Selling Ahmedabad sarees and dress material online across India: a plain-language report for Jinal

2026-11-23

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Prepared 2026-11-23. Nothing in this report has been registered, bought, published or paid for. Every figure comes from the research files in this folder (`research/sourcing.md`, `research/margins.md`, `research/selling-online.md`, `research/schemes.md`) or from `strategy.md`. Tags used below: **[official]** read on an official page; **[secondary]** a news, bank, directory or guide page, so confirm before relying on it; **[assumption]** a working number to be replaced by real data.

1. Summary (one page)

The idea. Jinal buys cotton sarees, bandhani sarees and unstitched dress material from Ahmedabad's wholesale markets and sells them online across India.

What to sell first. Printed cotton sarees, cotton bandhani sarees and unstitched dress material. They are light, fit one size (or need no size) and have the lowest return risk. Wholesale minimum order quantities of 4 to 50 pieces are shown on directories (sourcing.md). Kurtis are held back

because buyers return them most (size and fit). Real Patola costs ₹50,000 or more per piece, so it is not a starter product.

What it earns. At a shelf price of ₹1,499, a cotton saree earns about ₹360 per shipped order on Flipkart and Meesho after fees, shipping, returns and ads. That is about 25% of the price before GST. On Amazon the same saree earns about ₹188, because Amazon charges 15% above ₹1,000. A ₹1,199 dress material earns about ₹300–330 (margins.md).

Where to sell. Meesho and Flipkart first. Flipkart charges 0% commission on all fashion since 2026-07-08 [official]. Meesho advertises 0% commission [secondary]. Amazon only at ₹999 or less. Her own store and a WhatsApp catalogue for repeat buyers. GeM (the government's buying portal) and its Womaniya section for women-owned businesses are an extra option for handloom goods, not a main channel.

How big can it get. The plan's cautious target is **₹4,37,500 in sales from 350 orders by 31 May 2027**, leaving about ₹1.05 lakh after costs (strategy.md). Even the optimistic case reaches only about ₹9.6 lakh by May 2027. So this business alone does **not** reach the company goal of ₹10 lakh by February 2027.

Which government help fits. (1) Udyam registration (free). (2) PM Mudra loan. (3) Stand-Up India loan. Most grant schemes (PMEGP, Gujarat MSME subsidies, handloom schemes) are built for manufacturers and weavers, not traders (schemes.md).

Biggest unknowns. The real wholesale price (the plan assumes about 42% of the shelf price), the real return rate, and whether Amazon and Flipkart accept sellers without a GST number. All three are checked cheaply in the first weeks (sections 6 and 7).

Money needed. Marketing and tools: ₹0 in December, ₹500 in January, at most ₹5,000 a month from February. Starting stock is about ₹10,000–15,000 of Jinal's own money (strategy.md). GST, Udyam, GeM and seller account registrations are free.

2. What to sell and where to source it in Ahmedabad

All prices below are asking prices on seller directories (IndiaMART, TradeIndia, Textile Infomedia). They show a rough band, not a quote. No seller was contacted (sourcing.md).

2.1 Products ranked for a first-time seller

Rank	Product	Directory price band (per piece)	Minimum order (where shown)	Verdict
1	Printed cotton saree	₹300–950; Amit Textile (Iscon VIP Textile Market) ₹560–790	4 at Amit Textile	Best starter: light, no size issue
2	Cotton bandhani saree (tie-dye)	Cotton ₹350–800 (undated blog, weakest source); directory asks vary widely from ₹200 to ₹1,150	20, 30 or 40 on TradeIndia listings	Good. Check it is hand-tied, not printed
3	Unstitched dress material	₹695–895 (Jasmin Textile, Ahmedabad); bandhani set ₹545 (Sparsh Creation)	Not shown	Good. Buyers stitch it, so no size returns
4	Block print / Ajrakh sarees and sets	Ajrakh saree ₹1,990 (Manisha Traders, Ahmedabad)	Not shown	Good story, but see the GI warning below
5	Kurtis	₹145–599 (Textile Infomedia); ₹400–875 (IndiaMART Ahmedabad sellers)	50 at Meera Handicraft	Later. Highest return rate
6	Handicrafts	No price list found	Not shown	Weak first product: fragile, low volume
7	Real Patola / Gharchola	Genuine Patan Patola ₹50,000 to 3 lakh+; bridal cotton Gharchola-type bandhani ₹8,500	Not shown	Too much money tied up in stock

Warning on names. Kutch Ajrakh and Ahmedabad Sodagari Block Print carry a Geographical Indication (GI) tag, a legal protection of the name. Patan Patola is also GI-registered. Do not call a machine print by these names. Sources disagree on the GI years, so check the official GI Registry (search.ipindia.gov.in/GIRPublicSearch) before using a GI name in any listing.

2.2 Where to buy in Ahmedabad

Source	What it is	Good for	Note
Ratanpole Market (Gandhi Road)	Wholesale sarees and ethnic wear	Sarees	Many resellers, so the same designs appear everywhere
Raipur Gate / Raipur Darwaja	Handloom sarees, dress material, dupattas	Sarees, dress material	Handloom authenticity varies
New Cloth Market / Kalupur belt	Bandhani, cotton, georgette, silk	Sarees, dress material	Same caution
Maskati Market (Kapasia Bazar)	Wholesale readymade garments	Readymade wear	Size consistency not guaranteed
Revdi Bazaar, Manek Chowk, Teen Darwaja, Dhalgarwad	Old-city markets	Budget dress material, sarees	Check stitching and quality
Directory sellers (Amit Textile, Jasmin Textile, Madhav Creation and others)	Makers and traders listed online	Smallest minimum orders	Listings are unverified
SEWA Trade Facilitation Centre (Saraspur)	Women artisans' cooperative	Handicrafts, embroidery	Slow, craft-led supply. Wholesale terms unknown
Garvi Gurjari (Government of Gujarat)	State handloom and handicraft emporium	Benchmark for authentic goods	Whether it sells wholesale: unknown

Not suitable: Narol/Pirana is a mill-scale dyeing and printing cluster, not a source for a reseller. Sindhi Market sells home textiles (curtains, bedspreads), not apparel (sourcing.md).

2.3 What to check in person (first market visit)

Ask each shop, in writing where possible: the wholesale rate and minimum order per design; whether they give a GST bill; their return policy for wrong-colour or faulty pieces; whether the bandhani is hand-tied or printed; whether any "Patola" or "Ajrakh" is genuine; whether you may use their photos and whether designs are exclusive; packed weight for courier costing; and payment terms. Do a wash test on a sample of block print or Ajrakh. The full list is in sourcing.md section 5.

3. Margins per product and channel

How to read this. "Shelf price" is what the customer pays, including 5% GST. "Net after ads" is what Jinal keeps per shipped order after the purchase cost, marketplace fees, shipping both ways, returns, GST on the fees and advertising. The percentage is of the price before GST. These are model results, built on placeholder inputs (margins.md): purchase cost about 40–45% of the shelf price, return rates of 12–28%, ads at 5% of the price on marketplaces and ₹120 per order on an own store. Replace them with real numbers after the first 30 orders.

Product	Shelf price	Amazon	Flipkart	Meesho	Own store
Saree	₹599	₹48 (8.5%)	₹44 (7.7%)	₹37 (6.5%)	–₹18 (loss)
Saree	**₹1,499**	₹188 (13.2%)	**₹368 (25.8%)**	**₹359 (25.1%)**	₹362 (25.3%)
Dress material	₹599	₹110 (19.2%)	₹98 (17.2%)	₹108 (19.0%)	₹37 (6.4%)
Dress material	**₹1,199**	₹170 (14.9%)	**₹319 (27.9%)**	**₹332 (29.1%)**	₹298 (26.1%)
Dress material	₹2,199	₹440 (21.0%)	₹722 (34.5%)	₹719 (34.3%)	₹749 (35.8%)
Kurti	₹399	₹18 (4.6%)	₹2 (0.6%)	₹3 (0.7%)	–₹81 (loss)
Kurti	₹1,499	₹155 (10.8%)	₹338 (23.6%)	₹345 (24.2%)	₹331 (23.2%)
Handicraft	₹999	₹286 (30.0%)	₹185 (19.4%)	₹260 (27.4%)	₹229 (24.1%)

Source for every cell: `research/margins.md` section 3 (model run 2026-11-23, 57 rows). Myntra is left out because margins there are thin or negative at the modelled 22% fee, which is itself an estimate.

What the table says in plain words - **₹800–₹2,200 is the sweet spot.** Below ₹500 shipping and returns eat the profit: a ₹399 kurti earns between a loss and ₹18 per order. - **Amazon has a price cliff at ₹1,000.** It charges 0% commission up to ₹1,000, then 15% (sarees, dress material) or 16.5% (kurtis) on the whole price. That is why the plan lists sarees at ₹999 on Amazon. - **Keep prices at ₹2,499 or less.** GST on garments is 5% up to ₹2,500 per piece [official, PIB 2025-09-17]. Above that it is 18% [secondary, Taxscan on CBIC Notification 9/2025]. On a ₹2,999 saree Jinal would get about 11% less revenue than at the 5% rate (margins.md). Whether sarees above ₹2,500 are always at 18% is still open. - **Returns are the biggest lever.** Each 5-point drop in returns adds roughly ₹50 per order on a ₹1,499 saree (margins.md, hand estimate). - **Own store** works only above about ₹1,000 and only with prepaid orders. Buyers must be brought in by Jinal herself (WhatsApp, her network). - **Cash held back is not a cost.** Marketplaces keep 0.5% of sales as GST tax collected at source, and 0.1% as income-tax deduction (none if her sales are up to ₹5 lakh and she is an individual) (margins.md section 2.2). Both are credited back to her tax accounts.

4. How to sell online

4.1 Marketplaces: Amazon, Flipkart, Meesho

A **marketplace** is a big website that lists many sellers' goods, takes the order and collects payment.

	Flipkart	Meesho	Amazon.in
Commission	0% on all fashion since 2026-07-08 [official]	0% [secondary]	0% up to ₹1,000; above that 15% (sarees, dress material) or 16.5% (ethnic wear) of the full price [official fee page]
Other charges	Fixed fee and 2% collection fee assumed (not confirmed)	Shipping charge taken from payout: ₹55–90 up to 500 g, ₹80–120 for 500 g–1 kg [secondary]	Closing fee plus ₹1 or ₹3 from 2026-09-07 [secondary]. Shipping about ₹55–68 per order in Amazon's examples
GST number needed?	Yes in practice [secondary]	Not for sales inside Gujarat with an Enrolment ID; yes for sales to other states [secondary]	Yes for taxable goods such as sarees [secondary]
Best use	First choice for ₹800–2,500 sarees and dress material	Easiest start; low-priced sarees	Only at ₹999 or less

Plain-language notes - **GSTIN** is the GST registration number. Selling to another state always needs one. "Across India" means other states, so Jinal needs a GSTIN for national reach. The Enrolment ID is a lighter route for tiny sellers who sell only inside their own state, under the GST limit (₹40 lakh for goods [secondary]). - Composition (a simple GST scheme) is risky: marketplace sellers are barred from it by section 10(2)(d) of the GST Act [secondary]. The plan assumes a regular GSTIN. As a CA, Jinal can confirm this herself. - **Returns and undelivered orders.** Cash-on-delivery orders are far more often refused: 37.5% undelivered against 5.3% for prepaid [secondary, ClickPost FY2026]. Push prepaid wherever you can. - Time to open an account: GST check on Amazon takes up to 72 hours [secondary]. For Flipkart and Meesho the time is unknown.

4.2 Your own store and WhatsApp

- Start with a WhatsApp catalogue and a simple store page (free tools: Cloudflare Pages, WhatsApp Business) (strategy.md).

- Take payment only prepaid, through **Cashfree** or **PayU**. Razorpay and Lemon Squeezy are not allowed (chairman's decision, 2026-11-20).
- Cashfree charges 1.95% plus 18% GST per payment [official]. New merchants get 0% on up to ₹20 lakh of sales until 2027-03-31, with exclusions (American Express, EMI, international and credit-card-heavy mixes) [official]. No PayU 2026 rate was found, so get a quote.
- First buyers: Jinal's own network, such as clients' families, colleagues and women's groups, reached by a WhatsApp catalogue. Test: share with 100 contacts, and keep the store only if there are at least 5 paid orders in 14 days (strategy.md).
- No account is opened until the Captain approves it.

4.3 GeM and Womaniya (government buyers)

GeM (Government e-Marketplace) is the portal where central ministries and public-sector companies buy.

- Registration is free [official GeM FAQ, read 2026-11-23]. The old refundable caution money was discontinued in 2025 [official].
- A GSTIN is optional to register, but without one no order above ₹2.5 lakh can be accepted [official, a 2020 PDF, so confirm the current limit].
- The transaction fee is 0.30% of the order value for orders above ₹10 lakh only, capped at ₹3 lakh [PIB excerpts, secondary]. A yearly fee of ₹10,000 plus GST applies once yearly sales on GeM pass ₹20 lakh [official].
- Documents: Aadhaar or personal PAN, business PAN, email, address, bank account and IFSC. Udyam is optional but strongly useful: it gives a preference for small enterprises and an exemption from the bid deposit [official].
- Approvals: brand 4 working days, product catalogue 3 working days [official].

Womaniya is GeM's section for women-led micro and small enterprises and self-help groups. It has a Handloom Textiles storefront. Onboarding uses Udyam verification. No extra fee was found. In FY2025-26 it had over 2.1 lakh women enterprises and 5.6% of GeM order value [official, PIB 10 Apr 2026].

Honest view. Government buyers mostly buy in bulk and mainly handloom, uniforms and gifts. A listing is cheap to make, but the time to a first order is unknown, so the plan counts it as an option and not in the forecast. Womaniya fits handloom goods sourced through SEWA or Garvi Gurjari, not ordinary printed sarees.

4.4 ONDC

ONDC (Open Network for Digital Commerce) is a government-backed open network. A seller does not register with ONDC. She signs up with a **seller app**, which sets its own fees.

- ONDC charges sellers no fee [secondary]. Seller apps quote about 2–3% plus GST or ₹200–2,000 a month, which are marketing claims and not checked [secondary].
- Without a GSTIN, an Enrolment ID works for sales inside one state under the limit [secondary].
- Use it as a low-cost extra channel after the first channels run. Always get the app's fees in writing.

5. Government schemes for women entrepreneurs

Jinal's business is **trading** (buying and reselling), not manufacturing. That rules out many of the biggest subsidies. Most official portals (myScheme, KVIC, GWEDC) did not load for the researchers on 2026-11-23, so many details are secondary and must be confirmed with the bank or the official page.

5.1 The top 3

1. **Udyam registration (free).** One online sitting at udyamregistration.gov.in with Aadhaar and PAN. Retail and wholesale traders can register, but their benefit is limited to priority-sector bank lending. It is also needed for GeM Womaniya and later for TReDS. This is step one for everything below.
2. **PM Mudra Yojana.** A loan without collateral for small non-farm businesses. Tiers: Shishu (up to ₹50,000), Kishore (₹50,000 to 5 lakh), Tarun (₹5 to 10 lakh) and Tarun Plus (₹10 to 20 lakh, only for those who repaid a Tarun loan). The tier bands other than Tarun Plus were not confirmed on an official page. Trading is accepted in practice [secondary]. Loans up to ₹20 lakh sit under a government guarantee fund extended to 31 March 2031 [secondary, news 11 Nov 2026]. Apply at udyamimitra.in or a bank. A bank manager can confirm in one visit that it will lend to a trader.
3. **Stand-Up India.** The only scheme found that names both women and trading. Composite loan of ₹10 lakh to ₹1 crore for a first-time (new) business, with a woman owning at least 51% if it is a firm [secondary]. The ₹10 lakh minimum is too high for a small test, so it suits a larger stock purchase later. The official end date was not confirmed (one source says 2031).

5.2 All schemes checked

Scheme	Does trading qualify?	What it gives	Verdict
Udyam registration	Yes, to register	Free MSME certificate; priority-sector lending	Do first
PM Mudra	Yes in practice [secondary]	Loans up to ₹20 lakh	Top 3
Stand-Up India	Yes, named	₹10 lakh to ₹1 crore loan	Top 3, for larger plans
PMEGP	Unknown, likely no	Subsidy of 15–35% of project cost [secondary]	Do not plan on it
CGTMSE	Disputed between sources	Guarantee so the bank asks no collateral	Ask the bank to add it
Mahila Udyam Nidhi (SIDBI)	Unknown; may be discontinued	Up to about ₹10 lakh [secondary]	Do not plan on it
Handloom schemes (NHDP, Weaver Mudra)	No, for weavers	Varies	Source from weavers who hold them
TReDS	Yes, if selling on credit to corporates or government	Cash against unpaid invoices	Later, not for retail
Gujarat MSME scheme 2026	2022 version no; 2026 version unknown	Extra 1% interest help for women on a 7% base	Assume it does not apply
Garvi Gurjari / iNDEXT-c	Unknown	Fairs and stalls for artisans	Possible tie-up
GWEDC Mahila Swavlamban	Unknown	15% subsidy up to ₹30,000 on loans up to ₹2 lakh [secondary]	Too small to matter
GeM Womaniya	Yes, handloom and handicraft	Access to government buyers	Option

If the bank refuses to lend to a trader, the plan reverts to a self-funded start (schemes.md).

6. A 90-day start plan

The business plan begins in December 2026 and the first sales are expected at the end of January 2027 (strategy.md). Each step is Jinal's unless marked "team". Nothing starts until approval.

Days 1–30 (December 2026): decide and register

1. **Day 1–2:** confirm the brand name and set aside ₹10,000–15,000 of her own money for first stock.
2. **Day 1–3:** register **Udyam** (free, about 1 day).
3. **Day 1–7:** apply for a **regular GSTIN** (about 7 days) so she can sell to other states.
4. **Team, from day 1:** draft the launch pack: 15-product shortlist with maximum buying prices, market visit checklist, listing text, return and shipping policies, store page and WhatsApp text (strategy.md).
5. **Week 2:** visit Ratanpole, Maskati and Kalupur. Ask the questions in section 2.3. Get written quotes with GST bills. **Check:** is a ₹1,499 saree available at ₹620 or less? If not, change the product or price.
6. **Week 2–3:** open seller accounts on **Meesho, Flipkart, Amazon and GeM** (about 5 days with KYC and bank).
7. **Week 3–4:** apply for **Cashfree or PayU** for the own store (about 7 days).
8. **Week 4:** ask a bank manager about Mudra, Stand-Up India and CGTMSE for a trading business.

Days 31–60 (January 2027): buy, photograph, list

9. Buy 20–25 pieces (about ₹10,000–15,000 of stock) of the best printed cotton sarees, bandhani and dress material.
10. Photograph in daylight and show true colour. Colour mismatch is the main return reason (sourcing.md). Budget for photo props: ₹500.
11. List about 5 products first on Meesho and Flipkart at ₹1,499 (sarees) and ₹1,199 (dress material). List a ₹999 version on Amazon.
12. Share the WhatsApp catalogue with 100 contacts. Take only prepaid orders on the own store.
13. Ship the first orders. The plan expects about 10 by 31 January (₹12,500 in sales).

Days 61–90 (February 2027): learn and tune

14. Start ads only after the first organic orders, up to ₹4,000 a month plus a ₹1,000 buffer (strategy.md).
15. After 30 orders, replace the assumed return rate with the real one. **Pass/fail test:** at least 10 paid orders by 28 February 2027 for the saree line, or change the products. Keep the own store only if it has at least 5 prepaid orders in its first 14 days.
16. Reorder winners. Aim for about 40 orders in February (₹62,500 cumulative sales by 28 February).
17. Check the **real** per-order profit against the model's ₹300 average.
18. After Udyam is live, start a **GeM Womaniya** handloom listing as an option (the plan targets March 2027). Stop if there is no order by 31 May 2027.

Targets after day 90: ₹1,50,000 cumulative sales by 31 March, ₹2,75,000 by 30 April and ₹4,37,500 by 31 May 2027 (strategy.md).

7. Verify before acting

These are unknowns or conflicts in the research. Check each before you rely on it.

1. **GST rate above ₹2,500.** The 18% figure is secondary. The official text of CBIC Notification 9/2025-Central Tax (Rate) was not read. Whether sarees above ₹2,500 are 18% or 5% is unresolved.
2. **Wholesale prices and minimum orders.** All figures are directory asking prices. Cost is assumed at about 42% of the shelf price.
3. **Return rates.** The 8–28% rates are assumptions anchored on a general fashion average of 17%. No saree-specific data was found.
4. **Marketplace fees.** The Flipkart fixed and collection fees, the Amazon closing fee above ₹500 and Meesho shipping charges are modelled by assumption. Check the fee calculator in each seller panel.
5. **GSTIN rules.** Check whether Amazon, Flipkart and Meesho accept sellers with only an Enrolment ID (Notification 34/2023-CT), and the exact current rules. The notification text was not read. Meesho's own pages conflict.
6. **Composition scheme.** Confirm that it is barred for marketplace sales (section 10(2)(d)).
7. **Scheme eligibility for traders.** Ask the bank about Mudra, Stand-Up India and CGTMSE. Check PMEGP with KVIC and the Gujarat 2026 MSME scheme with ic.gujarat.gov.in. Confirm the Stand-Up India end date and the Mudra tier bands.
8. **GeM details.** Current limit for orders without a GSTIN (the source is from 2020), direct-purchase limit, payment days, any GST on the 0.30% fee, and how "women-owned" is verified on Womaniya.
9. **ONDC seller-app fees and speed.** Written quotes are needed.
10. **GI claims.** Check the GI Registry before using Ajrakh, Sodagari, Patola or Bandhani GI names. Sources disagree on years.
11. **Cashfree 0% offer.** Check at signup that it still runs to 2027-03-31 and covers her payment mix. Get a PayU rate quote. Check for any UPI charge after the 2026 amendments.
12. **Wholesaler terms.** Ask for GST bills, returns and exclusivity. Check market days, because sources conflict on closing days.
13. **Mahila Udyam Nidhi status.** Possibly discontinued.
14. **Any new tax or legal point.** Jinal is a CA and can confirm tax points herself. Take advice from a professional only where a rule is unclear.

8. Dated sources

All pages were read on 2026-11-23 unless a different date is shown. "Official" means a government, regulator or platform page. The research files carry the full URL list.

Official - PIB, "Threads of Reform: GST Reforms in Textiles, Apparel and Logistics", 2025-09-17: https://static.pib.gov.in/WriteReadData/specificdocs/documents/2025/sep/doc2025917639401.pdf - PIB, Womaniya backgrounder, 2026-04-10: https://static.pib.gov.in/WriteReadData/specificdocs/documents/2026/apr/doc2026410844401.pdf - PIB, GST year-ender (Notification 34/2023): https://www.pib.gov.in/PressReleasePage.aspx?PRID=1990977 (excerpt only) - PIB, GeM fee changes,

2024: https://www.pib.gov.in/PressReleaseIframePage.aspx?PRID=2057276 (excerpt only) - GeM seller FAQ: https://gem.gov.in/userFaqs/seller - GeM seller pre-requisites PDF, last updated 2020-06-29: https://assets-bg.gem.gov.in/resources/pdf/seller-registration-pre-requisites-v1.2.pdf - CBIC, section 52 CGST (TCS): https://taxinformation.cbic.gov.in/content/html/tax_repository/gst/acts/2017_CGST_act/active/chapter10/section52_v1.00.html - Income Tax Department, section 194-O: https://www.incometaxindia.gov.in/w/section-194-o - Amazon.in fees page: https://sell.amazon.in/fees-and-pricing - Flipkart announcement, 2026-07-08: https://stories.flipkart.com/announcement/flipkart-expands-zero-commission-across-fashion-empowering-sellers-and-accelerating-the-growth-of-india-s-fashion-ecosystem - Cashfree charges: https://www.cashfree.com/payment-gateway-charges/ - Udyam circulars: https://udyamregistration.gov.in/Circular.aspx - RBI circular, 2021-07-07 (retail and wholesale trade in MSME): https://website.rbi.org.in/web/rbi/-/notifications/new-definition-of-micro-small-and-medium-enterprises-addition-of-retail-and-wholesale-trade-12126 - Gujarat Industries draft subsidy guideline: https://ic.gujarat.gov.in/documents/commondoc/2023/Draft%20Capital%20and%20Interest%20Subsidy%20Guideline.pdf - GI Registry search: https://search.ipindia.gov.in/GIRPublicSearch

Secondary (confirm before relying) - Taxscan on Notification 9/2025-CT (Rate): https://www.taxscan.in/top-stories/cbic-issues-gst-rate-notification-new-gst-rates-effective-from-22-september-2025-1432884 - The Logical Indian, Amazon and Flipkart fee changes: https://thelogicalindian.com/amazon-flipkart-seller-fee-changes-124011/ - Shiprocket on Meesho shipping, 2026-02-17: https://www.shiprocket.in/blog/meesho-shipping-charges/ - Textile Infomedia, IndiaMART, TradeIndia directory pages (sourcing.md section 1 lists each URL), Vastralife (undated, weakest) - Billclap and Textile Infomedia market guides (undated): https://www.billclap.com/blog/top-wholesale-textile-market-in-ahmedabad - Mudra, Stand-Up India, PMEGP and CGTMSE: PIB Oct 2024, Indian Bank, SBI, myScheme, Business Standard, DD News Oct 2026, DT Next 2026, Shriram Finance, Vikaspedia (schemes.md lists each URL) - DeshGujarat on the Gujarat MSME scheme, 2026-10-09: https://deshgujarat.com/2026/10/09/gujarat-announces-comprehensive-msme-assistance-scheme-under-industrial-policy-2026/ - ClickPost and Unicommerce return and RTO figures, as reported in search results

Internal: `research/sourcing.md`, `research/margins.md` (with `margins.csv`, `sensitivity.csv`), `research/selling-online.md`, `research/schemes.md`, `strategy.md` (all dated 2026-11-23).

9. Disclaimer

This report is research and planning, not legal, tax or financial advice. Rules, fees and scheme terms change and many figures here are secondary or assumed. They must be confirmed on the official page or with the bank before money is spent. The margin figures come from a model built on assumed purchase costs and return rates, not on real quotes or sales. Projections are targets, not promises of income. No seller was contacted, no account was opened and nothing was published, registered or paid for in preparing this report. Publishing it on jinal.cardanoflow.in requires the Captain's approval.