KERALA’S VIBRANT
STARTUP ECOSYSTEM
REPORT BY KERALA STARTUP MISSION
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The data, analytics and lists of startups used herein have been collected from various incubators, incubation centres, databases, academic institutions and startup community organisations. However, as there may be omissions or exclusions, startup organisations, if they wish to, are requested to get in touch get themselves registered with Kerala Startup Mission to the database of startups in Kerala.

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[FOMERLY TECHNOPARK TBI]

CENTRE FOR DEVELOPMENT INITIATIVES

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The startup ecosystem in India has been growing vigorously in the past 5 years. There have been a series of disruptive startups that have managed to grab international attention by challenging and competing with global giants in the turf they have held for long.

As the larger players have started identifying and recognizing the potential of these startups there has been seen, a slew of investments, mergers and acquisitions (M&A) coming in, both from domestic and international quarters. A large portion of this is also from VC (Venture Capital) firms, Angel investors and other financial institutions.

Also taken the specific strengths of the Kerala’s populace, the strategic location of Kerala and also various considerations that come inherently in the industrial sector, a study on startup ecosystem is imperative.

There are various sectors and broad industry verticals that Kerala is well suited for and might fare well in. These emerging sectors, evolving verticals, are also to be identified so as to give impetus and stress to bring in more investment and enterprises onto those sectors. Kerala being land scarce, with availability of skilled labour, high literacy and great levels of health, education and digital literacy consciousness, proves ideal for the development of various niche sectors and hi-tech industries such as healthcare, biotechnology, electronics & semiconductors, nanotechnology etc. The work also proposes to identify and study such potential and emerging sectors in the State.

There have been multiple indicators suggesting the rapid evolution of Kerala as one of India’s most promising & fast growing startup ecosystems.

The main objectives of the study are to track the growth of Kerala’s startup sector into a vibrant ecosystem. As mentioned earlier, there have been a series of articles, media, and informal literature coverage regarding the growth of startup ecosystem in Kerala. Ironically, there is very few, or rather no comprehensive study that has been undertaken about the state of the ecosystem in Kerala.

There has been no formally authenticated or substantiated literature available about the startup sector in Kerala.

The Government of Kerala had brought out a comprehensive Technology Startup Policy in 2014, the first of its kind in India. The State Cabinet subsequently cleared this in March 2015. The Kerala Startup Mission has brought out & implemented numerous new and path-breaking policy initiatives and has been the designated nodal agency for all Startup related activities in the State.

The main objectives of the study in a nutshell are:

- To trace the growth of Kerala’s startup ecosystem in the past few years
- To study the existing incubators, incubator categories, performance and the startup.
- To review infrastructure, exemptions & incentives available to startups, ranging from tax breaks, to exemptions/facilitation to participate in Government tenders.
- To analyse the existing State policies, their reach and effectiveness
- To review the role of the State as a facilitator in the organic growth of Kerala’s startup ecosystem.
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Kerala Technology Startup Policy 2014
KERALA'S TECHNOLOGY STARTUP POLICY AND THE KERALA STARTUP MISSION

SUMMARY

The Government of Kerala had brought out a comprehensive Technology Startup Policy in 2014, the first of its kind in India. The Kerala Startup Mission has brought out & implemented numerous new and path-breaking policy initiatives and has been the designated nodal agency for all Startup related activities in the State.

The necessity to develop increasingly refined skills is what lies behind the evolution of culture. By smoothly integrating the technological and creative skills of youth to solve the contemporary problems, the State aspires to kick-start an entrepreneurial culture, which contributes to increased knowledge, wealth and employment. The Government’s endeavor is to build an entrepreneurial society in Kerala with a single consciousness by leveraging technology in bridging the gaps between different layers of the society, with a pro-active sense of social responsibility.

The policy has been written with the added objective of retaining talent and youth in Kerala, who would otherwise have left the State in pursuit of employment or better opportunities. The Government of Kerala aims to provide an ecosystem where the youth of the state can reach his/her maximum potential.

Kerala Startup Mission was carved out of the erstwhile Technopark-Technology Business Incubator, Thiruvananthapuram, one of India’s best performing technology business incubators and currently Kerala Startup Mission is the State nodal agency for the entire gamut of activities and schemes in Kerala’s Technology Startup Ecosystem, including the implementation of the Kerala Technology Startup Policy. The policy lays a clear emphasis on the creation of pertinent and permanent infrastructure for the Startups to develop upon. Apart from strengthening existing IT parks and equipping them and expanding them with incubation facilities, the State is also looking at creating new infrastructure.

For instance, the Kerala Technology Innovation Zone (K-TIZ) that is currently being developed at Cochin is envisioned as a Global Hub for innovation, and technology. It would house innovation Centres, a leadership academy and promote a wide range of sectors ranging from electronics & semi-conductors agro-food processing.

Apart from the massive emphasis on KTIZ the State has also created an Innovation Network linked to educational institutions by its Innovation and Entrepreneurship Centre (IEDC-Bootcamp) programme whereby a series of Innovation and Entrepreneurship Centres have been set up in colleges all across the State. The IEDC-Bootcamps in colleges are disbursed grants and students from the same are provided with guidance, mentorship and access to innovation infrastructure, capacity building avenues, innovation workshops/competitions all across the State. The colleges and target audience included in the IEDC-Bootcamp programme may be students and faculties of Engineering, Polytechnic, or even Arts & Sciences colleges. This network goes a long way in the creation of an appropriate grid of talent, which attaches itself to the value chain pipeline & capacity building among youth.

While infrastructure is important, the State also recognizes Capacity Building and Human Capital Development as one of the strongest and effective tools for developing the innovation ecosystem. For this, the Kerala Startup Mission is influencing and help revamping & improving educational policy and has strategic tie-ups with the State’s education department and institutions such as recently formed integrated Kerala Technological University, IT@ School and Department of General Education (which oversees all public schools & aided schools with State syllabus in Kerala) which approaching the same through a 3 tier process:

a) School level: Initiatives such as the Raspberry Pi Programme, in association with IT@Schools
where over 10,000 Raspberry Pi kits, (a small and cheap microcontroller board that acts as an alternative for a mini-computer) have been distributed so far.

b) College level: Hackathons and Makeathons are organized in association with the big player in technology such as Intel etc. the Mini fablabs initiative in association with the State's Technological University aims to set up a mini-fablab in each engineering college, partially supported by Kerala Startup Mission. Forward looking initiatives such as MOOC’s, student entrepreneurship policy (SEP), Gap Year - concept of Student Entrepreneur in Residence, Faculty and Syllabus upgradation etc, Sabbatical Scheme for Faculty, incentivizing innovative final year projects of students etc., have also been included in the Policy.

c) Ecosystem level: From the setting up of two full fledged high-end Fablabs in Kerala in association with the Fab Foundation and Centre for Bits and Atoms (CBA), Massachusetts Institute of Technology (MIT), to and the gamut of Youth Entrepreneurship Development Programmes, hackathons and workshops to further the maker culture the State has created a large Ecosystem. It also provides entrepreneurs and young people with access to the finest capacity building initiatives such as the UN-EMPRETEC Workshops (ETW) for entrepreneurs and the Management Development Programme (MDP) at Indian Institute of Management, Kozhikode.

The State seeks to set up more global and world-class accelerators by inviting global accelerators to set up their programs in the State. Kerala Startup Mission has also set up an accelerator, named the KIY(KSUM-EV) Accelerator along with global accounting giant Ernst & Young at the Kintra Film and Video Park in Thiruvananthapuram. Apart from this, the State also provides incentives & support for filing intellectual property and also provides startups in the state with access to several common infrastructure facilities such as a Cloud server, device-testing labs, Fablabs, community and maker spaces and expert mentorship through its board of mentors etc.

Kerala Startup Mission anchors a strong incubation network in the state and supports other incubators in the State by giving them access to the KSUM networks, and also provides incentives such as subsidies on overheads and rentals. It also supports community organisations working in the same sector for common goals through its Start-up Community Partner Development Programme (SCPDP).

International Tie-Ups & Programmes: Kerala Startup Mission has strong international tie-ups with organisations like the Raspberry Pi Foundation, UK, Intel Corporation, who have set up an Intel-IoT (Internet of Things) lab at Trivandrum; and General Electric Corporation who recently organized an experimental programme titles Thinkathon where 2 startups from Kerala were selected to go study the operations at GE's Oil & Gas Plant at Texas, USA. The Fab Foundation has also setup 2 Fablabs in Kerala. Kerala Startup Mission, through the MIT-Fablabs Kerala/Kerala Fab Academy has been running the Fab Academy Diploma programme linked to MIT-Fablabs, Boston, USA. There is also the International Exchange Programme, where the Kerala Startup Mission supports bright startups to visit the most advanced and mature startup ecosystem in the world for an exchange programme where they interact with startups/clients in that ecosystem.

Innovation Zones: Kerala Startup Mission is setting innovation zones with State departments or other organizations relating to their needs at Incubators in order to bring closer startup - institution interaction for creating innovative products that fulfills such needs. Kerala State Electricity Board Ltd., Kerala’s largest and only public utilities provider in the power sector has already setup an innovation zone at Kerala Startup Mission.

Recognizing that the Government is also one of the largest technology consumers in any ecosystem, there is also a strong attempt to provide Startups with access, exposure and support to participate in Government orders and contracts.

Thus, through the wide gamut of interventions, schemes and programmes the State, through the nodal-agency Kerala Startup Mission is holistically engaging in the creation and development of a vibrant and world-class technology-innovation ecosystem in Kerala.
ANALYSIS ON STARTUP ECOSYSTEM
The Startup sector in Kerala is experiencing a significant change. Startups are exploring niche domains and are fundamentally changing their operating models in order to become more efficient, service their clients better and create more value. The entrepreneurial culture is gaining momentum in the state. From our preliminary research, we have drawn four common themes below that are consistent with ambitions and objectives of Startups in the state of Kerala.
BROAD INDUSTRY SEGMENTS

- Software/IT: 63.3%
- Hardware: 15.6%
- Health Care: 8.9%
- Agriculture: 5.9%
- Bio Technology: 2.8%
- Services Only: 7.8%
- Others: 29.1%

As per the research study undertaken, we have seen a trend amongst Startups to target sectors that have flourished. New ventures and businesses in Software, IT/ITeS sectors have been tremendously growing at all times. Recently there has been a change and young venture founders and startups have started exploring areas such as Agriculture, Biotechnology, Healthcare etc where the competition is less in number. Startups that have explored such sectors have found considerable potential for growth, a niche market and expansion.
KERALA’s HI-POTENTIAL SECTORS

Startups in Kerala, could ideally invest more time and efforts into these sectors such as Bio-technology, Agro & Food-Based industry because of the latent potential and unfair advantage Kerala holds in these sectors. Another such sector is the evergreen Healthcare industry segment, where regardless of the economy’s performance; demand fluctuations do not ensue beyond a certain level since it is an essential sector. Kerala due to its well-developed public health system network, health tourism destination because of the moderate yet excellent quality medical facilities and high awareness among people has a lot of potential demand left to be unlocked in the Healthcare segment. Another instance of the same, which also points to signs of maturing of the startup ecosystem, can be attributed to the fact that there has been growth of targeted or sector specific incubators. In the case of Kerala, apart from the electronics incubator promoted by Kerala Startup Mission, one instance is that of the Sree Chitra Tirunal Institute for Medical Sciences and Technology (SCTIMST), one of the premier and best medical technology institutes in the country, which has setup its Technology Business Incubator (TBI) in association with Kerala State Industrial Development Corporation (KSIDC) and aims at promoting medical technology start-ups and entrepreneurship exclusively for medical services and bio-materials. The organization would, for startups, combine access to high-tech equipment & testing facilities coupled with direct mentorship from the senior most specialist doctors, bio-medical engineers and scientists.

Startups in Kerala could also explore avenues in Emerging or futuristic technologies of Robotics, 3-D printing, flexible electronics, biomimetics, fluxtronics, material sciences and wearable technology, Nanotechnology, Virtual Reality, Artificial Intelligence etc.

Going by the concept of demand driven innovation, another potential sector Kerala’s startups could target is the Defence sector which is quite large a pie, starting from the basic mass manufactured components to futuristic drone, nano or wearable technologies. This is due to the new Defence Offset Policy (part of the Defence Procurement Policy-DPP) which stipulates it is mandatory that the vendor(s) for large Defence contacts offset a certain percentage (30% onwards) of the deal’s total value inside India, including for transfer of technology (ToT), development of Defence manufacturing and skill enhancement.

Also, due to the Defence Offset Agreement clause, which is part of the Defence Procurement Policy (DPP) and the year on year increase in spending in the Defence/Homeland Security segments, there is potential for a large amount of Foreign Investment coming to India to fulfill offset obligations.

DPP will also have a new category of Indigenously Designed Developed and Manufactured (IDDM) as the most preferred category for procurements. This policy, taking cues from the “Make in India” campaign of the Government of India, has the potential to transform India; from being a consumer of out-dated equipment and low cost manufacturing to being a producer of futuristic technologies; and also the vision for India from being the world’s largest importer to being an exporter of Defence equipment.

For these sectors, this is ideal in terms of utilizing the existing highly skilled human capital abundant in Kerala, and also tackle certain inherent challenges like the lack of availability of land, and high labour costs, but yet will drive more growth, employment and a large scope for expansion.

This could often mean investments in terms of Foreign Collaborations, R&D tie-ups and indigenization which will also help restructure the economy from a primarily remittance-consumer driven to hi-tech.
PRODUCT VS SERVICE: A COMPARISON

Product companies are dominating the Ecosystem in Kerala. As seen below, we can notice a segregation between product companies and service companies with the number of product companies on the rise. 36.3% of respondents were targeted product companies, while nearly another 49.7% of respondents were running a Product and Service(combined) Business.

A service company works in a make to order mode, basically software or service is initiated after a customer proposes the request. The service is for a specific client and not duplicated for others. Service Companies usually make revenue by providing services like outsourced development, testing or consulting over a finite period and the manpower is billed to the client over this period. On the other hand, product companies work mostly on make to stock mode.

The software is built prior to client requests and same software is used for multiple clients. And also a product company primarily focuses on reaping commercial benefits solely by selling its specific proprietary product.
On a broader scale, the startups based in Kerala are mostly catering to the Software/IT sector. Though there is immense potential in Kerala, Electronics and Biotechnology sectors have been explored by less than 15% of companies in Kerala.

Startups exploring niche domains and coming up with technological innovations are on the rise in various sectors such as robotics, artificial intelligence, biotechnology, food extractions etc.
SIZE AND SHAPE

GENDER RATIO

Women Entrepreneurship has gained popularity among the startups as more and more female entrepreneurs are coming forward with new and innovative ideas to make their mark on the industry. Though the overall percentage of women startup founders in the ecosystem is very miniscule, and the whole ecosystem is skewed towards the male, the number of young women recently venturing into entrepreneurship and innovation activities has been showing an encouraging trend.

This has been due to the rise in interventions by the State in Education Policy, and also interventions at the college and school level including the setting up of Innovation and Entrepreneurship Development Centres (IEDC's) and promotion of Do-it-yourself (DIY)/maker culture etc.

There are no significant differences between men and women in terms of their attitudes towards entrepreneurship as a career choice or as a high status activity. Male and female students are equally likely to participate in entrepreneurship development programs at School and College, but it is seen that males are 70% more likely than females to be interested in starting their own business as a result.

Experience of Founders

Below is a comparison of the number of the number of years of experience of the founders of the startups in Kerala. Studies have shown that for entrepreneurship, unlike typical markets, information networks are inefficient; this means founders identify different opportunities based on their unique prior knowledge. Startups in some industries, such as biotech and business software, gain an edge from the experience that comes with a founder's age.
INDUSTRIES AND NUMBER OF EMPLOYEES

It has been seen from the above chart, that the startup sub-sector employing the largest number of people is the Software Sector, followed by the Services sector.

75.24% MALE EMPLOYEES  
24.76% FEMALE EMPLOYEES

91.6% MALE FOUNDERS  
8.4% FEMALE FOUNDERS
SALES AND BUSINESS DEVELOPMENT

The role of business development changes as a company grows because what is valuable in the long-term changes as the company grows. At the youngest of startups, the greatest opportunity to create long-term value is by finding customers to validate product-market fit. There won’t be a business in a few years if an early-startup cannot find traction within a few months. Once a startup has traction, the universe of realizable growth opportunities begins to expand. The cycle of identifying, assessing, and pursuing strategic growth opportunities has the potential to create a snowball effect that leads the company down a course towards self-sufficiency, and ultimately an exit via IPO or acquisition.
MARKET PLACE

Every startup company is looking for its edge and as our world gets smaller, many times that edge comes from a business strategy that includes international expansion. Whether it's looking for additional consumer markets to tap into, finding the best workforce, or outpacing competitors there are many reasons why startup companies are considering a global strategy.

Startups in Kerala are good at targeting local consumer space and international enterprise markets, but have yet to get good traction in the government and public sector organizations. Foreign collaboration and collective intelligence are key imperatives for companies in an age of rapid competition.
Current Source of funding

- Self Funded: 65.1%
- Funded by Family and Friends: 10.5%
- Credit or Loans: 8.5%
- Seed Funding and other Investments: 10.9%
- Other: 5%

Access to funding: access to external financial services like seed fund, credit facilities - Rating

1. 19.6%
2. 12.8%
3. 22.9%
4. 16.2%
5. 28.5%

Scale of 1 to 5, where 1 being lowest and 5 the highest

Utilizing source of credit loans available

- Yes: 20%
- No: 80%
PROGRESSION

Companies at various stages

Registered Entity

77% YES
23% NO
Mode of registration

- Private Limited Company Registered under Ministry of Corporate Affairs (MCA): 39.7%
- Limited Liability Partnership Registered in India: 15.1%
- Section 8 (earlier Section 25) Company/Non-profit: 0%
- Registered only at an incubator: 16.2%
- Non-Registered: 12.3%
- Other: 16.8%
INCUBATORS AND GOVERNMENT SUPPORT

Currently incubated or have been incubated at any Technology Business incubator

- YES: 68%
- NO: 32%

Incubation Facility provided by the Government or Government supported incubators have helped Startups grow

- No: 13%
- Yes: 25%
- Not applicable: 62%
Types of Incubation Startups Prefer

- Physical Incubation: 64.2%
- Virtual Incubation: 22.3%
- I don't want to be incubated: 13.4%
**Why Kerala?**

**Connectivity**
- Physical (road networks, airports, ports)
- ICT - telecom service providers, high PC and mobile penetration

**Investor Friendly Environment**
- Single window clearance

**Weather and Surroundings**
- Pleasant weather throughout the year, moderate variations
- No extreme climatic conditions
- No threat of major natural calamities
- Stable law and order situation

**Education**
- Availability of trained manpower from a handful of technology, arts and science colleges
- Abundance of professional colleges and polytechnics and industrial training

**High Social Indices**
- Literacy rate: ~94%
- High human development index of the state residents

**Average Age of Startup Founders:** 28
STARTUP FUNDING
Extension of existing schemes of banks and financial institutions for startups (collateral-free lending, soft loans, interest-free loans)

ACCELERATORS
Partner with world-class accelerator with international expertise

HUMAN CAPITAL DEVELOPMENT
Work with universities and educational institutions to provide pre-trained manpower in emerging technologies

INCUBATORS
Fully-fledged support and organizational responsibility undertaken, establishing new and scaling up of existing incubators

STATE SUPPORT:
Fiscal and non-fiscal incentives for incubators, accelerators and startups in respective sectors of the industry

CREATION OF INFRASTRUCTURE

STARTUP - BOOTUP - SCALEUP MODEL;
Followed for software startups and MSME’s based in Kerala

KERALA TECHNOLOGY STARTUP POLICY 2014
Executive Summary

Kerala Startup Mission (KSUM) is the implementing agency of Government of Kerala for entrepreneurship development and incubation activities in Kerala. KSUM was formerly the Technopark Technology Business Incubator (T-TBI), a society under the Travancore Cochin literary, Scientific and charitable Societies Registration Act XII of 1955 and started the incubation programme in the name of Technopark Business Incubation Centre (TBIC) in 2002. TBIC had been incubating IT & ITeS companies starting from 2 seater.

In 2005, Technopark set up Technopark Technology Business Incubator (T-TBI), with the support of Department of Science & Technology (DST), Govt. of India for incubating technology startups in various thrust areas like Electronics, ICT and Mobile Technologies.

Kerala Start Up Mission is also operating as the TOCIC (TePP Outreach cum Cluster Innovation Centre) for the PRISM Programme of DSIR, Govt. of India and MSME TBI for supporting non-IT startups by leveraging government grants.

In 2012, Kerala Start Up Mission was taken up by Govt. of Kerala and entrusted as the agency for implementing the entrepreneurship development programmes in the state. KSUM is building the Kerala Technology Innovation Zone at KINFRA HiTech Park, Kochi, which is a single roof infrastructure for multiple sector incubator. Since then, KSUM has been promoting entrepreneurship development programmes right from schools (Raspberry Pi Programmes), colleges (Boot Camps), Startups (Pre-incubation/ Incubation/ Accelerator Programme, Startup Box Campaign, Leadership Academy, International Exchange Programme etc).

KSUM is also the implementing body for the Kerala Technology Startup Policy that supports startup ecosystem by means of 9 components such as Infrastructure, Incubators and Accelerators, Human Capital Development, Funding, State Support, Governance, Public Private Partnership, Scaling Existing and Establishing New Incubators and Startup-Bootup-Scale up model for moving fast from ideas to IPO.

KSUM activities are spread across the state of Kerala.

Startup Ecosystem in Kerala

Kerala is on the tipping point of a big social revolution. After focussing and building tourism in the State, Kerala has now single-mindedly focussed on building a successful startup ecosystem. The youth of the state are eager to pursue their dreams and create their own enterprise rather than move the beaten track of regular employment. Various social economic and demographic factors add to the paradigm shift and the Government of Kerala has been proactively working on this by creating various programmes to inculcate an entrepreneurship culture in the impending young generations of the state. The years from 2010-2020 has been declared as the ‘Decade of Innovation’ by India. The latest National Science Technology and Innovation Policy 2013 (NSTI), is in furtherance to this declaration. Unlike other existing Global Innovation Systems, The National STI Policy aims at innovation for inclusive growth, ensuring access, availability and affordability of innovation to as large a population as possible. Special emphasis has been given to bridge the gap between the STI system and the socio-economic sectors.
The policy makes special mention for launching newer mechanisms for nurturing and promoting Technology Business Incubators (TBIs) and science led entrepreneurship and also providing incentives for commercialization of innovations with special focus on green manufacturing. To maximize the growth potential of the country the NSTI policy focuses on promoting interdisciplinary research which includes traditional knowledge. The Kerala Technology Startup Policy is in line with the common vision set in the NSTI policy 2013.

The Kerala IT Policy 2012 lays down specific growth directives in terms of share of India’s IT market, job creation, e-governance and development of world class IT spaces to meet industry requirements. The policy further encourages the concept of IT townships wherein all the facilities are provided in the vicinity of IT parks. As far as infrastructure goes, Kerala has a well-maintained and well-equipped existing infrastructure, which forms a solid foundation on which Government of Kerala’s flagship project, Kerala Technology Innovation Zone is built.

For years now, there has been migration of people from the State to different parts of the world. Believing that this has resulted in a significant ‘brain drain’ which, in turn, has affected the knowledge economy of Kerala, the government of Kerala has created the Kerala Startup Policy. Kerala Government has announced the Kerala Technology Start Up Policy with a view to boost entrepreneurship in the state. The startup policy unfolds the broad framework for creation of a startup ecosystem in technology-based startups across sectors in the state.

With its very own technology incubator in the form of Kerala Start up Mission (Techno Park TBI), the government of Kerala was successful in promoting the spirit of entrepreneurship among the youth of the state. Within a very short span of inception T-TBI has successfully incubated close to 200 companies with 4500 jobs created and an annual revenue generation of Rs. 150 crore.

Technopark TBI is also successful in creating the first PPP TBI of India Indian Telecom Innovation Hub (Startup Village) among Molme Wireless Solutions Pvt Ltd, the most successful student startup incubated in Technopark TBI, Department of Science and Technology and Technopark. Within a short span of time Startup Village has been able to spearhead a startup revolution in the state with successfully incubating over 150 companies with applications of more than 1000 more startups received within the first 6 months.

Technopark TBI is also an approved centre for the MSME Technology Business Incubator (for incubating micro and small enterprises in various domains by MoMSME) and TePP Outreach cum Cluster Innovation Centre, TOCIC (for PRISM projects supported by DSIR, Govt. of India) in Kerala. The centre is primarily managing the non-IT innovations and startups.

1. Kerala Start Up Mission (Formerly Technopark Technology Business Incubator)

Kerala Start Up Mission (KSUM) has been actively initiating various programmes for developing the student entrepreneurship in the state. Government of Kerala declared the start-up policy with an aim to accelerate the growth of student entrepreneurs. KSUM being the nodal agency for implementing the Startup policy have come up with various schemes for the effective implementation of the policy. The schemes cover a broad area from schools, colleges and to young entrepreneurs. The programmes are found to be effective as more youngsters come up with innovative ideas and the culture of entrepreneurship found to be flourished throughout the state. KSUM have been interacting with schools and colleges for the effective implementation of the schemes. KSM proposes to develop the innovative ideas of entrepreneurs into products. They will be given infrastructure facilities as well as mentorship to come out with market viable products.

Kerala Startup Mission has initiated various programmes for the implementation of the Startup Policy. KSUM was formerly the Technopark Technology Business Incubator (T-TBI), a society under the Travancore Cochin literary, Scientific and charitable Societies Registration Act XII of 1955 and started the incubation programme in the name of Technopark Business Incubation Centre (TBIC) in 2002. TBIC had been incubating IT &ITeS companies starting from 2 seaters.
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Owing to the success of Technopark TBI, Government of Kerala is rebranding Technopark TBI as Kerala Start-Up Mission (K-SUM), for implementing the State’s Technology Startup Policy. K-SUM will offer support to startup entrepreneurs to implement their innovative ideas from ideation stage. KSUM will also provide mentoring, infrastructure facilities, entrepreneurship development programmes, seed fund assistance and exposure programmes. Owing to the success of Technopark TBI, Government of Kerala is rebranding Technopark TBI as Kerala Start-Up Mission (K-SUM), for implementing the State’s Technology Startup Policy. K-SUM will offer support to startup entrepreneurs to implement their innovative ideas from ideation stage. KSUM will also provide mentoring, infrastructure facilities, entrepreneurship development programmes, seed fund assistance and exposure programmes.

The Start up Boot camps run by Kerala Start up Mission is acting as a nodal point for pooling up innovative ideas from colleges. The 103 boot camps have accommodated around 100000 engineering students across the state. The activities initiated in the boot camps enable the students to come up with innovative ideas. These innovative ideas are taken up to expert committee who will evaluate and will give mentorship for the same. The technology related issues as well as market analysis/viability will be assessed and proper guidance will be given by the expert committee.

The model derived by KSUM will enable the students to get hands on experience on various technology based products. The fabrication labs will act as a catalyst to come up with prototypes. The idea to prototype can be made possible by the resources available with Kerala Startup Mission.
Location

Kerala Start Up Mission is located at Ground Floor Thejaswini, Technopark Phase I Campus, Thiruvananthapuram. The Kerala Technology Innovation Zone is located at KINFRA Hitech Park, Kalamassery, Kochi.

ACHIEVEMENTS of Kerala Start-up Mission (Formerly T-TBI)

T-TBI won the Award for the Worlds 2nd Best Science Based Incubator instituted by CSES, UK and Techno-policy Network, Netherlands in 2011.
T-TBI has won AABI incubator of the year 2012 award
T-TBI won National forum for People's rights Appreciation award 2013
T-TBI has won Golden Peacock national training award 2014

KSUM Project Implementation Background

Kerala Start up Mission has initiated various steps for setting up a start up eco system in the state. The policies implemented by the state government have changed the thinking pattern of the students in colleges. The Schemes implemented by Kerala Start up Mission have helped to create a start up eco system in the state.

Start-up Policy: Government of Kerala has come up with a forward looking policy for creating a vibrant start up ecosystem in the state to foster the growth of technology entrepreneurship. The Kerala Technology Startup Policy provides for the facilitation of startups in realising their ideas to products and ventures. Kerala Startup Mission, K-SUM (formerly Technopark TBI), the nodal agency for implementation of the policy will offer mentoring, infrastructure facilities, entrepreneurship development programmes, seed fund assistance and exposure programmes etc.

Student Entrepreneurship Policy: The Government has brought out a policy to encourage young minds in pursuing their startup dreams. The SEP facilitates the pursuance of ideation and venture formations by supporting the students through grace marks and attendance for these activities.
Technology Innovation Zone

Government of Kerala has established the Kerala Technology Innovation Zone, a global innovation incubator hub for many technology sectors under an umbrella. T-TBI envisages building the following incubators under TIZ and working towards it. In order to provide proper infrastructure support to startups, Technopark TBI is leased with 13.2 acres of land at KINFRA Hitech Park, Kalasammasery for hosting Incubators in multiple domains and along with other support facilities. The Kerala Technology Innovation Zone is the flagship project of Government of Kerala and this will have various sectors of incubators under a single umbrella thereby improving cross-utilization of infrastructure and knowledge. The Government of Kerala has designated Kerala Startup Mission as the agency to setup and operate the Kerala Technology Innovation Zone. The zone will also hold separate research facilities for different sectors which will be funded by the private partners. These facilities will actually spearhead the innovation process that happens in the zone. Dedicated areas will be provided for angel investors and other interested parties in the zone who are interested in investing in any of the sectors.

Presently the zone comprise of three technology business incubators in various domains viz: Biotech Incubation Centre (BTIC) for biotech start-ups and Electronics Incubator. All the incubators are separate entities.

The Biotechnology Incubator was set up by KINFRA and handed over to KSUM during the time of setting up Kerala Technology Innovation Zone. The BTIC is dedicated for the Biotech incubation. BTIC has around 25,000 sq.ft space and the provide infrastructure facilities and lab facilities for the biotech startups to develop their innovative products. The operations of Biotech incubator and the labs are completely monitored by Rajiv Gandhi Centre for Biotechnology. Presently there are 4 companies under incubation. RGCBI has setup a full fledged research lab with the funding support from Department of Biotechnology, Government of India.

The telecom incubator is managed by Startup Village and it is spread into two buildings Water Tank (12,000 sq.ft) and Office Plaza (10,000 sq ft). The incumbents are provided with co-working space with power, air conditioning, 100Mbps internet connectivity and other utilities. KSUM will set up an electronics incubator in 25,000sq.ft of the Office Plaza building with Indian Institute of Information Technology and Management Kerala (IIITMK). The incubator comprise of incubation co-work space and various laboratories like prototyping, robotics, fabrication etc. The electronics incubator will also provide mentorship, entrepreneurial trainings and infrastructure for the incubatees such as Wearable lab, Do It Yourself Innovation Center which consist of Microcontroller & Microprocessor Innovation Center, Robotics Innovation Center and Internet of Things (IoT) Innovation Center. The facility will be commissioned this year itself.

KSUM is building an infrastructure of about 3 lakhs sq.ft for incubation and entrepreneurship activities, at KTIZ that comprise of built-up startup modules, design studios, hi-end fabrication labs, R & D lab facilities, commercial office spaces, dormitories, SOHOs, guest rooms, malls, imax theatres, food courts, internal playground, retail shops etc.
A multi technology multi sectoral hub, a project of Govt. of Kerala through Kerala Startup Mission at Kalamassery, which promotes technology in diverse sectors like Biotechnology, IT/ITeS, Telecom, Agriculture, Tourism, Coir, Health & Media.
ELECTRONICS INCUBATOR

The Electronics Incubator is a joint initiative between, Department of Electronics and Information Technology (Deity) and Indian Institute of Information Technology and Management Kerala (IIITM K), the nodal agency of the project and Startup Village (Knowledge partner) and Govt of Kerala (Infrastructure and evangelization partner through Kerala Startup Mission) to promote consumer electronics based innovation and set up labs and innovation centers that focus on the current trend and emerging technologies of disruptive nature to bring India to the forefront of innovation in the electronics space.

A 25000 sq ft facility has been developed at the Technology Innovation Zone, KINFRA Hitech Park, Kochi, by Kerala Startup Mission for the Electronics Incubator.

An area of focus would be smart wearables that have recently grown to a billion dollar industry and it is proposed to have a facility that would assist innovators design and develop sophisticated wearable tech using the latest rapid prototyping equipment, in the belief that the best of this technology would come from India.

The Do It Yourself (DIY) Innovation center will cater mainly to emerging areas in the maker culture. The Microprocessor and Microcontroller area will have all the latest trailblazers of Do It Yourself (DIY) proponents like Arduino and Raspberry PI aimed at inspiring the startup community to create innovative electronic products.

Robotics is an area where India is behind global peers and the Robotics area is instituted to address this gap by developing facilities with robotic actuators and kits that would enable innovator for fast paced development of prototypes.

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The Internet of Things (IOT) is the future of the world where every object is equipped with sensors and connected to the internet which would create limitless new opportunities for individuals and businesses. Its potential is so significant as to spawn the next Facebook or Google, in the form of a visionary company that successfully combines hardware and software to provide a global platform for IOT objects and the innovation centre will be at the forefront of this change by making use of the synergy between the different labs and the multitude of talent among the startups.

It is envisaged to set up a Fab Lab, a MIT initiative that will be a part of the electronics incubator and house equipment that will complement the existing Fab Lab.
Objectives

1. Objectives of the project:
The Electronics Incubator at Cochin, Kerala will primarily create a sustainable ecosystem that will enable startups and entrepreneurs in the electronics sector to build, break and innovate, leading to products that will change the landscape of the Indian economy. The macro level objectives will be achieved by:
a. Creation of new enterprises focused on Consumer Electronics.
b. Providing entrepreneurs access to infrastructure that facilitates manufacture of electronic hardware in a cost effective and sophisticated manner.
c. Mitigate the risk that startups face while manufacturing electronic hardware by providing apt mentorship.
d. Provide entrepreneurs with access to specialized tools like laser cutters and 3D printers.
e. Bridge the time delay taken to absorb new technologies.
f. Provide Seed Funding for promising Startups through the project.
g. Providing techno-business mentorship to prune and refine the idea from concept board level to an organizational setup.
h. Encouraging fail fast to ensure efficient utilization of the high-tech resources made available at the Incubation Centre.
i. Creation of holistic ecosystem for encouraging innovation, R&D and entrepreneurship in the ESDM sector.
j. Enabling creation of Intellectual property within the country for maximising domestic value add and reduce external dependence.
k. Providing assistance during prototyping, development and commercialisation for the products produced through the project for India and other growth markets.
l. Creation of employment at various levels.
m. The incubation center should aim at objectives in line with the ESDM vision of the country as outlined in the NPE and other policy documents.
n. Emphasis should on IP creation and Product Development to result in increased domestic value addition.
o. Incubation center should demonstrate unique integration of academia, industry, government and other incubation ecosystem elements.

Software Technology Parks of India (STPI)

Software Technology Parks of India (STPI), is a society set up by the Ministry of Communications and Information Technology, Government of India in 1991, with the objective of encouraging, promoting and boosting the Software Exports from India. STPI maintains internal engineering resources to provide consulting, training and implementation services. Services cover Network Design, System Integration, Installation, Operations and maintenance of application networks and facilities in varied areas.

STPI have partnered with Kerala Startup Mission for setting up an incubation space in KTIZ. KSUM is allotting 1 acre of land to STPI at KTIZ, Kochi for constructing building III for 90 years or till the date of expiry of lease agreement. The building will have incubation space, smart office spaces and built-up spaces for bio companies.
The Raspberry Pi(RasPi) is a credit-card-sized single-board computer developed in the United Kingdom by the Raspberry Pi Foundation with the intention of stimulating the teaching of basic computer science in schools. The Raspberry Pi Foundation is a charity founded in 2009 to promote the study of basic computer science in schools, and has been extremely successful in utilizing the RasPi as a tool for promoting creativity, innovation and the Do-It-Yourself (DIY) culture in education.

The RasPi is a simple electronic device, which can act as an alternative for a mini computer. A user can code using Python language and work on the RasPi. This will enable the person using the RasPi to have hands on experience with the probable outputs that happens on coding and do trial and error check effectively. From temperature monitoring and thermostat control inside a building to building a Braille support device, the potential uses of the Raspberry Pi are immense and innumerable.

The Government of Kerala with the intention of enabling students with basic coding skills and equipping them with the essentially required skill set to kindle their innovation and instill the DIY culture into them at a very young age has initiated the Learn to Code or the Raspberry Pi Programme. Students have been extremely responsive to the programme and come up with out of the box ideas and practical solutions to many problems they say around them.

The Government of Kerala has decided to implement the farsighted Learn to Code Programme with the Raspberry Pi and has identified Kerala Startup Mission as the implementation agency and knowledge partner for the programme. The project office of IT@School, under the Department of Information Technology, Government of Kerala is responsible for providing hands on training for the students of Government, aided and unaided schools (where Kerala State syllabus is followed). IT@School provides training for select students and faculty at their regional and local centres. After the training is complete the student shall showcase what they have learnt during the training programme in a statewide exhibition held separately or in conjunction with IT Mela. KSUM shall interact and follow-up with the trained students by providing a web platform wherein students can clear their doubts, learn about advanced projects and can showcase their projects.

Over 10,000 Raspberry Pi kits have been distributed to school students so far. A Raspi kit consists of the following components:

1. Raspberry Pi 2 Model B
2. 8 GB Micro SD Card Bundle
3. Clear case enclosure
4. HDMI Cable
5. Power supply 2A/5V
6. HDMI to VGA Converter
7. USB Keyboard and Mouse combo pack (Standard Keyboard 104 keys)
MIT FABLAB

Govt. of Kerala through Kerala Startup Mission (KSUM) has setup two Fablabs each at Technopark, Thiruvananthapuram and Kerala Technology Innovation Zone, Kochi. Fablab Thiruvananthapuram is located at the ground floor of Indian Institute of Information Technology Management (IIITM-K), Technopark Phase I Campus, Trivandrum. This has a builtup area of 18,00 sq.ft, the machine layout of which is attached as Annexure I. Fablab Kochi is located in the ground floor of Water Tank Building, Kerala Technology Innovation Zone, KINFRA Hitch Park, Kochi. The lab is set up in a built-up space of approx. 1,600 sq.ft. Objective:

FAB NETWORK

The objective of Kerala Fablabs is to encourage the innovation, technology development, product prototyping, maker learning, and commercializable product development. This will empower the maker-entrepreneurial culture, which at present is confined to ICT/ electronics domain. The Fablab programme will lead to a cross learning culture among multiple technology sectors and create a robust platform for the upcoming entrepreneurs to create indigenous technology products.

Scope:
The Kerala Fablabs are a support facility for the maker community comprising of startups, entrepreneurs, corporates, individual makers, research groups, academic institutions and universities across India. The Kerala Fablabs has a vibrant ecosystem for creating a maker culture among the young techno-entrepreneurs, who want to develop their innovative technology idea into a product prototypes with fine design functionalities.
Mini FabLabs

The project Mini Fab Lab aims to create mini Fab Labs across Kerala in Schools, Colleges etc. This will in turn bring in an in-house development facility.

Mini Fab Lab is an effort to bring maker ecosystem to the community. These Fab Labs will be based on Educational institutions and closely adhere to the university’s idea of bringing out makers with proven skills in design, development and fabrication. Mini Fab Labs will work closely with the Fab Labs to take advantage of the Fab Network, Fab Academy and other Fab Lab based initiatives. Makers based on Mini Fab Labs are allowed to connect to Fab Lab based makers / Fab Guru’s at any point of time through a dedicated channel. This will also make it quite easy to get maker certifications from the Fab Guru, which is a value addition to the degree certificate. Students/individuals based on Mini Fab Labs will also get the opportunity to work at Fab Labs and get themselves certified as Fab Gurus.

The Mini Fab Lab will work on a partnership model where Kerala Startup Mission will deliver 50% of the cost required to setup the lab while the later 50% should be taken up by the host institution. Fab Gurus from Fab Lab Kerala will deliver the technical expertise to run and maintain the Fab Lab. Apart from the Mini fablabs, the Kerala Fab Academy envisages to create open maker spaces in the state. The open maker space will have all the basic machines for prototyping and will be accessible to public.
ELECTRONICS @ SCHOOL

Kerala has set a great example of catching them young as far as IT education is concerned, through the IT @ School program which was started in 2002. As a natural progression to the successful implementation of the program over the last decade and more the government plans to take the electronics exposure to the youth at a very early stage through a new scheme titled "Electronics @School". The principle is to create electronics corners in schools which will enable hands on experience for students to learn the basis of Electronics. The structure of the kit divides electronics into six basic blocks, or bricks. Each of these bricks is colour coded so as to make it more intuitive and therefore easier for children to understand;

Last year the Government distributed 2200 Electronics kit to various Schools across the State. The Electronics Kit is aligned with the Physics curriculum of the 9th and 10th std students. The Electronics @ School initiative was inaugurated by the Hon’ble Chief Minister of Kerala Shri Oomen Chandy at the function on September 18, 2015. In the speech Shri Oomen Chandy also mentioned that the scheme should be widened to aided and private schools in Kerala. The 2200 kits have been distributed across the Government schools in Kerala and 1218 teachers have also been given hands on training on the kit in the month of December, 2015. The cost of the electronics kit in the phase 2 shall be the same as that in the phase 1.
TECHNOLOGY INNOVATION FELLOWSHIP PROGRAMME

The Kerala Startup Mission has initiated a Technology Innovation Fellowship Programme for young graduates interested in working with technology start-ups and student entrepreneurs. This is a flagship programme of the government implemented under the Kerala Startup Mission's Youth Entrepreneurship Programme. The Kerala Startup Mission invites applications every 6 months from eligible candidates, who would like to join the programme.

Selected candidates will receive a fellowship of Rs. 25,000 per month. The fellowship candidate will be a campaigner for technology startup activities in the state and will conduct events like entrepreneurship awareness camps, maker sessions, hackathons, and ideathons in colleges and other institutions in Kerala. Applicants should possess expertise in technology as well as experience in conducting programmes. The selection of the fellows will be made through an open invitation/screening and interview of the shortlisted applicants. The fellowship will be for a period of 12 months and volunteers will receive a fellowship of Rs. 25,000 per month.

Major Activities of Fellows

Activities of TIFP Fellows are classified into:

1. KSUM Activities
   a. Startup Boot Camp Activities (Conducting /Coordinating Events for students/ startups) – min 3 colleges per month/fellow
   b. Conducting workshops for KSUM
   c. Conducting Awareness Sessions

2. Maker Activities
   a. Fablab Programmes
   b. Associating with maker community
   c. Organizing /Hosting Makerfaire

3. Self-Development
   a. Attending Certification/Skill Development Programmes
   b. Attending Conferences /Workshops
   c. Self-development Activities/Engagements with other organizations

4. Ecosystem Development Activities
   a. Represent KSUM @ Organizing Workshops, Technical Sessions
   b. Support Startups (Technical & Commercial)
   c. Link/ Network with other partner organizations
   d. Evangelizing Tech-entrepreneurship in the state
   e. Conducting webinars
Fellowship period: 12 months with no further extension.

Payment of Fellowship: The fellow is eligible for receiving a monthly fellowship amount of Rs.25,000 for a period of 12 months. The monthly fellowship amount release will be based on submission of the monthly report by the fellow with recommendation from the Fellowship Committee of KSUM. Fellowship doesn't offer assurance of employment with KSUM and is valid only for a period of 12 months.

Report submission and evaluation of monthly performance: A designated KSUM official will closely review the activities of the fellows. The fellows shall submit weekly time sheet of activities on every Saturdays without fail. On 25th of every month fellows are to submit a report to the consultant, KSUM officials and accounts with the event wise report of activities performed. This report shall also include the activity plan proposed for the next month.

Reporting station: Fellows have to report regularly in any one of the KSUM offices in Trivandrum, Ernakulam or Calicut, a location of their choice.

Leave and travel reporting: Fellows have to report and get prior approval regarding their travel and leaves well in advance. In case of sick leaves, it has to be reported the concerned official via SMS/Email. In case of personal travel or being out of station/ non availability the fellow has to get prior approval for the same from KSUM.
INNOVATION ENTREPRENEURSHIP
DEVELOPMENT CENTRES (IEDC’S) / STARTUP BOOTCAMPS

Startup Bootcamp is a programme by Kerala Startup Mission aimed at the direct involvement of the student community in the creation of a sustainable entrepreneurial ecosystem in the state by creating IEDC’s in colleges. Each Bootcamp shall be manned completely by the student’s representatives who comprise of the executive committee of that Bootcamp. The boot camps are to act as hubs of activity of entrepreneurship development activities in the college and shall be under the IEDC program of the Kerala Startup Mission. The target audience primarily consists of students and faculties of engineering, polytechnic and Arts & Science Colleges in the State.

The IEDC/Bootcamp shall act as an institutional mechanism for providing various services including information on all aspects of enterprise building to budding Science & Technology entrepreneurs.

These institutions by deriving vitality and strength from their participant audience also seek to create an entrepreneurial culture in the Parent/Host Institution and other institutions in the region and to promote the objectives of KSUM and National Science & Technology Entrepreneurship Development Board (NSTEDB), including programmes related to women and weaker sections of the society. It also seeks to inculcate a culture of innovation driven entrepreneurship through student projects and to catalyse and promote development of S&T knowledge-based enterprises and promote employment opportunities in the innovative areas. IEDC’s shall be able to respond effectively to the emerging challenges and opportunities both at national and international level relating to SMEs and micro enterprises.
Implementation

Under the programme, colleges are identified and included in the scheme, after which a student and faculty coordinator are selected. A space may be allotted inside the campus of the educational institution for the IEDC's functioning.

The IEDC shall play the pivotal role in conducting hackathons, orientation sessions, workshops, seminars, competitions and business modeling sessions in colleges. The IEDC's shall also support by mentoring the students coming up with innovative projects. Students may be incubated in the space allocated in the campus.

Basic Procedures to be followed:
- Applications are invited for starting IEDC Bootcamps across the state.
- Application for to be filled by the college, applying for the same
- Colleges to select Nodal officer and student coordinator for the IEDC.
- A joint bank account to be opened with Nodal officer and student or principal or Nodal officer.
- Financial support of 2 lakh per financial year shall be send to the IEDC.
- A room of minimum 500sqft shall be earmarked for the IEDC.
- The fund allotted should not be used for creating infrastructure facilities for the IEDC.
**STARTUP BOX SCHEME**

**Startup Box**
A Startup Box comprising of Macbook, iphone, google nexus, kindles, arduino starter kit etc., is distributed to potential startups for the development and testing of their applications. And the program shall be followed with similar kits for promoting development in selected areas.

![Image of startup box event](image_url)

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### Startup Box Detailed Inventory List

#### Hardware

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laptop</td>
<td>Dell XPS 13</td>
</tr>
<tr>
<td>Adapter</td>
<td>USB C to HDMI/Ethernet/VGA</td>
</tr>
<tr>
<td>Smartphone</td>
<td>Google Nexus 6P 32 GB White</td>
</tr>
<tr>
<td>Tablet</td>
<td>Apple ipad Mini 4 16GB, WiFi, White</td>
</tr>
<tr>
<td>External Drive with Case</td>
<td>1 TB HDD</td>
</tr>
</tbody>
</table>

#### Maker Kit

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boards</td>
<td>Arduino Nano</td>
</tr>
<tr>
<td></td>
<td>Raspberry Pi Zero</td>
</tr>
<tr>
<td></td>
<td>Node MCU Kit ESP8266</td>
</tr>
<tr>
<td>Sensors</td>
<td>PIR (2 nos)</td>
</tr>
<tr>
<td></td>
<td>Accelerometer (2 nos)</td>
</tr>
<tr>
<td></td>
<td>RF Module (NRF24L01) (4 nos)</td>
</tr>
<tr>
<td></td>
<td>Gas Sensor Kit</td>
</tr>
<tr>
<td></td>
<td>Humidity Sensor (DHT11)</td>
</tr>
<tr>
<td></td>
<td>Ultrasonic Sensor (5 nos)</td>
</tr>
<tr>
<td></td>
<td>Current Sensor (4 nos)</td>
</tr>
<tr>
<td></td>
<td>USB to serial converter</td>
</tr>
<tr>
<td></td>
<td>Jumper Wires (50 pcs Pack)</td>
</tr>
</tbody>
</table>

#### Ebook Reader

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amazon Kindle</td>
<td>Kindle Paperwhite Wifi</td>
</tr>
<tr>
<td>Books</td>
<td>Zero to one 130, tribes 330, flow 350</td>
</tr>
</tbody>
</table>

#### Other Products

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wifi Dongle</td>
<td>Universal Wifi Dongle/ Data Card</td>
</tr>
<tr>
<td>Google Cardboard</td>
<td></td>
</tr>
</tbody>
</table>
Startup Box: The Initiative

Government of Kerala has observed the new spur of youth for startups and has identified youth entrepreneurship development as key focus area for state. STARTUP BOX INITIATIVE is such a scheme to empower college students to jump into the entrepreneurial bandwagon. It is very clear that employment and growth opportunities in the next fifty years of the world are going to be based on Technology. The Government of Kerala has designated identified Kerala Startup Mission the implementation agency for the Startup box initiative.

STARTUP BOX INITIATIVE is a novel way to simplify the path for 50 talented teams (teams of 3-5 college students) into technical entrepreneurship. Yearly the STARTUP BOX INITIATIVE will provide 50 teams comprising of college students, startups selected through Bootcamps of Kerala Startup Mission or through various incubators in Kerala. As technology continues to evolve, it brings with it new opportunities and challenges for educators and students. STARTUP BOX INITIATIVE aims to address the lack of courage, initiative and encouragement to attempt new and innovative ventures. The STARTUP BOX INITIATIVE aims to debunk the myth of difficult processes that lead to a successful startup.

Aim of the Initiative

- Provide first hand exposure to the concept of Design Thinking
- To serve as an educational and exposure program and become a platform to learn and experiment, hone and develop real world leadership and entrepreneurial skills.
- Curriculum integration: To create an opportunity for the student teams to convert their idea into Final year projects
- To cater 50 teams or 100 individuals annually on the above mentioned elements

Startup Box – The kit

- Essential tool kits to kick start the operations of a digital age startup and shall comprise of a High-end computer, Smartphone, Maker kit, Internet dongle, ebook reader etc.
- 50 Startup Boxes will be procured by Kerala Startup Mission.
- The 50 Boxes, Kerala Startup Mission shall implement the scheme through a programme identified annually.
- The boxes shall remain the property of KSUM and shall be provided to Startup only for the duration of the program, and post that, the Box shall be returned (as provided) to the incubator the startup is associated with.

Eligibility and Selection

- The Startup Box initiative is meant for brightest of bright college students and talented young entrepreneurs
- Interested young entrepreneurs shall apply to KSUM and college students shall apply through their institution’s Bootcamp.
- The box shall be provided to 50 teams comprising of students, young entrepreneurs or a mix of both.
- A team shall comprise of minimum 3 persons and a maximum of 5 persons from the above.
- Ideally each team shall have an unique idea selected based on the merit of their idea else, the teams will work on a common idea provided by the Incubator; where the best execution/implementation of the idea will be taken into evaluation
Yearly, Technopark TBI and Startup Village shall manage 10 and 40 teams respectively. Each team shall comprise 3-5 members, selected on their merit of idea or idea assigned by the incubator they are associated with.

The 1st edition of Startup Box were based on the following themes:
- Fintech – Financial Technology
- IoT – Internet of Things
- Mobile – Apps and Mobile based services
- Internet – Web based applications and services

The incubator(s) shall offer the following services to the selected teams:
1. Technical mentoring and support
2. Managerial support and Administrative guidance
3. Introduction to clients and potential business partners based on their idea domain
4. Investment opportunity for well developed or Industry relevant prototypes

Program Snapshot

[Diagram showing various icons and labels related to problem-solving, empathy, collaboration, and capacity building]
Kerala Startup Mission (KSUM) is a nodal agency of Government of Kerala established to help foster development and generate opportunities in the region through Technology Entrepreneurship. Towards this objective, KSUM runs several initiatives in the region, including encouragement and assistance for upcoming startup companies to gain foothold in the startup eco-system.

General Electric & Co. has associated with Kerala Startup Mission as a corporate partner for providing exposure and opportunities for identified startups. The identified startups will be introduced to problem solving scenarios and also be introduced to new software platforms. After several rounds of interactions with the startup companies GE had identified 3 company representatives namely Mr. Rajeev Nath Viswanathan, Loopall Business Solutions, Mr. Ganesh Gopal, Secretary Center for Development Initiatives (CDI) and Mr. Jikku Jose, Trucel Technologies Pvt Ltd (Quentis) from Kerala Startup Mission for visiting the GE Plant, Schertz.

**Predix Training:** Tata Consultancy Services (BSE: 532540, NSE: TCS), a leading global IT services, consulting and business solutions organization, conducted a two-day training program on Predix, in partnership with General Electric Co. and Kerala Startup Mission on 14th and 15th of January 2016. Predix which is GE’s platform for industrial Internet is a cloud-based PaaS (platform as a service), which enables industrial-scale analytics for asset performance management (APM) and operations optimization by providing a standard way to connect machines, data, and people.

The objective of this training was to assist in innovation and GE CoE Technology Proliferation in the state of Kerala, India. The above initiative was being pursued as part of the collaboration initiative between GE and KSUM and has been facilitated and supported by Dr. Jayasankar Prasad, C, CEO, Kerala Startup Mission, Kerala; Ricardo Cayuela, Chief Information Officer, GE Oil & Gas; Purna Pidaparti, Regional & Global Services Leader, ITSS Site leader - Bangalore & Hyderabad, GE Oil & Gas; Anupam Singhal, Vice President and Global Head – Tata Consultancy Services S GE Relationship; and Sangram Swain, Client Partner, Tata Consultancy Services.

Kerala Startup Mission (KSUM) is a nodal agency of Government of Kerala established to help foster development and generate opportunities in the region through Technology Entrepreneurship. Towards this objective, KSUM runs several initiatives in the region, including encouragement and assistance for upcoming startup companies to gain foothold in the software eco-system.

Kerala Startup Mission and General Electric Co. have an ongoing relationship to train startups, and provide exposure, encouragement and assistance for upcoming startup companies to gain foothold in the technology and software eco-system.
"Internet of things" (IoT) is becoming an increasingly growing topic of conversation both in the industry and outside of it. It's a concept that not only has the potential to impact how we live but also how we work. IoT had already become a buzzword in the industry and hence opened up employment opportunities for students and market opportunities for startups. The IoT lab initiative TM will bring the drive to colleges via

- IoT Hardware Lab
- IoT Trainings
- IoT Hackathons
- IoT StartupGo TM

The market for IoT is exploding, industries such as consumer electronics industry has now become synonymous with connected products. The Internet of Things Lab is a campus hub focused on learning, research and hands-on experimentation to discover and demonstrate the promise of the Internet of Things. The Internet of Things Lab serves as an exciting multidisciplinary learning and research "sandbox" as well as a thought-leadership and innovation showcase to explore, experience, and extend cutting-edge technologies and use-cases. 2

"The Internet of Things will transform the way we live, work, and play"

Why IoT Lab Initiative?

1. The long view: The Internet of Things is in its early days, and most implementations are still relatively simplistic—but that's changing fast, as IoT technology, from end-point devices to data integration and analytics platforms, increase in number and improve in capability. Businesses are beginning to grasp the advantages of IoT both in terms of improving operational efficiency and extending external business opportunities. The IoT labs will bring in both technology and business opportunities by offering a common platform for the labs to communicate and grow in a community driven model.

2. It's all about the data: Organizations will achieve the business advantages of IoT only when they can capture, sort, piece together, and make sense of that data. That means they need to be able to collect, store, and retrieve data from a variety of devices representing many different operating systems, protocols, and standards. Most college faculties are unaware of the technical aspects in the connected devices world which has moved from two protocols to over 300 protocols. Each of the IoT labs will generate knowledge which will be shared across to bring about a knowledge portal. It's not about reinventing the wheel, but about "thinking inside the box".

3. Push more intelligence to the edge: The "things" of IoT represent an ever-growing range of devices: chips, implants, sensors, transponders, even cameras and motion detectors. One of the developments driving IoT is the cost/capability equation described in Moore's Law, which says that the processing capabilities of those end point devices will continue to increase while their cost goes down. Devices with more intelligence will help minimize back-and-forth with the data center and across the network, mitigating potential performance bottlenecks. Hardware platforms have evolved in such a fashion, which the students are very unaware of. The labs will have cutting edge hardware to bring in cutting edge research to the affinity groups.
UNITED NATIONS
EMPRETEC TRAINING WORKSHOP (ETW)

EMPRETEC is an integrated capacity building programme of UNCTAD in the area of SMEs and entrepreneurial skills promotion. It is dedicated to helping promising entrepreneurs put their ideas into action and fledgling businesses to grow. The programme is part of UNCTAD’s mandate on enhancing productive capacity and international competitiveness for the benefit of economic development, poverty eradication and equal participation of developing countries and transition economies in the world economy. EMPRETEC’s core product, the Entrepreneurship Training Workshop (ETW), is based on a unique methodology developed at Harvard University, focused on a behavioural approach to entrepreneurship. Being the nodal agency for the promotion of entrepreneurship, Kerala Startup Mission has tied up with UN-EMPRETEC and EMPRETEC India Foundation for collaborating in the Startup Leadership programme.

The workshop is effective for the startup CEO’s to develop their competencies.

Implementation
- Selection of Startup companies from the different incubators across the state and those who have registered in the Kerala ecosystem
- The selected candidates shall be send to the ETW workshop conducted at different states from time to time.
- The training cost will be taken up by Kerala Startup Mission
- The travelling and accommodation shall be borne by the startups
- The nominated officers from startupmission can participate in the workshop.
The Start Up i3 programme is an opportunity and platform for students to express their innovative ideas in a collective or group setting. Brainstorming the ideas in a group will help the students to ascertain the viability of their ideas. The mentoring sessions are structured in such a way that the best ideas shall be identified and selected from the group. Innovative ideas shall be mentored and guided as to how well their individual business idea can be executed. The target audience of Start Up i3 is predominantly students belonging to the IEDC/Startup Bootcamps.

Key Objectives

Ideate:
- Ideation is one of the basic processes which have to be shown the right path. Connecting the Problem of the society and need of the society will create successful enterprise. Connecting the same with technology will bring out innovative technology products. Kerala Start up Mission in association with Open fuel will be giving a platform for students to interact with each other and to throw away the barrier of expression.

Innovate:
- Innovation needs knowledge, exposing the students to technology will bring out innovation. The 3 days programme will help the students to identify the core areas they can relate their studies with innovation.

Incubate:
- Kerala Start up Mission offers the unique platform for the students to take their ideas to the next level. Mentorship and technical expertise will help the students to mould their ideas into successful products. The pre incubation facility will be provided to the students who have the best idea. The best part in pre incubation is the student coming up with an innovative idea need not be registered as a company

Implementation
- Groups will be formed consisting of a team of 5 members from colleges across IEDC-bootcamps in the state.
- The members will be identified by the Nodal officer from each college. The students having the entrepreneurial spirit should be identified from the IEDC start up Boot camps.
- 3 days residential programme on business modelling.
- The best business model evolved at the end of 3 days will be given cash prizes.
SCHEMES

GOVERNMENT OF KERALA | GOVERNMENT OF INDIA
Performance Linked Support Scheme:

Kerala Startup Mission has initiated a performance linked support scheme for startups in the State. Kerala Technology Startup Policy defines startup as innovation based technology startup registered under the Companies Act and within 3 years of incorporation. As per the 5.2.3 para of Startup Policy, Government will assist the Host Institutes of DST recognized incubators with an Operating Grant, based on the number of startups incubated in a year. Kerala Technology Startup Policy under para 5.3.5 says that startups that record a year on year growth rate of 15%, as per audited accounts, shall be eligible to get a grant of 5% on turnover, subject to a limit of Rs. 10 Lakhs within a period of three years from the date of incubation.

Based on the budget speech of Government of Kerala for FY 2015-16, a new scheme ‘Performance Linked Support Scheme’ was announced that envisages to support startups in the state by providing a performance incentive of Rs. 10,000/- per month for the first two years of company incorporation.

Government of Kerala approved the new scheme and released the Government Order to implement this scheme. (G.O (Rt) No. 251/2015/ITD dt 15.10.2015)

Guidelines

Performance Linked Support Scheme is applicable to the startups incubated in DST approved incubators under Kerala Startup Mission, Startup Village, NIT Calicut TBI, College of Engineering TBI Thiruvananthapuram, Amrita TBI Kollam and Amal Jyothi College of Engineering TBI Kanjirappally.

Eligibility:

1. The company should be a technology/product startup
2. The scheme is applicable for startups in the incubation stage
3. The startup should be registered in RoC under Indian Companies Act and should be less than 2 years from date of incorporation.
4. The startup must be live and operational.
5. The startups not incubated with DST incubators may register with KSUM to enable them to apply for the same.

Scheme:

The startup that meets the eligibility is entitled for a Performance Linked Support of Rs. 10,000/- per month. The funds shall be routed through the DST approved incubator. The incubator shall assess the startup and define the milestone with respect to the current stage of the startup.
The milestones for the startup companies under incubation covers the following:
1. Ideation to Market Viable Prototype
2. Concept Pilot Testing
3. Product Release and Customer Validation
4. Finding Early Adopters / Client Acquisitions
5. Finalisation of a firm Business Plan with Financial Projections (development of revenue model and given a range of business development support services to support business formalization and monetarization)
6. Infusion of Funds

Mode of Payment:
The payment will be released to the incubator quarterly in advance. On submission of milestones achievement and payment to startup, the next tranche shall be released. The incubator shall interim monitor/ review and convince itself on the progress of the startup on a monthly basis and release the amount to the startup or adjust the same with the services provided.

International Entrepreneurial Exchange Scheme:

Kerala Startup Mission has initiated an International Entrepreneurial Exchange Scheme for startups based in Kerala. The International Entrepreneurship Exchange Programme is a combination of schemes aimed at giving the students and young entrepreneurs of the state maximum exposure to the international startup ecosystems and also to foster cooperation between startup ecosystems across the world.

The programme involves taking student/young entrepreneurs to the most advanced/mature startup destinations, such as the Silicon Valley, Menlopark, USA, London, Tel Aviv, etc for an exchange programme where they interact with startups/clients in that ecosystem. This will enhance marketing/funding opportunities for the local startups and also give an international exposure for their products.

As per Kerala Technology Startup Policy, Clause 3.7: An international startup programme would be set up to send the most brilliant startups, college and school students to leading startup destinations around the world for getting global exposure at a young stage. Select college principals and teachers would also be send for gaining international exposure to learn about startup culture in universities like Stanford, Harvard and MIT and see how MOOC’s are being used in various schools and colleges for education. Similarly tie-ups may be setup to bring world-class startups to work alongside startups in Kerala for faster learning and cultural exchange. The programme would be executed by K-SUM.

Govt. of Kerala has sanctioned the scheme “International Entrepreneurial Exchange” under the Youth Entrepreneurship Development Programme vide G.O (Rt), No. 184/2015/ITD dt. 12.08.2015.

Guidelines

The guidelines for the two specific schemes under the program are:
A. International Business Visits:

1. Startup entrepreneurs (maximum of two founders/executives from each startup) from DST approved TBI’s or startups registered with K-SUM, for participating in various international workshops, exhibitions, competitions and other invited events or for business visits, funding, marketing support, etc. Prior to the visit, the startups may submit detailed proposal specifying business need with budget to K-SUM for approval.
2. Startups are eligible for reimbursement of 50% of the travelling expenses or Rs. 1 lakh, whichever is the lowest per startup entrepreneur.
B. Silicon Valley Visit:
1. The startups are eligible for two way ticket charges and $150/day for domestic travel, food and accommodation for not more than 15 days.
2. The program shall be applicable to one person per startup.
3. A detailed report on the outcomes of the visit has to be submitted to K-SUM.
4. This program shall primarily for student startups from bootcamps and applications shall be called for once every year. The programme shall be in line with the Startup Policy.

Patent Support Scheme:

During the budget speech of FY 2015-16, Govt. of Kerala has proposed a new scheme called "Patent Support Scheme", in which the means of support are provided to student entrepreneurs who are able to secure a patent.

Guidelines
Details of the scheme are as follows:
- Grant to 50 student entrepreneurs in the state, securing the patent
- Interest subsidy for five years for loans availed from any bank for implementation of a project based on the patent.
- Educational assistance up to Rs. 3 lakh per year for continuing post graduate studies or research for a period of three years.

<table>
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<th>Sl. No.</th>
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<th>Amount (in lakhs)</th>
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<tr>
<td>1</td>
<td>Grant to 50 student entrepreneurs securing patent</td>
<td>120.00 (Rs. 2.4 lakhs each for 50 students)</td>
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<tr>
<td>2</td>
<td>Interest subsidy for loans</td>
<td>200.00</td>
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<tr>
<td>3</td>
<td>Educational assistance</td>
<td>180.00 (Rs. 1000/- per month for 50 students)</td>
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<td></td>
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<td>500.00</td>
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</table>

Govt. of Kerala approved the above scheme and Order was issued vide G.O (Rt) No. 279/2015/ITD dt. 9.11.2015.

As per the Kerala Technology Startup Policy 2014, the cost of filing and prosecution of patent application will be reimbursed to the incubated startup companies subject to a limit of Rs. 2 lakh per Indian patent awarded. For awarded foreign patents on a single subject matter, upto Rs. 10 lakh would be reimbursed. The reimbursement will be done in 3 stages, during filing, prosecution and award. (Clause No. 5.2.7)

It has been approved that since there are not too many student proposals are being received, the scheme may be made open to all startups as per the Startup Policy.
**Investment and Promotion Management Cell**

Investment and Promotion Management Cell in the Kerala State IT Mission, headed by the Director of KSITM, registers and administers the incentive schemes for the eligible IT units.

The aim of the scheme is to put in place a package of incentives, which will make Kerala one of the most attractive destinations in IT in the country. The activities envisaged in the cell include disbursement of incentives to eligible IT units, administration and contingent expenditure, support for IT Units etc.

Fiscal incentives are applicable to all eligible companies operating in Kerala other than those located within a Special Economic Zone (SEZ). The Fiscal incentives announced in the IT Policy 2012 are operative from 01.12.2010 and shall remain in force for a period of 6 years. Fiscal incentives for eligible companies will be as follows:

**Standard Investment Subsidy**

30% of Fixed Capital Investment subject to a limit of Rs. 15 Lakhs for companies located in Thiruvananthapuram and Ernakulam districts. For companies located outside the districts of Thiruvananthapuram and Ernakulam, the applicable Standard Investment Subsidy will be 40% of Fixed Capital Investment subject to a limit of Rs. 25 Lakhs.

**Provisional Registration**

All applicants for SIS shall provisionally register online with the IPMC of KSITM. The provisional registration number is issued for the sole purpose of being eligible for applying for incentives available under the State IT Policy. Since the provisional registration number is issued without the physical inspection of the unit, receipt of the provisional number does not in any way mean that the applicant unit has been recognized as an IT unit by KSITM.

**Application**

Units shall the ‘Application for SIS’ and submit the form along with the required enclosures to the CO. Applicant companies are to file a self declaration along with application as to whether they are IT Software/ IT Hardware / IT Service / ITES or a combination of any of these.

**Sanction**

The Agenda Note in the prescribed format duly signed by the CO, along with the recommendation of the CO, shall be sent to the Administrator. Documents submitted by the applicant unit shall be kept under the safe custody of the CO and should be available for scrutiny of the Administrator, should he desire to do so. A State Level Committee (SLC) consisting of the Secretary - IT, Secretary - Finance (Expenditure), Director - KSITM, Director – Industries & Commerce and MD - KSIDC shall review claims that exceed Rs. 10 lakhs under any one single claim. For claims less that Rs. 10 lakhs, the Administrator shall be authorized to process the claim without referring to the SLC.
List of activities to qualify for SIS
• IT Software Development
• IT Services
• IT Enabled Services (excluding IT training institutes that provide training to public at large)
• Hardware Manufacture

Technology Development Fund
To encourage Research & Development in the area of Information Technology as well as applications of electronics in various sectors, Government of Kerala has decided to constitute a Technology Development Fund. Grant will be made available for proposals that are considered eligible by a committee headed by Director - KSITM and comprising of technical experts from CDAC (Convener), Institute of Electronics and Electrical Engineers, Free Software Foundation India and Computer Science of India. Applications for submitting a project proposal for consideration of grant are to be made in the prescribed format to be sent to other members of the committee for evaluation. Based on the evaluation, committee will recommend to the Director - KSITM, the amount of grant to be released and the terms and conditions of the grant. The total grant for a single proposal shall not exceed Rs. 5 Lakhs. The grant may be released in stages as per the recommendation if the Committee.
ENTREPRENEUR SUPPORT SCHEME (ESS)

Objectives

The new Entrepreneur Support Scheme intends to (i) provide extensive support to micro, small and medium enterprises and (ii) give one time support to entrepreneurs, with due regard to special categories by optimal utilisation of funds and giving more flexibility of operation while implementing the Scheme. These guidelines, approved by the Government of Kerala, intend to simplify and explain the modalities of filing the Entrepreneur Support Scheme in the following modality.

Eligibility for applicants

All Micro, Small and Medium Enterprises engaged in manufacturing activities and set up in the State, which had filed Entrepreneurs Memorandum Part 1/II with the respective General Manager, District Industries Centre shall be eligible for this assistance. The applicant has to (a) apply in the prescribed Proforma, (b) provide necessary documentation and accounts and (c) execute an agreement with the notified authority to avail the assistance. For the purpose of this scheme an industrial unit eligible for the Entrepreneur Support assistance shall be an independent legal entity.

Entitlement of a successful applicant

Entitlement in the scheme shall be limited to an amount of Rs. 30.00 (Thirty) lakhs per applicant unit to be availed only once. The upper limit of Rs. 30.00 (Thirty) lakhs shall be enhanced by 5% per annum during the period of operation of the scheme to address the escalation of costs. Subject to this maximum limit the assistance shall be limited to the fixed percentage of the composite investment upon (a) land, (b) land development costs, (c) building and improvement charges on existing building, (d) essential office infrastructure, (e) fixed cost of plant and machinery, (e) electrification, (f) generators and associated equipment e.g. invertors All testing and pollution control equipments shall also be eligible for computing the composite investment cost. Working capital and recurring costs shall not be eligible.

Startup Support

In case of all entrepreneurs who have been sanctioned Term Loan by any Financial Institution against a definite Project Report recommended and forwarded by Industries Department and approved by the Financial Institution, for setting up an industrial unit, the eligible assistance at the rates specified for each category as mentioned in paras 5 to 8 above shall be released to the entrepreneur subject to the following conditions:- 

(i) The assistance shall be limited to 50% of the eligible assistance under each category as mentioned in paras 5 to 8.

(ii) The maximum startup support shall be limited to Rs. 3.00 (Three) lakhs.
Investment Support
All enterprises shall apply for investment support within one year of commencement of commercial production. The District Level committee and State Level Committee shall however be competent to condone delays in individual cases on merits. The District Level Committee may condone delays only up to a period of two years.

Technology Support
All industrial units shall apply for Technology support within six months from the date of commencement of commercial production after installing the new technology. The District Level committee shall however be competent to condone delays in individual cases on merits. The technology support can be claimed by new units or existing units without being a part of the diversification/expansion/modernization programme. The assistance shall be payable for acquiring new technology.

Expenses
An amount of 2% of the budget allocation under the scheme shall be earmarked and made available for disposal with the Director of Industries & Commerce for allotting to the District/State Level Committees towards administrative expenses and advertisement and publicity costs. The expenses can be met for the purpose of canvassing applicants, hiring of vehicles, associated telephone charges, printing and publishing publicity materials, light refreshments for investor meets. The Director of Industries & Commerce will determine the limits under which such expenses are to be footed.
Schemes

- 10000 Micro/Small Enterprises
- 50000 Trained Entrepreneurs
- 1 Lakh Direct Employment
- 5 Lakh Indirect Employment

Kerala State Entrepreneur Self Development Mission (KSEDM), an ambitious scheme of the Government of Kerala, aims at inculcating entrepreneurial confidence among the youth of the state through the process of selecting persons with aptitude and earnest training them meticulously and enabling them to avail finance on easy terms from Banks/Financial Institutions.

This scheme was declared in Budget Speech 2011-12 and accorded sanction through GO (MS)/No. 590/11/Fin dated 08-12-2011, the Mission aims at establishment of 10 micro enterprises in each local body in five years thereby giving encouragement to 50,000 entrepreneurs, about 50,000 more employment opportunities and much more indirect employment.

Inclusive Growth, Distributed Development, Industrial Advancements, Enchanced Gross Domestic Product, Greater Self Sufficiency, Value Added Local Resources, Skill development, Increased Employment Avenues at Home, Entrepreneurial Inclination, Creative Business Culture, Better Social Harmony and Above All Creation of Aspirations among the Educated Youth are the Key achievements the Mission aims. The mission aspires to become a role model of the country, inspiring innovations, confidence and entrepreneurship among the youth.

The implementations of the scheme by its nodal agency, Kerala Financial Corporation, is right on tract. The scheme has been defined well, training planned and arranged, publicized vastly, first phase of registrations completed and best among the enterprises/individuals selected.

Kerala, which has attained worldwide acclaim for its achievements in the social sector, particularly in the Health and Education arena, is on the threshold of entering a vibrant industrialization phase through KSEDM. Through the mission, the dreams of the youth become the hope of prosperity for the State.
KERALA STATE ENTREPRENEUR DEVELOPMENT MISSION (KSEDM)

ELIGIBILITY CRITERIA

Groups / Individuals who satisfy the following criteria will be eligible for registration under the Mission:

-- The promotion of the enterprise has to be done by a group, preferably five in number. However a smaller group (minimum 2) can be considered for a viable project.

-- Technocrats can set up enterprises individually. For the Mission, a technocrat is defined as any one of the following:

(a) Graduates in Engineering
(b) Diploma Holders (three-year) in Engineering
(c) Doctors in all streams of medicine, including veterinary doctors, for setting up enterprises in their fields of specialization
(d) Chartered Accountants and Cost & Management Accountants
(e) Post Graduates In Management (MBA) from reputed institutions

-- The group must have identified an enterprise for setting up.

-- To encourage regional and distributed development, the enterprise has to be set up in the local body where at least one of the promoters resides. However, considering the techno-economic feasibility aspects, the District-based selection committee is empowered to allow relaxations in this.

-- The promoters have to establish viability of the project in all areas – technical, infrastructural, commercial and financial.

-- The promoters can set up enterprises in the premises owned by them or taken on lease/rent. The area must be adequate for the proposed activity.

-- The promoter group has to be a very cohesive one and they should have formed / should form a partnership firm.

-- All the promoters have to be first line entrepreneurs.

-- All of them must be aged between 18 and 40 on the date of registration. In case of widows the upper age limit will be 45 years and enterprises promoted by widows will get preference for selection.
-- All of them must have passed higher secondary course or successfully completed a vocational course approved by Government.

-- All of them have to provide details as per Know Your Customer (KYC) norms.

-- None of them must be members of any other group under the mission.

-- None of them should be permanently employed elsewhere.

-- None of them should have availed concessional finance under any other scheme of the central/state government.

-- While applying for loans, the selected/trained candidates will have to comply with all conditions relating to appraisal and sanction and provide all documents necessary for appraisal. Sanction of loan will be subject to norms and conditions of the funding agency concerned.

**ELIGIBLE ACTIVITIES**

-- New projects being set up under micro / small enterprises sector and eligible for registration with Directorate of Industries & Commerce.

-- Good Agri-based projects like integrated dairy farms, poly- houses, etc.

-- Trading, transport, farming and fishing are not eligible.

**FINANCIAL ASSISTANCE**

-- The eligible maximum loan amount will be Rs 15 lakh per technocrat promoter and Rs 7 lakhs per non-technocrat promoter, subject to a maximum of Rs 20 lakhs per enterprise.

-- Maximum repayment period is five years, including a maximum moratorium period of one year.

-- Minimum promoters' contribution is 10 percent.

The Financial Institution will be at liberty to recall the assistance in case of misuse or misutilisation. The financial assistance will be sanctioned after following due appraisal and sanction procedures based on the lending policies of the funding agency.

-- Will be provided by Banks / Financial Institutions and the choice of the funding agency is left to the promoter group.

**SECURITY**

a) Mortgage/hypothecation of land and all assets of the enterprise.

b) Personal guarantee of all members.

c) Additional security in the following manner.

(i) Personal guarantee of two or more solvent sureties, outside the promoter
group. The surety's liability will be apportioned / fixed according to their number.

(OR)

(ii) Coverage under CGTMSE.

(OR)

(iii) Collateral security, covering 25% of the Principal Amount sanctioned.

**PROCEDURE**

-- Registration Forms are available in the KSEDM portal in the website of KFC [www.kfc.org](http://www.kfc.org)

-- Registration Form has to be filled up on-line.

-- Eligible groups will be called to appear before the District-based selection committee for scrutiny of their proposal and the entrepreneurial trends in the persons promoting it.

-- Members of selected groups are to undergo two week training on entrepreneurship arranged specifically for Mission beneficiaries.

-- After training the promoters have to submit applications for financial assistance in prescribed forms, format available in [www.kfc.org](http://www.kfc.org), and submit them to the Branch of KFC for forwarding to the funding agency of the choice of the promoters.

-- Interest at the Base Rate of the funding agency will be paid by the Government / Nodal Agency (KFC) on a monthly basis from funds provided by Government for the purpose based on the claim made by the funding agency along with copies of statement of accounts and sanction details.

-- Interest will not be paid in the case of enterprises that default continuously and are declared as incapable for servicing the loan.
The Kerala State Council for Science Technology and Environment

The Kerala State Council for Science Technology and Environment has constituted this scheme for the purpose of providing assistance in the form of grants to promote and support the traditional rural technology and upgrade them, so that it could be perfected for wider applications and employment generations and to reduce the drudgery of the rural households. A separate scheme titled ‘Grass root Innovation Augmentation Networking (GIAN)’ is also implemented in collaboration with National Innovative Foundation, to promote grass root level innovations and to provide helping hands to grass root innovators to perfect the technology and to convert their innovations to an enterprise level. This scheme envisages promoting and augmenting innovations and resulting in technological advancements in our State.

INTRODUCTION

The Kerala State Council for Science, Technology & Environment (KSCSTE) is an apex body which promotes R&D programmes in rural technology sector by providing financial support for the implementation of the project proposals.

Rural Technology Programme (RTP) is envisaged to encourage and promote grassroot innovators and individuals to support them so as to perfect their innovative ideas in rural technology sector. After peer review, the project proposals are evaluated by Technical Committee for Rural Technology Programmes (TC-RTP) and based on the recommendations of TC-RTP, financial grant up to Rs.4 lakhs, for a period of two years is provided to the Tie-up institution, where the innovator/Principal Investigator intends to carryout research/ implementation of the project.

The project which is approved for implementation is provided with a financial sanction which is subject to certain terms and conditions. The following guidelines assist for smooth implementation of the project in conformity with those terms and conditions.
WHO CAN APPLY?

-- Faculty of Research Organizations/ Academic Institutions/ Non Governmental Organizations in this field.

-- Grass root innovators

-- Individuals

SUBMISSION OF PROJECTS

i. Ten copies of the project proposal in the prescribed format should be submitted to Dr. Ajit Prabhu V., Joint Director, KSCSTE.

ii. The project proposals will be evaluated by the TC-RTP. The project proposals may be submitted throughout the year.

iii. The maximum grant for a project shall be Rs.4 lakhs for two years excluding institutional overheads and the funds will be disbursed to the innovator through the Head of the tie-up institution. In addition, the tie-up institution will be eligible for an overhead @ 10% of total project cost.

Budget – Main heads

i. Man Power
   a. Project Fellow @ Rs. 10,000/-month, subject to the recruitment of eligible candidates as per the norms OR
   b. Technical Assistant @ Rs. 6,000/-month

ii. Consumables (Chemicals, glass wares, research materials etc.)

iii. Travel Rs. 10,000/year (In exceptional cases when the study involves extensive traveling, this can be relaxed)

iv. Contingencies Rs. 10,000/year

v. Equipment

vi. Overheads @ 10% of total project cost. After receiving the project proposal it will be acknowledged with a reference number. If the project proposal is as per the format and norms of Council, it will be sent to referees for evaluation. Otherwise, it will be returned to the PI. After getting the comments from referees, the project proposals will be placed in the TC-RTP for decision. If all the referees are negative, the PI may not be called for presentation in the TC-RTP.

SANCTION ORDER

i) Once the project is approved, the Principal Investigator (PI) should execute an agreement in the format in a non-judicial stamp paper worth Rs.100/- countersigned by the Head of the Institution/Tie-up Institution.

ii) If the documents furnished by the PI is in order, Sanction Order will be issued. The first Sanction Order provides the detailed breakup of funds allocated under the different heads like Equipment, Manpower, Travel, Consumables, Contingencies etc.
ii) Copies of the Sanction Order will be sent to the Principal Investigator (PI) and the Head of the Institute (Registrar/ Director/ Comptroller/ Principal, etc.).

iii) Any correspondence with KSCSTE regarding the project should invariably quote the reference number and date and should be addressed to the Council Attention Concerned official by name (for eg. Dr. Ajit Prabhu V., Joint Director, KSCSTE)

iv) After issue of the Council order, administration will take steps to effect the payment within 2 weeks. The letter issuing the cheque will be sent to the Head of the Tie-up Institution.

**DATE OF COMMENCEMENT OF PROJECT & ITS DURATION**

i) The duration of the project will be specified in the first sanction order.

ii) The project becomes operative with effect from the date of sanction order or receipt of the Draft/ Cheque by the implementing Institution.

iii) This date should be intimated by the Institution authorities/ Principal Investigator to the Council.

iv) The date of start of the projects should in no case be later than one month after the receipt of the draft/ cheque by the Institute.

**PRINCIPAL INVESTIGATOR & CO-INVESTIGATOR (S) AND THE IMPLEMENTING INSTITUTION**

i) The Principal Investigator (PI) has the primary responsibility to identify a tie-up institution/ agency for the implementation of the project. The project team consists of the PI, Co-Investigator(s) and the project personnel appointed as per the sanction order. It is necessary to ensure that the project is carried out by the project team in a cohesive manner. Periodic meetings of the team are essential for this purpose.

ii) Once the project is sanctioned, PI should also furnish the following documents:

-- Date of start of the project

-- Details of the Project personnel recruited and copy of Appointment Order

-- Specifications and Quotation of the equipment purchased

-- Purchase procedures followed by the implementing institution.

iii) KSCSTE's name should be envisaged or affixed permanently on all equipment/ instruments produced and also in the fabricated ones under the RTP Programme of KSCSTE like 'Procured under the RTP project sanctioned from KSCSTE'.

iv) In case the PI leaves the project due to unforeseen circumstances, it will be the responsibility of the Institute to perceive the project and successful completion of the project.
v) The implementing institution has an important role to play and in consultation with the Council, it should take steps to ensure successful completion of the project, before relieving the PI.

vi) PI should strictly adhere to the purchase procedures of the implementing institution for the purchase of equipment sanctioned for the project.

iv) The implementing institute should provide full infrastructural facilities such as accommodation, water, electricity, library, communication facilities etc. for smooth implementation of the project.

v) Normally only one project will be sanctioned to an Innovator/Principal Investigator at a time by the Council.

**PROJECT STAFF**

i. Selection of project personnel shall be as per the general procedure. The advertisement inviting applications for the post of project personnel should be notified through leading news papers (at least in 3 leading dailies).

ii. PI should furnish the details of the Project personnel recruited in the project along with a copy of Appointment Order. If a vacancy arises in the due course, details of new project personnel appointed should also be reported promptly.

iii. All the personnel including research personnel appointed under the project, for the full/part duration of the project, are to be treated as temporary employees and will be governed by the Administrative rules/service conditions of the implementing Institution. No reference on these issues should be made to KSCSTE and that KSCSTE will not be responsible for such appointments.

iv. The KSCSTE will have no liability, whatsoever, for the project staff after completion of the project duration and can not make any claim either to the implementing institution or to KSCSTE for any type of appointment. v. Scale and emoluments for the posts not covered under this order are governed by rules of the implementing Institution and KSCSTE will have no binding in this regard.

**RELEASE OF GRANTS IN YEARLY INSTALLMENT AND FINANCIAL MANAGEMENT**

i. The grants for the project are released on the basis of yearly requirements taking note of the technical progress and expenditure incurred. The first sanction order indicates the budgetary allocation for the duration of the project under various heads like Equipment, Manpower, Travel, Consumable, Contingency etc.

ii. Diversion of funds from Equipment and Manpower are normally not allowed. However, any reallocation/reappropriation of grants under different heads requires prior approval of this Council.

iii. The Equipment sanctioned in the project should be procured at the earliest to avoid any cost escalation. The PI and the implementing Institute should complete all formalities in advance for placing the order.
iv. Quarterly Progress reports should be sent with effect from date of start of the project. Annual progress report (2 copies) on project year basis should be submitted.

v. There should not be a break time gap in between the project period. The project has to be done continuously and it will end on expiry of approved duration.

vi. The Tie-up Institution shall forward a utilization certificate and audited statement of expenditure (UC & SE) countersigned by the HOI (Tie-up Institution) to the effect that the grant has been utilized for the research works for which it was granted to KSCSTE. The UC & SE shall be furnished on a project year-to-year basis. The institution should maintain separate audited accounts for the project.

vii. The subsequent installment of grant will be released on the basis of expenditure incurred in the previous project year and expected expenditure in that year.

viii. However, any request for release of the next installment should be accompanied by the following documents:

   a) Utilization Certificate and Statement of Expenditure audited by a Chartered Accountant for the previous year (in original)
   b) Latest authenticated Statement of Expenditure including Committed Expenditure
   c) Technical Annual Progress Report, if not sent earlier.

ix. The unutilized portion of the grant amount at the end of the project period, shall be refunded to Council forthwith by DD in favour of Member Secretary, KSCSTE. In the case of project duration exceeding one year, the amount need not be refunded at the end of first or second year as the case may be, but the amount may be automatically carried foreword, unless otherwise it is specified.

x. The Statement of Accounts and the Utilization Certificates are project year wise and are to be submitted within a period of 3 months from the completion of 1st year.

xi. The implementing institute will maintain separate audited accounts for the project. Any interest earned should be reported to this Council and should be reflected in the Statement of Expenditure.

xii. The institute will not entrust the implementation of the work for which the grant is being sanctioned to another institution nor will it divert the grant to other institute as assistance. In case the Institute is not able to implement the project, it should refund to this Council the entire grant or the balance grant at the earliest.

xiii. For permanent, semi-permanent or infrastructural assets acquired solely from the project grants, an audited record in the form of a register in the prescribed format shall be maintained by the Institute. The term "Assets" include

(a) the immovable property acquired out of the grant; and

(b) movable property of capital nature where the value exceeds Rs 1,000/- . The Institute is required to send to this Council list of assets acquired from the grant.

xiv. The grant shall not be utilised for construction of any building
PROGRESS EVALUATION AND MONITORING

i. PI shall furnish Progress Report of the activities on the project on quarterly basis (QPR). Quarterly Progress Reports (QPR) should be submitted with effect from the Date of start of the project.

ii. The PI through the tie-up Institute shall furnish to this Council 2 copies of the Annual Technical Progress report of the project work carried on project year basis. (ie. if the date of start of a project is 12.01.2010 the first Annual Technical Progress report shall be for the period 12.01.2010 to 31.01.2011, the next will be from 01.02.2011 to 31.01.2012 and so on).

iii. In addition, this Council may designate Scientist/ Specialist or an Expert Panel to visit the Institute periodically to review the progress of the work being carried out and to suggest suitable measures to ensure realization of the objectives of the project. The implementing Institute will provide all facilities to the visiting scientist/specialist or the Expert Panel by way of accommodation etc. at the time of their visit.

iv. This Council may also organize Group Monitoring Workshops wherein the PIs/ Co-PIs and research staff are invited to present the technical progress of their project. The Investigators should attend such workshops since it provides an opportunity to review their progress based on which any mid term requests by the PIs for additional grants/ extension in duration etc. are considered by this Department. Subsequent releases of grant would be based on the reviewing and monitoring committees recommendations.

v. If the PI do not submit Annual Progress Report and audited financial statements in time, the grant in the subsequent year will not be released. On completion of the project, the PI through the Institute should send the following documents to KSCSTE to settle the account:

a) 5 copies of the Project Completion Report in the prescribed format
b) Consolidated audited statement of expenditure and utilisation certificates;
c) List of assets/ equipment in the prescribed format and

d) DD/ cheque for any un-spent amount with the Institute.
e) Certificate from the Head of Tie-up Institution to the effect that all the equipment purchased have been handed over to the Institution. A review will be arranged for all completed projects and overall grading awarded and communicated to Principal Investigator.

RE-APPROPRIATION OF FUNDS

Re appropriation of funds within the total budget may be approved based on the recommendation of TC- RTP. Re appropriation from man power and equipment will not be normally allowed.

EXTENSION OF THE DURATION OF THE PROJECT

The extension of duration of the project will not be granted normally. In exceptional cases where the work could not be completed PI should submit request for extension in the prescribed format, 6 months before completing the tenure and final decision by TC- RTP.
GUIDELINES FOR PUBLICATION OF RESULTS

i. Investigators wishing to publish technical/scientific papers based on the research work done under the project should acknowledge the assistance received from the Council.

ii. The Investigator(s) should not enter into collaboration with a foreign party (individual/industry) without prior approval of the Council.

iii. Investigators are also requested to publish some of the research papers emerging out of the project work in leading Journals.

iv. If the results of research are to be legally protected, the results should not be published without action being taken to secure legal protection for the research results. In such cases, the legal rights shall be proportionately shared with KSCSTE, unless specified, as the case may be.

v. The knowledge generated from the project will be the property of KSCSTE and should be properly acknowledged. Transfer of technology generated, applications for patents, etc., shall be done only in consultation with KSCSTE and as agreed upon by KSCSTE.

The above guidelines provide general information only. KSCSTE reserves the right to review these guidelines and modify them, as and when required. In addition to these, the implementing agency has to follow its own rules and regulations, wherever necessary.

In case of any specific clarifications, please contact:

Dr. Ajit Prabhu V.
Joint Director & Head
Technology Development & Project Management Division (TDPMD)
Kerala State Council for Science, Technology and Environment (KSCSTE) Sasthra Bhavan,
Pattom, Thiruvananthapuram – 695 004.
Telephone : 0471-2548230, 2548252
Fax : 0471-2540085, 2543234
e-mail : drajitprabhu@gmail.com
Website : www.kscste.kerala.gov.in
Schemes

KERALA STATE INDUSTRIAL DEVELOPMENT CORPORATION (KSIDC)

SEED FUNDING NORMS

1. Seed Funding may be provided to any new ventures promoted by Young Entrepreneurs, subject to a maximum of Rs 25 lakhs per venture or 90% of the initial cost of the project, whichever is lower;

2. Seed Funding may be made available to promoters who have incorporated/intends to incorporate Limited Companies for implementation of the venture;

3. All the Seed Funding proposals have to be accompanied by a proper Business Plan;

4. The promoters have to furnish details as per the Know Your Customer (KYC) norms;

5. Promoters' Credit Report shall be submitted from Banks/Financial Institution in case of enterprises which are already operational.

6. Project evaluation shall be done by KSIDC through due diligence of the venture and also entrepreneur assessment;

7. Seed Funding can be in the form of Soft Loan either to Promoter-Directors or to the Company itself. Funding can also be considered by way of direct equity subscription by KSIDC in the company wherever the project development/implementation has been advanced;

8. The Soft Loan availed by promoter-directors will be invested and held as Equity Shares at face value in the company in the name of promoter-directors.

9. The Soft loan is repayable on demand, by the promoter-directors jointly and severally, within 5 years of the first disbursement. Once the Share allotment is made, the Promoter-Directors shall pledge the shares equivalent to the financial assistance as security for the repayment of the Soft Loan;

10. If the Soft Loan is availed by the company itself, the same shall be mandatorily converted into Equity Capital at face value within one year from the date of disbursement subject to the condition that the shareholding of KSIDC shall be maximum at 49%. Promoter-directors would be permitted to allot and hold sweat equity shares or shares issued on cash consideration to maintain not less than 51% of the paid-up capital by them. If the company fails to comply with this condition within one year, the Soft Loan shall be recalled and become repayable together with applicable interest;
GOVERNMENT SCHEMES AND POLICIES FOR WOMEN ENTREPRENEURSHIP

PRADHAN MANTRI MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY (MUDRA) LTD

- It is providing low cost funding for non-corporate small business sector. Priority for SC/STs in lending.
- One has to submit a business plan to take loan from MUDRA bank.
- Mudra providing loans to three categories of businesses such as
  - Shishu (Initial stage of business setting, you will get loan coverage up to Rs 50,000/-)
  - Kishor (After setting your business, you will again get Rs 50,000/- to 5lakh loan)
  - Tarun (If your business is well established and need more fund for scaling, then you will get loan coverage from Rs 5 to 10lakh)
- After completing your business plan, identify in which category that your business comes (Shishu/Kishor/Tarun) and contact your nearest public/private bank.
- Target clients
  - Non-Corporate Small Business Segment (NCSBS) comprising of millions of proprietorship
  - Partnership firms running as small manufacturing units
  - Service sector units,
  - Shopkeepers/ Traders
  - Fruits / vegetable vendors,
  - Truck operators
  - Food-service units
  - Repair shops
  - Machine operators
  - Small industries
  - Artisans
  - Food processors
  - Fashion

Eligibility to avail MUDRA loan
Indian citizen with business plan for non-farming income generating activities can approach either a bank/NBFC/MFI. General terms & conditions of lending agency have to be followed for availing loans. There is no subsidy for MUDRA loans.

Documents need to submit
- Business plan
- MSME registration certificate of proposed project
- Address proof of office premises
- Address proof of borrower
- Photographs of borrower (2 no)
TRADE RELATED ENTREPRENEURSHIP ASSISTANCE AND DEVELOPMENT

• Through this scheme, women applicants can avail credits from government via NGOs. These NGOs will not only handle the disbursement of such loans needed by women but would also provide them adequate counseling, training and Assistance in developing markets.
• Government Grant up to 30% of the total project cost as appraised by lending institutions which would finance the remaining 70% as loan.
• GOI Grant and the loan portion from the lending agencies to assist women shall be routed through eligible NGOs engaged in assisting poor women through any kind of income generating activities in non-farm sector.

Training & Counseling
NGOs will be granted by maximum of Rs 1lakh for pre/post project training program with a batch size of 20 participants (minimum) for duration of 1 month. NGOs have to raise 25% of program cost and GOI will grant rest of 75%.

Target clients
Institutions such as Entrepreneurship Development Institutes (EDIs), sponsored by State Govt. and any other suitable institution of repute will be provided need based Government grant primarily for undertaking activities aiming at empowerment of women such as
• Field surveys,
• Research studies,
• Evaluation studies,
• Designing of training modules, etc. Covered under the scheme.
The grant shall be limited up to Rs 5 lakhs per project.

Source: http://www.dcmsme.gov.in/schemes/treadwomen.html

SCHEMES BY UNION BANK

Union Nari Sakthi

Eligibility:

• Enterprises should be owned and managed by Women Entrepreneurs. In case of a partnership concern or Company, majority of partners should be women and in case of Company, majority of directors should be women.
• Enterprises eligible to be classified under Micro and Small Enterprises as per investment criterion outlined in MSMED Act 2006.
• Proprietorship, partnership concerns (including LLP), Limited Companies etc belonging to Micro and Small Enterprises.
• Units should have in place all necessary statutory approvals / NOCs from respective authorities.
• Credit Rating of the borrower should not be below UBI-5 in case of new connection and UBI-4 in case of takeover advances.
• Any deviation in take over norms shall be subject to norms prescribed in latest Loan Policy (Presently 2014-15).
• All new as well as existing accounts can be covered under this scheme.
Nature of facility: Working capital and term loan
Quantum of finance: Minimum 2lac maximum 100lacs
Margin: Up to Rs 10 Lac, 5% and above Rs 10 Lac 15%
Rate of Interest: UBI 1-3: 10.65% to 10.9% and UBI 4: 11.4% to 12.9%
UBI 1,2,3,4 is the ranking of project to be funded which is determined by Union Bank of India. The ranking is based on certain factors such as nature of project, educational qualification of borrower and his/her professional experience.

Prime Security:
- In case of working capital limit, exclusive charge on stock and book debts.
- In case of term loan, exclusive charge assets created out of bank finance.

Collateral Security:
- In case of exposure up to Rs. 10.00 lacs no collateral security is to be obtained.
- In case the exposure is covered under CGTMSE, no collateral security is to be obtained up to Rs. 100.00 lacs.
- In cases where the exposure is not covered under CGTMSE, minimum collateral to be as under;
  - In case of only working Capital: Minimum 25% of the loan value of any nature acceptable to the bank.
  - In case of TL for purchase / construction / renovation of shops / godown: Minimum 15% of the loan value of any nature acceptable to the Bank.
  - In case of composite loan (Both working capital and term loan): Minimum 15% of the loan value of any nature acceptable to the bank.

Guarantee:
- Personal guarantee of the proprietor / partners / directors.
- Personal guarantee of property owner which is offered and accepted as collateral security.

Processing Charges: Nil
Loan repayment period: 7 years
Documents required:
- Loan application in the prescribed format
- Business plan with financial parameters
- Required quotations of activities to be funded (Eg: Office interior, purchase of machines etc.), bank will provide the components and not cash for activities
- Appropriate business license

Union Progress

Eligibility:
- Micro Units engaged in Manufacturing and Service Sector. For Manufacturing Sector, Original investment in core Plant & Machinery excluding cost of items as specified in MSE policy for calculating investment in Plant & Machinery should be upto Rs.25 Lac and for Service Sector, Original investment in equipment upto Rs.10 Lac.
- Proprietorship, Partnership concerns (including Limited Liability Partnerships), Limited Companies, etc. belonging to MICRO Category.
- Units should have all the statutory approvals/NOCs from the respective Departments etc.
- Credit Rating of the borrower should not be below CR- 4 for takeover and CR- 5 in case of new connections.
- Any deviation in the eligibility criteria shall be subject to the norms prescribed in the Loan Policy 2013-14.
- All new cases of Micro Enterprise credit proposals shall be covered under the scheme.

Nature of facility: Working capital and term loan
Quantum of finance: Suitable limits can be sanctioned based on the requirements and financials of the borrower to be assessed as per the lending methods indicated in the Loan Policy.
Margin: Up to RS 10 Lac, 5% and above RS 10 Lac 15%
Rate of Interest: 9.65 to 14%
Security: Up to 10 Lac, no collateral security is needed and for above 10 Lac, if there is no collateral security then additional 5% of interest rate has to be paid
Processing Charges: up to Rs 10 Lac processing fee is Nil and for above 10 Lac processing fee will be Rs 1000/-
Loan repayment period: 7 years
Documents required:
- Loan application in the prescribed format
- Business plan with financial parameters
- Required quotations of activities to be funded (Eg: Office interior, purchase of machines etc.), bank will provide the components and not cash for activities
- Appropriate business

**BUSINESS LOAN SCHEME BY ICICI BANK FOR EXISTING BUSINESS**

Loan amount: up to 30 Lacs without any collateral security
Rate of interest: depending up on the type of business interest rate will change from 13% to 16% with simple diminishing rate.
Documents required:

- balance sheet including Profit and Loss sheet. Balance sheet and IT returns of last 3 years
- KYC document (ID proof of borrower)

**LOAN SCHEMES BY KSWDC**

**Loan for forward class**

Loans are available for economically weaker women belong to general/forward communities for self-employment.

**Eligibility**
- Income should be below double the poverty line (less than RS 1, 30,000/-) p.a in urban and RS 81,000/- p.a in rural area.
- Age in between 18 and 55 years
- Any income generating project is eligible for loan
- Deed or Salary certificate has to be submitted as security.

Payment & Re-payment
- 95% of the required amount for proposed project will be funded by state government and beneficiary should contribute rest of 5%.
- Loans have to be repaid in 60 monthly installments with an interest rate of 6% p.a.

**Schemes for Backward classes**

**Term loan/ Margin money loan**

**Eligibility**
- Applicant must belong to any one of notified backward community.
- Annual income should be below RS 1, 30,000/- p.a in urban and RS 81,000/- p.a in rural area.
- Age in between 18 and 55 years
- Applicant should not be beneficiary of any other corporation/bank/agency

Rate of interest
- For loan amount up to RS 5lakh: 6%
- For loan amount above RS 5lakh: 8%

Pattern of financing
Women can avail maximum of RS 10, 00,000/- for self-employment
- NBCFDC contribution: 85%
- KSWDC contribution: 10%
- Beneficiary contribution: 5%
New SWARNIMA scheme

Eligibility
- Applicant must belong to any one of notified backward community.
- Annual income should be below Rs 1, 30,000/- p.a in urban and Rs 81,000/- p.a in rural area.
- Age in between 18 and 55 years
- Preference for widows deserted and handicapped women.

Pattern of financing
Loan amount will be maximum of Rs 1,00,000/-
- NBCFDC contribution: 95%
- KSWDC contribution: 5%
- Beneficiary contribution: Nil

Rate of interest: 5%. Loan is to be repaid in quarterly instalments with maximum 10 years.

Micro finance scheme through SHGs

Eligibility
- Applicant must belong to any one of notified backward community.
- Annual income should be below Rs 1, 30,000/- p.a in urban and Rs 81,000/- p.a in rural area.
- Age in between 18 and 55 years
- Member of SHG including SC/ST/handicapped

Limit & Pattern of finance
Loan amount will be up to Rs 50,000/-
- NBCFDC contribution: 90%
- KSWDC contribution: 5%
- Beneficiary contribution: 5%

Rate of interest: 5%. Loan is to be repaid in quarterly instalments within 48 months.

Mahila Samridhi Yojana (Micro finance scheme)

Eligibility
- Applicant must belong to any one of notified backward community.
- Annual income should be below Rs 1, 30,000/- p.a in urban and Rs 81,000/- p.a in rural area.
- Age in between 18 and 55 years

Limit & Pattern of finance
Loan amount will be up to Rs 50,000/-
- NBCFDC contribution: 95%
- KSWDC contribution: 5%

Rate of interest: 4% p.a. Loan is to be repaid in quarterly instalments within 48 months (including moratorium period of 6 months on the recovery of principal).

Schemes for minority community

Term loan

Eligibility
- Applicant must belong to any one of notified minority community recognized by GOI/State government.
- Annual income should be below Rs 1, 30,000/- p.a in urban and Rs 81,000/- p.a in rural area.
- Age in between 18 and 55 years
- Applicant should not be beneficiary of any self-employment loan under any scheme of any other corporation/bank/agency
Limit & Pattern of finance
Loan amount will be up to Rs 10, 00,000/-
- NMDFC contribution: 90%
- KSWDC contribution: 5%
- Beneficiary contribution: 5%

Rate of interest: 6% p.a. Loan is to be repaid in quarterly instalments within 48 months (including moratorium period of 6 months on the recovery of principal).

Microfinance (through NGOs/SHGs)
Individually or groups can avail loans through this scheme for self-employment. This scheme is carried out through legally registered NGOs/SHGs which consist of up to 20 persons and this group should consist 75% of members belonging to minority community.

Eligibility
- Applicant must belong to any one of notified minority community recognized by GOI/State government.
- Annual income should be below Rs 1, 30,000/- p.a in urban and Rs 81,000/- p.a in rural area.
- Age in between 18 and 55 years
- NGOs registered for more than 3 years will be eligible for assistance for their SHGs.
- Participating SHGs should be functioning more than 3 years.
All participant members will be severally and jointly responsible for repayment of the loan.

Limit & Pattern of finance
Loan amount will be up to Rs 10, 00,000/- (Rs 50,000/- per member of each group).
- NMDFC contribution: 90%
- KSWDC contribution: 5%
- Beneficiary contribution: 5%
Rate of interest: 6% p.a. Loan is to be repaid within 36 months.

ORIENTAL BANK OF COMMERCE

Purpose: To purchase fixed assets and meeting working capital
Amount of loan: up to 5 lakh including working capital limit of Rs 1 lakh.
Security: Charge over purchased assets using bank loan
Margin: Up to Rs 25,000/- Nil. Above Rs 25,000/- to 5 lakhs = 15%.
Repayment: Term loan 5-7 years
# SCHEMES BY KFC

<table>
<thead>
<tr>
<th>Sl No:</th>
<th>Name of Scheme</th>
<th>Interest Rate Gross Linked to PLR</th>
<th>Rebate for prompt payment</th>
<th>Interest rate reduction based on credit rating (&gt;=65%)</th>
<th>Interest rate reduction based on credit rating (&gt;=70%)</th>
<th>Interest rate reduction based on credit rating (&gt;=75%)</th>
<th>Effective rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>a) MSME units in manufacturing sector except crusher units, SC/ST entrepreneurs, Renewable energy projects and units promoted by women entrepreneurs in manufacturing sector</td>
<td>14.50%</td>
<td>2.0%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>11.00%</td>
</tr>
<tr>
<td></td>
<td>c) MSME units in Service sector</td>
<td>15.50%</td>
<td>2.0%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>12.00%</td>
</tr>
<tr>
<td></td>
<td>d) Energy saving projects</td>
<td>15.00%</td>
<td>7.50%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>6.00%</td>
</tr>
<tr>
<td>2</td>
<td>Working capital Revolving Fund Loan/ WCTL</td>
<td>15.50%</td>
<td>2.0%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>12.00%</td>
</tr>
<tr>
<td>3</td>
<td>Short Term Loan</td>
<td>15.50%</td>
<td>2.0%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>12.00%</td>
</tr>
<tr>
<td>4</td>
<td>Special working capital assistance to hotels</td>
<td>15.50%</td>
<td>2.0%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>12.00%</td>
</tr>
<tr>
<td>5</td>
<td>Working capital term loan</td>
<td>15.50%</td>
<td>2.0%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>12.00%</td>
</tr>
<tr>
<td>6</td>
<td>a) Modernization/ expansion scheme (Manufacturing sector except Crusher)</td>
<td>14.50%</td>
<td>2.0%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>11.00%</td>
</tr>
<tr>
<td></td>
<td>b) Modernization/ expansion scheme (Service sector)</td>
<td>15.50%</td>
<td>2.0%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>12.00%</td>
</tr>
<tr>
<td>6</td>
<td>Special revolving fund for existing customers</td>
<td>15.50%</td>
<td>2.0%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>0.50%</td>
<td>12.00%</td>
</tr>
<tr>
<td>7</td>
<td>Receivable finance scheme</td>
<td>16.50%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>16.50%</td>
</tr>
</tbody>
</table>
SUPPORT FOR ENTREPRENEURIAL AND MANAGERIAL DEVELOPMENT OF SMEs THROUGH INCUBATORS

World over, Micro and Small Enterprises (MSEs) are recognized as an important constituent of the national economies, contributing significantly to employment expansion and poverty alleviation. Recognizing the importance of micro and small enterprises, which constitute an important segment of Indian economy in terms of their contribution to country’s industrial production, exports, employment and creation of entrepreneurial base, the Central and state Governments have been implementing several schemes and programmes for promotion and development of these enterprises. Among the six basic principles of governance underlying the National Common Minimum Programme (NCMP) of the Government, “sustained economic growth in a manner that generates employment” has a pride place. The NCMP also describes the MSEs as “the most employment-intensive segment”.

Finance Minister’s Budget speech of 2005-06 specially mentions: “Worldwide, it is manufacturing that has driven growth. In order to revive the manufacturing sector, particularly small and medium enterprises and to enable them to adjust to the competitive pressure caused by liberalization and moderation of tariff rates, new scheme is proposed to be launched that will help them strengthen their operations and sharpen their competitiveness. The design of the scheme will be worked out by the National Manufacturing Competitiveness Council (NMCC) in consultation with the industry.” The Finance Minister’s speech of 2006-07 states “NMCC along with relevant stakeholders like the Ministry of MSME has conceptualized and finalized the components of the programme incorporating suitable inputs from the stakeholders”.

This component-scheme of the NMCP envisages selection of a large number of academic and training institutes and provision of financial support to set up at least 100 business incubators to host about 1,000 micro and small enterprises.

OBJECTIVE

The main objective of the scheme is to promote emerging technological and knowledge-based innovative ventures that seek the nurturing of ideas from professionals beyond the traditional activities of Micro, Small & Medium Enterprises (MSMEs). Such entrepreneurial ideas have to be fostered and developed in a supportive environment before they become attractive for venture capital. Hence the need arises for incubation centres: to promote and
support untapped creativity of individual innovators and to assist them to become technology based entrepreneurs. It also seeks to promote networking and forging of linkages with other constituents of the innovation chain for commercialization of their developments. This initiative is now being taken up by the Ministry of MSME – the nodal Ministry for the development of entrepreneurship and creation of self-employment and more employment avenues.

Under this scheme, 100 “Business Incubators” (BI) are to be set up under Technology (Host) Institutions over the next 4 years [@ say 25 per year] and each BI is expected to help the incubation of about 10 new ideas or units. For this service, which includes the provision of laboratory/workshop facilities and other assistance/guidance to young innovators, each BI will be given between Rs.4 lakh and Rs. 8 lakh per idea/unit nurtured by them, limited to a total of Rs. 62.5 lakh for the ten units. In addition, each BI or each Host Institution may get:

<table>
<thead>
<tr>
<th>Items</th>
<th>@ per BI</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Upgradation of infrastructure</td>
<td>Rs. 2.50 lakh</td>
</tr>
<tr>
<td>(b) Orientation/Training</td>
<td>Rs. 1.28 lakh</td>
</tr>
<tr>
<td>(c) Administrative Expenses</td>
<td>Rs. 0.22 lakh</td>
</tr>
</tbody>
</table>

Thus the total assistance per BI - Rs. 66.50 lakhs.

IMPLEMENTING AGENCIES

The incubational support will be provided by Host Institutions, like:

(i) Indian Institutes of Technology (IITs)
(ii) National Institutes of Technology (NITs)
(iii) Engineering Colleges
(iv) Technology Development Centres, Tool Rooms, etc
(v) Other recognised R&D &/or Technical Institutes/Centres, Development Institutes of DIP&P in the field of Paper, Rubber, Machine Tools, etc.

The geographical areas, the disciplines and the infrastructure providers listed above will be reviewed midway during the implementation, for any corrective action needed to make the scheme more effective with better outcome.

TARGETS

It has been proposed that in each Business Incubator, efforts will be made to reach the ratio of 4:1 between the incubated micro and small enterprises, respectively i.e. efforts will be made to incubate 8 micro enterprises and 2 small enterprises in each BI on an average in an ideal situation. However, flexibility on this count would be permissible. There will also be flexibility in having more than one BI in the same host Institution, and where required, there may be less than 10 or more than 10 enterprises hosted in each BI.
EXPECTATIONS

The term ‘innovation’ covers a very wide domain and in so far as micro and small enterprises are concerned, it could signify any activity and new/ingenious procedure or product that is likely to be of use to society (or to specific segments thereof) and therefore marketable in the long run. The purpose of the small dose of assistance proposed under the present scheme is to support students/ex-students of science and technology and entrepreneurs try out their innovative ideas (processes and products) at the laboratory or workshop stage and beyond (to the extent possible) – to carry forward the idea from its mere conception to ‘know-how’ and then to ‘do how’ stage. Even Special Purpose Machine (SPM) would clarify as ‘innovations’ under this low cost scheme as long as they lead to better, more competitive and economical operations and are marketable by the small and medium enterprises that are to be formed by the successful innovators. In the case of many Host Institutions, where other similar programmes for enriching and incubating innovations are already on, this MSME assistance could be dovetailed within them, by way of an additional encouragement/sustenance, without leading to duplications or unnecessary double benefits. It would be left to each Host Institution or its BI to benchmark the expectations from its students and entrepreneurs (and their ideas) at the level that is considered appropriate and to provide the level of assistance that is actually required to operationalize ideas. It is needless to mention that the level of success that each BI or Host Institution achieves through this scheme would enhance its own reputation and vice versa in case of repeated failures.

As explained, this scheme is designed for sustaining, at some basic or introductory level, the incubation of ideas that would have otherwise been lost for want of support. The expectations are that a sizeable percentage of the grantees/incubatees would be graduating to higher levels of operation, that would then require other levels of support under other schemes/ organisations and from Venture Capital or Angel Funding. Some indicative areas of operation have been mentioned at Annexure-I.

FINANCIAL ASSISTANCE

As stated, 100 Business Incubators are to be set up to incubate about 1,000 ideas, many of which are likely to lead to the setting up of Small and Micro Enterprises at a cost of Rs. 62.50 crore in four years time period. Financial target in terms of expenditure has also been indicated to match the physical target. Another Rs. 4 crore are earmarked for minor components and the total cost of the project is to be Rs. 66.5 crore. BIs will maintain separate accounts of the funds received and expenditure incurred on various activities. An audited Statement of Accounts or the statement certified by the Chief Financial Officer of the Host Institution will also be obtained.
FINANCIAL IMPLICATIONS FOR XI PLAN

Cost Details Per Year

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Description</th>
<th>(Rs. in crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>250 entrepreneurs @ Rs.6.25 lakh each</td>
<td>15.625</td>
</tr>
<tr>
<td>2.</td>
<td>Cost of up-gradation or enhancing of components of infrastructure</td>
<td>0.625</td>
</tr>
<tr>
<td>3.</td>
<td>Cost of Orientation Training</td>
<td>0.320</td>
</tr>
<tr>
<td>4.</td>
<td>Administrative expenses</td>
<td>0.55</td>
</tr>
<tr>
<td>5.</td>
<td>Total (for 25 BIs each year)</td>
<td>16.625</td>
</tr>
<tr>
<td>6.</td>
<td>Total (for 4 years)</td>
<td>66.50</td>
</tr>
</tbody>
</table>

IMPLEMENTATION OF THE SCHEME

The scheme is proposed to be implemented from financial year 2008-09.

The Selection Committee headed by Development Commissioner (MSME) shall comprise of:

1. Representatives from DST/DSIR
2. CEO, SVCL (SIDBI Venture Capital Ltd.)
3. CMD, NSIC
4. Economic Adviser, MoMSME
5. FA of MoMSME
6. Representatives from DIPP

The request for proposals from the Institutes/Implementing agencies (as per format at Annexure-IV) will be invited by the Selection Committee through advertisements in Newspapers and websites, Letters to Implementing agencies, etc., to select the host institutes for setting up of BIs.

The Selection Committee will be entitled to constitute sub-committees for specific product groups to vet the feasibility of ideas and proof of concepts, option of the entrepreneur for host institute, access to workshop & laboratory, etc., and to lay down the procedure to release the fund directly to the host institutions as also to formalize the tripartite agreements to this effect.

A sub-committee headed by Industrial Adviser of Development Commissioner (MSME) (i/c of the specific product group promotion) shall comprise of:

1. Director of Apex Scientific/Industrial Research Institute in respective field or his representative.
2. Incubation Executive nominated by Director, MSME-DI in the area of Incubation Center.
3. Representative of Lead Bank in the area of Incubation Centre.
4. Representative of Host Institute.
MODE OF FINANCE RELEASES

As would be laid down in the tripartite agreement between the Government, the Host Institution and the aspiring entrepreneur, the Government would release finances to the Host Institution. Initially, the Host Institution would be released 30 per cent of the expenditure expected to be incurred in the establishment and operation of the incubators during the ensuing financial year. The balance would be released to the Host Institution in one or more instalments, once the earlier amount is reported to have been utilised by the Host Institution.

MONITORING AND EVALUATION

The project would be monitored and guided by the Ministry of MSME. Emphasis needs to be given to ensure continuation of the scheme through documentation in monitoring of the implementation. A monitoring and advisory committee headed by Additional Secretary & Development Commissioner (MSME) comprising of

1. Representatives of NMCC,
2. Representatives of Technology Information Forecasting and Assessment Council (TIFAC)
3. Representatives of the Lead Bank of the State where the incubator is established.
4. Representatives of Industries Associations represented on the Advisory Committee constituted under the MSMED Act, 2006

would be constituted to review and guide the implementation of the programme periodically. Necessary mid-term corrections arrived at by the Committee will be applied to make the programme more effective.

Table: Illustrative List of Supporting Activities and the Likely expenditure for an Incubatee (cited in Table on Expenditure Details-Cost to Government)

<table>
<thead>
<tr>
<th>SI. No.</th>
<th>Items</th>
<th>Likely Expenditure (Rs. in lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Technology fee</td>
<td>2.00</td>
</tr>
<tr>
<td>2.</td>
<td>Telephone, Fax, Computer facility, etc.</td>
<td>0.25</td>
</tr>
<tr>
<td>3.</td>
<td>Machinery hiring or leasing from outside</td>
<td>1.00</td>
</tr>
<tr>
<td>4.</td>
<td>Guidance fee for mentors/ handholding persons, etc.</td>
<td>2.00</td>
</tr>
<tr>
<td>5.</td>
<td>Electricity, accommodation charges, etc.</td>
<td>1.00</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>6.25</strong></td>
</tr>
</tbody>
</table>
INDICATIVE AREAS

The indicative areas of operation for innovative projects could be in the following fields:

Hi-tech Activities
(i) Bio-technology
(ii) Pharmaceuticals
(iii) Information Technology
(iv) Nano-technology
(v) Polymer Products

Other Possible Areas-1
(i) Fruit Processing
(ii) Ceramics Industry
(iii) Glass Industry
(iv) Herbal Medicines
(v) General Stores
(vi) Auto Components
(vii) Electrical Appliances

Other Possible Areas-2
(i) Ready-made Garments
(ii) Sports Goods
(iii) Wet Grinders
(iv) Metal Utensils
(v) Surgical Instruments
(vi) Agriculture Implements
(vii) Cane and Bamboo Products
(viii) Leather Goods
(ix) Engineering Industries
Startup India, Stand up India

On April 17, 2015, the Ministry of Commerce and Industry released a notification to define 'startups'. There were many points that were consistent from the speech given by Prime Minister Narendra Modi during the unveiling of the 'Startup India, Standup India' policy. According to the government notification, an entity will be identified as a startup.

1. Till up to five years from the date of incorporation.
2. If its turnover does not exceed 25 crores in the last five financial years.
3. It is working towards innovation, development, deployment, and commercialisation of new products, processes, or services driven by technology or intellectual property.

If you are planning to structure a part of your business into a separate entity, it won't be called a startup as it already forms a part of a registered entity.

In order to obtain tax benefits, one has to obtain a certificate from the Inter-Ministerial Board of certification. The board consists of the following:

1. Joint Secretary, Department of Industrial Policy and Promotion.
2. Representative of Department of Science and Technology.
3. Representative of Department of Biotechnology.

The notification describes the word entity as a private limited company, or a registered partnership, or a limited liability partnership firm. However, there is no mention of sole proprietorship or a one person company to be qualified as a startup.

Another observation leads to the fact that an entity shall be considered a startup only if it aims to develop and commercialise – a new product or a service or a process or significantly improves on a product or service or process which will add significant value for customers or workflow.

This also leads to the fact that there is no chance for me-too products. If you are creating another e-commerce firm, you are not liable to get the tax benefits as you will not be defined as a startup unless there is some innovation in your product or process or services.

That being said, the process of registering yourself as a startup is quite simple as one needs to register through a mobile app (which is not yet launched) or the portal of DIPP (Department of Industrial Policy and Promotion). The startups will have to submit an application along with 'any' of the following documents:

1. A recommendation in a format specified by DIPP from an incubator established in a post-graduate college in the country.
2. A letter of support from any central or state government funded incubator to promote innovation.
3. A recommendation in a format specified by DIPP (with regard to innovative nature of business) from any incubator recognised by the Central Government.

4. A letter of funding of not less than 20 per cent in equity by any incubation or angel fund/PE fund/-accelerator or angel network duly registered with Securities and Exchange Board of India that endorses its innovative nature of business.

5. A letter of funding by the Central or State government as part of any scheme to promote innovation.

6. A patent filed and published in the Journal by the Indian Patent Office in areas affiliated with the nature of business being promoted.

Until such app or portal is launched, DIPP will make alternative arrangements to recognise a startup. Once the application is uploaded, a recognition number will be issued to the startup in real time. If the number is found to be obtained without uploading the documents, or uploading the forged documents, a fine on the applicant will be levied, which shall be 50 per cent of the paid-up capital of the startup and not less than Rs 25,000.

The word innovation has been mentioned quite frequently and has come up many times in the notification. However, the definition of the word startup has been loosely coined and thus reflecting ambiguity on the same scale. The involvement from government and the fact that the incubators should be funded or recognised by the governments creates a huge scope for corruption.

India is home to a large number of startups, making it the third-largest in the world after the US and England. In Budget 2016-17, the government announced a slew of initiatives for startups, including 100 per cent tax exemption for three years. Similarly to promote innovation, a special patent regime has been proposed with a 10 per cent rate of tax on income from worldwide exploitation of patents developed and registered in India. Under the 'Start Up India Action Plan', the proposal is also to establish a 'Fund of Funds', which intends to raise Rs. 2,500 crore annually for four years to finance startups.

New incentives under Startup India, Standup India by Government of India for Startups:
• Self certification compliance regime
• Hassle Free Registration through Mobile App
• No Labour Inspections for initial 3 years.
• Tax exemption for startups for three years.
• Simplified patent regime and & IPR, 80% reduction in patent registration fee.
• Easier exit norms, Govt. to ensure 90-day window for startups to close businesses.
• New scheme to provide IPR protection to start-ups and new firms.
• Innovation programme to start 5 lakh schools to target 10 lakh children.
• More Sector Specific Incubators and special schemes for women entrepreneurs.

**Startup Registration**

Startups who desire to be registered with Department of Industrial Policy & Promotion (DIPP) for recognition as a startup may do the same online here on the following website: http://startupindia.gov.in/registration.php
Kerala Startup Mission (KSUM) formerly known as 'Technopark Technology Business Incubator', is the India’s first and Most successful Non Academic Business Incubator, hosted and housed inside the Asia Largest IT Park Technopark. Technopark Technology Business Incubator (T-TBI), a joint association of Technopark, Trivandrum and the Department of Science and Technology (DST), Government of India, to help the technology business start-ups, started operation during 2007. KSUM is the pioneer champion among incubators which functions with a vision to support and nurture the startups in the state of Kerala. It also is thefirst non-academic business incubator. The Technopark TBI spreads over 20,000 sq ft is situated in the lush green and world class IT infrastructure. The Technopark, the biggest in the continent. Since launching in 2006, our family includes more than 200+ of India’s most promising startups.

VISION

To become the best Technology Business Incubator in the Asia Pacific region by identifying and promoting the true innovators and entrepreneurial talents all over the region and to bring excellence to the early-stage companies through value enhancement services of technology and business incubation by imparting necessary training in technical & managerial skills to become successful Technopreneurs and Business Enterprises.

OBJECTIVES

KSUM works to achieve the following objectives.

i. Identify entrepreneurial talents among youths and students to promote an entrepreneurial culture in Kerala.
ii. Introduce entrepreneurial skills to the students of Technical Institutions.
iii. Address the technology based entrepreneurship development requirements in the traditional sectors of Kerala.
iv. Build appropriate training programmes suitable for Kerala's socio-economic culture.
v. Identify market niche for technology products and services to be addressed by entrepreneurs.
vi. Interfacing and networking among academic, R&D institutions, industries and financial institutions.
vii. Undertake Research & Development activities and build a workable model of technology based Entrepreneurship in Kerala.
viii. Establishing a platform for speedy commercialization of the technologies developed in the institutes to reach the end-users.
ix. Create successful ventures.

**INCUBATION**

Kerala Startup Mission (KSUM) is designed to provide a springboard to budding entrepreneurs who wish to launch themselves into the world of technology-based business careers. Entrepreneurs' bright ideas to develop a product or service using advanced technology solutions can find a fertile ground in Kerala Startup Mission. KSUM is designed to provide entrepreneurs all the support to make technology-based business ventures successful. The highly innovative and productive environment of KSUM provides entrepreneurs the right ambiance to build up technology ventures at international standards. KSUM is restricted to high tech startups with technology products and innovations with in a limited time frame that literally makes the entrepreneur to seriously work on his product idea and boost him to come up with a 'Market viable prototype.'

[https://startupmission.kerala.gov.in/](https://startupmission.kerala.gov.in/)
The biotechnology incubation centre at the KINFRA Hi-Tech Park, Kalamassery is dedicated to biotechnology. The centre, spread over 50,000 sq.ft., can house 12 units.

If you want to see the sunrise sectors of the Kerala economy preparing themselves for the go, come to Kalamassery. On 243 acres of picturesque land, KINFRA is readying the infrastructure for the future of Kerala. Biotechnology, electronics hardware, gem and jewellery, education, the special economic zones targeted at niche segments of economy are all housed here.

The construction of the biotechnology park on a 50-acre plot is already on. As part of the first phase of the project, an incubation centre has already been completed at the centre. The centre will house common equipment and facilities like greenhouse and hardening facilities, tissue culture, analytical and QC laboratories and a patent facilitation centre. The park would also have fully furnished R&D wet lab modules with provision for water, power and drainage.

ubio Biotechnology Systems Pvt Ltd, a start-up company which is into various animal health products, has already commenced operations at the Centre.

The IT and ITES park is coming up on 25 acres and will be developed by Sutherland Global Services. SFO Technologies, a NeST group company, is developing the special economic zone for electronics hardware.

"Though India has made substantial progress in harnessing the potential of global information technology business, the country could not make an impact so far in the hardware-manufacturing sector. Now the situation was slowly changing and India was gaining attention as a global electronic manufacturing location," according to Dr Javad Hassan, Chairman of the NeST group. The company plans to make it a world-class hardware manufacturing park utilising NeST’s global experience in this sector. The 10 lakh sft park will have an eco-friendly, solar powered infrastructure and will employ more than 12,000 people when completed. It also plans to construct two rainwater harvesting facilities and a 110-KV sub-station inside the proposed park.

The central public sector unit Bharat Electronics Limited is setting up a unit at the Park. Construction of common facility building as well as design work in respect of water supply and power supply facility have also been completed. KINFRA has also finished the construction of 110 kv substations and the internal power distribution (phase 1) work. The primary treatment of all effluents to the common system will be undertaken by the industries themselves at their premises as per the norms of the State Pollution Control Board. M/s. Innobreeze and M/s. Ayurcare also operating in BTIC.
Kerala is the most exciting IT destination today. With more than 60,000 people working in the Information Technology industry, it is home to more than 250 IT companies which are successfully operating in the state. Most major software development companies are located in the state and have continued to expand due to its success in the last few years of operation and its high potential talent and infrastructure.

UL Cyberpark is the first IT park in Kozhikode (Calicut) region. It is being developed as an IT/ITES Special Economic Zone. It's a green building and LEED certified IT Park rated for Gold standards.

UL Cyberpark being a notified SEZ development offers many benefits of an SEZ, like:

- Custom & Excise duty benefits
- 100% Income Tax exemption for SEZ units
- Exemption from Central Sales Tax
- Exemption from Service Tax, Stamp Duty etc

(*) As per the SEZ policy of Government, www.sezindia.nic.in

UL Cyberpark is strategically located on the NH 17 bypass road connecting Kochi in the South to Mumbai. Around the 200 kms radius from this location, there are many tier 2 destination like Kochi, Mangalore, Mysore and Coimbatore.

**SPECIFICATIONS**

- Total Building Area: 482,000 sq ft
- No of Floors: 10 floors - 3 basements + Ground floor + 6 upper floors
- Floor plate: 16,000 sq ft per floor (approximately)
- Ground to Ceiling Height: 4 meters
- Column Grid spacing: 12 meters
- Power: 1kva = 100 sq ft per sq ft basis, 100% power backup
- No of Lifts: 10 numbers passenger lifts + 2 Service lifts
- Car parking: 1 car parking space for every 1000 sq ft basis (covered and open)
- Security: For the park and common areas only
- Visitors Car parking: To be provided in the common parking area
FEATURES & FACILITIES

• Energy efficient building
• Grade A office space on warm-shell basis including Power, Power back up, High Side Air-conditioning, Finished lobbies with fire protection systems
• 10 Mitsubishi high speed passenger lifts & 2 no's of service lifts
• Basement and open car parking
• Multi cuisine Food court/Coffee shops/Banks/ATM and other support services
• Open space with landscaped gardens
• Rain water harvesting, Ground water recharging
• Dedicated and professional facility management team
• Intelligent building management systems
• Visitors car parking
• Optimum space utilization via efficiently designed Floor plates
• Health Club
• Business Centre
• IT Infrastructure (eg: High speed Fiber optic internet connectivity etc)
• 24 hour Power backup
• Advanced centrally monitored and controlled Air-Conditioning & Ventilation
• Superior fire detection & fighting systems
• Sewage treatment and water recycling plants
• Professional security & access management processes
• Open recreational facilities
• Essential warehouse facilities for hardware storage

http://www.ulcyberpark.com/
KERALA STARTUP MISSION -
ERNST & YOUNG ACCELERATOR

TRIVANDRUM

ABOUT

Kerala Startup Mission in association with Ernst and Young have started a Business & Technology Accelerator to provide for fully equipped and functional office space of 1500 sq.ft at the Drisha Building, KINFRA Film & Video Park, Thiruvananthapuram.

The objective of the accelerator program is to offer technology and business thought leadership and mentorship support that can aid in the development of the selected start-ups incubated in the state of Kerala through a 6 month acceleration (extendable by 6 more months) program to facilitate business sophistication and skill enhancement of the selected entrepreneurs. The program would encompass mentorship support in all areas of business and technology including Business strategy, Finance, HR, investment proposals, emerging technology trends, market research etc.

The accelerator program will also support entrepreneurs to network with industry captains, angels, venture capitalists etc.

PROCESS

The selection of Entrepreneurs to the accelerator would be based on the recommendation of the expert committee.

a. Selection Process: The selection process to the accelerator would be done through an application process. An application has to be submitted to the centre along with the organization’s profile, ownership details and audited annual reports.

b. Post admission process: The expert committee selects a list of Entrepreneurs to be admitted to the accelerator. Key people from the selected organization would be requested to work out of the accelerator. The accelerator would draw up a mentorship plan comprising of both technology and business which would be shared with the entrepreneurs for mutual agreement.

c. Semi-annual review: Two formal performance reviews of each company at the centre are required. The expert committee gauges the progress of the company against its objectives. The expert committee also evaluates the impact of the mentorship and technology support
provided by the centre. Any further assistance in the form of mentors, consultants etc required by the entrepreneur is identified during this review.

d. Duration of the acceleration program: The duration to operate at the accelerator shall be for a term of 6 months. An extension of one more term of 6 months shall be considered on a case-by-case basis based on the recommendation of the expert committee.

https://startupmission.kerala.gov.in/ksum-ey-accelerator
STARTUP VILLAGE / SV.CO
KOCHI

The first physical campus of Startup Village was set up at the KINFRA High Tech Park, Kochi, jointly by the National Science and Technology Entrepreneurship Development Board (NSTEDB) under the Department of Science and Technology (DST), Government of India; Technopark, Thiruvananthapuram (a Kerala government enterprise); and MobME Wireless, a pioneering campus startup in the mobile-internet sector. It was the first PPP model Technology Business Incubator (TBI) in India. The initial mandate of Startup Village was to produce 48 startups in five years but it received over overwhelming number of applications and incubated around 70 physical and numerous virtual startups in just over three years.

Responding to the scale of demand and interest amongst the youth, the host institution, MobME is now building SV.CO as a digital learning platform backed by Universities, for first-time founders. SV.CO currently offers two programmes: for students who are studying in Gujarat Technological University (GTU) and Jawaharlal Nehru Technological University, Kakinada and Anantpur (INTU A&K) affiliated colleges, it offers Specialisation in Technology Entrepreneurship. For non-students who already have a Bachelor’s degree, and for students of other colleges, it offers a Certificate Course in Foundations in Technology Entrepreneurship. SV.CO/Startup Village significantly differs from a traditional school or college in imparting education. In a conventional college, the focus is on learning theory and evaluating students through examinations. At Startup Village, the focus is on acquiring skills and achieving practical results by building a real-world startup and product.

Startup Village offers six ways to graduate, of which two are co-founder-oriented and four are team-oriented:
1. GET FUNDED
2. JOIN A STARTUP ACCELERATOR -
3. GET ACQUI-HIRED
4. BECOME SELF-SUSTAINABLE
5. GET A JOB
6. GO FOR HIGHER EDUCATION

The digital platform, SV.CO, is being built for scale, with the aim of supporting 10,000 startups or the top 50,000 students out of the one million engineering students who join colleges every year. Faculty sessions with real entrepreneurs and startups are available on the platform to support young teams on a daily basis. Currently the SV.CO team is focusing on the graduation of the first batch and onboarding the second batch of teams, this time from 3 different states (Andhra Pradesh, Gujarat and Kerala).
ABOUT

The vision of our Kannur Technolodge is to cater to the needs of IT Entrepreneurs, who want to start up / expand their business at an apt centre with low initial investments, expert guidance, conducive environment and ready to occupy infrastructure in the heart of Kannur, Kerala. We enable entrepreneurs to develop and market new products and services and thereby creating job opportunities for the IT literate youth of Kerala. What we do?

The Technolodge has been launched with an objective of providing infrastructure, technical support and mentoring to budding IT entrepreneurs of Kerala by synergizing across existing IT Ecosystem, consumers and Government. We also aim to facilitate start ups to avail financial support and advisory under various government schemes targeted at new entrepreneurs.

WHY KANNUR TECHNOLOGIDE?

- A KSITIL (Kerala State IT Infrastructure Ltd.) backed venture.
- Our Office at the heart of Kannur Town - Less than 200 m to Kannur Railway Station and Bus Terminus.
- Trainings, Seminars/Webinars, Mentoring Programs by NASSCOM and other Organizations.
- Information and Guidance on various Government backed entrepreneurial development Schemes.
- Plug and Play Model - Start Ups can just walk in and start operations as we have latest Computer Systems, Telephone Connection, Highspeed Internet, Network Integration and Power backup in place.
- Proposed International Airport / Seaport / SEZs which will attract business from Overseas.

http://www.kannurtechnolodge.in/

TECHNOLOGIDE KANNUR

Year of Starting : 2015
Thrust Area : Software/IT
Incubation Area : 6500 sq ft
No: of incubaties : 17
ABOUT

A mini IT park that provides the best of facilities available and the optimum conditions for fleshing out innovative startups and budding entrepreneurs! That was the dream...a dream that we saw a year back and finally we reached our goal by setting up Rural IT/ITes and Electronics Park ...i.e. MUVATTUPUZHA TECHNOLODGE, that provides all start up needs under one roof.

Kerala State IT Infrastructural Ltd gave approval for MUVATTUPUZHA TECHNOLODGE on April 10th 2015. Soon our first company EasyVakil.com started its operation.

Soon after that with the support of Kerala Start Up Mission, KITCO LTD and various industrial experts, we formed a mentoring panel for guiding the startups in various areas like financial planning, technical support, funding etc. A few of our mentors include Dr. K.C. Chandrasekharan Nair (Principal Consultant KITCO LTD and former CFO Technopark), Mr. Nithin George Charuvila (CEO QPlay Tech Pvt. Ltd.), Mr. Deena Venugopal (CEO, ANABYTES), Mr. Jose Prakash (Managing Director EXACTCORP Enterprise Services (Pvt) Ltd).

Faculties from different fields at Christ Knowledge City and other technical educational institutions are also available for mentoring and consultation for the startups.

Technolodge Muvattupuzha presently incubates 15 companies... EasyVakil.com, TephraNova Technologies, Triple Hat Security Lab LLP; Habibi Apps, Venus Eventza, Audrey Nlobe, PCPL, PixelArt 3D and SemiKolon Developers...

We have future plans of expanding and diversifying Technolodge Muvattupuzha into a 25000 sq. ft mini park within a 2 year period. We are working on absorbing companies from different fields, creating a diverse niche for them. Endless planning, weeks of sleepless nights, months of hard work, series of discussions, tremendous efforts with a dedicated team! It fills us with ecstasy, as we realize how all this has paid off so well!

Facilities provided to the incubatees are 3600 mentoring support, 24x7 high speed internet (dedicated OFC), Wi-Fi, Video Conferencing facility, AC conference hall, Support of financial and legal institutions, Microsoft enabled campus, EPABX facility, 24x7 Power and water supply, 24x7 Food court, Restroom, Fitness centre, Security, 24x7 Reception, Well furnished auditorium, Separate parking facilities, Business opportunities will be shared equally among the companies.
Muvattupuzha Technolodge is also supported by Microsoft BizSpark. Technolodge Muvattupuzha situated in the campus of Christ Knowledge City is almost 20 Kms away from Cochin International Airport and Aluva Railway Station and 2.5 Km from Mannoor, MC Road. The future belongs to the ones who believe in the beauty of their dreams. Together, let’s dream, motivate and build with Technolodge Muvattupuzha!

EVENTS CONDUCTED BY TECHNOLODGE MUVATTUPUZHA

1. I, Me, Myself as an Entrepreneur - My Journey of Trial, Failure and Success is a monthly experience sharing event exclusively organized by Muvattupuzha Technolodge attended by budding entrepreneurs.

2. Workshop on Startup Business Needs by Ms. Archana Krishnamurthy, Founder of Sigona Advisers LLP.

3. Open Source on Azure event was conducted in association with Microsoft Developer Community Kerala.

4. Cyber Hackathon conducted by Triple Hat Security Lab LLP.

5. Session on Social Media Marketing - Sujith Bhakthan’s Theory by Mr. Sujith Bhakthan, Founder of Anavandi.com

6. DGM of Kerala Financial Corporation Mr. Mushtaq Ahammed conducted a session on various financial schemes for entrepreneurs.

7. Lead Manager, Ernakulam District, Mr. Anil Kumar conducted a session on Collateral Free Loans.

www.citytechnolodge.com
TECHNOLODGE

PIRAVOM

THE FIRST RURAL IT PARK OF KERALA

Information Technology has a vital role in main industrial sector in all over the world. The main objective of Technolodge is to encourage ITes and BPO companies to operate from low cost rural centers and thereby to create employment in rural areas. The Techno-Lodges supplement the local economy by creating jobs for the unemployed youths. The Technolodge concept is being overseen by the Kerala State Information Technology Infrastructure (KSIITL), a state government-promoted company and PEEBO Rural IT Infrastructure developers. Our mission is to encourage Rural employment generation and Rural entrepreneurs development.

Technolodge arranges the basic infrastructure to start the industry and also gives the window of market or give training to entrepreneur to sell the fruit of his business. The projects aim at the rural districts. So Technolodge helps the people to do the IT based industry and also they become self reliance in this sector. Technolodge gives more importance to such backward sectors in the state. It is meant for the people who are interested in IT based ventures. In present situation, an entrepreneur is aiming an IT industry is very cost effective and it will success only in cities. But this project facilitates the rural IT based entrepreneurs to start the industry in rural areas without more investment. It also coordinates the all function related to the start up village, i.e., primarily Technolodge make a panel which contains the experienced IT professionals.

It also helps in selecting engineering students and youngsters who has interested in entrepreneurship and has ideas to start an IT based business. The students and youngsters contains leadership quality has give opportunity to present their project before the expert panel. With the supervision of the panel, the students can fulfill their ideas, based on IT industry. Technolodge also arranges the basic infrastructure, procuring capital and marketing facilities for promoting the IT based industry. The project also facilitates the entrepreneurs in various sectors in this industry.ie adequate training to the entrepreneur, office facilities, adequate support, loan facilities etc. The concept behind is that the various sectors in an industry comes under one roof. This is a wonderful idea and can change a lot in IT based industry concept in India.
AS AN INCUBATION CENTRE

Technolodge is designed to provide a springboard to budding entrepreneurs who wish to launch themselves into the world of technology based business careers. Entrepreneurs' bright ideas to develop a product or service using advanced technology solutions can find a fertile ground in Technolodge. Technolodge is designed to provide entrepreneurs all the support to make technology based business ventures successful. An entrepreneur makes fewer mistakes when he operates in Technolodge because of the variety of support services available there. The highly innovative and productive environment of Technolodge provides entrepreneurs the right ambiance to build up technology ventures at international standards.

VISION

Our vision is to built a Technically developed village by providing plug and play facilities for young entrepreneurs who have the potential to invent, discover or rebuild technology, their by building a strong basement to our developing India even from a Village.

MISSION

Our Mission is to find and support the Entrepreneurs with high Potential and ideologies even from rural areas. We provide you all the facilities to run your business to success in an affordable Pay. We find you the market, and hold you up when your foot slips.

STRATEGY

We have formed a group 'team techno' which is an association of some selected firms from technolodge. Team techno supports all companies by splitting up the project modules. And KFC is with us to fund for companies who wants to succeed in their business.
INFOPARK BUSINESS
INCUBATION CENTRE
KOCHI

ABOUT

Infopark have been supporting the state government’s activities to promote entrepreneurship culture among the youth in the state. Infopark’s Technology Business Centre (TBC) in Kaloor is just one step in this direction. Infopark recently acquired and renovated 25,000 sqft IT block, which is an incubation facility for IT/ITes, entrepreneurs and MSMEs. This is expected to give a major boost to small and mid-segment IT firms looking for affordable workspace within the city. The facility provides air-conditioned P&P cabins and single seater options. Currently the facility houses more than 70 companies and employees more than 350 IT professionals.

Infopark has also a smart business center as NRI-TBI, supporting entrepreneurship ecosystem by creating Incubation facilities for the Non Resident Indians who wish to set up a Business. NRI TBI has plug and play office space, mentors and consultant from various field with value additions like the green channel facilitation, remotely accessible office etc to make it perfect place for NRIs to set up business.

Infopark in association with NASSCOM has set up a start-up warehouse at Infopark Kochi, the first one in Kerala. The startup warehouse is a part of the 10,000 Startups initiative of Nasscom.

Infopark BIC
Year of Starting : 2015
Thrust Area : Software/IT
Incubation Area : 7000 sq ft
No. of Incubates: 16

www.infopark.in
ABOUT

‘An Oasis of Meeting Minds: Inspire, Motivate and Propel Each Other’

‘Start-up Warehouse’ is a mosaic, which binds startups and entrepreneurs together in a novel working space, with an electric atmosphere that ensures sustained inspiration. Apart from the coffee, the synergies could be endless here... Numerous startups co-exist and work together in a well-equipped space with modern infrastructure at very nominal rates. Challenging tasks accomplished in fun and exciting spaces ensure that one is always charged up and buzzing with creativity to challenge problems. ‘Plug-and-Play’ workspaces ensure that startups need to focus their energies only on their technology products and not waste them on mundane logistical space issues. Entrepreneurship is a different ball game altogether and interacting with people who are playing ‘your’ game is reassuring and motivating – madmen, aka fools, who applaud and encourage each other!

http://10000startups.com/

NASSCOM

Year of Starting: 2013
Thrust Area: Software/IT
Incubation Area: 6500 sq ft
A PERFECT ECOSYSTEM FOR NRI'S VENTURES

The number of NRI's venturing as entrepreneurs in Kerala is very much disproportionate to the total $55 billion in remittances and 25 million NRI's in number. A Technology Business Incubation center focusing solely on NRI's is the light at the end of this tunnel.

The Non Resident Indian's-Technology Business Incubator (NRI-TBI) is a joint initiative of Infopark-Kochi, Technopark- TBI, Non Resident Keralites Affairs Department (NORKA) & Diaspora Incubator designed specifically to incubate NRI start-ups.

NRI TBI is constituted as a Not for Profit Society under Kerala State Travancore-Cochin Literary, Scientific and Charitable Societies Registration Act, 1955 [1] with Reg. No. EKM/TC/681/2012 and the registered office is at Beta, Thapasya, Infopark, Cochin - 30

THRUST AREAS OF NRI-TBI

NRI TBI will be supporting NRI's startups in following domains:
- Electronic & Embedded systems
- Telecommunications and Mobile Technology
- Green & Clean Energy Technology
- Technology application & Services for Oil & Gas Industry, Tourism, Logistics, e-Commerce, e-Branding, e-Tailing, e-Learning etc
- Future Farming Technologies

FACILITY @ INFOPARK

Kerala State IT Department has allocated a space of 2500 sq.ft at Infopark-Kochi as the project office to set up operations. This would be expanded in future to different IT parks across Kerala including Technopark Kollam & Cyberpark-Kozhikode.

NRI-TBI has a panel of consultants in the following areas
- Technical consultants
- Management consultants
- Accounting consultants
- Legal consultants
- Marketing consultants
- Training consultants
- Quality consultants
Facilities at NRI-TBI:
- Furnished air-conditioned office modules from 1-Seat to 10-Seat capacity.
- Mentors and consultants in various domains.
- Telephone & Leased line Internet cabling.
- Single Window Clearance for NRI’s.
- Electric Power with Back-up DG/UPS supply.
- Reception & Maintenance services.
- Discussion/Conference Room Facilities.
- Web Hosting Services.
- Common Security.

VIRTUAL INCUBATION

Virtual Incubation is a facility provided by NRI-TBI to support budding Entrepreneurs. Startups incubated at this program get all support facilities provided by NRI-TBI except physical office space. The startup is required to register with NRI-TBI but operate from their own space. The company must be already registered in India. Company can be registered as Private Limited or Limited Liability Partnership (LLP). NRI-TBI Virtual address cannot be used to register your company.
SCTIMST-TIMed is a not-for-profit registered society in India promoted by Sree Chitra Tirunal Institute for Medical Sciences and Technology (www.sctimst.ac.in) in 2015 for encouraging innovation and entrepreneurship in medical technologies through technology business incubation support to innovators, start-ups and industry. It is located within the Biomedical Technology Wing campus of SCTIMST at Trivandrum. It is financially supported by the Kerala State Industrial Development Corporation (KSIDC) and Department of Science & Technology (DST), Government of India (funding awaited).

TIMed enjoys the legacy of over three decades of rich experience and expertise of Sree Chitra Tirunal Institute for Medical Sciences and Technology (SCTIMST) in medical device development and commercialisation. SCTIMST is one of India's finest medical & scientific research institutions with a track record of successfully developing medical devices meeting international standards and making it available to patients at an affordable cost.

VISION & MISSION

The vision of SCTIMST-TIMed is to be one of Asia's leading incubators nurturing medical devices and biomaterials innovation. The Mission of SCTIMST-TIMed is to work with innovators, entrepreneurs and research institutions to support incubation of medical devices and biomaterials.

OBJECTIVES

1. Establish and operate Technology Business Incubator(s) to support incubation of start-up ventures in medical devices and biomaterials areas

2. Encouraging entrepreneurship in medical devices and biomaterials area through technical and business incubation services

3. Support innovation in medical devices industry
4. Promote and facilitate innovation in medical devices technology development, translation and technology transfer through networking and partnership with research institutions, universities, health-care providers, funding agencies, policy makers, entrepreneurs and industry

5. To support advocacy and appropriate policy development at national and international levels for medical devices sector

**FACILITIES & INFRASTRUCTURE**

The most attractive feature is that the Incubator is located in the Biomedical Technology Wing campus of SCTIMST and will become part of the nurturing ecosystem for concept to commercialisation of a medical device.

The facilities of TiMed

- Office space on rental- modular office/ hot desks with common reception service, address, electrical power (light duty), A/C (work in progress), internet connectivity
- Laboratory facility - Wet lab for chemical, polymer, biochemistry, biotechnology, ceramic & related projects with reagent racks, fume hood, facility of laboratory gases, electrical power and basic equipment such as weighing balance, refrigerator, heater, stirrer, oven, shaker, air compressor/vacuum
- Laboratory facility - Dry lab for electro-mechanical, instrumentation projects with electrical power (light loads), internet connectivity
- Clean work space (class 10,000 area and class 100 laminar flow work bench) – for final assembly or manufacturing process and also shareable clean/non clean work space for cleaning, drying, packaging and sterilization
- Specialized Utilities for Medical Device production such as reagent water, ultrasonic component cleaning equipment, sealers for medical device packing and ETO/Steam sterilizers

**ACCESS TO FACILITIES AT SCTIMST**

- Analytical characterisation facilities (HPLC, LCMS, GC, TGA, DTA, UV, FTIR, FT Raman, AFM ...)
- Microscopes (TEM, SEM, ESEM, Confocal, Optical, Projection stereo...)
- Mechanical characterisation facilities (Tensile / Compressive, DMA, Burst, impact, fatigue ...)
- Surface Characterisation facilities (Roughness, texture, profilometry...)
- Coating Characterisation facilities (thickness, adhesion, corrosion ...)
- Medical device in vitro evaluation facilities, In silico validation facilities
- Design workstations and design software
- Structural Analysis and Computational Fluid Dynamics software
- Metrology and calibration

www.timed.org.in
INTRODUCTION

Entrepreneurship is a dynamic process of vision, change, and creation. It requires an application of energy and passion towards the creation and implementation of new ideas and creative solutions. Essential ingredients include the willingness to take calculated risks—in terms of time, equity, or career; the ability to formulate an effective venture team; the creative skill to marshal needed resources; the fundamental skill of building a solid business plan; and, finally, the vision to recognize opportunities where others see chaos, contradiction, and confusion.

Kerala is becoming a hotbed of innovation as an increasing share of global IT has been processed here. But Kerala has not yet made the shift to entrepreneurship. To do this, we need to develop policies and promote entrepreneurship in the State and thus the country. The Kerala state government has been taking initiatives promote this growing spirit in the state. In its efforts the Govt announced a Student Entrepreneurship Policy in 2012 which had evoked enthusiastic response across the State.

KSIDC was identified as supporting organisation for spearheading this movement and had started the initiative with the conduct of the Young Entrepreneurship Summit (YES) in 2014. The event was aimed at creating a kick start for the budding entrepreneurship spirit of youngsters in the state.

The state has over a lakh of graduate students passing out of college in the State of Kerala every year who seek employment in various sectors. The state Govt plans to promote entrepreneurship in the state and transform the Young minds from becoming job seekers to job creator, Making Kerala a preferred Entrepreneurship destination and develop the young minds in path of Entrepreneurship.
ENTREPRENEURSHIP DEVELOPMENT

Kerala is a growing economy with immense scope for entrepreneurship. The state in its recent years has understood the importance of Entrepreneurship and has had a sudden shift from the traditional ideology of employment. The youth of Kerala now strives to become job creators instead of job seekers. In the state of affairs the Govt. and KSIDC has been taking initiatives for the youth of Kerala who have developed a passion and interest toward entrepreneurship and have taken Entrepreneurship as a career option.

The State Government had, as part of the Emerging Kerala conclave in 2012, announced a Student Entrepreneurship Policy which had evoked enthusiastic response across the State. This initiative triggered a number of young prospective entrepreneurs to contemplate starting enterprises in Kerala. The huge response by the students and the youth of the state prompted the Government to announce Young Entrepreneur Start up Programme, as a key initiative under the Mission 676 action plan.

KSIDC took the initiative to spearhead the Young Entrepreneur Start up Programme by conducting “Young Entrepreneurs Summit” (YES) on 12th September, 2014. YES was primarily aimed at fostering the growth of entrepreneurship in young minds, and at promoting an enabling environment for entrepreneurship across all sectors. YES met its desired objective and was a success in-as-much that a whole new world of opportunities towards starting enterprises and embracing entrepreneurship could be showcased to a large cross section of our Youth and students. YES showcased the services and facilities the state Government is providing for prospective young entrepreneurs and provided a platform for the young innovators to showcase their innovations/technologies.

The Young Entrepreneurship Summit was massive success and had seen thousands of youth participating from around the state. It had created a kick start for the entrepreneurship mission in the state. YES was not meant to be an end in itself but an array of events to follow to create a continuous support system for the budding entrepreneurship spirit in the state. As part of YES KSIDC had promised support to young innovators / entrepreneurs by way of Incubation facility, Financial Assistance & Mentoring Support.

In this regard KSIDC has established the following:

Incubation Facility: KSIDC has set up a 124 seat incubation space spread over an area of 4605 sq.ft. at Infopark, Kakkannad, Kochi. The first phase of the centre with 91 seats is operational and houses a total of 12 companies. The entire work of the incubation centre (124 seats) will be completed by July end and a total of around 25 companies is expected to function at this space.
BUSINESS INCUBATION CENTER
KANNUR

ABOUT

Kannur which is in a surge to make its mark on the industrial and commercial map of South India gets a boost with the establishment of a Business Incubation Centre (BIC) under the auspices of Kannur University. Gone are the days when educational institutes impart knowledge and make the students enter into ‘job seeker’s’ phase. Today the emphasis is on a radical shift from the students being ‘job creators’ rather than ‘job seekers’. With this goal in mind, Kannur University, aims to provide a platform to the students to take part in nation building by setting up a business incubation centre where startups can be established. Rather than being a usual business incubation center with focus on just Information Technology and allied services, the BIC at Kannur University proposes to promote the traditional manufacturing and industries in the northern part of the state, with special focus on handloom, fashion designing, ship technology, agro business etc along with state of the art technologies such as IT, Media and communication etc. The BIC also proposes to impart consultancy services to already existing enterprises which lack the modern management skills.

FACILITIES

Academia should update the syllabi on priority basis to withstand the challenges in higher education. The virtual online class room lecturing is an emerging area that can replace the traditional form and syllabi of teaching said Chairman and Chief Executive officer of rediff.com Mr Ajit Balakrishnan. He was speaking to Management students of Kannur University in an interface “What works on Internet” organized by the department of management studies. He also highlighted the importance of machine learning. Academia should update the syllabi on priority basis to withstand the challenges in higher education. The virtual online class room lecturing is an emerging area that can replace the traditional form and syllabi of teaching.
ORACLE WORK FORCE DEVELOPMENT
FIRST AUTHORISED TRAINING PARTNER

Kannur University has decided to intensify the work force development programme as part of strengthening ties with global brand industry groups. The objective behind this tie up is to create a ready to use human potential and resource pool for the Industries. An agreement in this regard will be signed on 15th February with Oracle Corporation, California and with SAP, the German software solutions group. Oracle, the $187.6 Billion Market Capital company in the world is organized basically into three businesses: Software and Cloud, Hardware Systems and Services. Whereas, SAP, company with Market Capital of $90.2 Billion provides enterprise application software and software-related services worldwide. Both these companies have more than 3 lakh customers worldwide which includes many fortune 100 companies. The license agreement allows Kannur University to deliver Oracle and SAP training to Kannur University students on Workforce development programme. University will be associating with these teams to impart high quality technology training at very affordable cost for students studying under University colleges and campuses. The programme is launched under the auspicious of Business Incubation Centre (BIC) established at Thalassery Campus. Once the agreement is signed, Kannur University will be the first authorised training partner University in Kerala to conduct the exclusive Oracle and SAP program.

Students get hands on experience on Oracle and SAP licensed software, Certification, and e-vouchers for appearing for certification exam at flat 25% discount on country list price. Oracle offers programs like SQL Fundamentals, Administration Workshop I and Administration Workshop II.

http://www.bickannuruniversity.in/
ABOUT

College of Engineering Trivandrum (CET), the 75 year old Government Engineering College with a rich heritage located in the capital city of Kerala. The college campus extends over 45 hectares of land and has sufficient space for expansion. The campus is blessed with greenery and has received many national awards for its conservation efforts. The college runs seven undergraduate courses in Engineering and one in Architecture. A total of eighteen Post graduate programmes are offered by different departments. In addition, programmes such as MBA and MCA courses, part-time courses in B.Tech, M.Tech and PhD are also offered by the institution. All UG programmes and 16 PG programmes are accredited by the NBA.

The socio-cultural changes in the state shows high demand among the students of the institution to pursue innovation based entrepreneurial carriers. This requires considerable reorientation of the teaching methodology aimed at innovation and entrepreneurship. In this context it was decided to establish a Technology Business Incubator (TBI) as an important facility of CET.

FACILITIES

Facilities Provided to Incubates CET-TBI provides one Desktop computer, network facility, printing and copying facility, shared conference room, a comprehensive interactive atmosphere to create a professional business atmosphere along with the technical back up from the faculty expertise and the laboratory facilities to the incubated companies. As per the project approval for CET-TBI by the National Science Technology and Entrepreneurship Development Board (NSTEDB), the infrastructure for the incubated companies has to be provided by the host institution. CET-TBI has identified cubicle space for a few initial incubation. The required furniture and office equipment have been acquired and installed from the fund of NSTEDB, Govt. of India. The furnishing of the incubation space, air conditioning and networking, etc., have been carried out by the income generated by the CET for TBI activities.
SERVICES

CET provides the following services to the entrepreneurs working in the CET-TBI

1. Manpower, Infrastructure and Office Support
Manpower required by the entrepreneur (Faculty and students)
Physical facilities along with furnished office/laboratory/production space Computing and communication facilities Office assistance and facilities such as Secretarial Services, photocopy, stationery etc.

2. Training and Information support
Training is being provided for the startup team on various topics related to new business venture.
The experts who will constitute the mentors for the team during the incubation period may be drawn from the CET faculty and / or persons from outside as deemed fit for the work on hand. CET-TBI will do its best to make proper arrangements for access to information resources and databases for competitive intelligence, market research, patent & trademark search etc. for smooth operation of CET-TBI enterprises.

3. Strategic Planning and Business Development
CET-TBI has empaneled a network of experienced personnel / consultants and endeavours to provide assistance in the following areas:

a. Business Planning
b. Strategic planning
c. Market research
d. Marketing strategy
e. Business promotion
f. Financial planning
g. Manpower planning and recruitment and training
h. Intellectual property, patents, legal and taxation issues
i. Identification of potential partnerships and alliances

THRUST AREAS

CET has identified CLEAN TECHNOLOGY as the thrust area for the TBI. Almost all the departments in the institution can contribute to this emerging area of technology. CET-TBI will focus on clean technology solutions to help address the challenges faced by markets in areas such as:

1. Renewable Energy
2. Energy efficiency & Conservation
3. Reducing Green House Gas emissions Reducing reliance of fossil fuels
4. Reducing and eliminating waste requiring storage
5. Reducing water use in energy production and consumption

www.cettbi.in/
CITTIC CUSAT
KOCHI

ABOUT

Centre for Innovation Technology Transfer and Industrial Collaboration (CITTIC) has been designed to establish close bonding between industries, entrepreneur and students to make innovation at the University relevant to the needs of industries at national and international levels. It aims to involve the industries, along with the students and faculty members, in an innovation campaign, whereby CUSAT rejuvenates technology education and develops quality research at the University and helps create a culture of design, new and improved products and processes in our industry. Technology Business Incubator (TBI) of CUSAT managed by the Centre for Innovation Technology Transfer and Industrial Collaboration has started functioning from the new premises in the campus.

EVENTS

MAKER WEEKEND 2016
Maker weekend is an attempt to celebrate and increase the spectrum of innovation by building a maker culture. It is aimed to provide the right kind of support structure to learners and innovators who want to make their potential or idea into next level. Expert makers will be sharing their knowledge and expertise where even a beginner can get the maximum out of it. Registrations Open

CUSAT MAKER PARTY 2015
With the participation of over 4000 participants, 60+ makers, 30+ exhibits and more than 10 talks we where able to host one of the world’s largest maker festival benefiting people from all walks of life. They were able to get hands on experience and knowledge from the experts.

CUSAT ALCHEMIN 2014
Promoting social entrepreneurship. A two day non-residential camp for students that involved various activities, talks and sessions to boost the sense of social responsibility and need to pledge technology for the betterment of the society.
CUSAT STARTUP SUMMIT 2013
Students-Investors-Entrepreneur Meet One of its kind event bridging student entrepreneurs and investors with over Rupees 1 Lakh as angel investment and 300+ Internship opportunities. There were 1000+ participants from across the state who were benefitted out of this event

http://cittic.cusat.ac.in/
ABOUT

National Institute of Technology Calicut has set up a Technology Business Incubator (TBI-NITC) in 2003-04 with the support of National Science & Technology Entrepreneurship Development Board (NSTEDB), Department of Science and Technology, Govt. of India to incubate startup industries in IT and Electronics. TBI is registered as a society under the society’s registration Act XXI of 1860 on 16 Sep 2009.

COMPANIES AT TBI NITC

The TBI has extended incubation facility to 52 start up companies so far. The support has been extended to units in different sectors like software/IT, electronics, rubber technology and solar energy. The units incubated in the TBI generate employment opportunities for around 700 people. TBI can claim 80 percent success if the sustenance of the incubated units is considered. 6-7 of the incubated companies have attained excellent growth. The first incubatee of TBI NITC, NuCore Pvt. Ltd was formed by alumni of the Institute and is now having office in Qatar also, other than their development centre near to NITC, where around 30 people are working. They are the back end service provider of the world’s leading technology provider to the travel industry, Amadeus. The leading architectural consulting company De 3.2 Architects Pvt Ltd of Kozhikode, which was also formed by the alumni of NITC, too was an incubatee of TBI NITC. Zesty Beanz Technologies Pvt Ltd, the leading open source ERP provider, is another company worth mentioning, which has office in Europe and have clients in many countries. After graduation from TBI they have set up their office in Ernakulam. They had won the ISBA National Award for best performing incubatee in the year 2010. Infinite Open source Solutions, a graduated company from TBI, which has set up its office near to the Institute, is providing employment opportunity to 32 people. Some of the other successful incubates of TBI NITC are Dory Technologies Pvt. Ltd and Shanshin Softech. TBI NITC is promoting the use of solar energy by incubating three companies in this sector, viz. Thapas Energy, Embed Tech Labs and Ryos Energy. There are two incubatee companies, Fortis IT and Ilbs Medical Equipment and Systems Pvt. Ltd are catering the health care sector.
One of the companies incubated in the TBI NITC, viz. AVANI Agri-mation Systems, is providing technology for the precision farming systems. TBI NITC has two companies, Etiq Technologies and Sine Lab Technologies are manufacturing equipment and design platforms for the electronics laboratories. M/s Arbitron India, an enterprise doing media research in the US market is an anchor company of TBI NITC. It is having a centre of excellence set up in the campus to promote the interaction between the industry and academia. The company through this centre, provides opportunities to the students and the faculty to work with them.

**WHAT TBI NITC PROVIDES TO ITS INCUBATEES**

TBI offers workspace with essential facilities at an affordable cost to the startup companies. The main advantage for the startups is the availability of the technical expertise in the Institute. Many of the faculty, staff and students are extending supports to the incubated companies of TBI. The companies can use the laboratory facilities of the Institute also for their product development. TBI also provide financial assistance to the companies which require fund for their operations.

Mentoring support given through TBI is the major benefit that the companies get through incubation. TBI has a panel of experts, which is the Executive Committee of TBI, which does the selection and continuous monitoring of the companies. Dr. Abraham T Mathew, Dean Research and consultancy of the Institute is heading the committee, and senior faculty of the Institute, Dr. Vineeth Paleri, Sri. Suresh Kumar. K.S. and Dr. N Sudarshan are members. The support from Indian Institute of Management Kozhikode also is assured and Dr. Nandakumar, Associate Professor of IIMK serves as a member of this committee. Other than them, the committee has Adv. Shyam Padman and chartered accountant Sri. A. Mory to provide the incubates, assistances related to legal and statutory aspects. Sri. Prasanna Kumar, Manager of SBI NITC also is a member and ensures the support from bank. To make sure the smooth operations of the TBI, Sri. S. Sabareenathan, the Deputy Registrar-finance of the Institute also contributes as a member of the committee. Other than the committee, TBI tries to develop interaction between the incubated companies and the alumni of the Institute. The TBI is also trying to provide mentoring support to the companies by the successful entrepreneurs of the region.
ABOUT

A Technology Business Incubator (TBI) has been established in the month of June 2014 with focus on software development as an important facility of Government Engineering College Barton Hill. TBI-GECBH provides services and support for a wide range of requirements needed by a new business start-up in a technology area. Depending on the demand and resources availability, TBI-GECBH will provide Training and Information support, Office Support and Common Facilities, Infrastructure and Manpower, Industry Oriented Software Training, Memorandum of Understanding, Strategic Planning and Business Development etc.

http://www.gecbh.ac.in/newgecbh/facilities/tbi/

GECBH

Year of Starting : 2014
Host Institution : Government Engineering College, Barton Hill
Thrust Area : Software/IT
Incubation Area : 1000 sq ft
No. of Incubates : 6
Good Methods Global is a global healthcare technology solutions firm. We started off in 2009 as a 6 member consulting team and over the past 7 years, we have grown from a small group to a company of 100 people, spread across 3 offices in 2 countries. We have brought together a set of insanely smart people who are truly customer focused and value driven in their thoughts and actions.

2009

Good Methods Global is formed in USA to provide iRise powered rapid prototyping and requirements engineering services to Fortune 1000 customers and global systems integrators.

2010

iRise Alliance partnership with all the leading systems integrators is established and we emerge as one of the most successful iRise partners in the software prototyping and UX design discipline.

2011

Opened up our back office in India to provide a distributed delivery model that enables robust cost effective, reliable, and innovative solutions to ensure our client's success.

2012

Started transitioning from a software visualization services provider to a product engineering firm that embraces agile philosophies and lean principles to create enterprise grade commercial software for leading business houses in North America.

2013

Raised investments to scale the teams and build an Interoperable healthcare platform for patient care and community health management.

2014

FuzeTM Care System is born and is embraced by disease management companies in North America for managing chronic diseases like obstructive sleep apnea, obesity and for promoting community health.

TEAM

[Profiles of team members]
Aeka Biochemicals Pvt. Ltd. is a fully women-owned biotech and biochemical start-up venture based out of Trivandrum, Kerala. Founded by Ms. Aandra Chandra Mouli and Ms. Gayathri Thankachi V., both of whom have a background in biotechnology and biochemical engineering, the company undertakes the manufacture of biotechnological, biochemical & enzymatic products, chemical products or extracts of biological origin.

Aeka Biochemicals Pvt. Ltd. has its laboratory and small-scale production unit at Vazhuthacaud, Trivandrum. The facility is optimised so as to be eco-friendly, pollutant-free, and a green, zero-effluent zone. The lab and manufacturing unit are equipped for microbiology, biotechnology, quality control and chemical (wet lab) work. The entire unit runs primarily on solar power.

The team at Aeka is committed to the promotion of woman entrepreneurship, and is focused on providing a platform for the development of young talent in biotechnology, biochemistry, life science and allied areas. The broader goal of the company is to help in establishing and developing a Trivandrum and Kerala as strong biotech and bio-related industrial centres.

Activities:

- Manufacture of biotechnological, biochemical, enzymatic products, extracts of biological origin
- Environmental (green) solutions
- Extraction of biochemical from natural sources
- Products for agricultural, chemical, life science, food, and research applications

The Sasya Range:

The Sasya range of microbial plant growth promoters from Aeka is a series of microbial consortia of selected species of naturally occurring soil microorganisms developed and tailored towards the needs of different scales and types of farming. The range consists of the following products, each being specially formulated and tested for specific target crops and modes of application:

- Sasya Sutra - for nursery and garden use, via seed and root treatment
- Sasya Mitra - for kitchen, home or terrace gardens, and small farms, via foliar application
- Sasya Raksha - for gardens, and farms, via foliar application
- Sasya Poshak - large farms, via seed, root and foliar application
- Sasya Poshak+ - plantations, via seed, root and foliar application
ARS Traffic & Transport Technology has been providing traffic and transport technology solutions to businesses and government bodies since 1997. It is active in its home market of the Netherlands, but also internationally. The intelligent transport system market is always on the move, in every sense of the word. A dynamic market like this demands a specialised partner, able to cost-effectively integrate state-of-the-art, client-specific technology with existing systems, but also able to develop new hi-tech concepts.

ARS T&TT is an end-to-end provider from consultancy, design, development and operation to project finance, if required. ARS T&TT has a 200-strong international team of specialists covering all required disciplines, from traffic engineers to mechanical engineers and from project managers to software architects.

For instance, ARS T&TT provides an integrated solution for traffic monitoring and data warehousing, which is used by the Dutch National Data Warehouse for Traffic Information (NDW). This system monitors and estimates traffic intensity, speed and journey times in real time along thousands of kilometres of the key road infrastructure in the Netherlands. It is the ideal cost effective solution for traffic management by government bodies and road maintenance authorities wishing to provide road users with reliable traffic information.

ARS T&TT's solutions can be developed and operated by ARS T&TT as a traditional assignment, but also in a public-private partnership, or under the technical, organisational and financial responsibility of ARS T&TT.

ARS T&TT's key areas of specialisation include:
- Strategic, tactical and operational consultancy on ITS issues
- Optimisation of existing traffic information and traffic management centres
- Dynamic travel information for road traffic and public transport
- Dynamic guidance systems for bus stations and car parks
- Speed limit enforcement (average speed and single point systems)
- Access control systems and enforcement
- Automatic enforcement of restricted environmental zones for non-compliant traffic
- Traffic planning systems
- Road pricing and toll systems
- Fleet management
- 4/7 international monitoring and operation of ITS systems
Your Solution to Smart Procurement!

BuildNext is a customer focused young and dynamic procurement solution for construction materials. BuildNext is soon launching our ecommerce solution here with a host of value added features to ensure that you do not have to compromise on prices or quality.

LABS
Cutting edge!

BuildNext makes sure that the right product suits the needs of the public. They make sure people fall in love with your dream home, and how we are going to do that for you? A sneak peek below!

Visualize
BuildNext website will host an engine which has the capability to take your floor plan and show you the designs of how the product will look with costings in order to achieve your dream home!

Smart Home
We at BuildNext looks forward to help you in building responsive houses. Houses that will keep you cool, help you relax and make you smile as you like it. In this section you will soon find a host of solutions which can be customized, help you make responsive, automated and a smart home.

Do It Yourself (DIY)
We are working towards building a few do-it-yourself kits to help you unwind, while adding value to your home. You will soon find DIY kits available here for creating new hobby spaces, adding a dash of variety in your home, host of surprises you could give to your loved ones. DIY kits shall be easy to learn, install and will help you save money too!

Staysafe
Can you get an alert when there is an intruder? Can you get an alarm when your baby leaves his room? Can you make sure your baby is not exposed to surfaces that can hurt him? Can you make sure there are not insects and reptiles inside your home without spraying poisons? Yes, you will be able to do it soon!

SUPPLIERS
Partner with us!

We are launching India’s first online superstore for construction products soon. At BuildNext, we are looking forward to feature the best products available through various design options, visualizations, and a host of other features unique to us. We are creating a network of systems to ensure our services across the country. If you are a manufacturer or dealer of construction customization products, we welcome you to partner with us to reach out to a much larger market and grow your business manifold! BuildNext will make sure your product is listed as per our standards, and will help you make the right customers discover your product through our website. And yes, we don’t charge you for listing! Please contact us, and let us help you stay ahead of the curve!
According to the latest Road Transport ministry report, India witnessed one road accident every minute which claimed one life every 3.7 minutes, one of the highest in the world.

"In India, a child goes missing every eight minutes, according to data from the National Crime Records Bureau. Almost 40 percent of those children haven’t been found." Wall Street Journal India Realtime

In 2010, there are 3.7 million Indians with dementia and the numbers are expected to double by 2030. Families are the main carers and they need support.

These are just some of the issues that prevail in India. At present, there is no facility under which we can deal with an emergency. An integrated approach with disaster planning and preparedness is required to strengthen emergency care. Raksha is a pioneering effort for providing identification and notification solutions during such emergencies. The project aims to create a comprehensive and integrated system for effective emergency and health care needs. We believe that perhaps with better planning and execution we can minimize the impact of what can go wrong on a fateful day. We invite you to try our solution for your dear ones and for yourselves.

We are a Technopark, Kerala company focused on building innovative technology solutions for Indian and worldwide markets.
OptioLogic technologies incubated on 27th of April 2009, at TBIC Technopark, Kerala. It was inaugurated by Dr. Balamohanah Thampi, previous VC, Kerala University. The company was found by 5 IT professionals who did not have any entrepreneur back ground or back up. If we closely watch it’s history, it is a unique and believable story of practical and steady growth with a solid basement that helped OptioLogic to be too strong in terms of business relationships and employee relationship. Now OptioLogic is an example of genuine factor in IT and business arena, where it shows to the world that genuine ventures could do justice to genuine customers long term, helping them to achieve larger and competitive products. Also genuine career aspirants could visualize a long term career in genuine companies like OptioLogic technologies.

By this time, OptioLogic has strategic partnership with More than 6 ventures of tomorrow’s products, working very closely and acting as partners of potential and patented product, which could give an explosive entry to the market very soon. A company which was graduated to Gayatri building of technopark, after two years of it’s inception, new office inaugurated by technopark CEO, Mr. Gireesh babu, is doing very solid and bold measures to long term achievements in all means. Long term, partners, and long term employees are our strength. It has been a silent revolution of seven years now. Now OptioLogic has strategic presence in US, Canada, Middle East, Australia and Germany, where few founders being physically available with our partners and executing and ensuring long term growth of our partners and patrons.

We have redefined career growth of our employees too, as the exposure to them is immense in terms of technology and knowledge. We are proudly having association with employees who have equal history in terms of years, as the company’s age. We have given opportunities for a large number of fresh candidates and groomed them to a competitive level, and in technopark it is a brand if the profile says previously ‘OptioLogicians’. However, we are glad that many of them continue their association with us as they have experienced and executed success in their career. Most importantly a family bond between ‘OptioLogicians’ is the key mantra to feel home.

The domains and expertise that OptioLogic and Team OptioLogic has acquired by this time during its tenure are Banking, Social media, GPS based technologies, Market research, e commerce, e learning, Apple and Android Mobile applications, insurance, education and health care. Wow... that is a good span and diverse cross section.

However, OptioLogic has a story which could be related to a simple and easy way of establishing an entrepreneurship without much complexity, but with pure dedication, hard work and sincerity. A startup story which could easily replicated with genuine effort and honest dream. Being frank helped us a lot.
Profoundis is a data analytics company founded by four engineers in 2012. The founders completed their engineering from College of Engineering Chengannur, worked with MNCs and Startups for 2 years and started up.

Profoundis started as a typical bootstrapped company. The team figured out a balance between services & product development from the early days of the company. The services arm of the company has delivered projects for many clients based out of the US, Turkey, Europe, Middle East and India. After 3 years of bootstrapping, they raised their first round of 400K USD from investors in US and India.

Profoundis built Vibe (https://vibeapp.co/) which is a B2B Data Intelligence tool for Sales and Marketing. Vibe provides Lead generation and enrichment services to its enterprise users. The product is being used by over 100,000 users and 450 companies across 150 countries. Profoundis grew from a 4 member to currently 63-member team in 3.5 years.

Profoundis is an alumni of Microsoft Ventures, Startup Chile and Blackbox Silicon Valley programs as the first ever company from Kerala getting selected to these programs.
Beginning
Qworks is a 2015 startup founded by like-minded senior multinational executives from the US, the UK and India, who came together to form a company whose core driver would be QUALITY. Qworks offers a few boutique IT services but focuses on product development. Their tag line “quality works!” encapsulates their core belief that “focus on quality” as a strategy works best in business.

While the company has plans for multiple products their current focus is in the area of “wellness”. They have just released the beta version of their 2 wellness offerings – one for the Corporate and the other for Schools. Wealthboard enables corporates to develop truly meaningful, productivity enhancing employee engagement programs. It uses employee data to develop individual focussed group programs to ensure employee wellness.

A solution for an important but hitherto ignored area – Student Wellness. The statistics in this area are compelling and growthright is a product that helps monitor, track and control school children’s wellness.

Values
We love what we do and are driven by quality. We strive for excellence in all we do. We respect all – our colleagues, our clients, our vendors and our guests. We conduct business with strict ethics with support of a strong value system and productive work culture.

Vision
To develop simple IT solutions that address globally important business problems, with uncompromising quality.

Mission
To challenge all known limits of customer satisfaction
Company belief: We at Realeffecx technolabs do not believe that the future humans will live on Mars on moon or other celestial objects, we believe that they would live in virtual worlds simulated inside computers.

Vision: Develop technologies to enable human living in a virtual world

Mission: To be the last name in VR and AR technologies

About us: Realeffecx technolabs LLP is an augmented reality (AR) and virtual reality (VR) based technology enterprise offering innovative solutions in visualization technology. We are a team of engineers, artists and dreamers who questions the reality of the world we live in, with a belief that similar worlds can be simulated with advancement in technology. The company is working towards this common goal of developing technologies which can simulate human activities in a simulated worlds. We envision the abundance of all sorts of resources in such simulated worlds reducing the expense of real resources for human needs. Virtual worlds in small scale can have vast impact on our societies. A typical example can be a virtual office. To build a real office with latest facilities and looks we need to spend millions of dollars, but creating such an office in a virtual world is just a matter of few hundred dollars. Commercially available softwares can even do that for us. That is the level of resource conservation that even a simple simulation can bring about. It does no end up with saving resources in the building of office rather it has more widespread impacts. Employees can now sit at their home putting on simulation devices saving time and money on transportation and other resources. We for see a world of abundance not by exploiting the mother nature rather but exploring how human experience things.

Join us: Looking for an enthusiastic career with a futuristic startup?? At Realeffecx there is a good opportunity for candidates with amazing analytical and creative skills. Join us to be the part of history of technological innovations.

The simple thought of simulating human living in virtual worlds drives me crazy. The technological advancement in that direction is tremendously fast. We launched this company to be a part of this technology revolution which will change how we perceive reality.
Speridian Technologies is a global IT solutions provider with an excellent track record for designing, developing and deploying enterprise-wide software solutions to clients, who are leaders in their respective domains in both the public and private sectors. An Oracle Platinum Partner, our expertise lies in implementing CRM solutions for sales, service, marketing and business intelligence.

Speridian Technologies was founded in 2003 by Girish Panicker, our current Chairman and CEO, in constant pursuit of his passion for technology innovation and excellence. Headquartered in Albuquerque, New Mexico, Speridian has since flourished into a leading IT services company with a global footprint.

Speridian helps organizations of all sizes to maximize their performance and increase revenues and profitability by using our customized IT solutions. Speridian collaborates with clients to help them grow into high-performance businesses by improving their productivity and efficiency. Speridian touches millions of lives every day in healthcare, insurance, banking and financial services, telecom, retail and manufacturing, case management and court technology verticals. Speridian is a dynamic place to work where you can feel the excitement of working with people brimming with energy, zest and enthusiasm. Our workforce is inclusive, multicultural, open and diverse. We provide every opportunity to bring out the best in our people.

At Speridian, the principle of corporate responsibility and sustainability is more of a culture. It is all about what we as a company stand for — believing in ourselves and the communities we live in. These values are deeply embedded in our business, processes and ways of working. We strive to be leaders in giving back, leaving a path for future generations to follow. Endorsed by industry experts and the media alike, Speridian has consistently been recognized for its phenomenal growth and technology prowess in the highly competitive IT services industry. It is both a great honor and a special gratification to be acknowledged with awards for doing the work we love.

- CRM Technology Company of 2013, CIO Review India Edition
- Inc. 500, America's Fastest-Growing Companies, 2012–2013
- New Mexico Flying 40 Top Technology Companies, 2007–2014
Spiceor Bionaltalite is a technology incubated facility established in the innovation zone of Government of Kerala, India at the Kintra Hi-Tech Park, Kochi. We focus in the isolation of natural products from herbs and spices to be used in nutraceuticals and perfumes. Also, we research in the modifications of natural isolations which increase the bio-availability of the products.

The company is established by a group of researchers and academicians in the Universities in Kerala. Academicians are the mentors and two Ph. D. holders are the directors of the company. Directors have immense experience in natural product isolation and its modification. One of them worked in the Kerala Government funded project, about the standardization of ayurvedic formulations. Also they have published many research papers in the international journals and made many presentations in both national and international symposiums.

The team works on the development of new protocols for effective isolation of essential oils and oleoresins as on customer’s demand.

The developments of suitable protocols for the extraction and fractionation of various medicinal plants and spices are the challenges. But it could be done easily with the active support of University academic community and eminent academicians in the R & D institutions.

Supercritical Fluid Extraction Technology is mainly used for the isolation of natural products from herbs and spices. Supercritical fluid extraction is a green extraction technology which uses supercritical carbon dioxide for extracting the ingredients form herbs and spices. In addition with Supercritical Fluid Extraction, normal steam distillation and solvent extraction is also used for the extraction of natural products.

Spiceor focuses more on Supercritical Fluid Extraction due to the following reasons,
- Low extraction temperature, the products obtained will maintain its originality.
- No harmful solvents involved in extraction processing.
- No heavy metals residues or pesticides in the extract.
- Short separation time.
- High extraction yield.
- Easy to remove waste.
- Energy efficiency of the process.
- Thermally cleaveable compounds can be extracted with minimal damage as low temperatures can be employed for the extraction.
CogniCor Technologies is an AI based company delivering solutions that eases how people interact with technology. Our CIRA is an NLP based platform which enable people to chat and get a lot of things done. With offices in Spain, India and USA, CogniCor was born out of our CEO, Dr. Sindhu Joseph's PhD Thesis on Artificial Intelligence. Whether it is negotiating a new bank loan, renewing your auto insurance or simply buying a travel ticket, the ability to have expert assistance is great help. This is what CogniCor does, by enabling companies to respond to their customers' questions instantly. A personalised cognitive customer assistant that can understand their needs and respond with information relevant to the customer, would translate into huge savings in operating expenses and efficiency for the business.

Milestones
The journey so far has been a learning curve. And we believe that Recognition is the greatest motivator. Our product and innovation was awarded and recognized by various esteemed organizations

- I.T Innovation Award- MSME” Express IT awards 2015 by the Financial Express
- NASSCOM Emerge 50 Awards 2015
- TiECon TOP 50
- 2014 Europe’s hottest startups 2014 in Barcelona by W.I.R.E.D Magazine
- NASSCOM KMA award for Emerging IT Startup of the year
- Best Early Stage Company Award from American Venture Capital Conference
- The Most Innovative Web Startup in Europe award from The European Commission
- Spin off from the Artificial Intelligence Research Institute, Spain
WHAT IS STREETBELL

Streetbell connects you to your neighborhood through products, services and talents provided by real people. With Streetbell, you can sell, buy, rent, share, help or even just give away any product or services to people who live near you. You can have a private chat with neighbors and even exchange knowledge through the public blog called Streettalk.

Streetbell is a platform for everyone to give their own solution for many global issues we are facing. By allowing to buy, sell, share and communicate anything and everything between people living close to each other, Streetbell enables every human being to take their first step in reducing carbon footprint, reducing dependency on fossil fuel intense supply chain systems in our daily life.

Join the fight against global warming and climate change. Build living local economies, build great communities, build back a great diversity of products and services provided by passionate people. Just like the old times. Invite your friends and family to produce, sell, buy or share something, anything within your neighborhood, to save our future and the future of our planet.

Because, It's everybody’s business.
At tuttifrutti interactive where passion rules, we aim to be the leading developer of premium adventure games. Presently we are an in-house crew of 18, who share the same passion for game development - with collective expertise of over 110 years.

We believe our passion and teamwork together can create miracles! We are co-developers of 'Antique Mysteries: Secrets of Howard's mansion', a popular adventure point & click game! Currently we are working on our dream adventure game "Darkarta: Quest for your lil' honey" which won "Best In Show: Audience choice" runners up award in Casual Connect Asia, 2014!

Tuttifrutti is working on our dream adventure point & click game 'Darkarta: Quest for your lil' princess'. This is a fictional story with some inspiration from Indian epics and world archaeological history! Specifically we are taking adventure gamers through a forgotten mystic world - that they haven't yet experienced before!

Key features of this thrilling adventure game.
• Epic journey through dimensions to the lost civilization of Indus Valley!
• 'Live' the memoirs of a loving mom – a touching saga of true love!
• Paranormal telepathic mind reading & teleporting!
Waybeo is one of the fastest growing "Voice Call Optimization" company for marketing and sales. Waybeo was started by a group of friends who got amazed by the power of the internet and mobility, inside a small cellar of a house near their college in Kerala (Southermost state in India). Today Waybeo is one of the Top 10 emerging technology companies from India (Awarded by Nasscom) having 300+ enterprises across the world as customers, including Fortune 1000 companies. With presence in US and India, Waybeo empower marketers and sales people to optimize 11 Million+ calls.

We started our journey by helping local businesses with Internet sales and lead generation. To help our customers, we developed a click to call tool "bounzd" for quality phone call lead generation and call tracking. This simple yet powerful Click to call tool helped waybeo to reach 100s of big enterprises and help them generate more leads, while gaining visibility about the ROI of calls as well. Our two new products Salesfon and VoicePLUS evolved while interacting with and trying to solve the pains of 1000+ marketers and sales people in the enterprises we serve.
Corporate360 is a BigData software company offering SaaS based marketing data cloud software to help B2B marketers discover sales leads, ideal buyer profiles & competitive intelligence. Our data-as-a-service cloud helps B2B sales reps close deals faster, eliminate sales research, accelerate pipeline creation, beat competition & maintain CRM data accuracy.

Corporate360 is The Global Leader In Competitive Intelligence For Technology Installed-Base. Most Of The World's Technology Companies, Enterprise Start-Ups, And Some Of The Most Efficient Digital And Telemarketing Agency Partners Use C360 For Total Addressable Market Analysis, Competitive Displacement Campaigns, Predictive Analytics Data Modeling, Marketing Campaigns, And Cross-Sell Initiatives. Every Day, C360 Indexes Several Millions Of Unstructured Technology Related Documents Across The Open Internet, The Archived Web And Offline Resources To Produce A Detailed, Accurate Census Of Key IT Management Contacts And Enterprise Technology Installations In Use At Companies Globally. Indexed Resources Include Content Such As Resumes, Social Media, Case Studies, Press Releases, Blog Postings, Government Documents, Content Libraries, Technical Support Forums, Website Source Code, And Job Postings. Founded In 2013, The Company Is Based In San Francisco With Global Offices In Singapore & India.

C360 award winning products Tech SalesCloud, ProspectR & EmailR helps B2B marketers to discover prospect insights, target audience, buyers persona, technology installations, business contacts, sales patterns and sales lead recommendations.

C360 products can solve so many sales and marketing issues, including: 1) finding new prospects; 2) finding accounts most likely to buy: for account based marketing; 3) finding customers most likely to buy more: for cross-sell/up-sell campaigns; 4) discover competitive intelligence; 5) Maintain CRM data accuracy and 6) finding actionable sales leads.

The company offers a comprehensive marketing data platform, built on Cloud, BigData, Mobility, Data Science, Analytics & Social stack, featuring 360-degree view of prospect insights such as company profiles, contact intelligence, social data, competitive intelligence, IT installed-base intelligence, org charts, sales triggers, lead score & campaign builder. Leveraging modern marketing methods such as predictive analytics, machine learning, BigData & human intelligence, the Data-as-a-Service cloud platform delivers most complete and accurate marketing campaign data with real-time data accuracy maintenance support through low cost subscription plans.

Companies such as HP, Dell, Oracle & CSC uses ProspectR platform for targeted campaigns, maintain CRM data accuracy, improve lead scoring, accelerate pipeline creation & win deals.
Innovation Incubator Inc., a startup focused on incubating the first mile and harnessing disruptive change with continuous innovation to create new markets, announced that they have signed a definitive agreement to acquire Kreara Solutions Private Ltd India. The new CogNub insights as a service offered through this company will provide cognitive decision support and serious games to real estate appraisers, brokers, agents and lenders, automotive dealers and OEMs, Contract Research Organizations and healthcare providers. The purchase will be funded with existing cash and Innovation Incubator expects to close this transaction early December 2015.

"Kreara has been delivering cutting edge descriptive, prescriptive and predictive data analytics solutions to our customers for the last decade. This strategic alignment with Innovation Incubator will help us take the lead in cognitive decision sciences and deliver disruptive capabilities in virtual personal assistants, autonomous vehicles, people literate technology, neuro-business and machine learning," said Anoop P. Ambika CEO of Kreara Solutions Private Limited, India. "With deep expertise in AI, statistics and applied mathematics, our team of data scientists look forward to providing new value to our clients. CogNub insights as a service platform will redefine the self service delivery paradigm that has been slowly shaping up".

Upon completion of the transaction, Kreara Solutions will continue as an Innovation Incubator portfolio company led by Anoop P. Ambika. This strategic tie-up will further enhance the existing pipeline and will help Kreara to service their clients better and further explore the North American Markets. Kreara Solutions has been delivering Clinical Data Management and Biostatistics for Clinical Research Organizations along with Big Data Analytics and Machine Learning solutions for Real Estate, Financial Services, Healthcare, Life Sciences and Governments for the past 12 years.

Headquartered in Technopark, a vibrant IT hub for more than 50,000 software professionals in Trivandrum, Kerala, India, Kreara has been a pace setter with global presence, hundreds of clients, unique products, top data scientists, consultants and technology geeks.

"The future of consumer oriented industries such as real estate, automotive and healthcare in this hyper connected world is all about cognitive decision making across digital, virtual and physical realities," said Matt Kumar, Chairman of Innovation Incubator Inc. USA. "We are betting big on Cognitive computing with CogNub to create new kinds of jobs and out of the box value for people and enterprises in these value chains. We are expecting hyper growth over the next five years as we grow the organization into a global unicorn with thousands of experts and thought leaders and become the gold standard for strategic decision making."
Lookup is a free and secure messaging app that gives shoppers access to anything on demand from local shops, and businesses the opportunity to grow. Lookup helps consumers chat with local businesses or shops. With 1 Million+ users on Android and 20000 verified merchants, Lookup aims to enable the local stores to get the traction which otherwise online players get. Chatting to get things done is really simple and it is something users find really comfortable. Instead of calling restaurants or standing in queues in grocery stores, a user needs to just send us a request and we will ensure we fulfill it. Lookup aims to be the Google equivalent for finding products and services offline. For this, Lookup hyperlinks every local store near you with a simple chat app which gives you synchronous connection to the verified vendor. Lookup has been funded by Infosys co-founder, Kris Gopalakrishnan. Lookup recently closed Series A Funding with Vinod Khosla’s Khosla Impact which also saw participation from Twitter co-founder Biz Stone, Narayana Murthy’s Catamaran Ventures and Global Founders Capital, the European investment fund from Rocket Internet’s Samwer brothers. This generation cannot wait for anything. Whether it’s lunch or the latest iPhone, we want things now. But, we don’t know where to go. The world is addicted to the feeling of instant gratification. Lookup is the "I’m feeling lucky" button in your life. Give our street-smart Buddies a try. They help you get things done in your city in a fun and easy way.
MobME (Mobile Media & Entertainment) is a company focused on Value Added Services for Mobile Phone users and Carrier Grade Solutions for Network Operators, based in Kochi, India. MobME has offices in Gurgaon, Kochi, Chennai and Mumbai.

MobME had humble beginnings when the initial capital for starting the business came from selling mobile SIM Cards and recharge coupons to college students. In 2005, the company was registered under the name Torque. It was the first student initiative to be incubated in Technopark, Trivandrum. Later, the company was renamed to MobME.

MobMe operates under three product and service lines namely Network Solutions, Value Added Services and Enterprise Solutions. MobME serves an array of telecom operators by powering and managing SMSC, USSD, IVR and Outbound Dialler (OBD) services. MobME serves Brands, Businesses, Banks, Government Institutions and individuals for their communication needs over SMS, Voice, Data and other Mobile Technologies. MobME also undertakes various Mobile Governance initiatives in India for empowering the citizens of the country. MobMe has tied up with KERALA STATE IT MISSION (KSITM) to develop a platform which can be used for various citizen centered m-governance initiatives. In 2014 MobME incorporated a wholly own subsidiary called Backwater Technologies, which then launched its IMPS based money transfer product called Chilir. Chilir closed 6M $ round of investment in September 2015 becoming the company's biggest venture so far.

Awards:
NASSCOM EMERGE 50 2010
NASSCOM Innovation Award 2009
ISBA Entrepreneurship Award 2009
Wallstreet Journal - Live Mint 10 Start Ups to watch out for in 2009
Young Entrepreneur Award 2013 from Sri Sri Ravi Shankar
The main aim of ADspace Tech as a company is to create new and exciting products that redefine advertising. The company was set up in 2015 with the sole intention of focusing on the evolution of marketing in the mobile space, identify an opportunity and provide an answer for it.

'Proscribo' the company's product is an aggregator for bands in the marketplace. Smart analytics helps them target customers on the go by providing customized offers that in turn translates in a sale. This approach makes advertisements more attractive and engaging and help brands get connected with their loyalists.

The product is set to enter the market by Spring 2016 with a move to the European market by early 2017. The company is currently incubated at the Kerala Start-Up mission centre at Tejaswini, Technopark and has just completed a initial round of funding.
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**Futuristic Technologies**

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PREAMBLE:

The most talented youth of Kerala have been leaving the State in pursuit of better career options, and many of them have become successful entrepreneurs outside the State. This loss is irreparable in a Knowledge Economy where people and ideas are more important than land or capital. To realize the true potential of Kerala, this ‘brain drain’ needs to be reversed. This policy aims to create a world-class scientific and technology ecosystem that would empower and enable its youth to pursue their dreams within the State.

The Government of Kerala aims to provide an ecosystem where the youth of the state can reach his/her maximum potential. Any society peaks when a great number of its people have access to experiences that are in line with their life goals and this requires development of increasingly complex skills.

The necessity to develop increasingly refined skills is what lies behind the evolution of culture. By smoothly integrating the technological and creative skills of youth to solve the contemporary problems, the State aspires to kick-start an entrepreneurial culture, which contributes to increased knowledge, wealth and employment. Government’s endeavor is to build an entrepreneurial society in Kerala with a single consciousness by leveraging technology in bridging the gaps between different layers of the society, with a pro-active sense of social responsibility.

The existing rigidity in systems and cultural barriers that discourages experimentation by moving out of the system needs to be changed. For example, an under graduate student is unable to move laterally or horizontally to other courses without losing time. A similar example is an academic or government employee, who is unable to take a break and pursue his or her entrepreneurial instincts by leveraging the knowledge gained during the work years. In fact, he or she should be encouraged to take a risk, and on failure should be allowed to join back to the system.

The young population of India creates a massive demographic dividend. For the next 40 years, the country would have a youthful, dynamic and productive workforce when the rest of the world, including China, is aging. It is further estimated that the average age in India by the year 2020 will be 29 years as against 40 years in the USA, 46 years in Europe and 47 years in Japan. In fact, in 20 years the labour force in the industrialized world will decline by 4%, in China by 5%, while in India it will increase by 32%. The demographic dividend in Kerala will end sooner due to its aging population and lower population growth and time is now to act decisively to reap the dividend. There is further necessity to retain the youth within the state to support the aging population. To employ all its youth, India will have to create 1 million new jobs every month for the next 20 years, and this is going to be created by new startups through entrepreneurship. The globally wellknown Kerala model of development of achieving high Human Development Index (HDI) in an equitable manner has to now evolve into a new model of creating knowledge, employment and wealth through innovation and entrepreneurship and set an example for rest of the country.

Technopark TBI was formed in 2006 as a pilot experiment to seed an entrepreneurial culture amongst the youth in IT/ITES sector and grew to over 150 startups in six years. This significant growth created operational challenges of speed and flexibility that was required to support high technology based enterprises. This growth was unique in India and thus Department of Science and Technology, Government of India initiated a Public Private Partnership model for rapid scaling of the startup ecosystem and resulted in the formation of ITIH-TBI (Startup Village) which is jointly promoted by Technopark and industry Host MobME Wireless, the first incubated startup at Technopark TBI.
This unique partnership model bringing together the best of two worlds has created unprecedented growth in the entrepreneurial culture of the state amongst the youth. The roles defined where Technopark was to provide administrative support, infrastructure and guidance to Startup Village while the private sector was to execute the vision and operations of the project. Innovation and incubation does not limit itself to Information technology sector but has its scope in all the sectors including agriculture, traditional industries, Ayurveda etc. which is currently untapped. More than 1,00,000 students pass out of higher education institutions in Kerala every year. There are very few or no avenues for innovation in other fields and absolutely no avenues for cross sector cooperation while we are seeing an emerging trend of crossing 10,000 startups by 2020.

To support and accelerate this growth, the government envisages more public and private sector companies to participate in creating various models of incubation across sectors and niche themes within each sector. Government also wishes to leverage the efficiency, flexibility and domain expertise of the private sector for this purpose. Kerala State Innovation Council (KSiNC) has been set up by the Government of Kerala on the lines of the National Innovation Council (NInC) with the intention of suggesting efficient, sustainable and cost-effective innovative solutions, for good governance and for the overall economic development of the State.

Kerala is the first and only state in the country to have 1% of the State's annual budget earmarked for entrepreneurship development activities.

In the Budget Speech for 2014-15, the Hon: Finance Minister stated:

"Item No 39. Encouragement of Skill development
A new generation with skills and excellence has to come up now. We can achieve this target quickly if we can provide necessary facilities and encouragement of skill and excellence at school level itself. Government considers that suitable planning and budgeting are necessary for achieving such an aim. Hence an amount equivalent to 1% of the budget provision of each department will be earmarked for formulation and implementation of employment generating schemes to be evolved by the student and youth community."

At the Emerging Kerala Summit in September 2012, the Hon'ble Chief Minister of Kerala announced
the first Student Entrepreneurship Scheme in the state, which triggered a revolution amongst the youth. This was followed by the IT Policy 2012 enunciating a few measures aimed at nurturing innovation and entrepreneurship in IT/ITES sector. Over the last two years, more than 5000 startups have applied and over 800 startups incubated within Technopark Technology Business Incubator (TTBI)
and Startup Village, the PPP incubator jointly promoted by T-TBI and the industry, At the Young Entrepreneurs Summit (YES) on September 12, 2014, a day, which is celebrated as State Entrepreneurship Day, more than 4000 youth, participated, reflecting the electrifying and resurgent mood in Kerala amongst youth for development and entrepreneurship. This upsurge in the startup ecosystem needs to be supported and scaled up in the Technology sector and at the same time extended to other sectors of the economy.

It is with this objective that the State Government is coming up with a full-fledged and forward looking 'Innovation & Technology Startup Policy' to scale up the existing momentum of student and youth entrepreneurship. This policy provides the broad framework for creation of a startup ecosystem in technology based startups across sectors. Detailed sector specific guidelines and business incubation policies shall be issued by concerned departments to cover various aspects relevant to developing entrepreneurship in these sectors.

Vision:
Kerala to emerge as the No.1 Destination in India for Startups and amongst the top 5 startup ecosystems in the world.

Objectives:
The Policy aims to achieve the following by year 2020:

Attract Rs. 5,000 Crore in investments into the Incubation and Startup Ecosystem in Kerala
Provide Rs. 2500 Crore for youth entrepreneurship activities for the next five years (1% of the annual State Budget)

Create more numbers of Indian owned Global Technology companies based out of Kerala

Establish at least 10 Technology Business Incubators / Accelerators in each of the different sectors in the State

Encourage/Facilitate/Incubate at least 10,000 technology product startups

Develop 1 million sq. ft of Incubation Space

Facilitate Venture Capital funding of a minimum of Rs 2000Cr

Set the platform for creating at least one home grown billion dollar technology company from the startups.

In this policy, an Incubator means a Technology Business Incubator recognized either by the Central or State Government. A Startup under this policy means a technology based company/partnership firm/individual unit incubated at a recognized Technology Business Incubator.

The Policy is split into nine key portions that are the strategic building blocks towards a world-class startup ecosystem namely Infrastructure, Incubators and Accelerators, Human Capital Development, Funding, State Support, Governance of Policy, Public Private Partnership, Scaling Existing and Establishing New Incubators and Startup-Bootstrap-Scaleup model for moving fast from ideas to IPO.

1. Creation of Infrastructure

1.1 Government will provide core infrastructure like plug and play incubation facilities in different sectors and different locations within the state. Fully Furnished and Ready to use Plug and Play Infrastructure along with Computers with maximum 2GBPS internet connectivity, Electricity, Water, Security and other office facilities would be provided as Infrastructure support from the State Government for the Host Institutes to setup Incubators. Common facilities such as testing labs, design studios etc setup by State Government at Nodal Incubators are to be shared by all incubators.

1.2 All Government owned IT Parks, Industrial Parks and SME Clusters shall have incubation facility for the sectors concerned. Government will facilitate successful entrepreneurs from the state to setup required high tech labs and testing facilities.

1.3 The Existing Schemes in the Central and State Ministries shall be dovetailed into sector specific guidelines for each of the sectors.

1.4 Creation of Incubators: The Government will encourage Host Institution of existing Technology Business Incubators (TBI's) for expanding up their operations in the state to jump-start the startup ecosystem.

1.5 Innovation based incubators shall be set up in all Institutions of Higher education in the State, Research Institutes and other Centers of Excellence and these Institutes shall be networked through an e-platform hosted by T-TBI. The Electronic Platform shall also function as a “Virtual Incubator” to startups in all sectors connecting the research institutes, mentors, entrepreneurs and all other stakeholders and shall act as an incubator without walls.

1.6 Incubation Infrastructure Development Fund: The Government will facilitate development of physical incubation infrastructure in a Live-Work-Play mode through Public Private Partnerships. An Incubation Infrastructure Development Fund will be constituted and a suitable structure for
operating the fund shall be evolved in consultation with all stakeholders including Host Institutes of Incubators, Government, Industry and Lenders.

1.6.1 Approval for the Incubator and host institution by National Science and Technology Entrepreneur Development Board, Department of Science and Technology, Government of India or by Government of Kerala shall be a condition for availing this infrastructure funding. In addition to the Incubation Facilities such as R&D Labs, Office Spaces, Small and Large Conference Rooms etc., the facility so created may have Small Office Home Offices (SOHO), Hostels, Dormitories, 1-2-3 BHK’s, Office Spaces for Skunk Works and other modern amenities. The Government shall provide promotional support to these incubators as needed.

1.6.2 Along with the incentives provided in the IT Policy, host institutes of TBI’s that are recognized by National Science and Technology Entrepreneur Development Board (NSTEDB) shall be entitled for lease of land and space for a period of 90 years for setting up TBI’s and related infrastructure to create world class Live-Work-Play environments at Government owned IT and Industrial Parks. The lease amount in such cases shall be payable in equal annual installments over a period of 90 years. Relaxation in building rules and other regulations as is available to Government owned IT Parks and Private IT Parks in the states shall be available for setting up incubators and related social infrastructure.

1.7 Common Infrastructure:

The Government would facilitate creation of support infrastructure for development of startup ecosystem to attract new technology entrepreneurs, such as:

a) Common Testing labs, Design Studio & Tool Rooms, and Fablabs.

b) Enterprise Software & shared Hardware.

c) Shared services like legal, accounting, technology, Patents, Investment Banking.

d) Other Amenities and Facilities like individual accommodation, hostel rooms.

e) Community Events and Promotional support for incubators and startups.

f) Common Facilities Centers (Warehouses, Storage facilities QA/QC labs etc.)

Appropriate Common facilities on a hire and use model shall be made in all the sectors either by Government themselves or in PPP mode. The specific items eligible in such sector specific centers shall be as determined by the sector guidelines to be issued by departments concerned.

1.8 Common IT Infrastructure

(a) Technology – Server & Software:

Cloud Server: Government would host a cloud server in the state data center that would connect all the incubation centers across the state. This server would be beneficial to all the startups at low or nominal costs.

Enterprise Software & Device Testing Labs: Based on the requirement, Government would procure Enterprise versions of key software required for testing and other purposes at incubators. These software and Labs can be utilized by the companies in the incubation space at nominal charges.

(b) MIT FAB LABS – In order to promote education in hardware manufacturing and creating prototypes of hardware products, two High End FABLABs from MIT (Boston, USA) and Design Studio with international collaboration would be setup at Technopark TBI and Startup Village. Government will further support mini-fablabs at other educational institutions or incubators by giving support to the high end FABLABS for creating derivative labs as these are machines which can create more machines.
2. Accelerators:

The Government shall establish at least one world class Accelerator by inviting global Accelerators to set up their programs in the state.

2.1 The Government will also support small incubators in multiple locations, by providing support and space to bring in expertise and startups in the incubation centers through diverse models.

2.2 Government proposes to partner with world-class accelerators by providing support and space to bring in international expertise.

2.3 The Government will closely monitor the progress of the initial batches/groups in the Incubation centers as these would seed the ecosystem which will fuel the subsequent batches.

3. Human Capital Development:

Inculcating the habit and embedding the idea of innovation and entrepreneurship in the minds of citizens in every aspect of economic activity is essential for promoting the culture of innovation. This needs to be achieved through strong educational support to bring out innovators and technopreneurs among the youth. The Government would work with universities, educational institutions and the industry to provide pre-trained manpower in emerging technologies and to foster a culture of entrepreneurship in all sectors.

3.1 Academic interventions:

3.1.1 Update University Syllabus: The Universities will be advised to change the course curriculum to be in tune with the emerging technologies and align to the requirements of the Industry, and to introduce courses in skill training and entrepreneurship development. Industry Experts may be leveraged to teach courses at incubators and students who are interested may elect these courses. The evaluation provided by approved industry experts may be sent by the incubator to colleges/university for inclusion in the electives that students can learn as part of the degree course.

3.1.2 Update State School Syllabus: Entrepreneurship will be introduced as part of the State School Syllabus to give students a general introduction to entrepreneurship and skills needed.

3.1.3 Faculty Upgradation: A special scheme of faculty upgradation shall be introduced. The Government would support enhancing infrastructure at universities to train the faculty for promotion of innovation.

3.1.4 Mandatory apprenticeship: All educational institutions offering under-graduate courses especially in science, commerce and professional streams shall implement a mandatory scheme of internship/apprenticeship in the last year of the course in association with the industry. This may be waived off for students who are setting up their own startups in Incubators.

3.1.5 Credits to MOOCs and insertion as electives: The Universities will be advised to give credits to the students successfully completing notified online courses, Massive Open Online Courses (MOOCs) and their insertion as electives. The University in conjunction with Incubators operating in the state shall decide the number of credits and evaluation methodology for such courses. Students should be free to learn electives from first year of college as part of degree completion even though electives are available only from third or fourth year.
3.1.6 Innovative and Original Ideas for Final year Projects: Final Year Projects of College students as part of degree completion have to be New and Innovative Projects. Nodal Incubator would create an online portal with details of all such projects so that students can post their projects online to avoid duplication.

3.1.7 Gap Year - concept of Student Entrepreneur in Residence: Universities may introduce the concept of Student Entrepreneur in Residence. Outstanding students who wish to pursue entrepreneurship can take a break of one year, after the second year, to pursue entrepreneurship full time. This may be extended to two years at the most and these two years would not be counted for the time for the maximum time for graduation. The necessity of the scheme is evident from the fact that even though this can be done even now, our society is still not ready for facing failure. An approved scheme by the University would allow the parents to be comfortable and confident. The Gap Year facility may be given to ensure syllabus continuity at the time of joining back and after an appraisal process by an incubator where the student is attached.

3.1.8 Sabbatical Scheme for College and University Faculty – A pilot scheme shall be introduced for College or University professors who work along with students at an incubator to move out and pursue entrepreneurship for a specified time and on failure will be allowed to join back.

3.1.9 Technology Entrepreneurship @ School and College level:

- All Universities in Kerala may give 5% grace marks and 20% attendance every semester for student startup teams, which have at least one woman as a co-founder.

- Students may be permitted to undertake their Industrial Seminar, Project Seminar and Industrial Visit at Technology Business Incubators where the additional facilities are being setup.

- Students entrepreneurs working on a startup idea even from the first year of college may be permitted to convert their startup project as their final year project towards degree completion. Mentors assigned by Incubators may be involved in the conduct of Viva Voce. Project reports certified by the Incubators may be sent back to the respective colleges for forwarding to university.

3.2 Distribution of Raspberry Pi/Arduino/Little Bits Kits and Startup boxes to the students:

The schools in the state would be encouraged and helped to distribute Raspberry Pi, Arduino, Little Bits® other micro controller or micro processor based Startup boxes to students to promote the learning of basic computer science and electronics in schools and ignite the imagination of students through Do-It-Yourself (DIY) projects. The Government would also make efforts to bring in private sector and CSR funding for this purpose.

3.3 Leadership Academy: A leadership academy for fostering innovation in the State would be established in Technology Innovation Zone at Kalamassery for giving youth training in leadership skills. This would help in institutionalizing the culture of entrepreneurship in the state by providing leadership and entrepreneurship training.

3.4 Boot camps – College and School Level Entrepreneurship Development Clubs (Bootcamps) will be established through incubators to foster innovation and entrepreneurial spirit at the school and college levels.

3.5 Entrepreneurship Learning – Incubators are to roll out one day training programmes in schools for exposure to entrepreneurship. At college level, entrepreneurship training may be provided as a weekend workshop in partnership with the Leadership Academy.

3.6 Attracting International Mentors: The Government will provide financial support to incubators for bringing international consultants, mentors and for hiring and training local fresh talent.
3.7 International Startup Culture and Exchange Programme – An international startup programme would be setup to send the most brilliant startups, college and school students to leading startup destinations around the world for getting global exposure at a young age. Select College Principals and Teachers would also be send for gaining international exposure to learn about startup culture in universities like Stanford, Harvard and MIT and see how MOOC’s are being used in various schools and colleges for education. Similarly, tie-ups may be setup to bring world class startups to work alongside startups in Kerala for faster learning and cultural exchange. This programme would be executed by a nodal incubator.

3.8 Innovation Zones: State departments or organizations will be encouraged to setup Innovation Zones relating to their needs at Incubators in order to bring closer startup-institution interaction for creating innovative products that fulfills such needs. The model followed by Kerala State Electricity Board may be emulated.

3.9 Market Support and State Database: The Government will focus on Startups while supporting industry associations for conducting surveys and/or research on trends in technology, research, innovation and market intelligence on niche themes.

3.10 Business Networking and promotional events: The Government will promote and encourage participation of startups in various national and international events by leading a startup delegation to the identified Exhibitions and Conferences. Government would also undertake various promotional events and roadshows at various locations from time to time. 50% (100% for SC/ST & Women Entrepreneurs) reimbursement of the exhibition stall rental cost for participating in the notified national/international exhibitions.

3.11 Digital Marketing: Financial Support for promotion and marketing will be provided for digital marketing, as most of the Social, Mobility Analytics and Cloud (SMAC) enterprises are in the B2C space.

3.12 Building Startups with Technology Depth through Research Institutions – A state wide network of Research Institutions with Incubators would be created so that institutes and their scientists can commercialize their Intellectual Property into products or business through startups.

3.13 Scientific Conferences for Industry-Institute collaboration – A two day scientific conference would be conducted annually along with State Entrepreneurship Day by inviting scientists and researchers from around the world in participation with all Research Institutions (both central and state) operating in Kerala with the aim to create collaborations with colleges and scientists that can lead into new products and business opportunities through research. The Department of Science & Technology and Kerala State Industrial Development Corporation shall jointly organize this annual conference.

3.14 Brain Inspired Computing – A high end lab would be setup in Technology Innovation Zone, Kalamassery for Brain Inspired Computing with the support of private sector which will be open to students, professors and startups for research and product development into the latest advances of brain-computer interface.

4. Startup Funding

4.1 The Government shall encourage the Banks and financial institutions to enhance and extend their existing schemes of lending to the Startups on convenient terms (Eg., collateral-free lending, soft loans, interest free loans, etc). Institutions like KFC shall be encouraged to promote schemes like CGT MSE of Government of India and sufficient guarantees shall be provided to these financial institutions to meet the NPA losses subject to a ceiling of 10% of the total loan disbursed and outstanding.
4.2 Private funds shall be encouraged to setup operations in the state for funding startups

4.2.1 The Government may participate in SEBI-approved early stage Venture Capital Funds, up to 25% as Limited Partner. The Venture Capital Fund so created shall invest primarily in startups located in Kerala, basing on its own criteria.

4.2.2 Recognized Incubators which are managing Seed Fund Scheme of Government of India will be given matching seed funds to further increase the amounts available for startups by 200%. For other Incubators, the State will provide Seed Funds on the same criteria as the Central Government scheme.

5. State Support:

5.1 General Incentives

The fiscal and non-fiscal incentives applicable to all categories of Industry would be applicable to the incubators, accelerators and startups in the respective sectors. The existing schemes of the MSME sector shall be made applicable to the startups in all sectors as per the existing classification.

5.1.1 Startups would be exempt from inspections under the following Acts and the Rules framed thereunder, barring inspections arising out of specific complaints. Startups will be permitted to file self-certifications, in the prescribed formats.

- The Factories Act 1948
- The Maternity Benefit Act 1961
- The Kerala Shops & Commercial Establishments Act 1960
- The Contract Labour (Regulations & Abolition) Act 1970
- The Payment of Wages Act, 1936
- The Minimum Wages Act 1948
- The Employment Exchanges (Compulsory Notification of Vacancies) Act 1959

5.1.2 General permission shall be available for 3-shift operations with women working in the night for startups, subject to such units taking the prescribed precautions in respect of safety and security of employees.

5.1.3 Challenge Grants for Innovation: The government will encourage innovation amongst the entrepreneurs and students through Challenge Grants. The focus of these grants will be mostly on innovative products that address societal problems and would be awarded every year. The programme would be executed by Kerala State Innovation Council.

5.2 Monetary Support to Incubators and Startups:

The incentives available in the State IT Policy 2012 would also be directly applicable to the startups, Host Institute of Incubators and Accelerators.

5.2.1 Reimbursement of VAT/ CST: Annual Reimbursement of VAT/CST paid in Kerala, up to a maximum of Rs 50 Lakhs turnover by incubated startup companies within a period of first three years of being incubated.

5.2.2 Financial Assistance as Matching Grants: The Government would match the funding raised by the Incubator from Government of India on a 1:1 basis as matching grants

5.2.3 Performance Linked Assistance – Government will assist the Host Institutes of recognized incubators with an Operating Grant to be calculated based on number of startups incubated in a year. A transparent scheme will be formulated and announced.
5.2.4 Support to Human Capital Development Programmes – To create an innovation pipeline and entrepreneurial talent, Human Capital Development is envisaged under this Policy under section 3. These programmes may be executed through the recognized Incubators and 10% of the approved programme cost would be paid as Programme Implementation and Monitoring Fee.

5.2.5 Corporate Social Responsibility of PSU’s - In order to strengthen the startup ecosystem in the state, CSR Funds of State PSU’s will be utilized to create corpus funds at incubators in compliance with the New Companies Act 2013.

5.2.6 Reimbursement of paid Stamp Duty and Registration Fee – Incubators and Host Institutes shall be eligible for 100% reimbursement of the Stamp Duty and Registration Fee paid on sale/lease deeds on the first transaction and 50% thereof on the second transaction.

5.2.7 Patent Filing Cost: The cost of filing and prosecution of patent application will be reimbursed to the incubated startup companies subject to a limit of Rs. 2 lakh (0.2 million) per Indian patent awarded. For awarded foreign patents on a single subject matter, up to Rs. 10 lakh (1 Million) would be reimbursed. The reimbursement will be done in 3 stages, i.e., during filing, prosecution and award.

5.3 Additional Incentives available for Private/PPP Model Incubators:

5.3.1 Incubator Projects that has a capacity to create a minimum of 1000 startups in five years will be deemed as nodal incubators and eligible for the following additional benefits:

5.3.2 In case of Government-owned buildings leased to technology incubators, no lease rent or O&M charges will be levied for a period of five years or until the incubator is self-sustainable, whichever is earlier. In case where private premises are taken on lease/rent basis, a rental reimbursement @ Rs. 5 per sq.ft per month or 25% of the actual rent paid, whichever is less, shall be reimbursed for a period of 3 years. This shall be limited to the incubation space only.

5.3.3 An investment subsidy of 20% of the value of the Capital Expenditure, other than land and building, shall be provided to Incubator Projects that enter into an MoU with the state within 2 years of notification of the Policy. This subsidy shall be limited to a maximum of Rs. 5 Crores. Subsidies or monetary support given by different government departments, both state and central, under their existing schemes for new units shall be in addition to the above monetary support.

5.3.4 Training Assistance: For every employee recruited by a startup within a period of three years of incubation, an amount of Rs 25,000 per employee per year shall be provided for training.

5.3.5 Performance-linked grant for startups: Startups that record a year-on-year growth rate of 15%, as per audited accounts, shall be eligible to get a grant of 5% on Turnover, subject to a limit of Rs.10lacs within a period of three years from the date of incubation.

6. Administration of Financial Incentives & Implementation of Programmes

6.1 All monetary support for startups and incubators as mentioned in section 5 above shall be administered by Technopark Technology Business Incubator (T-TBI). The supports shall be provided in a time bound and transparent manner.

6.2 For administering the various schemes and programmes, T-TBI would be assisted by a committee of external experts including representatives from industry, academia, incubators and industry associations.
7. Roles & Responsibilities of Incubators

The roles and responsibilities of the Incubators availing support from the Government are

1. Organizational Responsibility and Management of Incubator.

2. Establishing Support Eco-Systems, Capital Asset Management and Resources as required for the Incubator.

3. Private Partner in a PPP incubator will be responsible for creating a self-sustaining business model needed for the execution of the Incubator after the support period given to incubated startups which is maximum of 3 years in case of service startups and 5 years in case of product startups from the date of their entry into the incubator.

4. Liaise with Angel and Venture Capital investors to provide funding assistance to the incubated startups.

5. Shortfalls if any in revenue generation will be met by Private Partner, post the support period.

6. Private Partner will be responsible to find, nurture and support Incubatee companies with a flexible framework based on the changing incubatee requirements in the Sector.

7. Ensure pro-active participation of other Private Sector companies for the Incubator in terms of raising funds for incubator and angel investment for startups.

8. Execution of various Skill Development and Incubation Programmes designed by the Government

8. Establishment of New and Scaling up of Existing Incubators

8.1 Technology Incubators would be encouraged to expand to more niche themes including Internet of Things (IoT), 3D printing, ‘IT for X’ in the areas of Pharma, oil & gas, urban management, Social Media, Mobility, Analytics and Cloud Computing (SMAC), Fabless Semiconductors and Electronics, Animation & Gaming, Digital Media Entertainment, Visual Effects, Printed & Organic Electronics

8.2 Other sector-specific Incubators—
The startup ecosystem in our state has to scale up to more sectors. Government will, either on its own or in partnership with private sector, will establish sector-specific incubators in areas like Bio Technology, Nanotechnology, Healthcare, Agri Business, Business Processes, Food Processing, Textiles & Garments, Fashion Designing, Ayurveda, Tourism, Retail, Arts, etc. Sector specific innovative businesses, technology enabled and otherwise shall be encouraged like, Collective and Hi Tech farming in agriculture, Dairy production, Geographic Indications based products in traditional crafts, Innovation in designs and products in textiles and apparels, Product modifications/innovation based businesses in traditional sectors like Coir, Bamboo, etc. These incubators shall be setup by the departments concerned and shall be governed by guidelines issued by them

9. Establishment of Startup – Bootup - Scaleup Model for Technology Startups

9.1 Technopark TBI will work with Industry Associations for Software Product Industry to be recognized as a new Industry with NIC (National Industrial Classification) Code and create a viable tax structure and mechanism to avoid double taxation of software products under Service Tax and Sales
The definition of a Software Product would be evolved in participation with Deity, Government of India and work together to make changes in the R&D Application forms for getting R&D benefits to the Software Product sector.

9.2 T-TBI will liaison with Central Government and other agencies at national level like SEBI/RBI etc to create optimal policies for crowd funding platforms.

9.3 The Government will act as market maker for giving a massive fillip to Software Product Industry. An Innovative Startup-Bootup-Scaleup Model would be followed for Software Product Startups and MSME’s based in Kerala. For software products or software projects (e-Governance Projects) proposed by Kerala based startups and MSME’s, Swiss Challenge method shall be followed for selection of vendors.

9.4. Time bound approval of proposals in 4 weeks would be given to Innovative Product Companies to demonstrate their product(s) as Pilot project i.e., Startup Phase. Once the pilot is successful, the Government would encourage companies to do local product development for software companies and manufacturing (for hardware companies) i.e- Bootup Phase. The companies, which have deployed their products in Kerala, would then be given incentives as decided by the Kerala State Innovation Council to go National and International i.e- Scaleup Phase. Access to Government database, systems and process will be provided for doing pilots in various eGovernance projects with suitable data security considerations will be provided to Kerala based Startups and MSME’s. Any such application for access to database, systems or process(s) shall be disposed within a period of four weeks.

9.5 Conduct an open innovation process to select startups to develop applications for public needs so as to encourage startups to have a feel of the e-governance market.

9.6 Startup Role Models Programme – Top 50 startups operating out of incubators in Kerala would be identified through a selection process and be given a platform to meet and interact with mentors, funding support, product development, marketing and launch support to accelerate the number of success stories to create role models. This programme would be annual in nature. This Policy is valid for a period of 5 years from the date of its notification or till a new policy is formulated. The policy shall be implemented under the guidance of Kerala State Innovation Council (KSInC) and the Board of Governors of T-TBI.
Centre for Development Initiatives (CDI) is a think tank started in India and under the Travancore-Cochin Literary, Scientific and Charitable Societies Registration Act, 1955, that has interests which include infrastructure, technology, science & scientific research, poverty related social work, culture, environment protection, gender and local and international activism related to the earlier mentioned fields, literature and intellectual discussion.

Through various locally led activities and community collectives CDI works to spread the benefits of democracy, education and technology to the grassroots. The organization also uses theatre and visual media as a medium to spread pertinent ideas. CDI along with its partner organization Yawp has undertaken initiatives including educational outreach modules focusing on Environmental Education, Civic Awareness, innovation & entrepreneurship workshops, social interventions with several organisations for children and students. A few other examples are capacity building workshops for young cadets, cleanups, training sessions on organic farming, digital literacy, academic studies and other academic interventions.