and Real Success with GeM Onboarding, Quality Standards & Certifications

Speakers

- **Mr. Sanjaya Kumar Behera, Senior Manager, ECGC Limited**



Technical Session 6: Export Made Easy: Navigating Rules, Resources, and Real Success with GeM Onboarding, Quality Standards & Certifications

ECGC: An Exporter's Risk Partner

Delivering the keynote, **Mr. Sanjaya Kumar Behera, Senior Manager at ECGC Limited**, focused on facilitating export growth among MSMEs by demystifying risk coverage, credit insurance mechanisms, and the wide range of support systems available to exporters. He provided an extensive overview of how credit risk insurance and policy instruments can support Indian exporters at every stage of their international journey. He offered insights into how ECGC plays a pivotal role in ensuring that Indian MSMEs can expand their footprint in global markets with confidence.

Mr. Behera shared that ECGC operates with a paid-up capital of INR 4,338 crore and a net worth of INR 13,484 crore. With a solvency margin of 57 times—well above the insurance industry's minimum benchmark of 1.5 times—the corporation maintains robust financial health. ECGC offers export risk support in 239 countries, classified into seven risk categories based on political and economic volatility. To support exporters effectively, ECGC maintains a wide network of 46 branches and 4 regional offices across India. The corporation also relies on real-time data and verification from 13 international credit information agencies. Additionally, a network of global debt recovery agents enables ECGC to take prompt legal and non-legal action in cases of buyer defaults, helping ensure the repatriation of foreign exchange and reducing risk exposure for exporters.

Two-fold Protection: For Exporters and Banks

ECGC's services are broadly classified into two categories: protection for exporters and protection for banks. For exporters, ECGC provides cover against non-payment by overseas buyers due to commercial causes such as buyer insolvency, refusal to pay, or rejection of goods. It also covers political risks including war, sanctions, import restrictions, or foreign exchange shortages that might obstruct payment realization. For banks, ECGC offers insurance on export credit disbursed to exporters. If an exporter defaults or becomes insolvent, ECGC indemnifies the bank. This risk coverage incentivizes banks to offer more liberal export finance terms to MSMEs



Mr. Sanjaya Kumar Behera
Senior Manager, ECGC Limited

and exporters in general, thereby enhancing credit flow to the sector. Mr. Behera emphasised that ECGC's dual support system plays a key role in keeping the export ecosystem stable and liquid.

Tailored Policies to Meet Diverse Export Needs

Recognizing that exporters vary significantly in their scale and risk profiles, ECGC has developed a suite of customised insurance products. Exporters dealing with only a few clients can opt for the Single Buyer Policy, while the Specific Shipment Policy is designed for one-off export transactions. Larger exporters with multiple overseas buyers are encouraged to take a Comprehensive Policy that covers all shipments in a year. For MSMEs, ECGC has introduced the Small Exporter Policy, tailored for businesses with an annual export turnover of up to INR 5 crore. This policy provides 100% coverage in case of political risk and 95% for commercial risk, along with an extended claim reporting period of 60 days. Mr. Behera also discussed ECGC's recently launched Pre-Shipment Risk Cover, which insures up to 80% of the value of goods still in inventory if the shipment is cancelled due to buyer insolvency or political disruption in the buyer's country.

Real-Time Risk Assessment & Digital Enablement

A major highlight of the session was ECGC's advanced risk assessment capabilities, managed through two specialised departments-buyer underwriting and country underwriting. The buyer underwriting department evaluates a buyer's creditworthiness based on financial reports, past transaction history, and physical verification conducted by credit information agencies. Country underwriting teams continuously monitor political and economic developments across 239 countries and revise country risk classifications accordingly. To empower exporters with timely information, ECGC has launched a fully digital portal that allows policyholders to submit applications, renew policies, request buyer limit approvals, and track the status of their requests. Exporters can also check the risk classifications of buyer countries before making a shipment. This digital transformation has significantly reduced administrative delays and improved operational transparency.



Domestic Credit Insurance & Policy Innovation

Responding to repeated requests from exporters engaged in both domestic and international trade, ECGC has launched a domestic credit insurance product. This policy is available to exporters whose exports constitute at least 25% of their total business. Furthermore, the corporation has updated its No Claim Bonus (NCB)-linked coverage, enabling exporters with a clean claim history of 25% or more NCB to receive up to 100% shipment value coverage. First-time exporters are also eligible for 95% coverage under new policies. These innovations are designed to reward consistent, low-risk exporters while widening the insurance net.

Enabling Export Finance through Bank Partnerships

To address a chronic challenge faced by MSMEs—access to export finance—ECGC has introduced enhanced insurance cover for banks that lend to exporters. Initially launched with a INR 20 crore cap, the limit has now been raised to INR 80 crore, especially for manufacturing exporters (excluding traders). Under this mechanism, ECGC covers 90% of the sanctioned loan amount, providing banks with sufficient assurance to disburse higher credit limits. 13 banks have already adopted this mechanism, including several major public and private sector institutions. Mr. Behera noted that while ECGC does not provide direct financial assistance, its guarantees and credit insurance products indirectly enable the flow of finance to MSMEs by mitigating risks for lenders. Mr. Behera concluded by reaffirming ECGC's partnership with exporters and financial institutions ensures that India's foreign trade ambitions are backed by strong institutional safety nets.



Mr. Sanjaya Kumar Behera
Senior Manager, ECGC Limited

11. Technical Session 7: Profit Growth in MSMEs through Proper Accounting, Tax Compliance, Easy GST Solutions, and User-Friendly Accounting Platforms

Speakers

- **Gautam Chakraborty, AGM – Product Excellence, Tally Product Expert for East Zone, Tally Solutions Private Limited**
- **Mr. Vivek Jalan, Partner – Tax Connect Advisory & Chairperson – National Fiscal Affairs and Taxation Committee, BCC&I**



Technical Session 7: Profit Growth in MSMEs through Proper Accounting, Tax Compliance, Easy GST Solutions, and User-Friendly Accounting Platforms

The seventh technical session focused on how MSMEs can unlock profit growth by leveraging the right digital tools for accounting and ensuring efficient compliance with taxation laws, particularly in the context of GST and Income Tax.

Enabling Compliance with Tally's Latest Capabilities

Mr. Gautam Chakraborty, AGM – Product Excellence, Tally Product Expert for East Zone, Tally Solutions Private Limited began by introducing the latest features of Tally Release 6.1, with a special focus on new capabilities relevant to MSMEs. He highlighted how Tally has responded to evolving government mandates, especially the updated MSME Form 1 requirement. While earlier submissions required manual portal uploads, Tally now enables users to generate the prescribed Excel format directly from the software, aligned with PAN-based reporting structures. This reduces errors and allows MSMEs to remain compliant with the new 15- and 45-day payment caps under the MSMED Act.

A key development discussed was automated MSME reporting. Tally can now identify pending dues, verify PAN validity, and prompt users to input corrective actions. The software automatically compiles compliant Excel sheets for upload. Similarly, for GST filing, users can upload GSTR-1, 2B, 3B and reconcile with minimal portal interaction, making the tax process faster and less error-prone.

Mr. Chakraborty then introduced Edit Log functionality, a feature made mandatory by the Ministry of Corporate Affairs for companies registered under MCA. Tally's Edit Log now offers a 360-degree view of all data changes—user-wise, voucher-type-wise, and version-wise. This aids transparency and audit-readiness for owners, chartered accountants, and department heads alike. The tool filters irrelevant logs while providing detailed tracking of any field modifications, ensuring full data integrity.



The session also explored the Invoice Management System (IMS), which is becoming a key compliance requirement under GST. Tally has integrated IMS features to allow businesses to accept, reject, or mark invoices as pending, thus ensuring proper Input Tax Credit (ITC) reconciliation. As IMS moves toward mandatory enforcement, such integration ensures MSMEs are not caught off-guard.

Finally, Mr. Chakraborty discussed Tally Capital Services, a new partnership model with financial institutions to provide unsecured loans to MSMEs. Through Tally, users can assess their credit eligibility, track ratings, and access funding options without impacting their credit score. He closed his session by encouraging MSMEs to embrace customisation, API integration, and automation as vital steps in future-proofing their business operations.



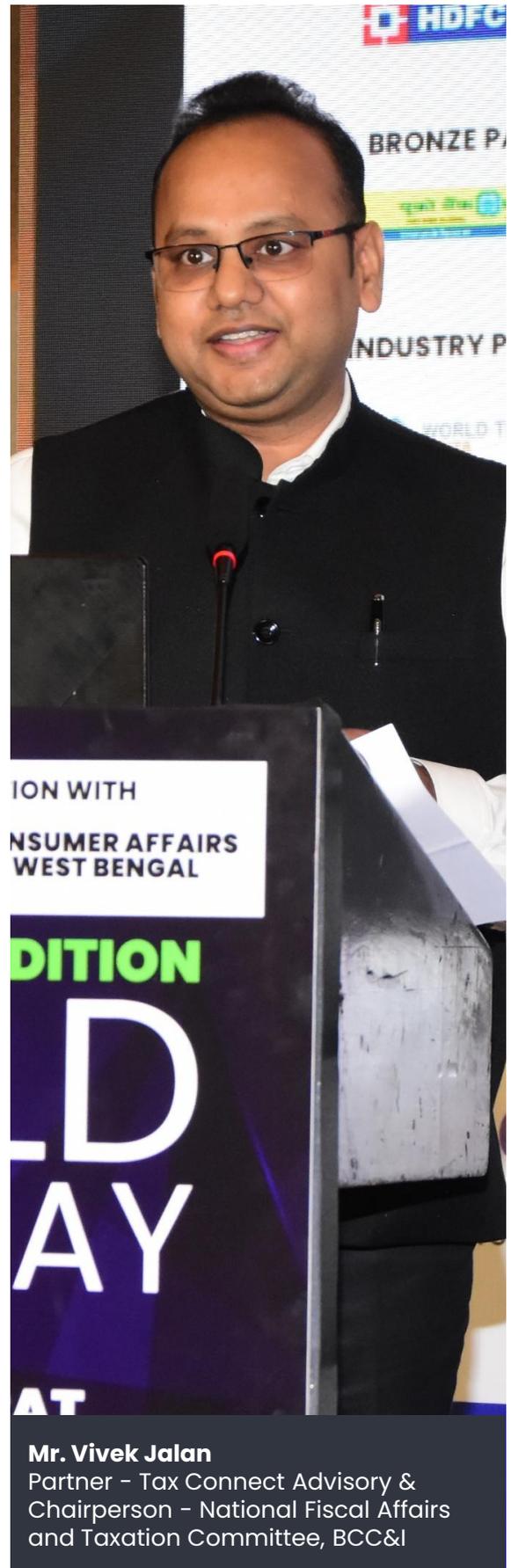
Gautam Chakraborty
AGM - Product Excellence, Tally
Product Expert for East Zone, Tally
Solutions Private Limited

Smart Tax Structuring and Cost Savings through Compliance

Mr. Vivek Jalan, Partner – Tax Connect Advisory s Chairperson – National Fiscal Affairs and Taxation Committee, BCC&I delivered a highly engaging and interactive session that addressed the strategic side of compliance. He opened by making a strong case: “Tax is simple, business is tough.” Using live audience questions and examples, Mr. Jalan illustrated how effective tax planning can drastically impact MSME profitability—sometimes by as much as 30% of total turnover.

He broke down GST and income tax liabilities for a typical MSME, showing that a INR 100 transaction could incur nearly INR 27 in combined tax burden. However, he demonstrated how this liability could be mitigated by claiming rightful Input Tax Credit (ITC)—on purchases like solar panels, furniture, and even factory renovations. For example, a INR 10 lakh solar installation offers an ITC of INR 1.4 lakh, which could be lost if wrongly classified as an immovable asset. Similarly, office renovations must be properly accounted for as movable vs. immovable assets to claim legitimate credits.

Mr. Jalan cautioned MSMEs about GST credit mismatches in IMS, particularly involving credit notes. He highlighted fraud risks where suppliers issue backdated credit notes to avoid tax liability, leaving the buyer liable for reversal with interest. He also advised businesses to be cautious in managing purchase invoices and continuously monitor their GST compliance dashboard. Switching to income tax, he emphasised the critical importance of TDS reconciliation with Form 26AS. Many MSMEs lose 2–5% of TDS-related credits simply because their accountants fail to match the books with what is reflected in the government portal. Conversely, he explained how expenses can still be claimed—even when TDS is not deducted—by securing a certificate from the supplier confirming tax payment. Mr. Jalan also suggested smart tax-saving strategies using legitimate structures. For instance, showing reasonable salaries for relatives employed in LLPs or partnership firms can reduce taxable income by over INR 1 lakh annually. He reminded the audience that these are not loopholes but provisions built into the law to support small businesses.



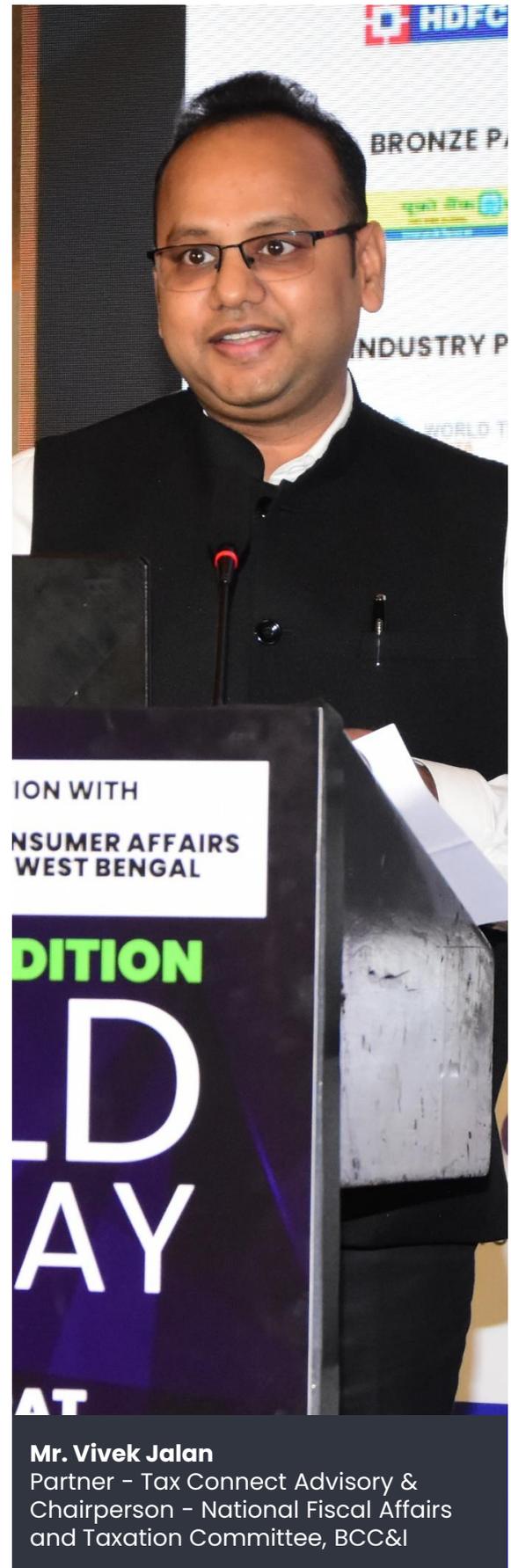
Mr. Vivek Jalan
Partner – Tax Connect Advisory &
Chairperson – National Fiscal Affairs
and Taxation Committee, BCC&I

Upcoming Income Tax Law Changes and Duty Deferment Scheme

In a major revelation, Mr. Jalan noted that India's entire income tax framework will be revamped from April 1, 2026. Every process—from returns and challans to appeals and refunds—will change, and he urged MSMEs to start preparing for the transition by vetting FY 2025–26 filings under the new regime to avoid legal and financial surprises. He also introduced lesser-known duty deferment licenses under the Customs Act such as the Manufacture and Other Operations in Warehouse Regulations License, which allows manufacturers to defer customs duties and IGST on capital goods for up to 15 years. This reduces upfront working capital requirements significantly. Surprisingly, only two companies in West Bengal currently use this scheme, highlighting a major awareness gap among MSMEs. For exporters, he pointed to various schemes, where businesses can receive 0.5% to 1% cashback on exports. These schemes are fully automated and do not require manual intervention, making them powerful tools for reducing effective tax incidence on international trade.

Conclusion

The session concluded with a powerful reminder: tax efficiency and accounting clarity are not just about compliance—they are drivers of profitability. While Tally enables technical and operational streamlining, strategic tax planning unlocks real financial advantage. Together, they create a solid foundation for MSMEs to grow faster, become investor-ready, and compete globally.



Mr. Vivek Jalan
Partner – Tax Connect Advisory &
Chairperson – National Fiscal Affairs
and Taxation Committee, BCC&I

12. Technical Session 8: Exclusive session with the Department of Consumer Affairs, GoWB

Speakers

- **Mr. Joy Mukherjee, Deputy Controller of Legal Metrology Enforcement, Department of Consumer Affairs, Government of West Bengal**



Technical Session 8: Exclusive session with the Department of Consumer Affairs, GoWB

This exclusive session focused on the regulatory frameworks, compliance protocols, and recent updates under the Legal Metrology Act that are relevant for MSMEs, especially those dealing in packaged commodities and digital platforms.

At the outset, Shri Joy Mukherjee emphasized that Metrology is not merely a scientific discipline, but also a core component of data validation and consumer protection. He noted that legal metrology bridges the gap between science and commerce by ensuring that the measurements used in business transactions are accurate, standardized, and legally compliant.

He underlined that the Legal Metrology Act is rooted in constitutional provisions and implemented through both state and central governments, with active enforcement through the Department of Consumer Affairs. He drew attention to the importance of standardized units of measurement, such as gram, litre, inch, and metre, in maintaining consistency across markets. Any deviation in quantity declarations can lead to legal violations and loss of consumer trust.

“Legal metrology is not just about self-reliance—it is about self-excellence. Accuracy in measurement and transparency in labelling are central to India’s vision of Atmanirbhar Bharat,” he said.

The session highlighted four key categories of legal entities governed by legal metrology provisions:

1. Individuals
2. Hindu Undivided Families (HUFs)
3. Companies
4. Societies

Each of these entities is required to maintain registration and compliance under specific packaging and declaration rules. He elaborated on the challenges MSMEs face in understanding whether packaging laws are governed by state or central rules, and clarified that both levels of government have designated roles in enforcement. He cited recent examples of four companies penalized for violations of packaging declarations, including incorrect net quantity



absence of verification certification, and mislabelling. One such case involved a popular sugar brand sold online that failed to meet labelling norms under the Packaged Commodities Rules.

“The Packaged Commodities Rules have undergone frequent updates to accommodate digital trade and e-commerce platforms,” he noted.

“Even a 20-gram sugar packet sold online now falls under compliance protocols.”

The speaker elaborated on the five essential compliance documents every business must maintain:

1. Manufacturing License
2. Repairing License
3. Dealership License
4. Registration Certificate
5. Verification Certificate

These certificates are required to be issued by the Legal Metrology Division of the Department of Consumer Affairs and must be prominently displayed at business premises and printed on packaged goods. This ensures both transparency and consumer recourse in case of violations.

Special emphasis was laid on the Principal Display Panel on all product packages, which must contain:

- Name and address of the manufacturer
- Customer care contact details (phone and email)
- Net quantity
- Manufacturing/packing date
- Unit sale price
- Maximum Retail Price (MRP)
- Product code and batch number

He further explained that e-commerce platforms are also liable under legal metrology provisions. Not only must sellers ensure correct declarations, but digital platforms must also ensure that information is visible, accurate, and verifiable through online mechanisms. Non-compliance, even in the case of a small error in packaging or quantity declaration, can result in criminal or civil proceedings.



The Legal Metrology Department has simplified the process of license acquisition and documentation by moving it entirely online, ensuring faster and easier compliance. For instance, a business can now obtain all five certificates through the Government of India's legal metrology portal with minimal paperwork.

"Whether it's a corner store or a large-scale manufacturer, legal metrology compliance is non-negotiable. MSMEs must view it as an enabler of consumer trust and business credibility," he added.

The session also addressed institutional structure and enforcement mechanisms. Shri Mukherjee stated that India has over 240 district-level offices operating under the Legal Metrology framework, with designated roles for Controllers, Assistant Controllers, and Inspectors. Coordination between central and state authorities is critical for the smooth implementation of rules, especially in sectors like food processing, FMCG, and online retail.

In closing, Shri Mukherjee urged MSMEs to proactively seek registration, certification, and continuous verification to avoid penalties and protect their market reputation. Legal metrology, he stressed, is not merely about regulation—it is about ensuring fairness, accuracy, and consumer rights in every business transaction.

"Legal metrology is not just about self-reliance, it is about self-excellence."

"From corner shops to online giants, legal metrology applies to all. Accuracy is the backbone of fair trade."



13. MSME Awards Ceremony

The highlight of the conclave was the MSME Awards Ceremony, which celebrated exceptional contributions across multiple categories, recognizing innovation, resilience, and impact in India's MSME ecosystem.

Awards were presented by distinguished dignitaries from government departments, strategic partners, and corporate sponsors. Winners were selected based on their excellence in manufacturing, service delivery, export performance, technology adoption, green practices, social impact, and job creation.

Award Categories and Notable Winners Included:

- **Atmanirbhar Bharat Award**
 - Sensitized Private Limited
 - Industries Syndicate
 - New Bharat's Battery
 - Indian Academy of Communicative English
- **Excellence in Manufacturing Award (Presented by Department of Consumer Affairs, GoWB)**
 - Analytica Foodtech Services Pvt Ltd
 - Tempcon
 - M/S Samrat Steel Furniture
- **Excellence in Service Award (Presented by EDCI)**
 - Allied ICD Services Ltd
 - Blue Eyes Infosoft Private Limited
 - Nest Rehabilitation Engineers Private Limited
 - **Special Jury Awards:**
 - Baid Shah & Co.
 - Promises Marketing
 - Joy Shrishyam Pharmaceuticals Pvt.Ltd.
 - Mainak Ghosal & Co.
- **Job Creator of the Year Award (Presented by Department of Consumer Affairs, GoWB)**
 - Patchy Future Success Facilitating Private Limited
 - Webskitters Technology Solutions Private Limited

The poster for the 4th Edition of World MSME Day Conclave & Awards features a dark blue background with a geometric pattern. At the top left is the BCC&I logo (Aiding Business Since 1833). To its right, it says 'IN ASSOCIATION WITH DEPARTMENT OF CONSUMER AFFAIRS GOVERNMENT OF WEST BENGAL'. The main title 'WORLD MSME DAY' is prominently displayed in white and yellow. Below it, the text reads '4TH EDITION', 'BCC&I ATMANIRBHAR BHARAT CONCLAVE & AWARDS', and 'GROWING LOCALLY, COMPETING GLOBALLY'. The date and location are '27TH JUNE, 2025 THE LALIT GREAT EASTERN, KOLKATA'. A section titled 'MSME PARTNERS' lists numerous logos of participating organizations, including Brainium, CODECLOUDS, FORTMINDZ, Kariwala, ANALYTICA, SENSORZOID, NREPL, PROMISES MARKETING, CA INDIA, TRUDON, BLUE EYES, and others. At the bottom, it lists 'APSARA SAMRAT STEEL FURNITURE LANCET PHARMAMED PRIVATE LIMITED'.

- **Outstanding Woman Entrepreneur Award (Presented by Girish Chandra Ghosh & GGS)**
 - APSARA-The Designer Studio
 - Webskitters Technology Solutions Private Limited
- **Green MSME Award (Presented by Tata Power Renewable Energy Ltd.)**
 - SolarLogix
 - Kariwala Industries Limited
 - Echofuel Solutions Pvt Ltd
- **Best Export-Oriented MSME Award (Presented by ECGC)**
 - GB Tech Service Private Limited
 - Webskitters Technology Solutions Private Limited
- **ITES & Digital Manufacturing Leader Award (Presented by EDCI)**
 - CyberSWIFT Infotech Pvt. Ltd.
 - CODECLOUDS IT Solutions Pvt. Ltd.
 - Brainium Information Technologies Pvt. Ltd.
- **Start-Up to Scale-Up Journey Award (Presented by EDCI)**
 - Sconto
 - Sunanda Environmental International Pvt. Ltd
 - Aati Pual Mushroom OPC PVT LTD.
- **Special Jury Awards:**
 - Fortmindz Private Limited
 - Aryan Garments & Manufacturing. Co.
- **Social Impact through Enterprise Award (Presented by Girish Chandra Ghosh & GGS)**
 - Sunanda Environmental International Pvt. Ltd.
 - International STEAM Research (ISR)
 - Lancet Pharmamed Private Limited

The poster for the 4th Edition of World MSME Day Conclave & Awards features a dark blue background with a geometric pattern. At the top left is the BCC&i logo (Aiding Business Since 1833). To its right, it says 'IN ASSOCIATION WITH DEPARTMENT OF CONSUMER AFFAIRS GOVERNMENT OF WEST BENGAL'. The main title 'WORLD MSME DAY' is prominently displayed in white and yellow. Below it, the text reads '4TH EDITION', 'BCC&i ATMANIRBHAR BHARAT CONCLAVE & AWARDS', and 'GROWING LOCALLY, COMPETING GLOBALLY'. The date and location are '27TH JUNE, 2025 THE LALIT GREAT EASTERN, KOLKATA'. A section titled 'MSME PARTNERS' lists numerous logos of participating organizations, including Brainium, CODECLOUDS, FORTMINDZ, SCONTO, Kariwala, ANALYTICA, SENSORZOID, NREPL, PROMISES, CYBERSWIFT, JSP, CA INDIA, TRUDON, MARKZIN, BLUE EYES, ECHO, PATCHY FUTURE, WONDERLAND, and E&C. At the bottom, it lists 'APSARA SAMRAT STEEL FURNITURE LANCET PHARMAMED PRIVATE LIMITED'.











14. Exhibition Stalls

The Exhibition Pavilion at the World MSME Day Conclave & Awards 2025 served as a dynamic arena for interaction, insight, and innovation. Featuring 11 curated stalls, the space brought together government departments, financial institutions, digital enablers, and high-impact MSMEs—each presenting actionable solutions aligned with the conclave’s central theme, “Growing Locally, Competing Globally.”

A detailed overview of the exhibiting entities and their showcase highlights is provided below.

Tata Power Renewable Energy Limited

Tata Power Renewable Energy Limited, a subsidiary of Tata Power, is a key player in India’s renewable energy transformation journey. At the MSME Day 2025 Conclave, TPREL showcased its full-spectrum solar energy solutions tailored to meet the unique energy efficiency needs of MSMEs. With a strong national footprint and growing clean energy portfolio, TPREL demonstrated how renewable adoption can drive cost savings, ensure compliance, and position MSMEs for ESG excellence.

Technologies and Offerings Demonstrated:

At the World MSME Day Conclave 2025, Tata Power Renewable Energy Limited showcased its customized solar solutions for MSMEs, including rooftop and ground-mounted systems, hybrid installations like carports and floating solar, and smart mobile platforms for real-time monitoring and performance analytics. The stall highlighted Suraksha and Suraksha Plus O&M plans offering assured efficiency with minimal downtime. Emphasis was placed on safety-integrated design features such as fall protection, lightning arrestors, and fire-rated components. TPREL also demonstrated its financial structuring support through collateral-free loan partnerships with SBI, HDFC, and PNB, with performance guarantees backed by Tata AIG insurance.



Benefits to Stakeholders:

TPREL's solutions offer MSMEs 25 years of stable electricity costs, rapid payback within 3 - 3.5 years, and significant tax benefits through accelerated depreciation. They enhance ESG readiness, support green financing and ISO 14001 certification, and provide risk-mitigated projects that encourage institutional lending. The offerings also align with national clean energy goals under schemes like PM-KUSUM and Rooftop Solar, advancing India's sustainability targets.

M/s Girish Chandra Ghosh & G.G.S.

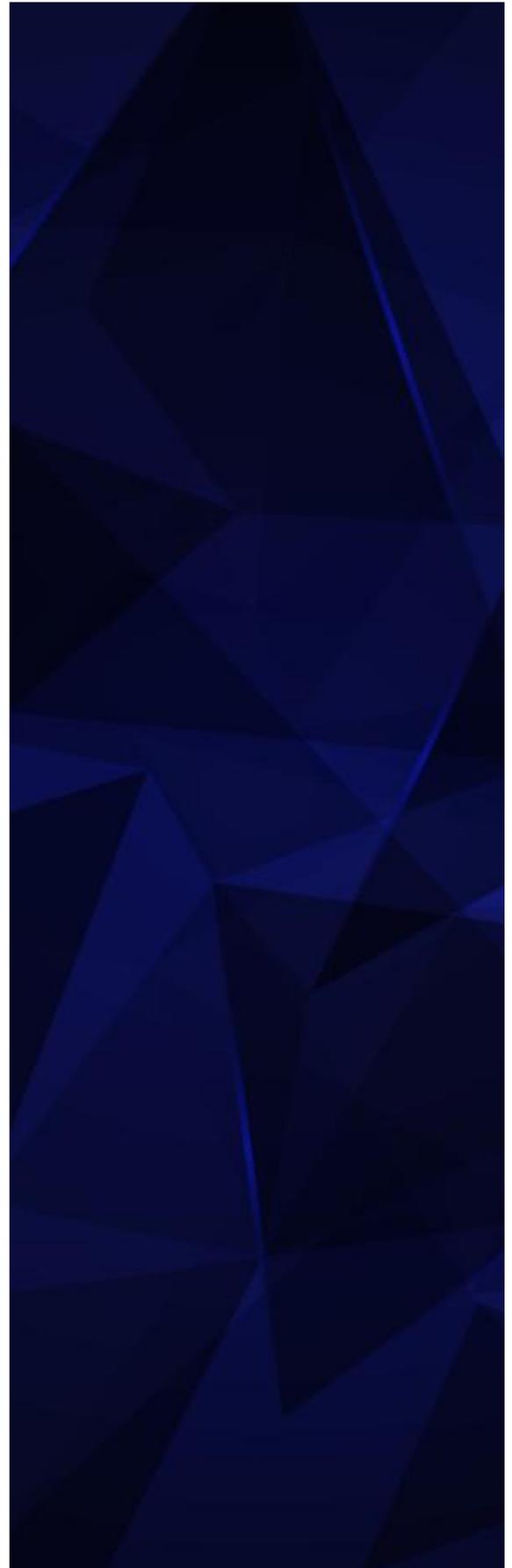
M/s Girish Chandra Ghosh & G.G.S., headquartered in Kolkata and operating since 1874, represents over 150 years of excellence in engineering services. As an ISO 9001:2015 and ISO/IEC 17025:2017 certified, CRISIL-rated, MSME-NSIC, UDYAM- and GEM-registered firm, they are a trusted government-approved calibrator for petroleum, chemical, oil & gas, beverage, and industrial clients.

Technologies and Services Demonstrated:

At the MSME Day Conclave, M/s Girish Chandra Ghosh & G.G.S. showcased its expertise in precision calibration and industrial diagnostics, including advanced tank calibration using laser range-finding and optical triangulation, mobile flow rigs for beverage and liquor measurement, and comprehensive pipeline and tank settlement surveys. The stall also featured NSIC-approved weighing solutions and weighbridge calibration, along with non-destructive testing and industrial engineering consultancy for structural integrity and regulatory compliance.

Value Delivered to MSMEs:

M/s Girish Chandra Ghosh & G.G.S. delivers significant value to MSMEs by ensuring operational accuracy, regulatory compliance, and certified measurement integrity. Their services help enterprises reduce losses from measurement errors, improve stock control, and meet statutory and ISO certification requirements. Periodic calibration enhances trust, minimizes disputes, and supports ESG goals by enabling traceability, quality assurance, and export readiness.



UCO Bank

UCO Bank, a premier public sector bank established in 1943, brought its full suite of MSME-focused financial products and advisory services to the World MSME Day Conclave 2025. With a national footprint of over 3000 branches and overseas presence in Hong Kong and Singapore, UCO Bank reaffirmed its commitment to empowering India's small and medium businesses. The stall served as a hub for information, consultation, and awareness-building around Udyam-linked credit facilitation and collateral-free financing.

Financial Products and Schemes Demonstrated:

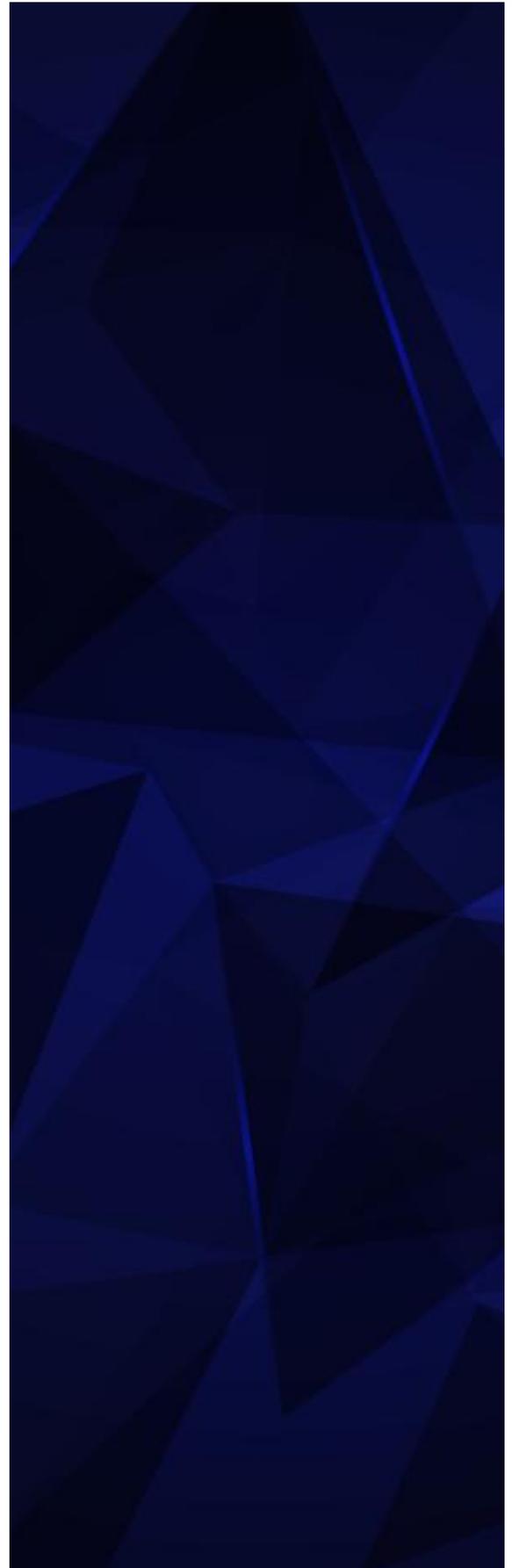
At the MSME Day exhibition, UCO Bank highlighted its sector-specific loan offerings, including working capital under UCO Abhinandan, contractor financing, property and equipment loans, and simplified credit for traders and small manufacturers. Digital platforms like GST Smart Finance enabled paperless onboarding with CGTMSE-backed guarantees. The stall featured real-time access to brochures, eligibility details, and application support, helping MSMEs explore financing options with ease.

Benefits to MSMEs and Stakeholders:

UCO Bank's stall offered MSMEs clear access to collateral-free loans with CGTMSE-backed guarantees, sector-specific financing, and fully digital onboarding for faster processing. Aligned with national schemes like Atma Nirbhar Bharat and Udyam Registration, the bank's offerings bridged policy with grassroots enterprise needs. Its presence reflected a holistic approach—combining inclusion, accessibility, and risk-mitigated growth for MSMEs.

ECGC Limited

ECGC Limited, a Government of India enterprise under the Ministry of Commerce and Industry, has played a pivotal role in safeguarding India's export ecosystem since its inception in 1957. At the World MSME Day Conclave 2025, ECGC's stall offered a comprehensive introduction to its export credit risk mitigation services, with particular attention to MSME-centric solutions that enable global trade resilience and confidence.



Offerings and Services Demonstrated:

At the MSME Day Conclave, ECGC Limited showcased its comprehensive export credit insurance solutions tailored for MSMEs, including the Small Exporter Policy (SEP) with up to 100% risk coverage, customizable shipment policies, and new pre-shipment risk cover for working capital assurance. It also featured domestic credit insurance and enhanced coverage for borrowers with working capital needs up to INR 80 crore. With access to country risk data across 239 nations and a six-lakh-strong buyer database, ECGC demonstrated how its digital tools empower MSMEs to manage credit risk independently and expand into global markets with confidence.

Benefits to MSMEs and Stakeholders:

ECGC offered vital support to MSMEs pursuing global markets by mitigating commercial and political export risks, simplifying access for first-time exporters through policies like SEP, and enabling secure export finance via bank partnerships. Its digital portal empowered policyholders with transparent, self-managed tools for claims, coverage, and credit insights.

Gaanpeon

Gaanpeon is a pan-India platform dedicated to making live music accessible anytime, anywhere, by connecting local musicians, bands, and DJs with event planners, individuals, and corporate clients. Its mission is to empower emerging artists and seamlessly bring them into the mainstream by simplifying bookings across formats from house concerts to weddings and brand events.

Services and Features Demonstrated:

At the MSME Day Conclave, Gaanpeon showcased its digital platform for booking live music performances across India, connecting clients with independent artists for events and custom experiences. It also highlighted its artist support ecosystem, bespoke show formats, and community engagement through content initiatives like the "Gaanpagol" podcast, promoting visibility and storytelling within the creative sector.



Gaanpeon added cultural depth to MSME Day by bridging the creative economy with business needs. It empowered MSMEs to access curated local talent for events, simplified the booking process, and offered brand-aligned performances that enhanced engagement.

EDCI

EDCI, headquartered in Kolkata and operating nationwide, is a widely accredited corporate intelligence specialist—ISO 9001:2015 certified, MSME-registered, LEI-, D&B-, and UNGC-enlisted, and a member of APDI, DSCI, and NASSCOM. It is led by seasoned former Defence, legal, and law enforcement professionals backed by decades of experience in investigation, risk advisory, and cyber intelligence services .

Services and Technologies Demonstrated:

At the MSME Day Conclave, EDCI showcased its integrated suite of risk, security, and investigative services, including cybercrime and fraud resolution, corporate due diligence, debt recovery advisory, and web security testing. The stall also featured specialized offerings such as cyber psychological counselling, drone-based training, and OSINT-led threat intelligence. EDCI's presence emphasized proactive risk mitigation and compliance support tailored for MSMEs navigating digital and operational vulnerabilities.

Value Delivered to MSMEs and Stakeholders:

EDCI delivered strategic value to MSMEs by enhancing operational security through forensic-level investigations and proactive risk management. Its due diligence and KYC services streamlined compliance with buyer and government requirements, while debt recovery and asset tracing supported financial safeguards. Additionally, workforce verification and institutional counselling strengthened trust, safety, and governance across MSME operations.



Webskitters Technology Solutions Pvt. Ltd.

Webskitters Technology Solutions Pvt. Ltd., established in 2010 and headquartered in Kolkata with global offices in the USA, UK, Canada, and more, is a nationally awarded, CRISIL-ranked digital solutions firm providing comprehensive services to MSMEs and startups.

Services and Technologies Demonstrated:

At the MSME Day Conclave, Webskitters showcased its end-to-end digital transformation services for MSMEs, including high-performance web and mobile app development, user-centric UI/UX design, and digital marketing solutions such as SEO, SMM, and PPC. The stall also featured advanced technology offerings in AI, IoT, blockchain, and metaverse integration—demonstrating how small businesses can adopt cutting-edge tools to drive growth and innovation.

Value to MSMEs and Stakeholders:

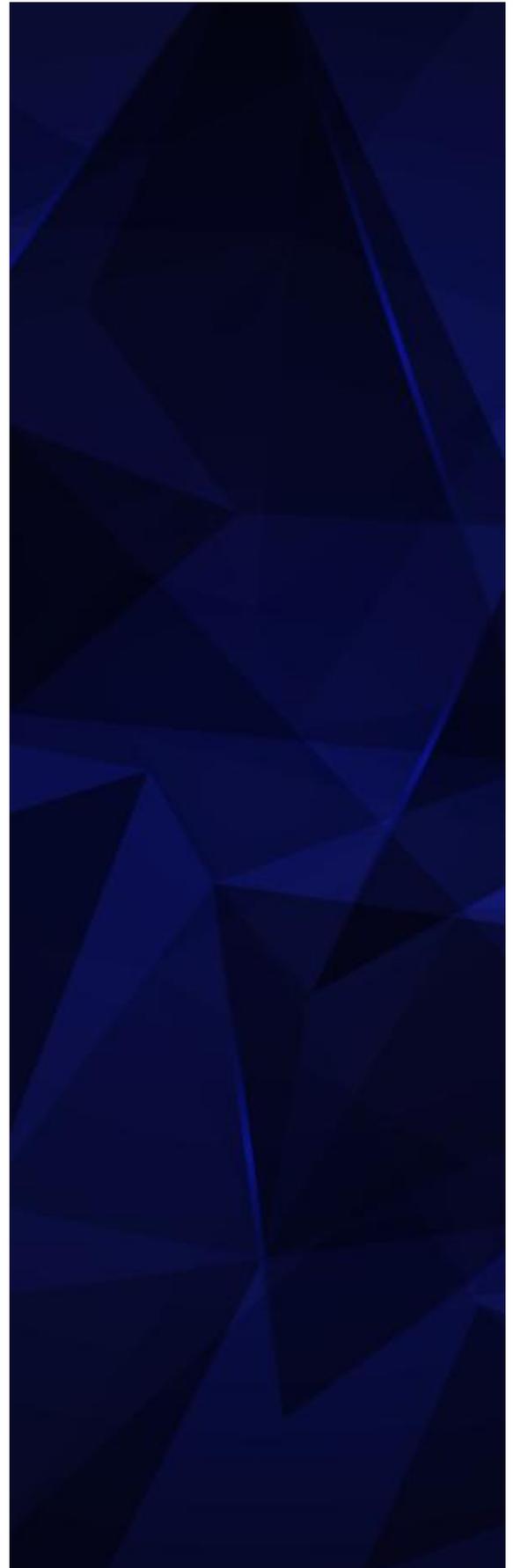
Webskitters illustrated how MSMEs can scale through digital enablement—offering clarity on end-to-end project execution from design to deployment. Its digital marketing tools enhanced brand visibility and customer outreach, while technology demos in AI, IoT, and blockchain showcased sector-specific innovation. Backed by ISO and CMMI certifications, the firm reinforced its credibility and commitment to quality delivery.

ASL Plastic Pvt. Ltd.

ASL Plastic Pvt. Ltd., founded in 1948 and based in Dankuni, West Bengal, is a legacy MSME plastic manufacturing enterprise with over seven decades of operations. ISO 9001:2015-certified, the company specializes in injection-moulding and extrusion blow-moulding solutions for industrial, packaging, automotive, food, chemical, and FMCG sectors.

Products and Technologies Demonstrated:

At the MSME Day Conclave, ASL Plastic showcased its wide-ranging plastic manufacturing capabilities, including injection and blow moulding of containers for industrial, food, and chemical use, as well



as custom components for the automotive sector. The stall also highlighted its in-house CAD and mold design services, offering end-to-end tooling solutions with rapid prototyping and precision engineering tailored to client specifications.

Value to MSMEs and Stakeholders:

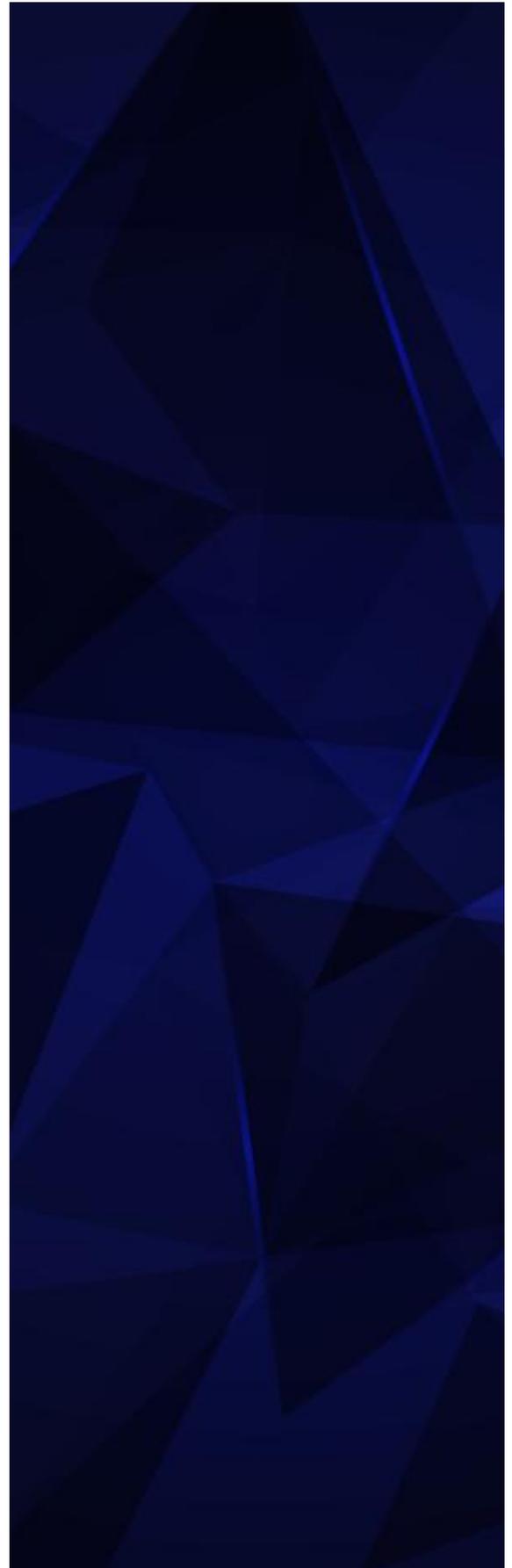
ASL Plastic delivered strong value to MSMEs by offering scalable packaging and industrial components across varied sizes, along with custom-designed plastic parts through an integrated design-to-manufacturing pipeline. With ISO 9001 certification, strict quality control, and material compliance, it ensured reliable outputs for diverse applications. Its cost-effective, high-throughput production model catered to both small-batch and bulk manufacturing needs.

Punjab National Bank (PNB)

Punjab National Bank (PNB), one of India's largest public sector banks, reaffirmed its commitment to MSME empowerment through its presence at the World MSME Day Conclave 2025. With a legacy of over 125 years and an extensive nationwide branch network, PNB positioned itself as a key financial enabler for micro, small, and medium enterprises.

Services and Offerings Demonstrated:

At the MSME Day Conclave, PNB showcased its digitally enabled financial offerings designed for working capital and business growth. Key highlights included the PNB GST Express scheme, which offered loans based on GST turnover without requiring financial documents, along with attractive interest rates and reduced processing fees. The bank also featured its Trade Growth and MSME schemes, export-import funding, and an on-site Digital Loan Zone where MSMEs could check eligibility and receive instant approvals. Dedicated officers provided personalized consultations to guide entrepreneurs through suitable credit options.



Value to MSMEs and Stakeholders:

PNB's MSME stall provided easy access to working capital through instant, low-documentation approvals—ideal for first-time borrowers. With reduced processing fees and targeted schemes like GST Express, the bank offered fast, revenue-linked financing. On-site advisory support helped MSMEs navigate banking options with clarity, translating complex processes into actionable, business-ready solutions.

Tally Solutions Pvt. Ltd.

Tally Solutions Pvt. Ltd., a pioneer in business management software for over three decades, showcased its flagship product TallyPrime 6.0 at the World MSME Day Conclave 2025. Known for empowering over 2 million businesses across India, Tally's stall provided live demonstrations on simplifying accounting, tax compliance, banking, and payroll management—especially for MSMEs navigating digital transformation.

Solutions and Capabilities Demonstrated:

At the MSME Day Conclave, Tally Solutions showcased the advanced features of Tally Prime 6.0, emphasizing seamless bank statement reconciliation, automated voucher creation, and real-time syncing for audit-ready books. The platform enabled integrated payments with bulk uploads, payment tracking, and smart dashboards. Its connected banking supported secure access across multiple banks, while built-in payroll and GST compliance tools ensured automated reporting, statutory alignment, and simplified government filings—all tailored to MSME needs.

Value Delivered to MSMEs and Stakeholders:

Tally Solutions brought strong value to MSMEs by enabling time-saving automation, reducing manual data entry through intelligent reconciliation and voucher creation. Its connected banking features improved cash flow visibility, while GST-compliant, auto-reconciled books ensured audit readiness. With user-friendly onboarding tailored for small businesses, TallyPrime 6.0 simplified digital adoption and financial management.



Department of Consumer Affairs, Government of West Bengal

The Department of Consumer Affairs, Government of West Bengal participated in the World MSME Day Conclave 2025 with a strong emphasis on consumer education, regulatory awareness, and grievance redressal mechanisms under the Consumer Protection Act, 2019. The stall functioned as a vital outreach platform to inform entrepreneurs, microbusiness owners, and the public on their rights, responsibilities, and avenues for complaint resolution.

Services and Information Displayed:

At the MSME Day Conclave, the Department of Consumer Affairs, Government of West Bengal, showcased a wide range of educational resources on consumer rights under the CP Act, 2019. The stall offered guidance on grievance filing through the e-Daakhil portal, details of consumer commissions, and examples of claimable issues. It also provided precautionary tips for MSMEs and consumers on identifying counterfeit goods, verifying certifications, and ensuring fair trade practices—enhancing legal awareness and promoting responsible business conduct.

Value Delivered to MSMEs and Stakeholders:

Through its presence, the Department of Consumer Affairs fostered a two-way communication channel. For MSMEs, it clarified fair trade practices, labeling norms, ISI/BIS compliance, and packaging standards. For consumers and entrepreneurs, it raised awareness on identifying fraud, resolving complaints, and accessing redressal mechanisms via helplines and digital platforms—promoting accountability and informed decision-making on both sides.









15. Recommendations

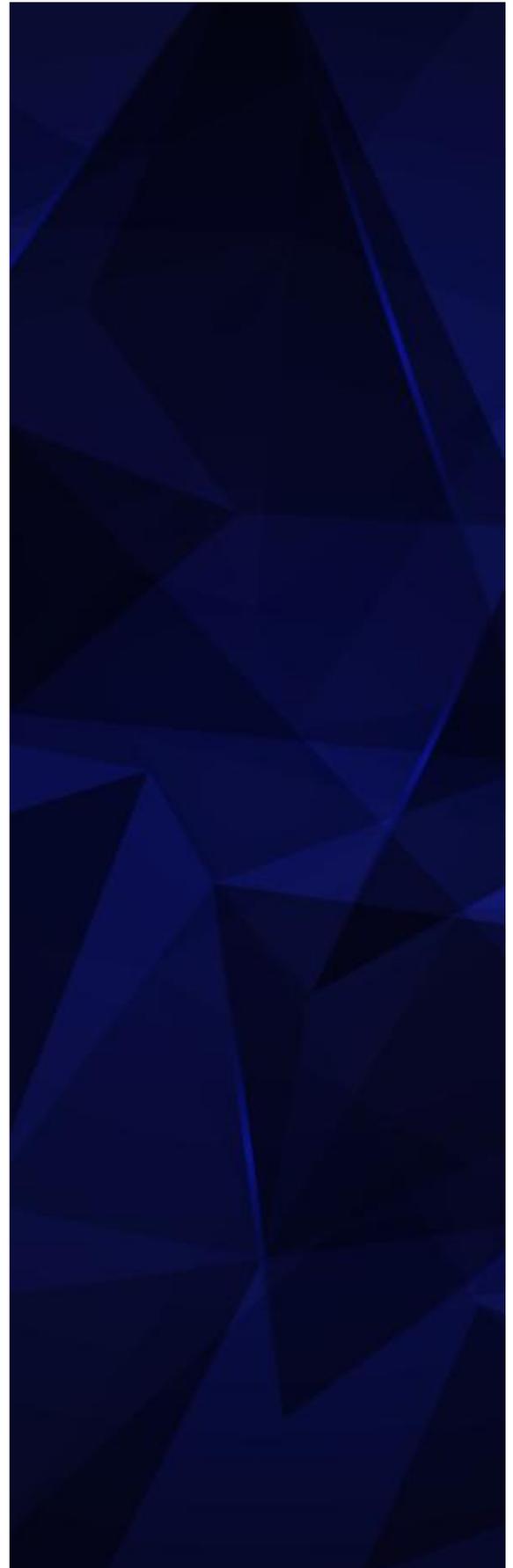
Charting a Roadmap for Competitive, Compliant, and Future-Ready MSMEs

The 4th edition of World MSME Day Conclave & Awards 2025 offered a platform for reflection and action. Drawing insights from leading policymakers, bankers, defence officials, digital marketing experts, renewable energy pioneers, legal metrology regulators, and fintech advisors, the conclave illuminated practical, scalable strategies to make MSMEs more competitive, resilient, and globally integrated.

The following key recommendations emerge from the discussions:

1. Formalize MSME Entry into the Defence Value Chain

- Identify and handhold high-potential MSMEs in Eastern India for integration into the defence ecosystem through certifications, product realignment, and technical guidance.
- Disseminate targeted information on DRDO's Technology Development Fund (TDF), iDEX grants, and the SRIJAN indigenisation portal through local chambers and state departments.
- Facilitate subsidized access to certification and quality compliance infrastructure required by defence procurement agencies.
- Promote vendor registration drives with DGAQA, DGQA, and naval procurement wings, backed by mentorship from successful defence MSMEs in the region.



2. Deepen Access to Digital Lending, Credit Guarantees, and Smart Tax Solutions

- Encourage partnerships with leading banks to expand the use of digital lending platforms (e.g., HDFC SWAYAM, UCO Smart Finance) and promote awareness of CGTMSE-backed collateral-free loans up to INR 10 crore.
- Ensure MSMEs are trained on filing compliance for new mandates like MSME Form 1, IMS (Invoice Matching System), and Edit Logs, with accounting platforms like Tally providing automation and guidance.
- Expand awareness of tax-saving schemes like MOOWR under the Customs Act, allowing duty deferment for manufacturing units.
- Incentivize strategic tax planning using legitimate provisions (e.g., capital asset ITC claims, TDS reconciliation, and depreciation incentives).

3. Promote Solar Energy Adoption to Reduce Operational Costs

- Integrate rooftop and ground-mounted solar solutions into MSME CapEx planning, especially in industrial estates and peri-urban belts.
- Offer collateral-free solar financing via tie-ups with Tata Power, SBI, HDFC, and others, alongside technical warranties and Tata AIG-backed insurance schemes.
- Incentivize adoption through fast-track depreciation (up to 60% in Year 1), ESG ratings benefits, and productivity-linked subsidies.

4. Empower MSMEs with Cybersecurity and Business Risk Protection Tools

- Promote adoption of comprehensive business protection frameworks like EDCI's Seven Shields, which cover cyber risk, insider fraud, pre-employment verification, KYC, and debt tracing.
- Offer MSMEs access to subsidized digital protection plans through joint public-private initiatives.
- Train MSME owners and HR heads on legal risk exposure from inadequate verification, record-keeping, or compliance mechanisms.



5. Build Digital Marketing & AI Capabilities Among MSMEs

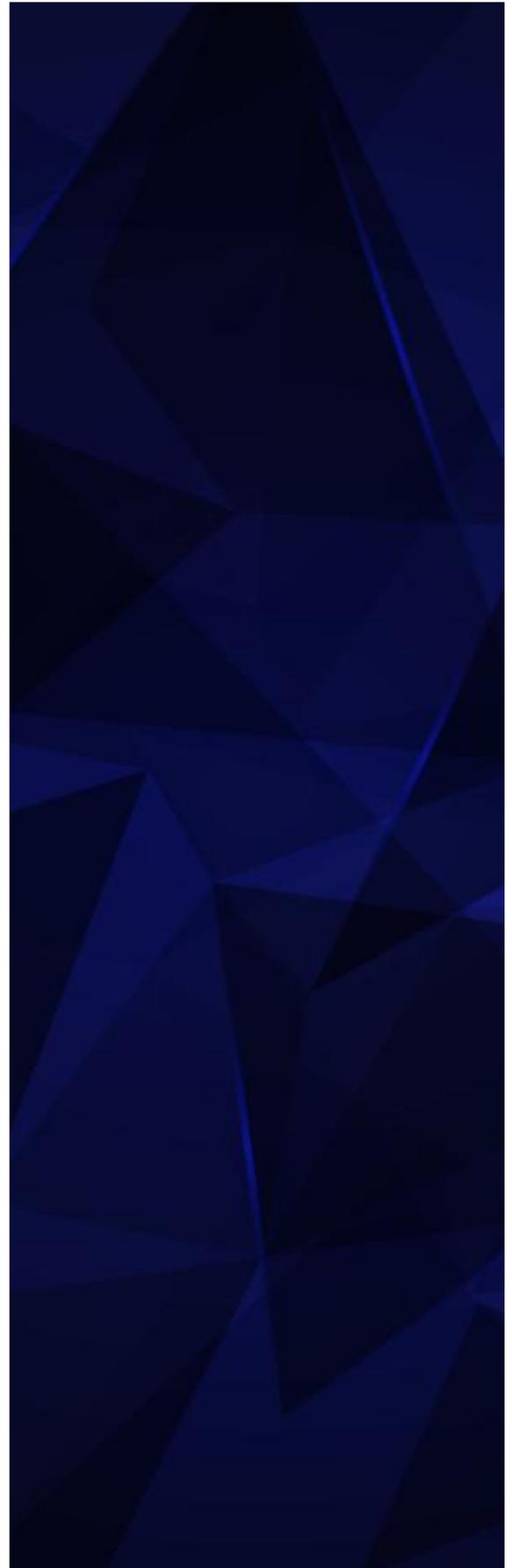
- Conduct capacity-building workshops on AI-based customer analytics, layered marketing funnels, and real-time dashboards tailored for MSMEs.
- Encourage integration of digital marketing stacks (Discover, Diagnose, Deploy, Drive) as demonstrated by Webskitters, blending creativity with automation.
- Recognize that AI is an enabler, not a replacement, and must be merged with human brand intuition for optimal outreach.

6. Simplify Export Readiness through Risk Insurance and Certification Access

- Promote onboarding onto GeM, ECGC's credit insurance schemes, and international trade portals among export-ready MSMEs.
- Raise awareness of ECGC's Single Buyer Policy, Small Exporter Policy, and enhanced bank credit insurance for MSME exporters.
- Leverage export-support platforms to help MSMEs navigate buyer defaults, political risks, and international payment delays confidently.

7. Drive Profit Growth through Smart Accounting, Real-Time Reconciliation, and Tax Structuring

- Provide MSMEs with tools to track pending MSME dues, automate GST returns, and monitor TDS reconciliation in real time.
- Encourage MSMEs to treat tax planning as a profit strategy by correctly classifying CapEx (e.g., solar as movable asset), managing ITC mismatches, and reconciling Form 26AS with internal ledgers.
- Disseminate simplified guides for MSME owners to structure salary payments, family business roles, and partnership distributions within legal tax-saving limits.



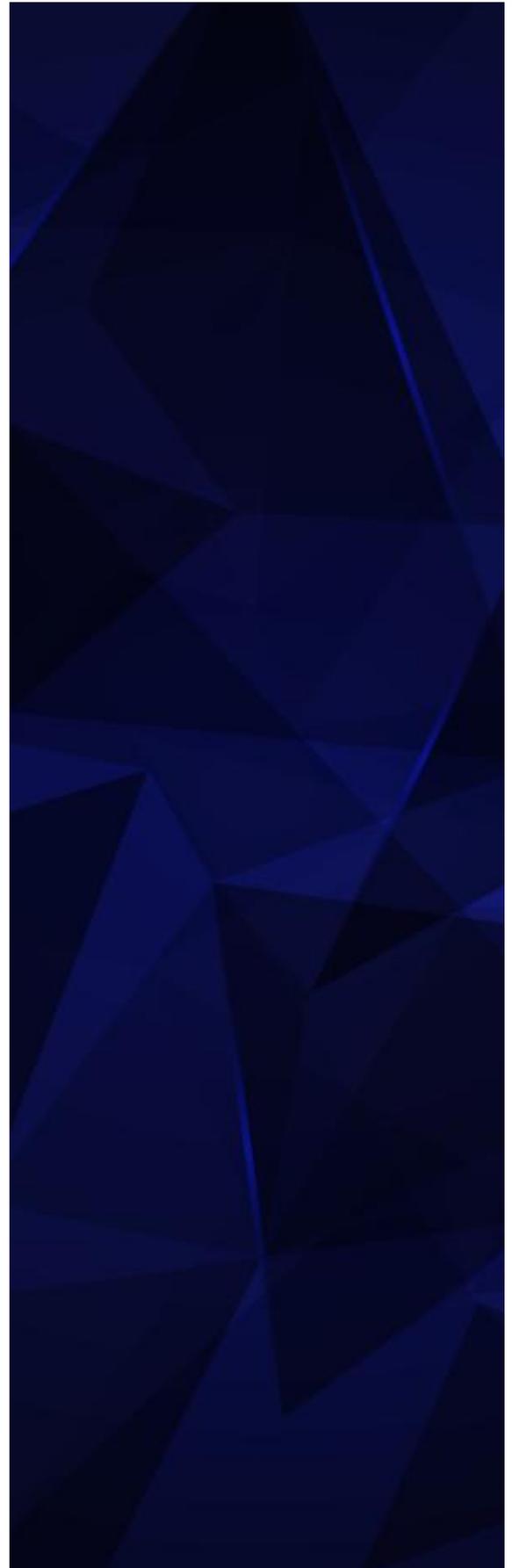
8. Ensure Compliance with Legal Metrology Regulations for Consumer Trust

- Mandate awareness campaigns and online training for packaged goods MSMEs on Legal Metrology Act obligations.
- Standardize and digitize access to the five key compliance documents: Manufacturing License, Repairing License, Dealership License, Registration Certificate, and Verification Certificate.
- Build consumer trust by ensuring transparent declarations on the Principal Display Panel (net quantity, price, batch, MRP, contact details).
- Extend monitoring to e-commerce transactions, requiring both sellers and platforms to comply with quantity and labeling norms.

9. 9. Strengthen On-Ground Support for MSMEs through Practical Infrastructure, Procurement Reform, and Policy Continuity

- Create plug-and-play industrial spaces near urban centres with ready access to electricity, compliance clearances (Fire, Pollution, Trade License), and low rental rates (e.g., INR 2/sq. ft) for 2-3 years.
- Allow solar energy buy-back from MSME units to improve ROI on renewable investments-West Bengal should adopt net-metering like other progressive states.
- Reform procurement policies to recognize past performance and quality over L1 pricing; tailor-made, high-investment products must be secured by minimum procurement assurance.
- Establish a single-window portal for MSME registration, compliance, and scheme access-reducing bureaucratic delays and improving transparency.

These recommendations, if actioned through coordinated effort among government, industry, and civil society, can accelerate MSME transformation in Bengal and beyond-laying the groundwork for a globally competitive, digitally enabled, and economically secure MSME ecosystem.





BCC&ⁱ

AIDING BUSINESS
SINCE 1833

VISIT US:
WWW.BENGALCHAMBER.COM