



E-RESOURCES

The 21st century is the century of technology. Our ability to work with Information and Communication Technologies (ICT) is making our life a lot easier. It is helping us through so many ways from weather forecast to digital marketing. Most of us enjoy working on our desktop computer, laptop and smart phone. We search a variety of information, communicate with friends and do financial transactions like paying bills or taxes online.

India is one of the fastest growing countries in the field of Information Technology (IT). You must have heard of renowned Indian IT companies like Tata Consultancy Services (TCS), Infosys and Wipro. Beside private organisations, banks have also adopted IT. Nowadays there is less requirement of visiting banks since one can see the account statement online, apply for bank loan and even do financial transactions through internet banking or mobile apps. But one has to learn and understand this process correctly before doing online banking transactions otherwise one may get into trouble.

The government is making efforts to help new and existing entrepreneurs by creating various e-resources. These e-resources provide all necessary information on your fingertips. Entrepreneurs can also apply for government schemes and certificates through a simple online process. Let us start and learn in this chapter about various important e-resources for entrepreneurs.



LEARNING OUTCOMES

After studying this lesson, the learner will be able to:

- identify various e-resources in India;



- describe the different information and schemes through mobile apps and online services; and
- discuss available e-resources.

17.1 E-RESOURCES FOR ENTREPRENEURS

As an entrepreneur, you need information to start and grow your business. You get this information by browsing websites. Government organisations have made this job easier by consolidating the required information for entrepreneurs. You can even apply for various schemes and loans through these websites or mobile applications. Here are some helpful websites and mobile apps.

1. Skill India Portal
2. Startup India
3. SIDBI Udyamimitra
4. KVIC-PMEGP e-Portal
5. SIDBI Standupmitra
6. My MSME
7. Technology Innovation Management and Entrepreneurship Information Service (TIME IS)

We will discuss each of these e-resources in detail subsequently.

17.2. SKILL INDIA PORTAL

The Skill India portal is an initiative of National Skill Development Corporation (NSDC). It is under the Ministry of Skill Development & Entrepreneurship. The website address of the portal is <https://skillindia.nsdcindia.org/>. This portal allows aspirant candidates to register for free skill training/learning and employment opportunities.

To register the candidate has to provide his basic personal, communication, location and educational details. Based on his interest he is required to choose the sector and job roles for which he requires skill training. This can also be done using Skill India mobile app.

Under the Skill India, youths can take up industry relevant skill training at recognised training centre that will help them in securing a better livelihood. Under this scheme, training and assessment fees are completely paid by the government. The government also provides job or entrepreneurship support to the successful trainees.



INTEXT QUESTIONS 17.1

Fill in the Blanks

1. Skill India portal is an initiative of _____
2. NSDC is under the Ministry of _____
3. ICT is abbreviation for _____
4. TIME is stands for _____
5. Under the Skill India, youths can take up industry relevant _____ training at recognised _____ centre.

17.3. STARTUP INDIA

A startup is a new company with immense growth potential, founded by one or more entrepreneurs, to do business of an innovative product or service and having potential to solve certain social problems.

The Startup India is an initiative of the Department for Industrial Policy and Promotion (DPIIT), Government of India for encouraging startups in the country. Under this scheme the government does handholding of new

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entrepreneurs, provide funding and incentive support for the startups. These enterprises can self-certify, and comply with legal requirements. They are also given tax exemptions and preferences in purchases made by government organisations. These enterprises are eligible for filing fast track patent applications.

The Startup India portal is an online platform for startup entrepreneurs. It connects startups with investors and Business Incubators (Business Incubators are organisations which provide office space, equipment, technical guidance, financial networking, patents for new startup businesses) on a single platform allowing them to contact and collaborate with each other. The website address is <https://www.startupindia.gov.in/>.

The screenshot shows the Startup India portal website. The header includes the #startupindia logo and navigation links for About, Resources, Network, Schemes & Policies, and Programs. The main heading is 'Tools & Resources for Startups' with a sub-heading: 'Register On The Startup India Portal To Get Free Access To Useful Resources That Will Help You To Learn More At No Costs'. Below this, there are three featured cards: 'ONLINE COURSES' (Courses - Plan | Build | Expan...), 'PARTNERED SERVICES' (Partnered Services), and 'MARKET RESEARCH' (Market Research Reports).

Besides essential information, the portal provides online courses, database of government schemes, market research reports, free software applications and other useful resources. A toll-free helpline number and quick email query resolution for startups is also available in this portal. It is also available as a mobile app.

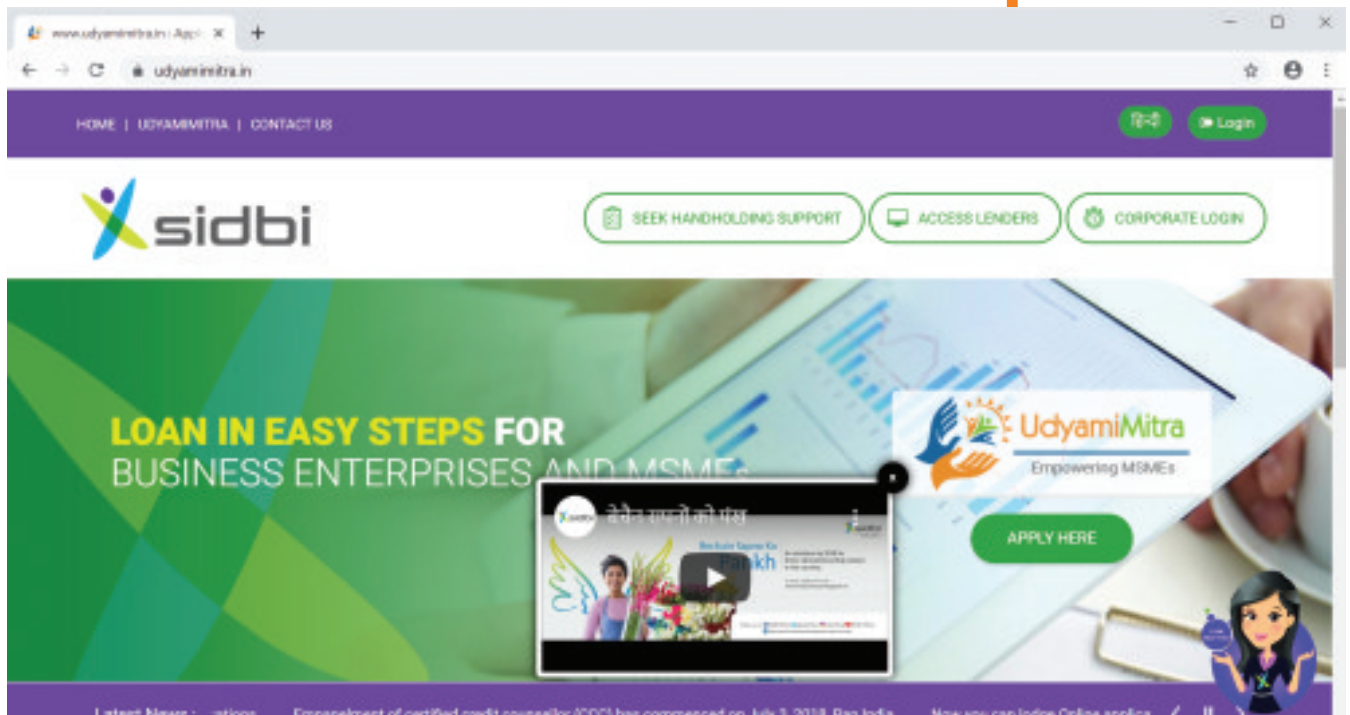
17.4. SIDBI UDYAMI MITRA

Small Industries Development Bank of India (SIDBI) has launched the Udyami Mitra portal to improve accessibility of credit and handholding services to MSMEs. The website address is <https://www.udyamimitra.in/>.

Entrepreneurs can apply for a loan without physically visiting any bank branches and can select from over 1.25 lakh bank branches, track their application status and avail of multiple loan benefits. It also has the facility for uploading all necessary documents. Through the portal, entrepreneurs can seek handholding support for getting finance. The website provides link to project profiles, business ideas and knowledge for entrepreneurs.



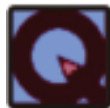
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17.5 KVIC- PMEGP E-PORTAL

Prime Minister's Employment Generation Programme (PMEGP) is a flagship scheme of the Ministry of Micro, Small and Medium Enterprises, Government of India. It is being implemented by Khadi and Village Industries Commission (KVIC). Entrepreneurs can apply for this scheme online through <https://www.kviconline.gov.in/pmegportal/pmegphome>.

In this portal besides applying for the scheme one can download model projects. In case one has difficulty with online application s/he can also watch video tutorials of this online process in Hindi and English languages.



INTEXT QUESTIONS 17.2

State Whether True (T) or False (F)

- Startup India is an initiative of DPIIT.
- Startups are given tax exemptions but absolutely no preferences in purchases made by government organisations.
- PMEGP e-Portal doesn't contain model project reports.
- Udyami Mitra Portal improves accessibility of credit for MSMEs but do not provide any handholding services.
- Startups are eligible for filing fast track patent applications.

17.6. SIDBI STANDUPMITRA

The Stand-Up India scheme facilitate bank loans to minimum one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch of scheduled commercial banks for setting up a new enterprise. The Stand Up India portal provides a digital platform to support enterprise promotion among entrepreneurs from SC, ST and women category through handholding support, information dissemination and credit guarantee. The website address is <https://www.standupmitra.in>.

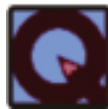
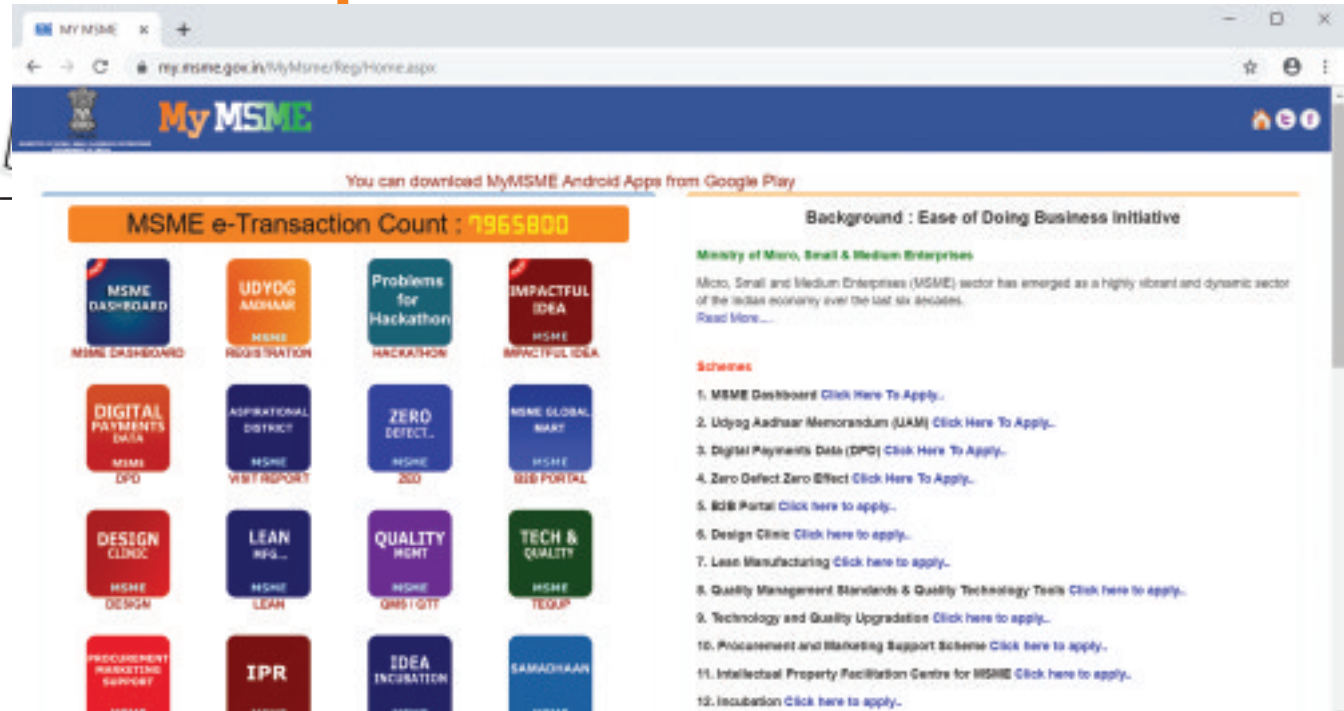
Beside application for loan, this portal provides information on training, skill development programs, guidance etc. The guided tour provides video explanation of the online application process in Hindi, English and regional languages. On this website, one can find contact details of various industry associations, Lead District Managers (LDM) and help centres.



17.7. MY MSME

My MSME website and mobile application is for all Micro, Small & Medium Enterprises (MSME) in India and other stakeholders. This provides all information related to MSME's policies, registration, services, schemes etc. The website address is <https://my.msme.gov.in>.

It is one portal where an entrepreneur can file Udyog Aadhaar Memorandum (UAM) for Registration of MSMEs. MSME scheme guidelines and project profiles are also available on this portal. An entrepreneur can apply for MSME schemes benefits like credit, technology, cluster development, marketing, Intellectual Property Rights, quality, infrastructure, incubation, skill etc. directly through this portal. The person can lodge complaints and visit offices and organisations under Ministry of MSME. The portal also provides direct link to social media handle of the Ministry of MSME under useful links tabs.



INTEXT QUESTIONS 17.3

Expand the following abbreviations

Abbreviations	Full Form
(a) SIDBI	
(b) MSME	
(c) UAM	
(d) KVIC	
(e) PMEGP	

17.8 TECHNOLOGY INNOVATION MANAGEMENT AND ENTREPRENEURSHIP INFORMATION SERVICE (TIME IS)

Innovative enterprises based on new technologies developed by research organisations can be started by getting support from websites like Technology Innovation Management and Entrepreneurship Information Service (TIME IS). This website is maintained by National Science and Entrepreneurship

Development Board (NSTEDB), Department of Science & Technology (DST), Government of India and Federation of Indian Chambers of Commerce & Industry (FICCI). The website address is <http://www.techno-preneur.net>.



This website helps the entrepreneurs to find new commercial technologies, global trends, projects profile and government schemes. It also provides information on the industrial policies and availability of infrastructure facilities.

The TIME IS website also provides interactive online tools for developing detail project report. Information on queries related to patents, scientific research organisation contacts details, financing bodies like banks, State Financial Corporations (SFCs), and Venture Capitals (VCs) are available in the website. The useful links gives connects to various Industry Associations, Export Promotion Councils (EPCs) etc.



INTEXT QUESTIONS 17.4

Match the Following :

Websites	Organisations
a) Udyamimitra	(i) DPIIT
b) PMEGP e-Portal	(ii) NSDC
c) Skill India Portal	(iii) SIDBI

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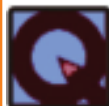
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d) My MSME	(iv) KVIC
e) Technology Innovation Management and Entrepreneurship Information Service (TIME IS)	(v) Ministry of MSME
f) Startup India	(vi) NSTEDB



WHAT YOU HAVE LEARNT

- Government organizations have made it much easier nowadays for entrepreneurs to start their own business. In this effort, they have used information technology in a big way. Websites and mobile applications have provided entrepreneurs with updated information. IT has made application procedure for loans and schemes easier.
- Government is making efforts to help new entrepreneurs by creating various e-resources. These e-resources provide all necessary information at a glance. Entrepreneurs can apply for various online schemes by going through a simple online process.
- Skill India Portal, Startup India, SIDBI Udyamitra, KVIC-PMEGP e-Portal, SIDBI Standupmitra, My MSME, TIME IS are some of the helpful websites and mobile apps.



TERMINAL QUESTIONS

1. State the importance of e-resources in the 21st Century for entrepreneurs.
2. Prepare a list of important websites and mobile applications beneficial for the entrepreneurs.
3. Explain three websites in detail along with their usefulness for the entrepreneurs.
4. Discuss any two e-resources for entrepreneurs.
5. Identify the e-resources available in India.



ANSWERS TO INTEXT QUESTIONS

17.1

1. National Skill Development Corporation (NSDC)

2. Skill Development & Entrepreneurship
3. Information and Communication Technologies
4. Technology Innovation Management and Entrepreneurship Information Service
5. Skill, Training

17.2

- a) True
- b) False (Second statement is wrong i.e. Startups get preferences in purchases made by government organisations)
- c) False
- d) False (second statement is wrong i.e. Udyami Mitra Portal does provide handholding services)
- e) True

17.3

- a) Small Industries Development Bank of India
- b) Micro, Small & Medium Enterprises
- c) Udyog Aadhaar Memorandum
- d) Khadi and Village Industries Commission
- e) Prime Minister's Employment Generation Programme

17.4

1. c ; 2. d ; 3. b ; 4. e ; 5. f ; 6. a ;

DO AND LEARN

1. Visit all seven websites listed and browse their contents to understand the utility of these websites for entrepreneurs.
2. Out of the three activities, do at least one:
 - a) Apply for PMEGP loan through online portal
 - b) Register for online course under Startup India
 - c) Register an enterprise under Udyog Aadhaar using My MSME portal



CONCEPT MAP



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