

SME - BUSINESS BEYOND FINANCE

A Webinar by



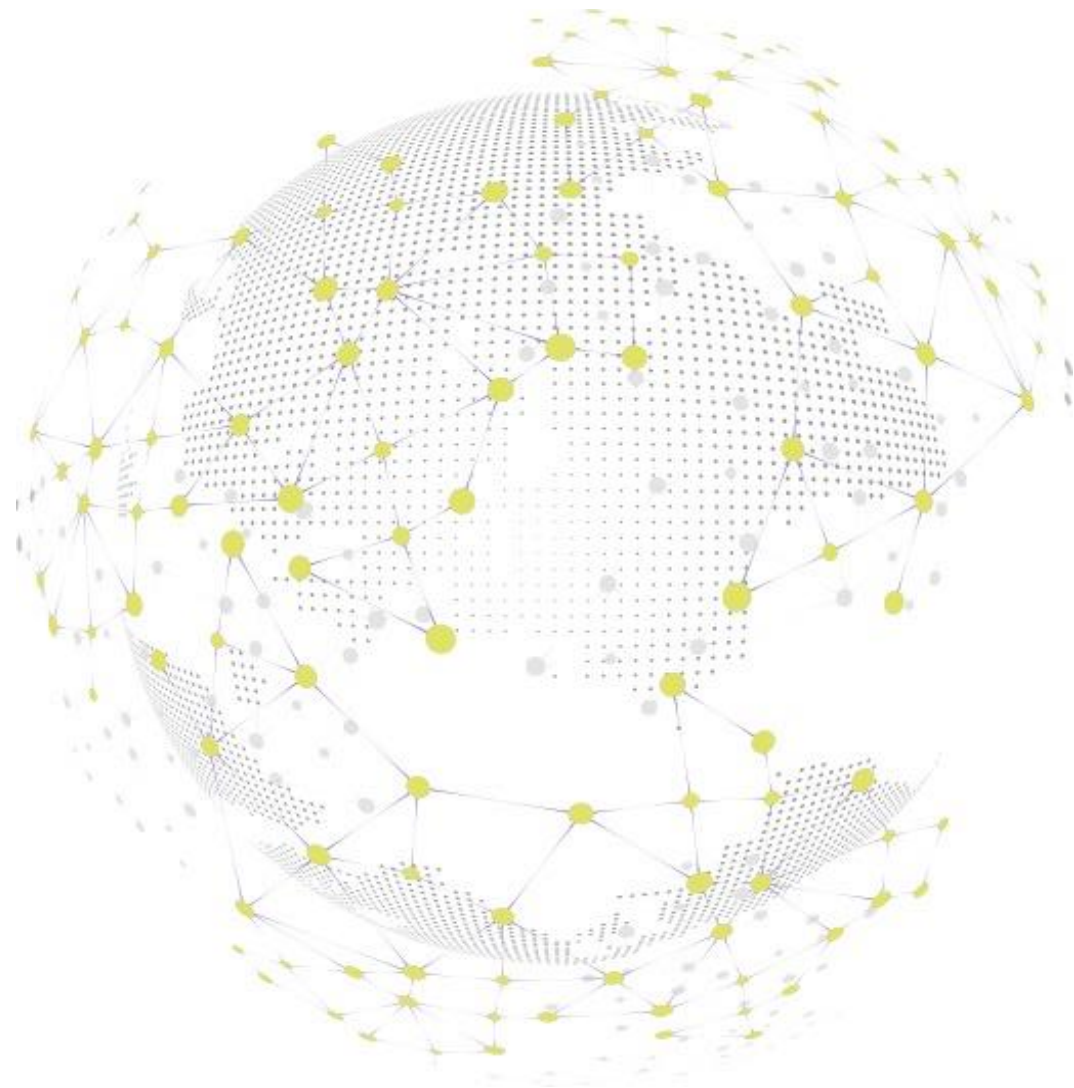
Amit Dave

*Product Head - Current Accounts,
ICICI Bank*



Sameer Vakil

*Co-Founder & CEO,
Globallinker*



CHALLENGES SMEs FACE



REAL SMEs AND REAL PROBLEMS



From last 2.5 year I am exporting Red Onions to Dubai and Europe. But actually my problem is that lack of working capital and finding a trusted buyer.

Nakul S Deshmukh
Proprietor, S D Group Of Industries



I want to make my business grow but I have limited access to the market since and also I don't have enough capital for my business.

Andrea Fernandez
Cake Artist ,Master Baker and Owner, Hartzels Cakes And More



We have an established business but finding the right suppliers for raw material year after year has been a challenge. Also, our buyers want 90 days credit period, but I cannot offer it.

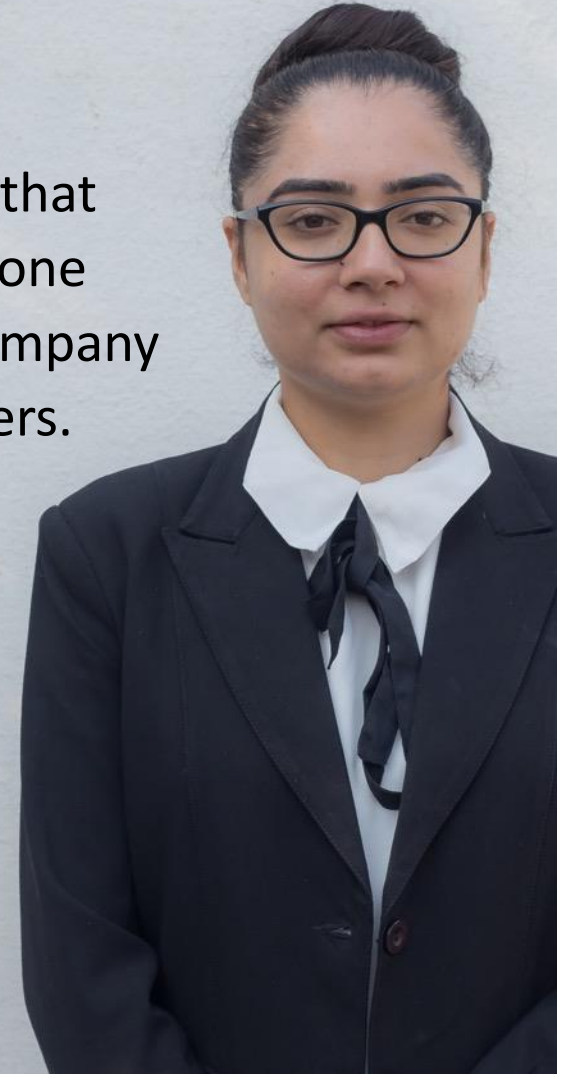
Harpal Singh
Managing Director, Zoydik Garments



The biggest challenge that we faced in the initial one year of starting our company was acquiring customers.

Ripple Nagpal
*Chief Strategist & Co-Founder,
Zergon Bizsupport Private Limited*

ICICI Bank GlobalLinker Member



A PLATFORM SOLUTION – BEYOND FINANCE

COMMUNITY OPPORTUNITIES

Improved opportunities for SMEs to find clients, suppliers & advisors

IMPROVED ECONOMIES

A large community will provide scale & improved bargaining

AI-ENABLED 'READY TO USE' CLOUD PLATFORM

IMPROVED COLLABORATION

SME Members can communicate and collaborate more effectively

BUSINESS EXPANSION

Connected members can look at providing new business opportunities

GLOBALLINKER

GlobalLinker was born from the desire to partner with financial institutions, Governments & trade bodies to digitise and connect SMEs.

Because there are no Small & Medium Dreams – only Small & Medium Enterprises. Nothing means more to SMEs than to see their Big Business Dreams come to life.

HELP SMES DIGITISE




Create an Account & Generate an eBiz Card
Join over 270,000 SMEs worldwide into a single business community





Create Digital Business Profile
Let other businesses see value in making the connection

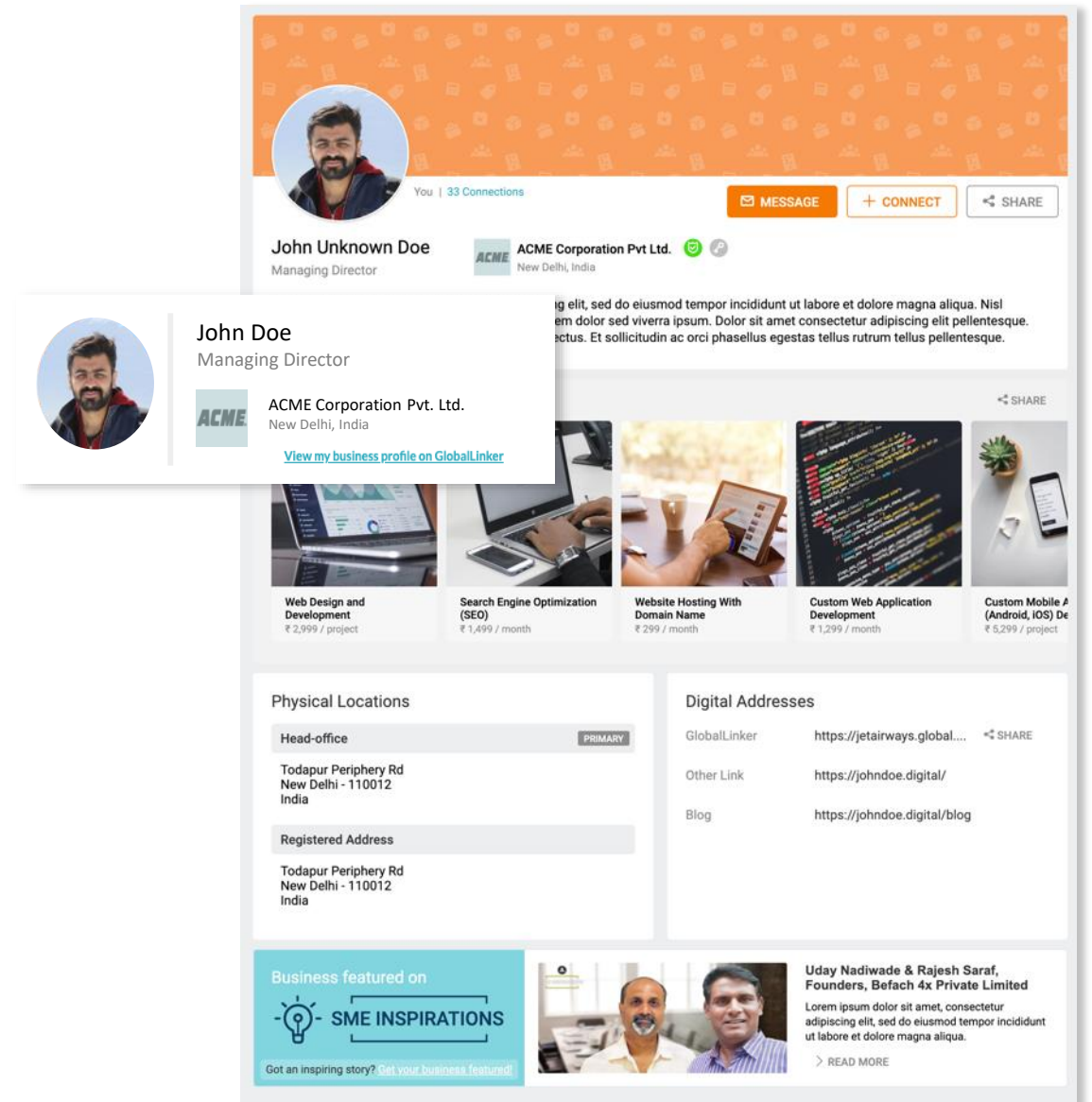


Create Digital Catalog of Products & Services

 **Create an eCommerce Store**

 **Create a Supply Chain Solution**

 **Create a B2B Marketplace presence**



HELP SMES CONNECT



Connect with other relevant SMEs



Connect to knowledge components
Articles, News, Discussions, Groups & Events



Connected to curated offers for businesses



Connect to business capabilities & tools




'Digitised' SMEs 'Connect' for Business Growth



Ripple Nagpal
Chief Strategist & Co-Founder
Zergon Bizsupport Pvt. Ltd.
Delhi, India


3+ / 127 Links [Favorite](#) [Share](#)

-  **Services Offered**
- Marketing Services
 - Compliance Management
 - Legal Consultancy
 - Contract Management
 - Companies Act and more





Nakul S Deshmukh
Proprietor
S D Group Of Industries.
Mumbai, India

3+ / 127 Links [Favorite](#) [Share](#)


-  **Looking for**
- Working Capital Loan
 - Trusted Buyers of Red Onions

 **Stephanie Joseph**
Fashion Designer looking to sell in India. Looking for legal services

 **Jai Singh**
Has just started a new Start Up and was looking for Legal Consultancy

 **John Smith**
London based Law Firm looking for consultancy services in India

 **Jane Smith**
Is a verified business on GlobalLinker looking for agri - products especially red onions.

 **Working Capital Finance**
For SMEs, timely finance is the key to making the most of business opportunities.

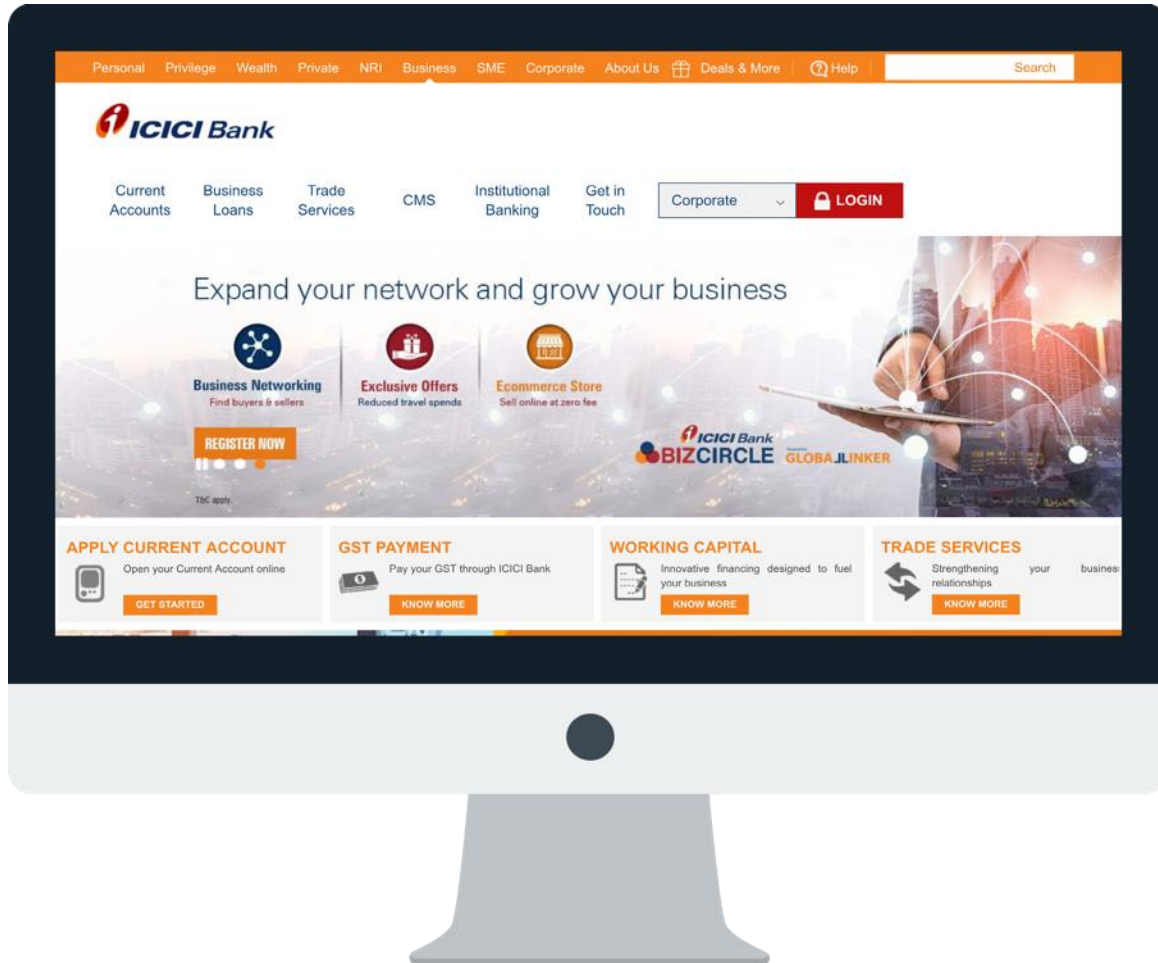


A DIGITIZED & CONNECTED SME WILL GROW FASTER AND
MORE EFFICIENTLY

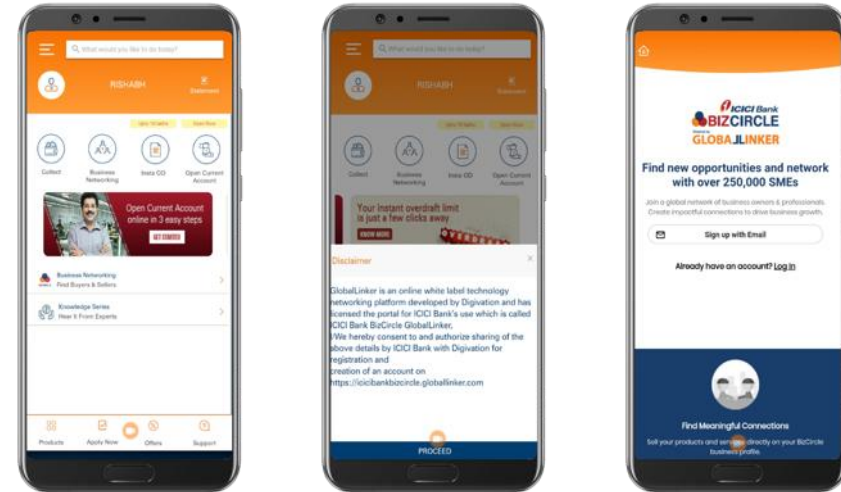
And thereby build a strong emotional bond with the bank

ICICI Bank is committed to help SMEs grow, and be a part of this journey

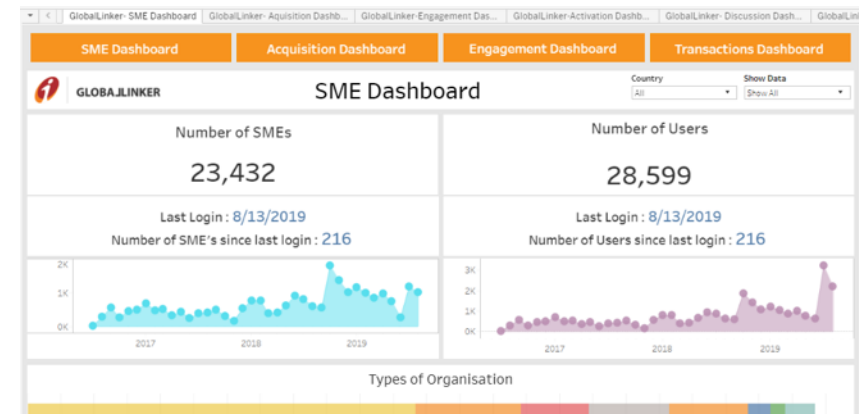
ICICI Bank Business Banking – website Banner



ICICI InstaBiz App - Account integrated with GlobalLinker



ICICI Bank Dashboard of GlobalLinker performance



INTRODUCING NEW SPECIAL PRODUCTS FOR SMEs on ICICI BANK GLOBALLINKER

Special products for digitized SMEs on GlobalLinker



Insta Overdraft

SMEs can now avail an overdraft digitally and get instant disbursement of collateral free OD limit



Online Current Account

SMEs can now open Current Account digitally and with minimum required physical documentation



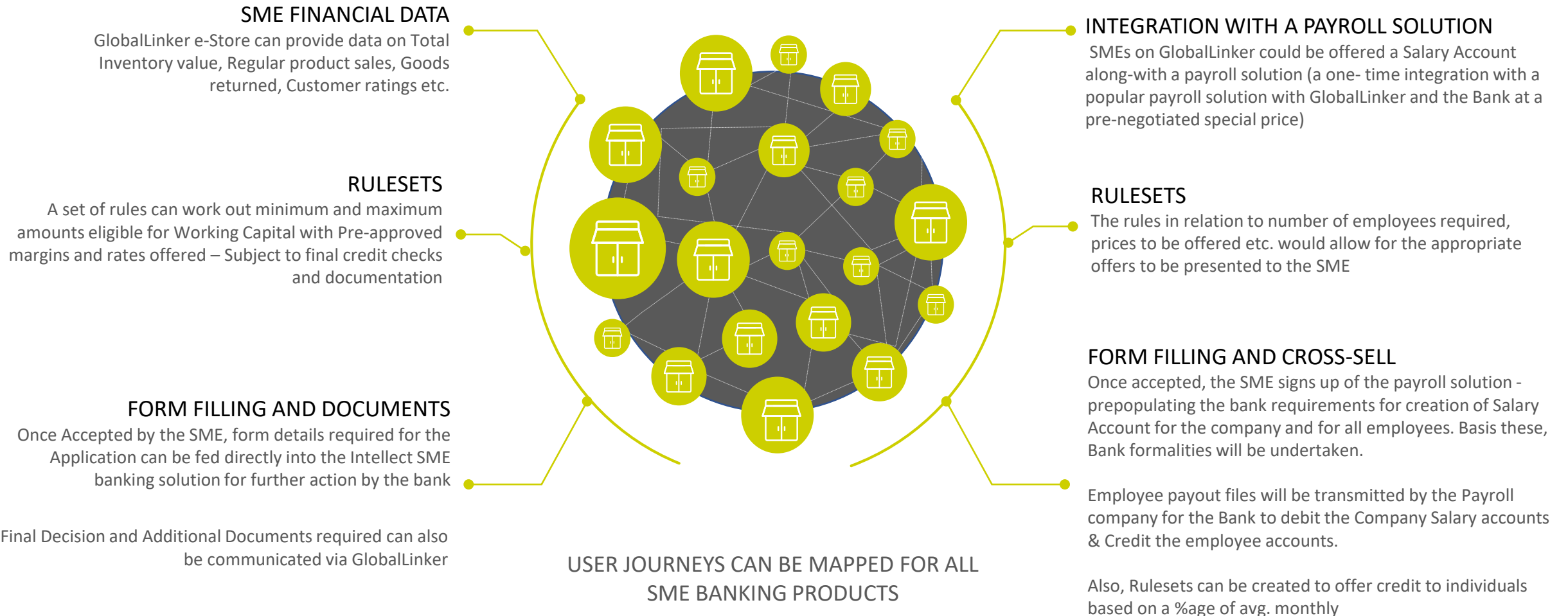
Trade Online Platform

Get almost all your international trade requirements met without the hassles associated with trade transactions

OFFER BANK PRODUCTS TO THE RIGHT SMES AT THE RIGHT TIME

Offering a Working Capital Loan to those with e-Stores

Offering a Salary Account to SMEs to grow Liability Accounts



ICICI BANK IS PART OF THE LARGER LOCAL, REGIONAL AND GLOBAL SME ECO-SYSTEM ALONG WITH



Union Bank of The Philippines



Siam Commercial Bank, Thailand



Mastercard, India



Federation of Indian Export Organisations



Telangana State Government



Retailers Association of India



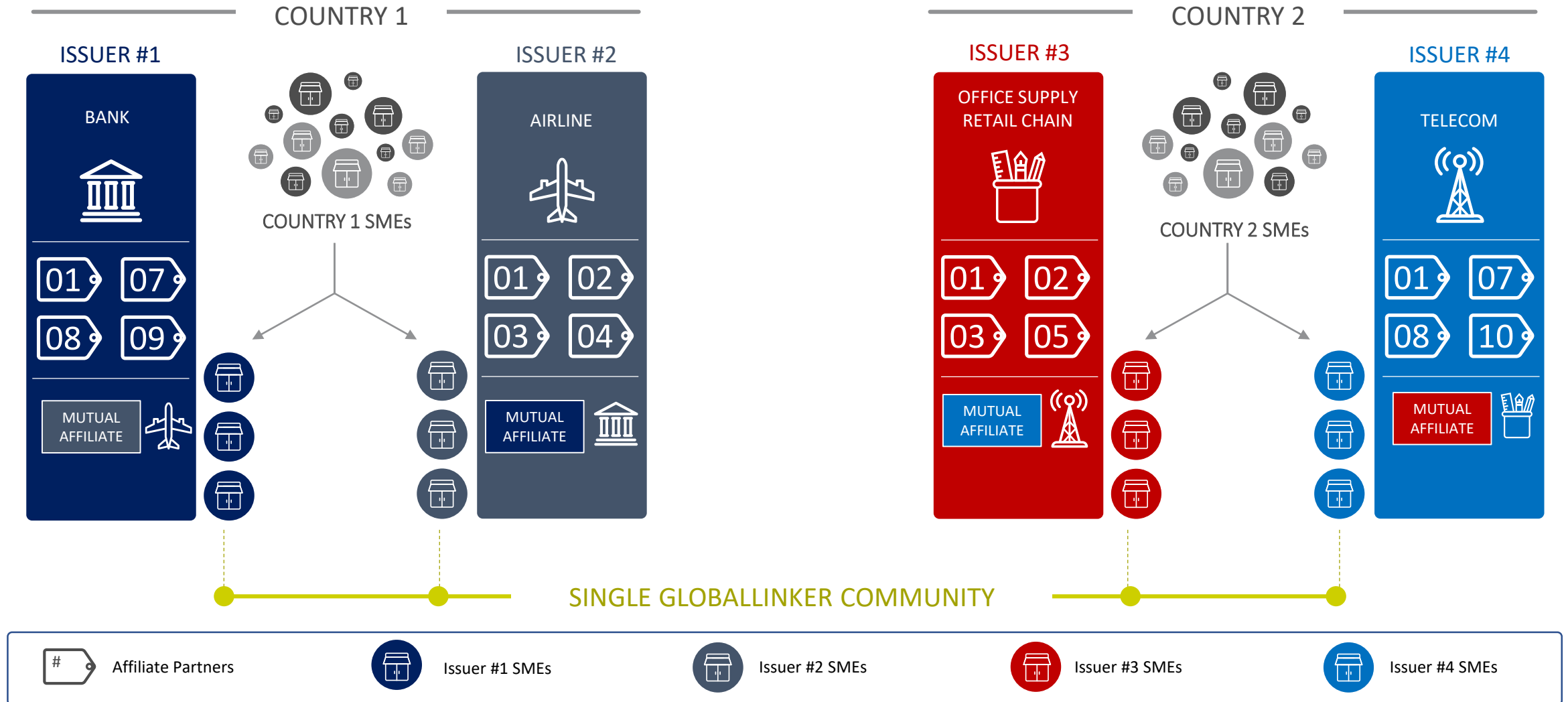
Bombay Industries Association

Creating common assets & federated programs



CREATION OF A GLOBAL SME COMMUNITY BY LIKE-MINDED ORGANISATIONS

The program creates local and global community of SMEs sourced from different programs





BECOMING A PART OF THE SMEs LIFE

CREATING A DEEPER RELATIONSHIP
- BEYOND FINANCE (BUT NOT EXCLUDING FINANCE)!

Introducing greater business opportunities

THANK YOU



Amit Dave

*Product Head - Current Accounts,
ICICI Bank*

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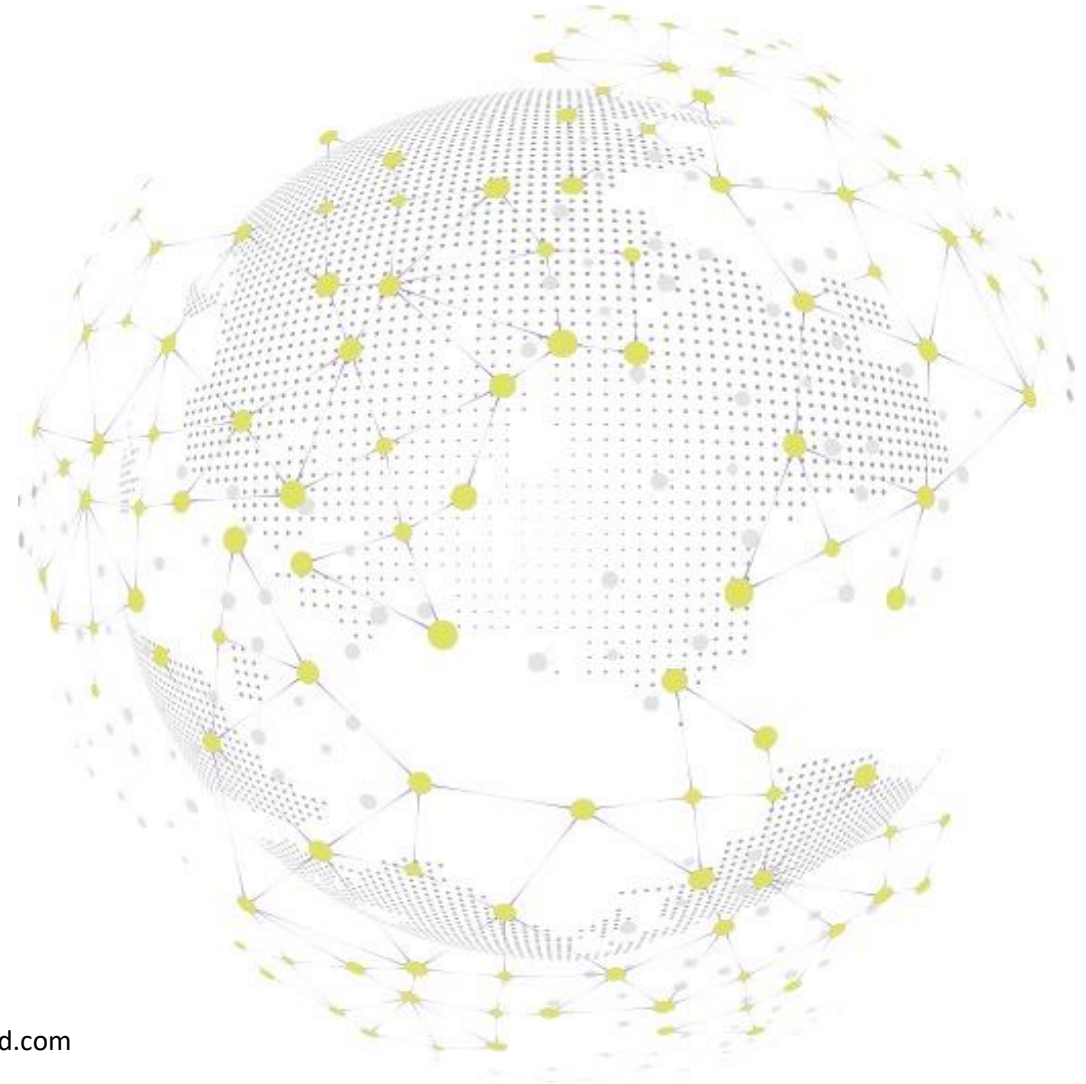


Sameer Vakil

*Co-Founder & CEO,
Globallinker*

GlobalLinker: [@sameervakil](https://www.instagram.com/sameervakil)

Email: Sameer.vakil@digivationworld.com



ANNEXURES:

ICICI BANK BIZCIRCLE GLOBALLINKER

PRE-LOGIN PAGE

ICICI Bank
BIZCIRCLE

KNOWLEDGE COMMUNITY OFFERS LOG IN **GET STARTED FOR FREE**

Powered by
GLOBALINKER

Join a network of over 250,000+ MSMEs

Connect with potential suppliers & customers, build your free online store and avail of exclusive offers & discounts to **grow your business.**

By continuing you agree with our [Terms of Use](#), [Privacy Policy](#) & [Cookie Policy](#).

AGREE & CONTINUE

Already have an account? [Log in](#)

Have questions? Ask me

POST-LOGIN PAGE

The screenshot displays the BIZCIRCLE post-login page, powered by GLOBALINKER. The header includes the BIZCIRCLE logo, the ICICI Bank logo, and navigation links: Knowledge, Events, Community, Offers, LINKER.store, Tools, and ICICI Banking Solutions. A search bar and utility icons (home, user profile, notifications, location) are also present.

Left Sidebar:

- Nafisa Seth**, CEO (with edit and share icons)
- Brain School**, Education > Other (with edit and share icons)
- Verify Business** →
- Invite Colleagues** →
- Add Product/service** →
- Add Key Contacts** →

Main Content Area:

Engage with SMEs

Write an article | Image | Public | **POST**

All Posts | **Company Posts**

DP **DPM ENTERPRISE PRIVATE LIMITED** has started 2 discussion

25 minutes ago

Interior Design & Build For Offices & Residential Projects Interior Design Project Management Turnkey Projects. Space Planning, Concept Development, Workplace Consultancy, Retrofit Office Design, Furniture Design, Computer Aided Design, Detail Design Packages, 3D CAD Rendering, Move Management & Post Occupancy Evaluation

[Read More](#)

Create: [Article](#) [Event](#) [Group](#)

Right Sidebar:

- Take our Quick 2-Minute Survey!**
- Calling all Indian SMEs**
- Participate in our Digitisation of SMEs Survey 2019
- TAKE THE SURVEY**
- Annapoorna Food Retail Awards 2019**
- The biggest food retail awards is here! Apply for
- Food CEO of 2019
 - Best QSR
 - Best Supermarket + 8 more categories
- Apply by **26th August 2019**
- APPLY NOW**
- ReTech STARTUP AWARDS**
- Messages 3**

FEATURES: KNOWLEDGE-ARTICLES

The screenshot displays the BIZCIRCLE website interface. At the top left is the BIZCIRCLE logo, and at the top right is the ICICI Bank logo. Below the logo is an orange banner with the text "Powered by GLOBALINKER". The navigation bar includes links for Knowledge, Events, Community, Offers, LINKER.store, Tools, and ICICI Banking Solutions. A search bar and utility icons (home, user, notifications, location) are also present.

The main content area shows a breadcrumb trail: Home > Knowledge > Articles. Below this are tabs for Articles, Discussions, and News. A large article card is featured with a teal background and the text "GST Last date to file GST annual returns extended to 30 November". The article is attributed to GlobalLinker Staff and is 2 minutes read. Below the article are user avatars for Saniukta Chakraborty and Supriya Mathur.

On the right side, there is a "WRITE AN ARTICLE" button, a "Popular Topics" list (SME Inspirations, Business Development, Digital & Technology, Entrepreneurship, Health & Lifestyle, Leadership & Management), and a "Top Discussions" section featuring a post by Dhirendra Singh.

At the bottom right, a "Messages 3" notification is visible.

FEATURES: EVENTS

The screenshot displays the BIZCIRCLE Events page. At the top, the BIZCIRCLE logo is on the left and the ICICI Bank logo is on the right. Below the logos is an orange banner with the text "Powered by GLOBAJLINKER". A navigation bar contains links for Knowledge, Events, Community, Offers, LINKER.store, Tools, and ICICI Banking Solutions. A search bar and utility icons (home, profile, notifications, location, and a globe) are also present.

The main content area is titled "Events" and includes a sidebar with "Browse", "Interested", and "My Events" options, along with a "+ CREATE AN EVENT" button. The "Upcoming Events" section features four event cards:

- Manning Modern Retail (MMR) 2019**: India's Only HR Conference for... (28 Aug 2019, Mumbai). Includes a "REGISTER" button.
- Airfare reimbursement/subsidized booth for participation in 84th...** (07 Sep - 15 Sep 2019, Thessaloniki). Includes a "REGISTER" button.
- National Vendor Development Programme (NVDP)**: FOR INDIAN OIL CORPORATION LIMITED (IOCL). INVITATION TO PARTICIPATE AS EXHIBITOR, SPONSORS, DELEGATE OR VISITOR. (27th - 28th SEPTEMBER 2019, FREE).
- Airfare Reimbursement/subsidised booth for** (01 Nov - 10 Nov 2019).

On the right, there are filter sections for "Day" (All, Today, Tomorrow, This Week, Choose a Date), "Event Type" (All, Trade Show, Training/Workshop, Conference, Meetup), and "Location" (Search Location). A "Messages 3" notification is visible at the bottom right.

FEATURES: GROUPS

The screenshot displays the BizCircle Groups interface. At the top, the BizCircle logo is on the left and the ICICI Bank logo is on the right. Below the logos is an orange banner with the text "Powered by GLOBALINKER". A navigation bar contains links for Knowledge, Events, Community, Offers, LINKER.store, Tools, and ICICI Banking Solutions. A search bar and utility icons (home, user, notifications, location, profile) are on the right. The main content area shows a breadcrumb trail "Home > Community > Groups" and a "My Groups" dropdown. Below this are tabs for "My Connections", "Groups", "Invitations" (with a red badge of 5), and "Messages" (with a red badge of 3). Three group cards are listed: "Interior & Exterior Works" (Construction & Real Estate, Open Group, 3 members, 0 messages), "People - Organization Growth Engine" (Business Services & Consultancy, Open Group, 978 members, 23 messages), and "Agriculture in a changing world" (Agriculture & Agri Products, Open Group). A right sidebar features a "Start a conversation" section with a "CREATE GROUP" button and a search input for group names. Below this is a "Groups Joined By Me (3)" section listing the same three groups. A "Messages" notification bar at the bottom right shows 3 messages.

FEATURES: OFFERS

The screenshot displays the BIZCIRCLE website interface, powered by GLOBALINKER, with the ICICI Bank logo in the top right corner. The navigation bar includes links for Knowledge, Events, Community, Offers, LINKER.store, Tools, and ICICI Banking Solutions, along with a search bar and utility icons. The main content area is titled 'Home > Popular Offers > Our Partners' and features a 'View All' dropdown menu. Below this, there are three tabs: 'Popular Offers', 'Partners', and 'Member Offers'. The 'Partners' tab is active, showing a grid of six offer cards:

- SME DESIGN SERVICES**: **INR 1,999/- Onwards** for SME Design Services. Includes: Create your unique company logo, Stylized Business Stationery, Packages starting INR 1,999/-.
- Go Daddy**: **Up to 30% off*** on business online services. Includes: Domain, SSL, websites and more; Award-winning, 24/7 support; Powers the world's largest cloud.
- awfis**: **Upto 20% Off*** on coworking spaces for SMEs. Fully furnished and ready-to-use office spaces to make your work easy and convenient.
- vakilsearch**: **Legal Services @ ₹2,019*** (Lowest price in the market). Includes: Legal is now Simple.
- LINKER.store**: **FREE online store** to start selling your products online.
- FOXBOX**: **Custom Merchandise store** for corporate gifting made easy for your customers.

On the right side, there is a sidebar with a 'Have query about the product?' section containing a 'REQUEST A CALL BACK' button. Below that is a 'Featured Offers' section with three items:

- vakilsearch**: Get your Trademark @ just ₹2,019* (Legal is now Simple).
- SME DESIGN SERVICES**: Get Custom logo starting @ ₹ 1,999.
- Booking.com**: Get a complimentary night's stay upon booking* 10 nights.

At the bottom right, there is a 'Help' button and a 'Messages 3' notification.

FEATURES: LINKER.STORE

The screenshot displays the LINKER.STORE dashboard. At the top, the BIZCIRCLE logo is on the left and the ICICI Bank logo is on the right. Below the logos is an orange banner with the text "Powered by GLOBALINKER". A navigation menu includes "Knowledge", "Events", "Community", "Offers", "LINKER.store", "Tools", and "ICICI Banking Solutions". A search bar and utility icons (home, user, notifications, location) are also present.

The main content area shows a breadcrumb "Home > LINKER.store" and a section titled "Your eCommerce Store(s)". It lists a store with the URL <http://zahraas.linker.store> and a "MANAGE" button.

Below this is a section "Stores created on LINKER.store" featuring a grid of store thumbnails:

- The Joy Factory**: Thumbnail showing various items.
- Mahavir Home Store**: Thumbnail showing a rug and a bedsheet with a "OFFER 1 WEEK" badge.
- Tanhar Krafts**: Thumbnail showing "ELEGANT CANDLE LIGHT HOLDERS".

On the right sidebar, there is a "MANAGE YOUR ESTORE" button, contact information for queries (+91-22-48931736, info@linker.store, FAQs), and a list of features:

- Custom Domains
- Privacy Guaranteed
- Secure Payment Gateway
- Logistics Support
- Inventory Management
- Data Analysis

At the bottom right, there is a "Recommended Connections" section with a notification for "Messages 3" from "AG Anil Gupta / CEO".

FEATURES: LINKER.STORE (MANAGE YOUR STORE)

The screenshot displays the LINKER.store admin dashboard. The top header includes the LINKER.store logo (A GlobalLinker Initiative), a 'Press F11 to exit full screen' notification, and the ICICI Bank BIZCIRCLE GLOBALINKER logo. The main navigation bar contains 'Admin', 'View shop', 'Quick access', and a notification bell with '68' unread items. The left sidebar lists menu items: Dashboard, Sales, Inventory, Stores, and LINKER.store Assist. The main content area is titled 'Dashboard' and features four key performance indicator (KPI) cards: 'Unshipped Orders' (30), 'Shipped Orders' (29), 'Payment Successful' (86), and 'Payment Pending' (0). Below these is a 'Total sales' card showing 'Rs 549.8k'. Each KPI card includes an icon, a numerical value, a label, and a 'View orders' or 'View details' button with a right-pointing arrow.

Metric	Value	Action
Unshipped Orders	30	View orders
Shipped Orders	29	View orders
Payment Successful	86	View details
Payment Pending	0	View details
Total sales	Rs 549.8k	Total sales

FEATURES: LINKER.STORE (VIEW YOUR E-STORE)

