Government of India
Ministry of Commerce and Industry
Department for Promotion of Industry and Internal Trade

#startupindia

STATES' STARTUP RANKING 2021

ASSAM

Leader

Table of Contents

Assam | Leader

States' Startup Ranking Results 2021

Assam has participated in 23 out of the 26 Action Points under Startup Ranking Framework 2020. The status of Assam's performance in each of the Reform Area has been graphically represented. Data presented below is the percentile score, which is the relative performance of the State in each Reform Area as compared to other participating States/UTs. For example, if Assam has a score of 38th percentile in the 'Institutional Support' Reform Area, this implies that the State has scored higher than 38% of the participating States/UTs in that Reform Area.

38th	17th	0	44th
Institutional Support	**Fostering Innovation and Entrepreneurship***	**Access to Market**	**Incubation Support**

7th	100th	60th
Funding Support	**Mentorship Support**	**Capacity Building of Enablers**

Assam has been evaluated across seven Reform Areas that have a significant contribution towards propelling the startup ecosystem in the State. The State has shown remarkable performance through 'Capacity Building of Enablers' and 'Mentorship Support'. The range of impact generated through 'Institutional support' and 'Incubation Support' is also commendable. Detailed analysis with insights into the initiatives taken by the State to promote its startup ecosystem are discussed in the subsequent sections.

*The evaluation has been done on submissions made by States/UTs and data available with Startup India, DPIIT.

Assam Startup Ecosystem

1.1 Introduction

The Government of Assam aims to create an ecosystem for startups in Assam and to establish the State as the entrepreneurial hub of North-East India. The Assam Startup policy focuses on generating employment, nurturing startups in the initial stage, and stimulating startup culture in the State (refer to Figure B for the broad pillars of the policy). Assam Government aims at creating a culture of entrepreneurship by promoting and empowering the youth to become job creators and pursue their entrepreneurial dreams (refer to Figure A for key achievements of the Assam startup ecosystem). The main objectives of the Assam Startup Policy 2017 are to:

❖ Facilitate growth of 1,000 new startups
❖ Establish a State-owned marquee incubator
❖ Attract funding opportunities of USD 250 million
❖ Create 1 lakh direct and indirect opportunities over the next 5 years
❖ Develop a mechanism of problem-solving and a culture of entrepreneurship in the State
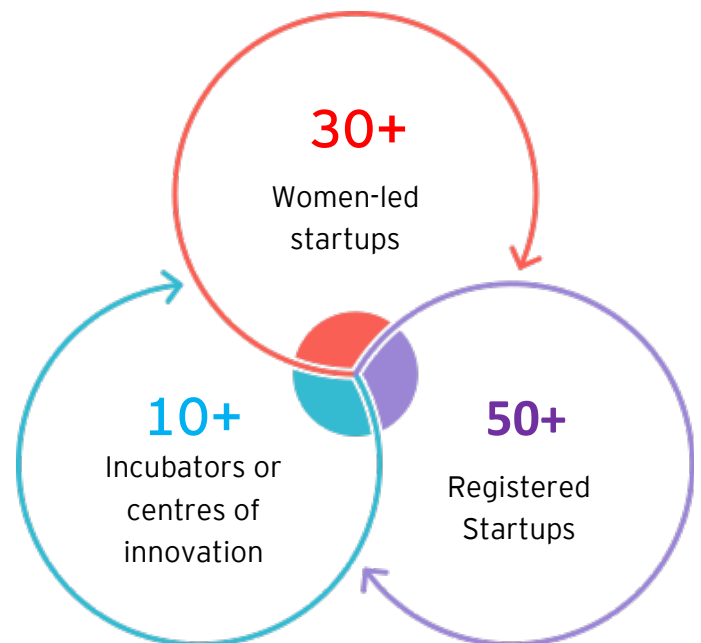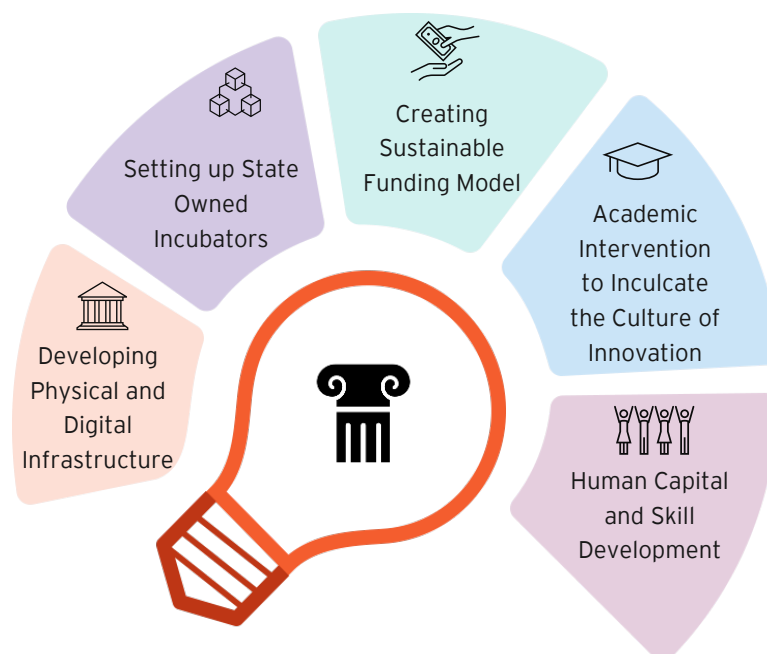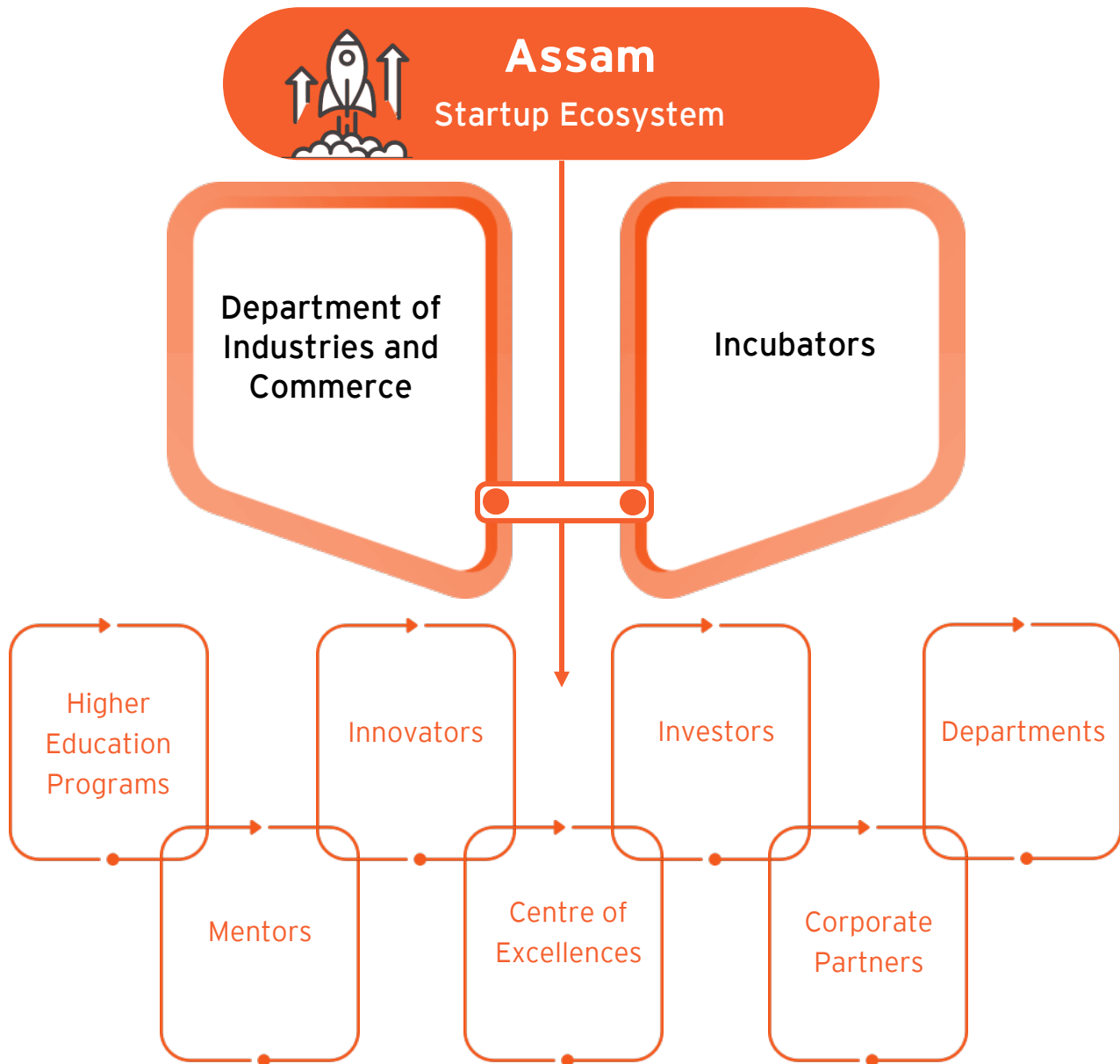
Figure A: Key achievements of Assam Startup Ecosystem

30+ Women-led startups

10+ Incubators or centres of innovation

50+ Registered Startups

Figure B: Broad Pillars of Assam Startup Policy 2017

Setting up State Owned Incubators

Creating Sustainable Funding Model

Academic Intervention to Inculcate the Culture of Innovation

Developing Physical and Digital Infrastructure

Human Capital and Skill Development

The nodal department for the startups in Assam is the Department of Industries and Commerce (refer to Figure C for the key stakeholders of the Assam Startup Ecosystem).
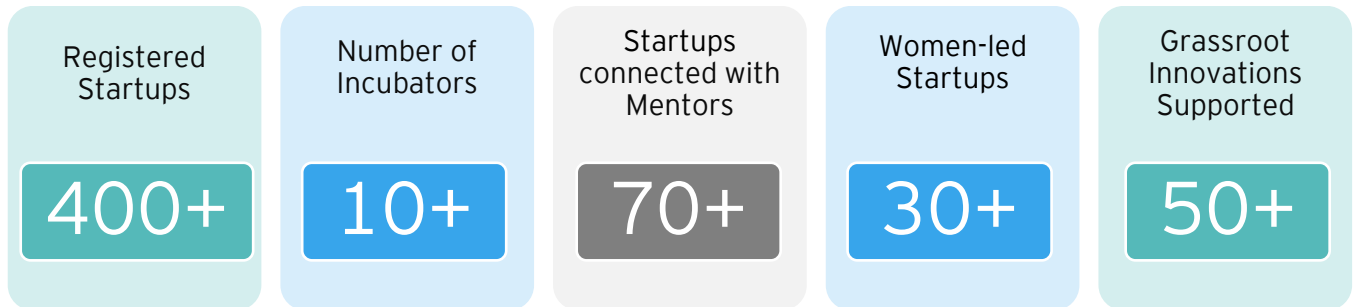
Figure C: Flowchart of Assam Startup Ecosystem

1.2 Highlights of Assam Startup Ecosystem

The Government of Assam has undertaken several initiatives to boost more than 400 registered startups in the State (refer to Figure D for the impact of initiatives undertaken by the Government of Assam).

Figure D: Highlights of Assam Startup Ecosystem

Registered Startups	Number of Incubators	Startups connected with Mentors	Women-led Startups	Grassroot Innovations Supported
400+	10+	70+	30+	50+

Startup Recognition -MASI

MASI is an acronym for **My Assam Startup Id**. MASI enables an entity to get recognised as a startup under the Assam Startup Policy. Subsequently a startup with a MASI Id will have access to the State-wide infrastructure network and to fiscal and other benefits under the Assam Startup Policy through the Assam startup portal

Learning and Development Programme

Startup Assam Learning Program is a free online entrepreneurship program by Startup India. The aim is to help entrepreneurs get their ideas and ventures to the next level through structured learning. The program covers lessons on key areas of starting up by **40+ top founders** of India in an **extensive 4-Week Program**

Ideathon

Assam Startup and IIM Calcutta Innovation Park in collaboration with **Biswanath College** conducted a B Plan competition to support the youth working on various ideas and solutions with knowledge, research resources, and grant towards validation, development and commercialization of their ideas

Academia Connect

Students of Arya Vidyapeeth College were briefed about **Assam Startup initiative**. The students also were encouraged to share their startup ideas and get important feedback from the experts of The Nest – Assam Startup Incubator

Demystifying Startup Investments

Seasoned investors from across the country participated for an interactive session with the local startups to give them significant insights into the investors' perspective while assessing the fund-readiness of the startups

Reform Area wise Assessment

🏛 2.1 Institutional Support

Institutional Support focuses on the execution and facilitation of the State/UT's startup policy through a comprehensive portal and specific incentives provided by various Government stakeholders. This Reform Area focuses on the access to information for startups on the State-supported initiatives. It analyzes whether a particular State/UT has a functional startup portal offering single window solutions for all startup ecosystem stakeholders. A holistic startup portal offers services ranging from startup registration to an efficient grievance redressal mechanism in making information accessible and inclusive through the functionality of local languages. A special focus has been drawn towards women-led startups with specially tailored incentives and schemes to ensure equitable implementation. The Reform Area also emphasizes institutionalized support provided to the startups from various State/UT Government departments.
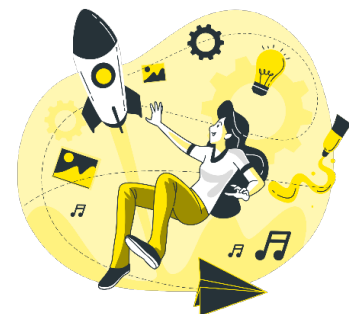
2.1.1 Key Initiatives

The Government of Assam has taken steps to ensure the Assam Startup (startup.assam.gov.in/) portal covers all the key information that is useful for startups in the State (refer to Figure F). Following are the key features of the State startup portal:

Figure E: QR code for Assam State Startup Portal

1. Assam Startup Policy
2. Startup recognition process
3. Startup incentives and funding support
4. State-supported incubator "The Nest"
5. Startup ecosystem including mentors, investors, corporate partners
6. Blogs and articles
7. Frequently Asked Questions
8. Helpdesk

Figure F: Startup Incentives on the Assam State Startup Portal[1]

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[1] "Homepage" *Assam Startup Portal* https://startup.assam.gov.in/ accessed 27 April 2022

The State startup portal has a "Blogs and Articles" section which keeps startups up to date with the latest news in the startup ecosystem (refer to Figure G). The posts cover a variety of topics such as startup success stories, marketing, common startup mistakes, and more. Such content helps startups stay on top of the latest trends and analyses in the ecosystem.

Figure H: Assam Startup TrailBlazers

Figure G: Blogs and Articles on the Assam State Startup Portal[1]

The Government has included incentives for women entrepreneurs as part of its State startup policy. Some of these benefits are:

❖ One-time incentive of **INR 5,000** per woman who is hired by a startup. It is subject to an upper limit of INR 1 lakh per startup for 3 years
❖ Preference to women entrepreneurs for the **INR 20,000** per month sustenance allowance per startup for 1 year

Close to **30 women-led** startups have benefited from such schemes and have received benefits such as:

❖ Co-working space
❖ Funding support
❖ Mentor and investor connect
❖ Incubation support

The Government of Assam has involved 2 State departments, namely the Department of Higher Education and the Department of Skill, Employment & Entrepreneurship, other than the nodal department to provide support to startups.

Through the North-East Agriculture Technology Entrepreneurs Hub (NEATEHUB) program, the Department of Higher Education has provided incubation support of an average of more than INR 13 lakhs to more than 10 startups. The Department of Skill, Employment & Entrepreneurship has collaborated with Assam Startup to incubate a startup and help it launch an app.

The Government of Assam may prioritize the following actions to further strengthen the startup ecosystem in the State.

Policy Intervention[2]

- ❖ Apart from the interventions for startups at the State level, specific departments of the State may also come up with sector-related incentives and relaxations to support the startup ecosystem.

- ❖ The State could encourage its departments to come up with startup-specific policies and rules to support the startup ecosystem, especially in the wake of the COVID-19 pandemic. One such incentive could be the reimbursement of expenses of promotional events conducted by Nodal Institutions.

- ❖ Various State departments could organize recurring events for startups to come up with innovative solutions which would improve efficiency in that specific sector. Such programs would benefit the startups as well as the State departments.

Digital Infrastructure[3]

- ❖ The State Government may further enhance the State startup portal by adding information on public procurement support, details of rules or regulations introduced or amended to support startups, and details of departments supporting institutions to startups.

- ❖ The State Government may work towards translating the State startup portal into Assamese to enable wider participation from startups across the State.

- ❖ The State Government could introduce a unified web platform for startups to submit their grievances covering topics such as incubation and funding support, public procurement issues, and regulatory support.

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[2] *Policy Intervention – Actions that involve policy-related engagement by the State*
[3] *Digital Infrastructure – Actions that involve improvement or enhancement for access to information by the State/UT on the public domain to support startups*

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2.2 Fostering Innovation and Entrepreneurship

Fostering Innovation and Entrepreneurship seeks to encourage the spirit of innovation among aspiring students and rural entrepreneurs. It focuses not only on the assessment of the total number of registered startups in each State/UT, which is a direct result of the State/UT support but also on the regulatory reforms undertaken to support startups in disruptive sectors. This Reform Area assesses the extent to which Higher Educational Institutes (HEIs) have been engaged in providing support to student entrepreneurs. It also highlights the value of innovation through disruption and promotes State-supported technological disruption to help drive innovation.

2.2.1 Key Initiatives

More than **400 startups** have been registered in the State of Assam. Of these, more than **350 startups** have been registered with **DPIIT** and more than 50 through the My Assam Startup ID (MASI) process.

The Government of Assam has organised more than 20 sessions of programs at HEIs that benefited more than 3,000 student entrepreneurs. Some of these programs are:

- ❖ Academia Connect
- ❖ Entrepreneurship Development Program
- ❖ Hackathon
- ❖ Idea Hamster (Business Plan Competition)
- ❖ Ideathon
- ❖ Webinar on Agri-Entrepreneurship

Academia Connect

Figure I: Academia Connect

The "Academia Connect" has been one of the Government's main programs, giving participants a virtual educational trip to "The Nest", a state-of-the-art incubator established by the Government of Assam. The program aims to introduce students to entrepreneurship and encourage them to hone their problem-solving skills leading to breakthrough innovations. Apart from briefing them on the Assam Startup initiative, students are also encouraged to share their startup ideas and get important feedback from the mentors and experts of The Nest. The Government facilitated around 10 sessions in various colleges across the State under this program which were attended by close to 1,500 participants.

Entrepreneurship Development Program (EDP)
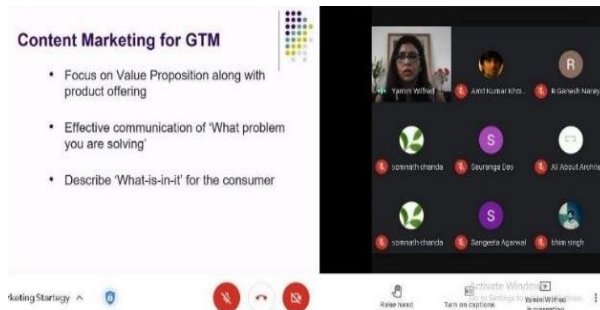
Figure J: Entrepreneurship Development Program Session

The "Entrepreneurship Development Program" has been another key program of the Government in association with IIM Calcutta Innovation Park and IIT Guwahati. It aims to show participants how to start up a commercially viable venture from a business idea and grow it into a sustainable enterprise gradually through mentorship. The courses help participants go through a collaborative problem-solving experience and create a robust business model based on their interests and competencies. More than **800 participants** benefited from the 5 sessions the Government facilitated. Some of the topics covered include:

- ❖ What is a startup
- ❖ Idea generation
- ❖ Prototyping
- ❖ Market validation
- ❖ Marketing strategy
- ❖ Business plan preparation

2.2.2 Way Forward

The Government of Assam may prioritize the following actions to further strengthen the startup ecosystem in the State.

Policy Intervention

- ❖ The Government may consider introducing or amending rules to support disruptive startups to encourage innovation in these key areas. The State can work on the inclusion of disruptive areas such as the Internet of things, Artificial Intelligence, robotics, Machine Learning, and blockchain in its policy development. Further to facilitate startups with the adoption of disruptive technologies the State can look at providing a "Digital Upscaling Subsidy" where the State can provide a one-time subsidy for the procurement and up-gradation of high-end electronic equipment.

- ❖ The Government may consider introducing a definition for startups with grassroots or rural impact for better identification of startups qualifying for benefits wherever applicable. The State can reserve a certain percentage of incubation space for them, to incentivize the startups classified under this criteria.

Capacity Development[4]

- ❖ The Nodal department may partner with business houses, corporates, and educational institutions in and outside the region for extending their assistance to local startups.

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[4] *Capacity Development – Actions that involve support extended by the State/UT to conduct programs and workshops for ecosystem stakeholders.*

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❖ The State could also focus on designing knowledge support and outreach programs to disseminate the benefits of registering startups, thereby encouraging entrepreneurs to do the same.

Digital Infrastructure

❖ In the wake of the COVID-19 pandemic, an effective online mechanism for registering startups either at the State level or through DPIIT could be developed to help startups avail the relaxations available at the State and Central levels.

2.3 Access to Market

This Reform Area seeks to encourage the State/UT Government to ease participation in the public procurement process for startups and become an enabler in connecting startups with private stakeholders. The States/UTs are evaluated based on the support provided by them to startups through the organization of showcase opportunities such as Demo-Day, Buyer-Seller Meet, National and International Events, and relaxation in rules for Government work orders. The aim is to steadily increase the number of work orders awarded to startups by helping them be at par with the established players in their respective sectors.

2.3.1 Key Initiatives

The Government has promoted **1 startup** through a work order worth more than **INR 60,000**. The startup is involved in the plantation and manufacturing of tea from various tea gardens across Assam.

2.3.2 Way Forward

The Government of Assam may prioritize the following actions to further strengthen the startup ecosystem in the State.

Policy Intervention

❖ Startups need support to compete with established players on 'prior turnover' and 'prior experience' criteria. Similarly, 'submission of EMD' is another big hurdle for startups. Assam Government may consider amending the rules and orders governing procurement for all the State Government Departments, agencies, and PSUs. The following conditions may be included to provide exemptions:
   1. There would not be any minimum turnover requirement from startups participating in the public procurement process.
   2. All departments and agencies will additionally relax the condition of prior experience concerning startups in all public procurement subject to meeting of quality and technical specifications innovation.
   3. Preference be given for procurement from startups to the extent of a decided percentage of the total procurement cost.

Capacity Building

❖ The startups could be given a product showcase opportunity where the startup could demonstrate their offerings to various national and international buyers. These programs will provide a platform for startups to connect with various buyers and eventually the number of work orders awarded to startups will increase.

❖ The State could leverage the now widely accepted virtual format for holding seminars and discussions. In this way, the State could take advantage of this opportunity to connect with stakeholders outside the State as well as outside the country.

2.4 Incubation Support

Incubation support is provided in the form of financial and infrastructural support to startups and State-supported incubators. The State/UT Governments have been supporting incubators to set up or upgrade existing facilities through funds and incentives to enhance the incubation infrastructure. This Reform Area also aims at ensuring proportionate utilization of the incubation capacity of the State-supported incubators. The support provided by the State/UT to the incubators through programs and incentives will in turn help startups in scaling up and thereby, contribute to the growth of the State/UT startup ecosystem.

2.4.1 Key Initiatives

120+ startups have received incubation support from the State of Assam

Assam Startup - The NEST

The Government of Assam establish a state-of-the-art incubator name as "THE NEST" with an end-to-end ecosystem and facilities like conference rooms, video conferencing facilities, 50 MBPS dedicated high speed internet connectivity, plug and play workspaces, design and testing labs. Apart from these facilities, startups receive various services such as business assistance, financial counselling, accounting assistance, legal and regulatory guidance, and access to mentors and investors

The State has conducted **2 acceleration programs** in which **35+ startups** received acceleration support

Emerging India Acceleration Program

Assam Startup has collaborated with Bangalore-based Sangam Ventures to launch **"Emerging India Acceleration Program 3.0"** focused on promoting institutional cooperative structures and rural agriculture SMEs to improve investments in value-addition assets closer to the farm gate. Support to the enterprises under the program are as follows:

- ❖ Infield support
- ❖ Financial support of up to **INR 10 lakhs** per organization
- ❖ Assistance in setup governance structure, build management capabilities and formulate a business plan
- ❖ Connects with local ecosystem partners and advisors from Government, financial and development institutions

Assam Agribusiness Growth Lab

The accelerator program aims to support and handhold 100 agricultural entrepreneurs within 4 years (25 each year) with not less than **30% representation of women-led enterprises** from the State. The program aim to provide them business and technical mentorship for up-scaling their agri and allied ventures. To address the critical gaps and concerns faced by agricultural entrepreneurs of the State, selected enterprises were provided with technical assistance, access to finance, access to market and mentoring support.

Support provided to the enterprises under the program are as follows:

- ❖ Entrepreneurial Workshops
- ❖ Business Sessions
- ❖ Technical Assistance
- ❖ Assistance in Compliance
- ❖ Market Linkages
- ❖ Access to Finance

2.4.2 Way Forward

The Government of Assam may prioritize the following actions to further strengthen the startup ecosystem in the State.

Handholding Support

- ❖ The State may promote subsidized incubation. This can be done by partnering with private incubators in supporting the reimbursement of the cost of incubation.

- ❖ Further, the State could also develop its portal in a way such that startups could connect with incubators through a dedicated incubator dashboard.

- ❖ Setting up KPIs for incubators enables them to make better decisions and gives them direction. Capacity utilization is an important metric for assessing the performance of the incubators. The existing incubators could be upgraded to further increase their capacity. Within each incubator, more seats could be reserved for startups.

- ❖ The State could leverage the now widely accepted virtual format for holding seminars and discussions. In this way, the State could take advantage of this opportunity to connect with stakeholders outside the State as well as outside the country. The State may provide a special focus on the capacity utilization of space in the incubation centres for the startups.

2.5 Funding Support

All startups require timely availability of funding for their growth. This Reform Area encourages various State/UT Governments to establish either Seed or Venture funds or Fund of Funds for startups. It also focuses on the access to these funds established by the State/UT Government. A special focus has been given to initiatives and programs undertaken for connecting startups with private investors through workshops, networking events, pitching sessions, and investor networking events.

2.5.1 Key Initiatives

❖ More than **10 startups** have received funding through State-supported funds or mechanisms

❖ More than **5 programs** have been undertaken to connect startups with private funds or investors

The State aims to provide funding support through various fiscal and non-fiscal incentives that would encourage budding Assamese entrepreneurs to transform their ideas into fully-fledged ventures (Assam Startup Policy 2017). These include:

Assam Angel Network (AAN) and Social Impact Investor Groups	Innovation Fund	Sarothi "Startup Fund" Scheme
The State Government will encourage High Net-worth Individuals (HNIS), industrialists, successful entrepreneurs, university alumni and highly experienced business executives and professionals to create Assam Angel Network and social impact investor groups which will help with early-stage funding needs of startups in Assam.	The State Government proposes to establish an Innovation Fund to foster research in ICT and Electronics in the State institutions. The fund will be utilised to facilitate the technology transfer and commercialization in the institutes.	The scheme will provide financial assistance in the form of a loan up to INR 25 Lakh with Interest subsidy @ 5% per annum to beneficiaries through Assam Gramin Vikash Bank (AGVB) across Assam. State Government, if necessary, may review the scheme in its modalities from time to time and may bring more banks or financial institutions under the scheme.

The Government of Assam may prioritize the following actions to further strengthen the startup ecosystem in the State.

Policy Intervention

- ❖ The State may consider providing seed funding directly to startups or by giving seed grants to incubators who could further relay the seed funding support to Startups. This can be done by designing the seed funding guidelines. The guideline may provide details on the process and extent of seed funding support available for startups.

- ❖ The State may set up one umbrella fund under a scheme or policy that provides funding support to startups in different stages of their life cycle operating in various sectors.

- ❖ If a fund is created, the State may establish operating guidelines and appoint a fund manager. This could be validated by signing a formal Memorandum of Understanding.

- ❖ Assam may undertake steps to promote angel funding by consulting and partnering with existing angel networks in the country. As a first step, the nodal department may identify a few leading angel investors and HNIs from the region to discuss the benefits of angel investing. The State may facilitate such discussion through workshops or networking events.

Digital Infrastructure[5]

- ❖ The State may develop an online mechanism for the disbursement of funds ensuring transparency and easing the process of tracking the transactions. The online system may provide application procedures along with the functionality of applying online, online approvals, and online status tracking for availing of seed funding being provided by the State.

- ❖ The State Government may maintain an online dashboard by integrating it into the State startup portal containing details of funding sponsored or supported by the Government.

- ❖ Additionally, the State may conduct quarterly events and programs for funding provisions available to startups. These programs could become the platform for connecting with angel investors and High Net-worth Individuals.

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[5] Digital Infrastructure – Actions that involve improvement or enhancement for access to information by the State on the public domain to support startups

2.6 Mentorship Support

Mentorship support provided by States/UTs is a crucial factor in the growth of startups that do not have the means and network to find such guidance on their own. Mentors can be from business schools providing support in terms of marketing, finances, product, international expansion, fundraising, legal, etc. They can also be founders of established businesses or academic researchers. The Reform Area measures efforts by the State/UT Government in facilitating mentorship to startups. This has been assessed by the number of startups benefitting from the State's/UT's network of mentors and the time spent by the startups with mentors.

2.6.1 Key Initiatives

The mentors help startups of the State to develop an action plan and provide valuable inputs to the startup in terms of business planning, product/service development, market penetration strategy, branding and networking, financial links, and Government grants and schemes.

- ❖ Assam has **15+ registered mentors** from local and pan-India level
- ❖ There are more than **70 startups** availing mentorship support from the registered mentors in the State

2.6.2 Way Forward

The Government of Assam may prioritize the following actions to further strengthen the startup ecosystem in the State.
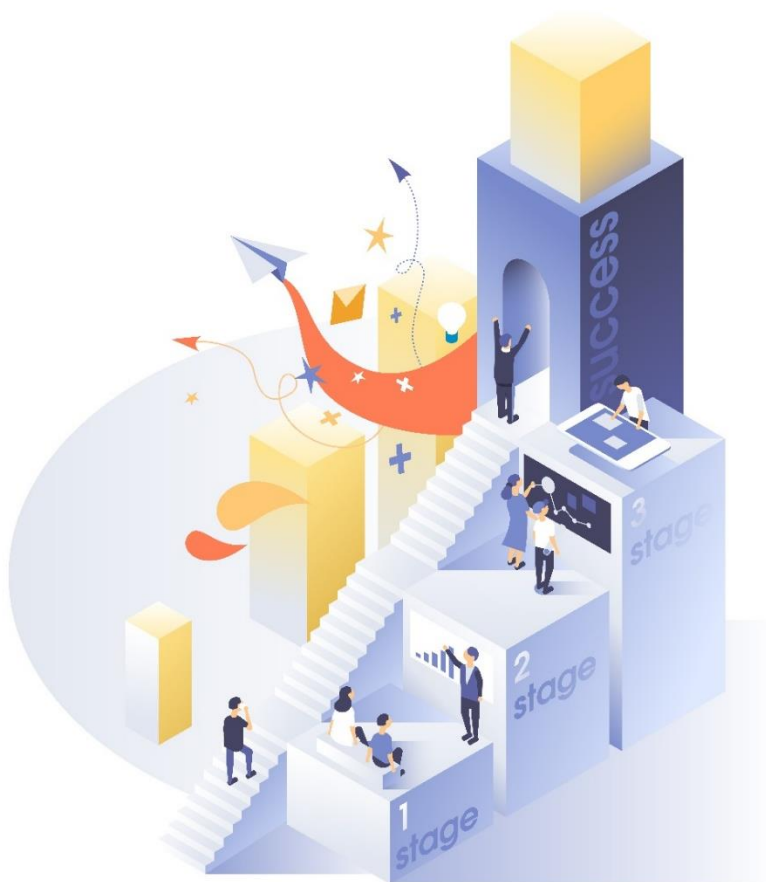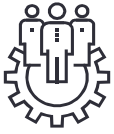
Policy Intervention

- ❖ The State may support such programmes, activities, workshops, and events that spread awareness of mentoring, networking, and exposure among startups. These sessions could also be conducted at the school level to create awareness among the children and help them materialise their ideas at early stages.

- ❖ Sessions could be carried out during the networking events, knowledge workshops, hackathons, and pitching sessions organised by the State Government to enhance the interactions with mentors.

Handholding Support

- ❖ The State may further look to engage and connect with mentors outside the State, at the national as well as international level. The possibility for virtual mentorship through video calls can be explored to learn from other national and international experiences.

❖ State could establish a mentor network to provide sector-specific assistance and support to the startups by providing them with an identical platform for growth and innovation. This may include eminent professors, corporate partners, educational institutes, industry experts, and innovators.

❖ Further, the State could also guide the departments to conduct cross-mentoring sessions where the startups with their respective mentors engage in a brainstorming session. These sessions could help in creating a connection between the startups and mentors at the early stages which could help multiply the growth rate of several startups.

❖ The State could develop an online "Mentor Connect Mechanism" through which any startup could log in through the portal, schedule meetings, and connect with the mentors of their choice, as per their business needs.

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2.7 Capacity Building of Enablers

Capacity building of key stakeholders and enablers is essential for driving the growth of the entire startup ecosystem. It is vital to provide necessary information to the key ecosystem facilitators to enable startups with the opportunity to contribute to Government initiatives. This Reform Area assesses sensitization workshops, programs conducted for Government officials, and workshops conducted to train State-supported incubators. It also focuses on the capacity development of potential private investors to encourage local private investments.

2.7.1 Key Initiatives

The Government conducted a sensitization workshop called "Emerging Startup Ecosystem and Role of the Government Departments" at The Nest to bring awareness about the startup ecosystem among State Government Departments. The participants discussed collaboration with startups for market access and finding innovative solutions to the concerns raised by various departments. The session was attended by around 30 participants from more than 10 departments. Some of these departments and institutions were:

- ❖ Pollution Control Board
- ❖ Assam Power Distribution Company Limited
- ❖ Department of Labour and Welfare
- ❖ Guwahati Development Department
- ❖ Department of Elementary Education
- ❖ Assam Industrial Infrastructure Development Corporation
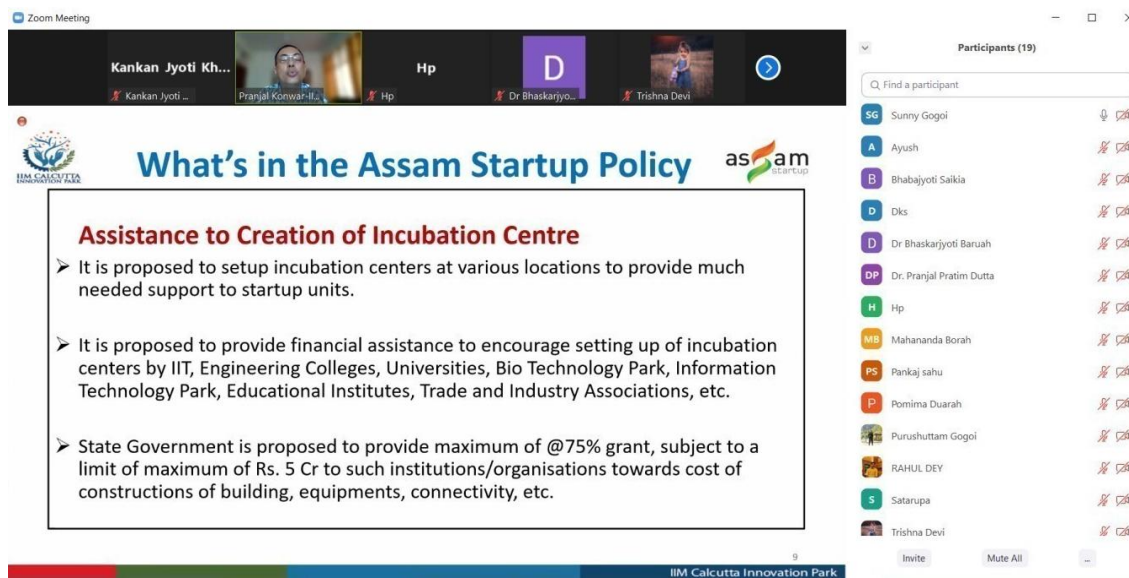- ❖ IIM Calcutta Innovation Park

Figure K: Emerging Startup Ecosystem and Role of the Government Departments Workshop[6]

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[6] *Held on 3 December 2019 in Guwahati, Assam*

The Government has placed importance on training State-supported incubators through capacity-building workshops. The workshop entitled "Incubator Management Training Program" covered the topics such as the business incubation management process. Conducted over 4 sessions and attended by close to 60 participants representing 10 incubators, the workshop gave attendees first-hand knowledge of the incubation process.

Figure L: Incubator Management Training Program

2.7.2 Way Forward

The Government of Assam may prioritize the following actions to further strengthen the enablers in the State:

Capacity Building[7]

❖ The State Government may hold quarterly sensitization workshops for various Government departments and officials to encourage them to interact with startups to understand their concerns. These workshops will cover topics such as the policy and regulatory environment related to the startup ecosystem in India, the State Government's role in encouraging an entrepreneurial mindset, and insights from national and global best practices.

❖ Currently, most State-supported incubators receive training on different schemes and programmes within the State. The State may train State-supported incubators through capacity development workshops by collaborating with incubators from other states to explore mutual learning opportunities.

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[7] *Capacity Development – Actions that involve support extended by the State to conduct programs and workshops for ecosystem stakeholders.*

- ❖ The State may develop the capacity of incubators through various training programs. The State may cover topics related to Intellectual Property Rights (IPR), Business Incubation Models (which could be sector-specific), designing programs for startups, setting up virtual incubation services, and incubator management training.

- ❖ The State may conduct monthly virtual programs spread across various districts to sensitize potential investors on investment in startups. These programs could be knowledge sharing sessions and one-on-one interactions to facilitate investor connections.

- ❖ The Government may consider conducting programs for sensitive potential investors such as family businesses and corporate houses on investment in startups.

List of Figures

List of Abbreviations

AGVB	Assam Gramin Vikash Bank
EDP	Entrepreneurship Development Program
HEIs	Higher Education Institutions
HNIs	High Net worth Individuals
ICT	Internet Communication Technology
IIM	Indian Institute of Management
IIT	Indian Institute of Technology
MASI	My Assam Startup ID
NEATEHUB	Northeast Agriculture Technology Entrepreneurs Hub
QR	Quick Response
SMEs	Small and Medium Enterprises

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