

ROLE OF CA AND OPPORTUNITIES IN MSME

PRESENTATION BY :

CA SS NAYAK

MANGALORE & BANGALORE





MSME - The Growth Engine of New Engine

MSME

The growth engine of New India



WHAT IS MSME

New classification of MSME

Type	INVESTMENT		TURNOVER	
	Current	Revised	Current	Revised
MicroEnterprise	Rs 1cr	Rs 2.5cr	Rs 5cr	Rs 10cr
Small Enterprise	Rs 10cr	Rs 25cr	Rs 50cr	Rs 100cr
Medium Enterprise	Rs 50cr	Rs 125cr	Rs 250cr	Rs 500cr

The revised MSME classification, based on investment in plant and machinery/equipment and annual turnover, is applicable from April 1, 2025

IMPORTANT DEFINITION

Turnover : The total sales value of goods and services generated by a business over a specific period, typically a financial year

- **Exports of goods or services** or both, shall be **excluded** while calculating the turnover of any enterprise whether micro, small or medium, for the purposes of classification.
- Information as regards turnover and exports turnover for an enterprise shall be linked to the **Income Tax Act** or the **Central Goods and Services Act (CGST Act)** and the GSTIN.
- The turnover related figures of such enterprise which do not have PAN will be considered on **self-declaration** basis for a period up to 31st March, 2021 and thereafter, PAN and GSTIN shall be mandatory.

IMPORTANT DEFINITION

Investment: The original cost of plant, machinery, or equipment (excluding Intangible assets, Goodwill and land and building) used by an enterprise.

- The calculation of investment in plant and machinery or equipment will be **linked to the Income Tax Return (ITR)** of the previous years filed under the Income Tax Act, 1961.
- In case of a new enterprise, where no prior ITR is available, the investment will be based on **self-declaration** of the promoter of the enterprise and such relaxation shall end after the 31st March of the financial year in which it files its first ITR.
- The expression “plant and machinery or equipment” of the enterprise, shall have the same meaning as assigned to the plant and machinery in the Income Tax Rules, 1962 framed under the Income Tax Act, 1961 and shall include all tangible assets (other than land and building, furniture and fittings).
- The purchase (invoice) value of a plant and machinery or equipment, whether purchased first hand or second hand, shall be taken into account excluding Goods and Services Tax (GST), on self-disclosure basis, if the enterprise is a new one without any ITR.

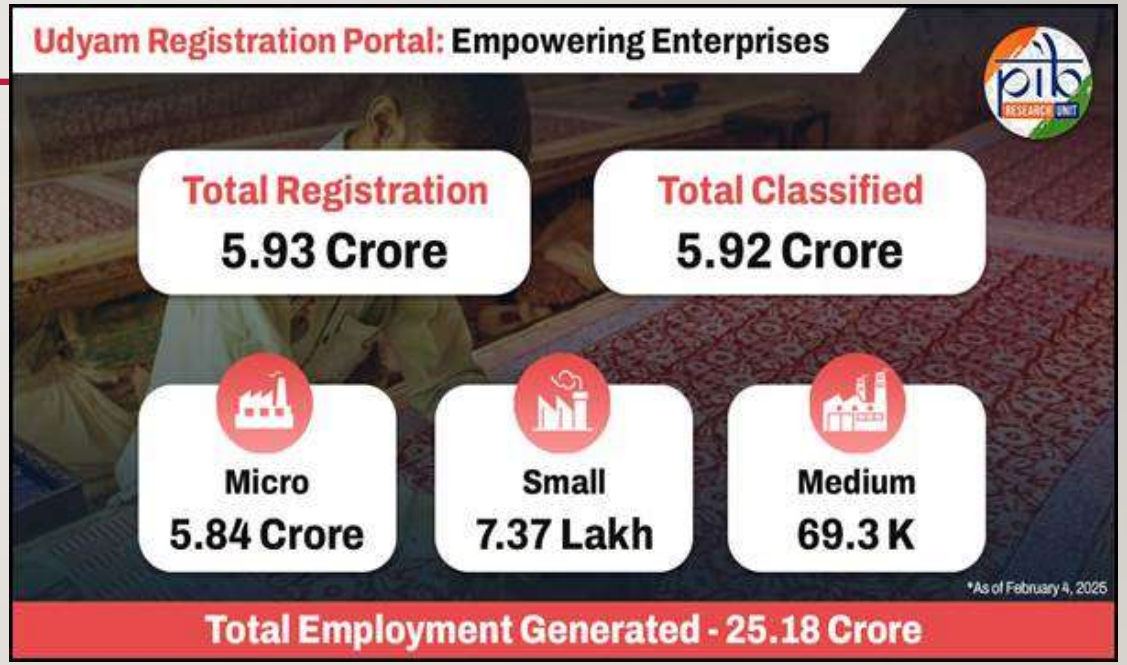
MSME STATISTICS

- Micro Small and Medium Enterprises (MSME) sector plays a crucial role in manufacturing, exports, and employment generation.

- Total Number of MSMEs registered on Udyam Portal (as of 4 Feb 2025) is – 5.93 crore

- With 5.93 crore registered MSMEs employing more than 25 crore people

- ₹23,168 crore allocation for MSME Ministry in Budget 2025-26 for Khadi, Village, and Coir Industries,Technology Upgradation and Quality Certification and Prime Minister Employment Generation Programme (PMEGP) and Other Credit Support Schemes



INNOVATION
GROWTH
PRODUCT

UNION BUDGET (2025-26)

- Around 22% of MSMEs are owned by women.

- MSME-related products accounted for 45.73% of India’s total exports, reinforcing their role in positioning the country as a global manufacturing hub
- MSME Industries account for 30% of Indias GDP

INNOVATION

- MSME Sector provides Employment to 60 % of workforce

GROWTH

- In India's MSME sector, micro enterprises dominate at 98.64%, while small and medium enterprises account for just 1.24% and 0.12% respectively

PRODUCT

सत्यमेव जयते

MSME

MICRO, SMALL & MEDIUM ENTERPRISES
सूक्ष्म, लघु एवं मध्यम उद्यम
OUR STRENGTH • हमारी शक्ति

Ministry of MSME, Govt. of India

UNION BUDGET (2025-26)

Enhanced Credit Guarantee Scheme

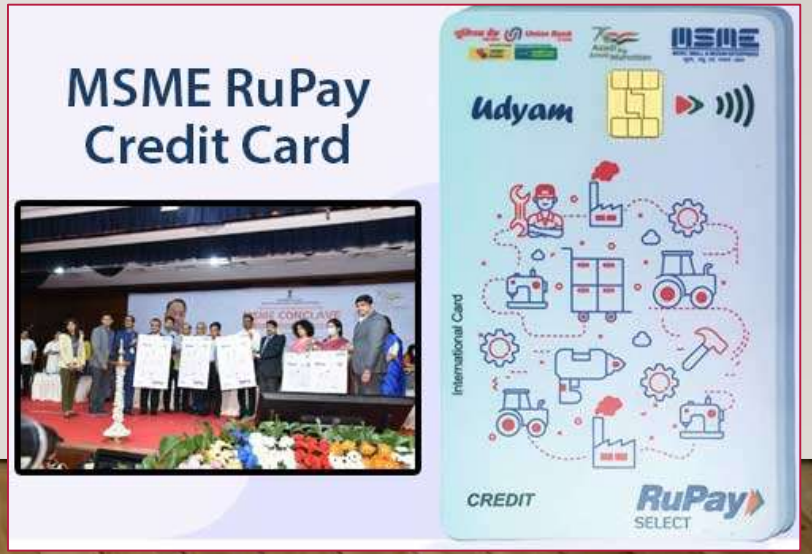
Credit guarantee cover doubled for micro & small enterprises (₹5 cr → ₹10 cr)

Startups' guarantee limit increased to ₹20 crore

Expected to facilitate additional credit of ₹1.5 lakh crore over 5 year

New Credit Card Scheme for Micro Enterprises :

- 10 lakh credit cards (₹5 lakh limit each) to be issued in first year
- ₹5 lakh limit per card to ease working capital needs
- Targets 1 crore+ registered MSMEs
- Part of broader push to boost manufacturing (36% share)
- and exports (45% share).



UDYAM REGISTRATION

Register a Micro, Small and Medium Enterprise

Any person who intends to establish a micro, small or medium enterprise may file **Udyam Registration online** in the Udyam Registration portal, **based on self-declaration** with no requirement to upload documents, papers, certificates or proof.

INNOVATION

On registration, an enterprise (referred to as "Udyam" in the Udyam Registration portal) will be assigned a permanent identity number to be known as **"Udyam Registration Number"**.

GROWTH

An e-certificate, namely, **"Udyam Registration Certificate"** shall be issued on completion of the registration process.

PRODUCT

https://udyamregistration.gov.in/Government-of-India/Ministry-of-MSME/online-registration.htm

UDYAM REGISTRATION

Government has organised a full system of Facilitation for Registration Process

- An enterprise for the purpose of this process will be known as Udyam and its Registration Process will be known as 'Udyam Registration'
- A permanent registration number will be given after registration.
- After completion of the process of registration, a certificate will be issued online.
- This certificate will have a dynamic QR Code from which the web page on our Portal and details about the enterprise can be accessed.
- There will be no need for renewal of Registration.
- Registration Process is totally free. No Costs or Fees are to be paid to anyone.

2

FACILITIES FROM BANKS AND FINANCIAL INSTITUTIONS

There are four factor of production in case of MSME PANCHASHEELA

1. MONEY (A) – A. EQUITY- a. OWNERS EQUITY,

b. QUASI EQUITY

(B) GRANT / SUBSIDY

(a)Central

(b)State

(c)Others

B. Debt:

a.. Long term

b. Short Term

1. MATERIALS:
2. MANPOWER:
3. MARKET:
4. MACHINE:

FUNDING OPTIONS

SIDBI SMILE

59 MINUTES LOAN

END TO END ENERGY EFFICIENCY

MUDRA YOJANA

STAND UP INDIA

CREDIT GUARANTEE SCHEME

HYBRID SECURITY SCHEME

ATAL INCUBATION CENTRE

PMFME

SEED FUNDING SUPPORT

PMEGP and Expansion of PMEGP

Nari Shakti

PM VISHWAKARMA

CIBIL score

MCGS-MSME

NSIC

1. General MSME Financing & Support

- SIDBI Make in India Loan for Enterprises (SMILE)
- 59 Minutes Loan
- Credit Guarantee Scheme (CGTMSE)
- Stand-Up India Scheme (SC/Women Entrepreneurs)
- MUDRA Yojana (Shishu/Kishore/Tarun Loans)
- PMEGP (Prime Minister's Employment Generation Programme)
- SEED Funding Support
- Mutual Credit Guarantee Scheme for MSMEs (MCGS-MSME)
- Raising and Accelerating MSME Performance (RAMP) Scheme
- MSE GIFT Scheme
- Credit Linked Capital Subsidy Scheme (CLCSS)
- SIDBI Express Loan
- SIDBI MORE
- SIDBI ARJANA

2. **Energy Efficiency & Green Initiatives**

- 4E (End-to-End Energy Efficiency)

3.Incubation & Innovation Support

- ATAL Incubation Centres (AIC)
- UBHARTE SITAARE (High-Potential MSMEs)
- SIDBI EDGE (Entrepreneurial & Governance Development)

4.Food Processing & Agri-Enterprises

- PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme

5.Women-Centric Schemes

- Union Bank - Nari Shakti Scheme
- Stand-Up India Scheme (Women Entrepreneurs)
- New Loan Scheme for Women/SC/ST Entrepreneurs (Budget 2025-26)

6. Street Vendors & Artisans

- PM SVANidhi Scheme (Street Vendors)
- PM Vishwakarma Scheme (Traditional Artisans)

7. Thematic & Sector-Specific Support

- STHAPAN (SIDBI Thematic Assistance for Capital Assets in New Enterprises)

1. SIDBI MAKE IN INDIA LOAN FOR ENTERPRISES (SMILE)

- SIDBI Make in India Soft Loan Fund for Micro Small and Medium Enterprises (SMILE) was initiated by Government of India to make MSMEs take active part in the 'Make in India' campaign.

- The primary focus is to provide financing to small enterprises within the MSME sector.

- **The term Soft Loan was introduced to offer loan with Soft terms to meet the debt-equity ratio for establishment of an MSME.**



Portal: https://sidbi.in/en/products/smile

OBJECTIVE OF THE SCHEME

- The objective of the Scheme is to provide soft loan, in the nature of quasi-equity and term loan on relatively soft terms to MSMEs to meet the required debt-equity ratio for establishment of an MSME as also for pursuing opportunities for growth for existing MSMEs.



https://sidbi.in/en/products/smile

ELIGIBILITY CRITERIA

- Emphasis will be on covering new enterprises in the manufacturing as well as services sector
- Existing enterprises undertaking expansion, to take advantage of new emerging opportunities, as also undertaking modernization, technology upgradation or other projects for growing their business will also be covered
- Quantum of assistance: Loans from ₹20 lakh (existing) to ₹50 lakh (new enterprises).
- Tenure and moratoriumLonger repayment period upto 10 years and moratorium of upto 18 months
- The scheme allows for financing up to **75% of the project valuation**, capped at Rs 100 lacs, and a

2. 59 MINUTES LOAN

Business ~~Loan -Loan In-principle approval~~
Mudra Loan upto INR 10 Lacs
MSME Term Loan and Working Capital Loan from INR 10 Lac to INR 5 Crore

The Rate of Interest starts from 8.5% onwards.

The Platform is integrated with CGTMSE to check eligibility of borrowers.

Personal Loan In-principle approvals are currently provided for value up to INR 20 Lakhs, Home Loan In-principle approvals are currently provided for value up to INR 10 Crores and Auto Loan In-principle approvals are currently provided for value up to INR 1 Crore.

BUSINESS LOAN : HOW IT HAPPENS IN 59 MINUTES



GST Identification Number



Income tax returns in XML format



Bank statement for last six months in pdf format



Director/Owners details: basic, personal, educational & ownership details



In-principle approval in 59 minutes

https://www.psbloansin59minutes.com

Apply Now

partner banks









































3. 4E (END TO END ENERGY EFFICIENCY)

Small Industries Development Bank of India **(SIDBI)** SIDBI launched the 4E Intervention on the occasion of "World Environment Day" on June 5, 2014 **to provide technical backstopping and support MSME clients for reducing their power & fuel cost.**

- The SIDBI 4EScheme provides comprehensive financial and technical support to MSMEs for adopting energy-efficient technologies, offering loans ranging from ₹10 lakh to ₹1.5 crore at subsidized interest rates (8.1%–9.9%), covering 90% of project costs (excluding land/building construction).

- Eligible MSMEs—those in manufacturing or services with 3+ years of operation and cash profits in the last two years—receive subsidized Detailed Energy Audits (DEA) (₹35,400 for micro/small units, ₹53,100 for medium units, inclusive of GST) and free
- implementation support.

sidbi
SMALL INDUSTRIES DEVELOPEMENT BANK OF INDIA

- The scheme ensures 10–25% energy savings through upgrades **like solar power and efficient machinery, backed by World Bank financing and integration with other subsidies (TEQUP/CLCSS).** Repayment includes a 6-month moratorium (for loans ≤₹1 crore) or 60 months (for larger loans), with collateral limited to project assets and promoter guarantees. This initiative enhances MSME competitiveness by reducing energy costs while promoting sustainability.

Relevant Documents Required :

- Application form
- Filled in questionnaires
- Advance money from the enterprises as per the guidelines
- DIC / SSI / MSME registration certificate
- Udyog Aadhaar certificate
- GST Documents

4. MUDRA YOJANA

Pradhan Mantri Mudra Yojana (Govt. Of India)



The Micro Units Development and Refinance Agency or MUDRA, is a flagship program by the government of India to provide funds to micro and small enterprises. What sets MUDRA apart from other loan schemes is the fact that **no collateral is required to avail this loan**. It is applicable for manufacturing, trading, and even allied agricultural services.

It has 3 modules, **Shishu** (loan up to 50,000), **Kishor** (Loan between 50,000 and 5 lakh),**Tarun** (Loan between 5 lakh and 10 lakh) and **Tarun Plus** (10–20 lakh). Lenders have added about **25,000 beneficiaries** under the Tarun Plus category of PM Mudra Yojana in FY25.

These loans are given by Commercial Banks, RRBs, Small Finance Banks, Cooperative Banks, MFIs and NBFCs.

https://www.mudra.org.in/

Objective Of The MUDRA Scheme

Mudra loan is extended for a variety of purposes which provide income generationand employment creation. The loans are extended mainly for :

- Business loan for Vendors, Traders, Shopkeepers
- Service Sector activities
- Working capital loan through MUDRA Cards
- Transport Vehicle loans



Margin/Promoters Contribution

Margin/Promoters Contribution is as per the policy framework of the bank, based on overall guidelines of RBI in this regard.
Banks may not insist for margin for Shishu loans.

Interest rate

Interest rates are to be charged as per the policy decision of the bank. However, the interest rate charged to ultimate borrowers shall be reasonable. Scheduled Commercial Banks, RRBs and Cooperative Banks wishing to avail of refinance from MUDRA will have to peg their interest rates, as advised by MUDRA Ltd., from time to time.

Repayment

Term Loan :- To be repaid in suitable installments with suitable moratorium period as per cash flow of the business.

OD & CC Limit : Repayable on demand. Renewal and Annual Review as per internal guidelines of the Bank.

Security

A. First charge on all assets created out of the loan extended to the borrower and the assets which are directly associated with the business/project for which credit has been extended.
B. DPN (wherever applicable).

C. CGTMSE (wherever felt desirable)/MUDRA Guarantee cover (as and when introduced).

AATMA NIRBHAR PACKAGE

Govt has provided 2% **interest subsidy** to 'Shishu' borrowers under Mudra Yojna. The government decided to provide 2% interest subvention to borrowers under the 'Shishu' category of the flagship Pradhan Mantri MUDRA Yojana (PMMY).

5. STANDUP INDIA SCHEME



STAND UP INDIA SCHEME

- Launched in 2016, this scheme was implemented **to cater to women entrepreneurs**, as well as those from **SC and ST communities**.

- Ranging from 10 lakh to 100 lakh, it is **available for Greenfield ventures** in manufacturing, trading, and service units.

- Under this scheme, it is mandatory for every bank to lend money to at least one woman entrepreneur and one SC/ST unit per branch. In case of non-individual businesses, the woman entrepreneur must hold at least a 51% stake in the unit.

- The loan is **repayable in 7 years** with a maximum moratorium period of 18 months.

Portal: https://www.standupmitra.in

STAND UP INDIA SCHEME

- The Scheme envisages **25% margin money** which can be provided in convergence with eligible Central / State schemes. While such schemes can be drawn upon for availing admissible subsidies or for meeting margin money requirements, in all cases, the borrower shall be required to bring in **minimum of 10% of the project cost as own contribution.**

- The **rate of interest** would be lowest applicable rate of the bank for that category (rating category) not to exceed **(base rate (MCLR) + 3%+ tenor premium).**

- For drawal of **Working capital upto 10 lakh,** the same may be sanctioned by way of **overdraft.** Rupay debit card to be issued for convenience of the borrower.

  Working capital limit above 10 lakh to be sanctioned by way of **Cash Credit limit.**

Portal: https://www.standupmitra.in

6. CREDIT GUARANTEE SCHEME

Availability of bank credit without the hassles of collaterals / third party guarantees would be a major source of support to the first generation entrepreneurs to realise their dream of setting up a unit of their own Micro and Small Enterprise (MSE).

Keeping this objective in view, Ministry of Micro, Small & Medium Enterprises (MSME), Government of India launched Credit Guarantee Scheme (CGS) so as to strengthen credit delivery system and facilitate flow of credit to the MSE sector.

To operationalise the scheme, Government of India and SIDBI set up the **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).**

Portal: https://www.cgtmse.in/default.aspx

HYBRID SECURITY - CGTMSE

CGTMSE has introduced a new **"Hybrid Security"** product allowing guarantee cover for the portion of credit facility not covered by collateral security.

In the partial collateral security model, the MLIs will be allowed to obtain collateral security for a part of the credit facility, whereas the remaining part of the credit facility, **up to a maximum of 10 crore** , can be covered under Credit Guarantee Scheme of CGTMSE. The Union Budget 2025-26 significantly enhanced the(CGTMSE) scheme, raising the credit guarantee coverage to **₹10 crore** for micro and small enterprises.

CGTMSE will, however, have pari-passu charge on the primary security as well as on the collateral security provided by the borrower for the credit facility.

Portal: https://www.cgtmse.in/default.aspx

CGTMSE

Credit Guarantee

Any collateral / third party guarantee free credit facility (both fund as well as non fund based) extended by eligible institutions, to new as well as existing Micro and Small Enterprise, including Service Enterprises, with a maximum credit cap of of 10 Crore (Rupees Ten Crores only) are eligible to be covered. Recently, guarantee coverage made eligible to select NBFCs and Small Finance banks.

Eligible Lending Institutions

All scheduled commercial banks and specified Regional Rural Banks, NSIC, NEDFi, SIDBI,NBFCs & Small Finance Banks (SFBs) which have entered into an agreement with the Trust for the purpose. The eligible lending Institutions, on entering with an agreement with CGTMSE, become Member Lending Institutions (MLIs) of CGTMSE.

Eligible Borrowers : New as well as existing Micro and Small Enterprises.

Portal: https://www.cgtmse.in/default.aspx

MODIFIED CGTMSE FEES STRUCTURE FOR FY 2025–2026

Slab	Standard Rate	Fee Rate After Discount	Fee Rate With Risk Premium			
		(-10%)	15%	30%	50%	70%
0-10 lakh	0.37	0.33	0.43	0.48	0.56	0.63
Above 10-50 lakh	0.55	0.50	0.63	0.72	0.83	0.94
Above 50-1 crore	0.60	0.54	0.69	0.78	0.90	1.02
Above 1-2 crore	0.85	0.77	0.98	1.11	1.28	1.45
Above 2-5 crore	1.00	0.90	1.15	1.30	1.50	1.70
Above 5-8 crore	1.10	0.99	1.27	1.43	1.65	1.87
Above 8-10 crore	1.20	1.08	1.38	1.56	1.80	2.04

7. ATAL INCUBATION CENTRES (AIC)

- Headed by the Atal Innovation Mission, the **Atal Incubation Centres** provide grant-in-aid of **Rs. 10 Crore** to every AIC.

- The duration of the grant is a **maximum of 5 years**.

- Set up **under the NITI aayog**, the purpose of AICs will be to provide financial aid and infrastructure assistance to different startups in sectors like chemicals, technology hardware, healthcare & life sciences, aeronautics/aerospace & defence, agriculture, AI, AR/VR (augmented + virtual reality), automotive, telecommunication & networking, construction, design, non-renewable energy, renewable energy, green technology, fintech, Internet of Things, nanotechnology, and food & beverages, among others.

Portal: https://aim.gov.in/atal-incubation-centres.php

ATAL INCUBATION CENTRES

- Conducting training and entrepreneurship workshops, organizing inspirational programs, enabling access to necessary infrastructure, prototyping or research facilities, as well as creating a group of mentors to guide the entrepreneurs, are some of the tasks that an AIC is expected to perform.

ATAL INCUBATION CENTRE



Portal: https://aim.gov.in/atal-incubation-centres.php

8. PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES (PMFME) SCHEME

- Objective of PMFME is to Formalize unorganized micro food processing units under "Vocal for Local" & Atmanirbhar Bharat.

Benefits & Support

✓ Credit-Linked Subsidy: 35% (up to ₹10 lakhs) for new/upgraded units.

✓ Branding & Marketing: 50% subsidy (max ₹5 lakhs for DPR).

✓ SHG Support: ₹40,000 seed capital per member (max ₹4 lakhs/SHG).

✓ Infrastructure: Subsidy for cold storage, labs, warehouses.

Eligibility

- Individuals/SHGs/FPOs/Cooperatives in food processing.
- Existing unorganized units (verified).
- Min. Education: Class 8 (for individuals).

Salient Features of

PM Formalisation of Micro food processing Enterprises Scheme

PMFME Scheme

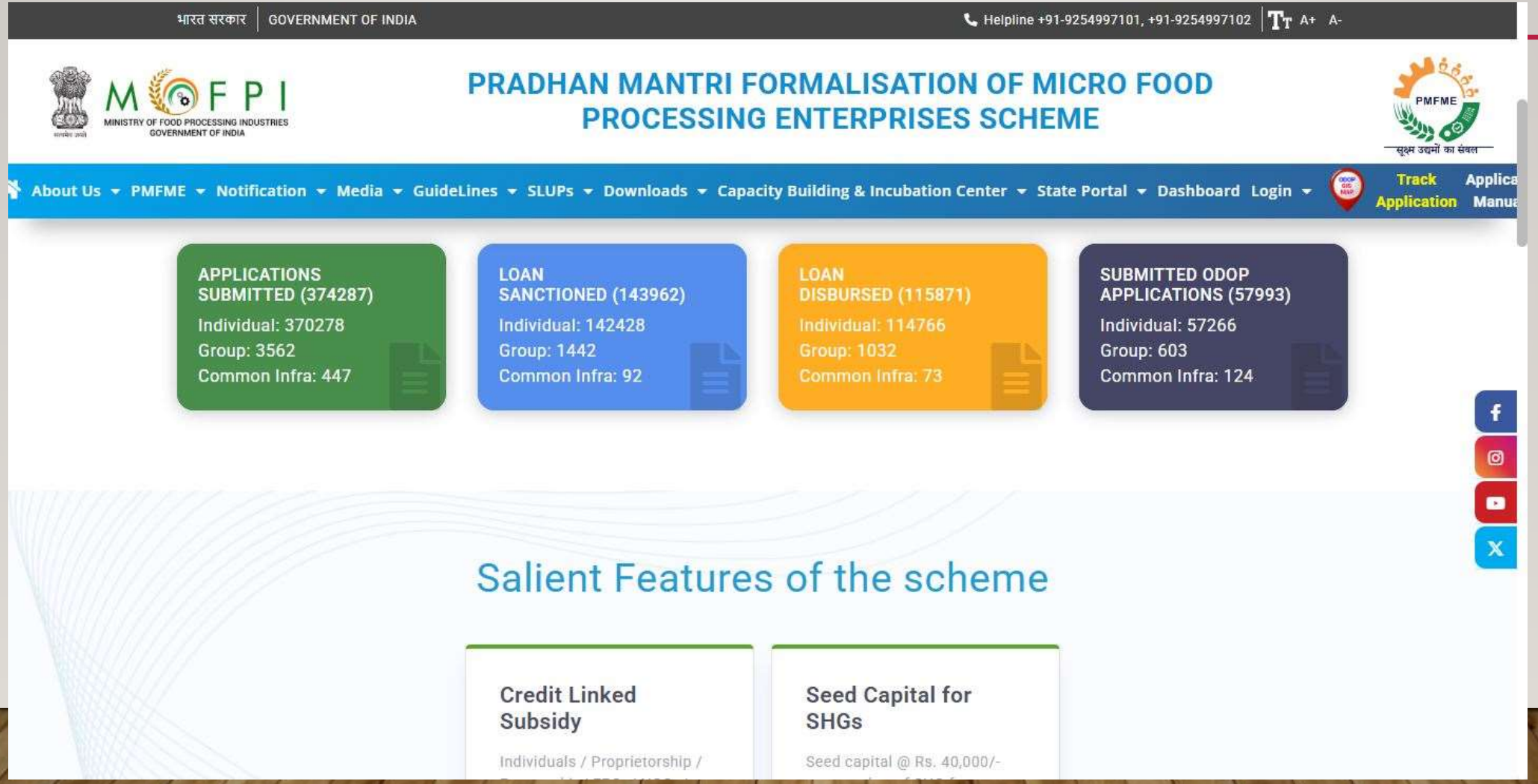
- One District One Product
- Support for Common Infrastructure
- Support to SHGs, FPOs, Co-operatives & Individual Micro Food Enterprises
- Seed Capital for Self Help Groups
- Training & Research Support
- Support for Capacity Building
- Branding & Marketing Support



For more details, visit:

https://mofpi.nic.in/pmfme/ +911302281089

PMFME PORTAL



9. UNION BANK - NARI SHAKTI SCHEME



- Eligibility: Women-owned & managed MSMEs with 51%+ shareholding (valid UDYAM Registration).Women SHGs with Udyam Registration Certificate.

- Term loans available for factory/office/shop construction, renovation and machinery purchase and Working capital financing,

- Loan Amount: Min: ₹2 Lakhs | Max: ₹200Lakhs .
  SHG Limit: Max ₹20 Lakhs.

- Margin Requirements: 5% margin required for loans up to ₹100 lakhs and 15% margin required for loans above ₹100 lakhs
- Collateral-Free Loans covered under CGTMSE.
- Competitive Benefits: Lower interest rates & margins vs. industry standards. Supports business expansion, asset purchase, and working capital.

यूनियन बैंक Union Bank of India

Azadi Ka Amrit Mahotsav



Transform your idea into business with

Union Nari Shakti

- For MSMEs owned and managed by women
- Avail need based Working Capital and Term Loan
- Above ₹2 lakhs to ₹2 Crs
- Minimum 5% margin for loans up to ₹100.00 lakh

11. PMEGP - PRIME MINISTERS EMPLOYMENT GENERATION PROGRAMME

The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks.

The maximum cost of the project/unit admissible in manufacturing sector is ₹ 50 lakhs and in the business/service sector, it is ₹ 20 lakhs.

Any individual, above 18 years of age. At least VIII standard pass for projects costing above Rs. 10 lakh in the manufacturing sector and above Rs. 5 lakh in the business / service sector. Only new projects are considered for sanction under PMEGP.

Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme), Institutions registered under Societies Registration Act, 1860; Production Co-operative Societies, and Charitable Trusts are also eligible.
Existing Units (under PMRY, REGP or any other scheme of Government of India or State Government) and the units that have already availed Government Subsidy under any other scheme of Government of India or State Government are NOT eligible.

PMEGP

HOW TO APPLY?

The State/Divisional Directors of KVIC in consultation with KVIB and Director of Industries of respective states (for DICs) will give advertisements locally through print & electronic media inviting applications along with project proposals from prospective beneficiaries desirous of establishing the enterprise/ starting of service units under PMEGP.

The beneficiaries can also submit their application online at https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jsp and take the printout of the application and submit the same to respective offices along with Detailed Project Report and other required documents.

https://msme.gov.in/11-prime-ministers-employment-generation-programme-pmegp

Levels of funding under PMEGP

Categories of beneficiaries under PMEGP	Beneficiary's contribution (of project cost)	Rate of Subsidy (of project cost)	
Area (location of project/unit)		Urban	Rural
General Category	10%	15%	25%
Special (including SC / ST / OBC /Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas etc.	05%	25%	35%

Note: (1) The maximum cost of the project/unit admissible under manufacturing sector is Rs. Rs 50 Lakhs

(2) The maximum cost of the project/unit admissible under business/service sector is Rs 20 Lakhs

(3) The balance amount of the total project cost will be provided by Banks as term loan

SECOND DOSE OF FINANCIAL ASSISTANCE UNDER PMEGP FOR EXPANSION OF THE EXISTING SUCCESSFUL PMEGP/MUDRA UNITS

Margin-10% Subsidy-15%

The maximum cost of the project/unit admissible under manufacturing sector for upgradation is Rs. 100 Lakhs. Maximum subsidy would be Rs.15 lakhs.
Service/Trading Units, financial assistance up to an amount of Rs.25.00 lakhs

Eligibility conditions for the beneficiaries:
i. All existing units financed under PMEGP/MUDRA Scheme whose margin money claim has been adjusted and the first loan availed should have been repaid in stipulated time are eligible to avail the benefits.
ii. The unit should have been making profit for the last three years.
iii. Beneficiary may apply to the same financing bank, which provided first loan, or to any other bank, which is willing to extend credit facility for second loan.
iv Registration of Udyog Aadhaar Memorandum (UAM) is mandatory.
v. The 2nd loan should lead to additional employment generation.

12.PM VISHWAKARMA SCHEME

- The PM Vishwakarma Scheme (2023-2028) is a Central Sector Scheme launched by the Ministry of MSME with a total outlay of ₹13,000 crore to **support traditional artisans and craftspeople** across 18 specified trades.
- The scheme provides comprehensive benefits including formal recognition through PM Vishwakarma Certificate and ID Card, skill development programs with **₹500 daily stipend**, and toolkit incentives of **₹15,000 via e-RUPI**.



- Financial support includes collateral-free enterprise development loans (**₹1 lakh first tranche and ₹2 lakh second tranche**) at a concessional **5% interest rate**, along with digital transaction incentives of ₹1 per transaction (up to 100/month).
- Implemented through a three-tier committee system (National, State, and District levels), the scheme aims to formalize the traditional crafts sector, enhance artisans' livelihoods, preserve cultural heritage, and promote digital and financial inclusion, with special focus on women and marginalized communities

13. PM SVANIDHI SCHEME

- PM SVANidhi (Prime Minister Street Vendor's AtmaNirbhar Nidhi) Scheme is a flagship initiative launched by the Ministry of Housing and Urban Affairs in June 2020



- This scheme provides collateral-free working capital loans in three progressive tiers: an initial **₹10,000 loan** (repayable in monthly installments over one year), followed by enhanced loans of **₹20,000** and **₹50,000** for vendors who demonstrate timely repayment.

- Key benefits include a **7% interest subsidy** for regular repayments and **cashback incentives up to ₹1,200 annually** for adopting digital payment methods.
- To be eligible, vendors must possess either a **Certificate of Vending** or an **identity card** issued by **Urban Local Bodies.**

14.NEW LOAN SCHEME FOR WOMEN/SC/ST ENTREPRENEURS (BUDGET 2025-26)

- Government has announced a new Loan Scheme for Women, SC/ST Entrepreneurs in the Union Budget 2025-26

- A new loan scheme targeting 5 lakh first-time women, SC, and ST entrepreneurs, offering term loans up to ₹2 crore over five years, building on the success of the Stand-Up India Scheme.

- This initiative will also provide online capacity-building programs for entrepreneurial and managerial skills.



15.MUTUAL CREDIT GUARANTEE SCHEME FOR MSMES (MCGS-MSME)

- The Government of India has approved the Mutual Credit Guarantee Scheme (MCGS-MSME) to boost the manufacturing sector by providing 60% guarantee coverage on loans up to ₹100 crore for MSMEs purchasing plant & machinery/equipment.

Key Features:

- Eligibility: MSMEs with valid Udyam Registration.
- Loan Limit: Up to **₹100 crore** (project cost can be higher).
- Equipment Cost: Minimum **75% of project cost**.
- Repayment:



Up to ₹50 crore: 8 years (with 2-year moratorium).
Above ₹50 crore: Flexible repayment terms.

- Upfront Contribution: **5 % of the loan amount** up to Rs. 5 crore has to be deposited with
- the NCGTC as an upfront contribution at the time of application of guarantee cover



RAMP

(RAISING AND ACCELERATING MSME PERFORMANCE)

- RAMP supports various COVID Resilience and Recovery Interventions of Ministry of MSME
- Aimed at improving access to market and credit, strengthening institutions and governance at Centre and State
- RAMP seeks to scale up implementation capacity and MSME coverage in States
- Directly or indirectly benefit all **63 million** MSMEs
- **5.55 lakh** MSMEs specifically targetted for enhanced performance

17.MSE GIFT SCHEME

- The MSE-GIFT Scheme (Ministry of MSME) provides concessional finance to Micro and Small Enterprises (MSEs) for adopting green technologies (renewable energy, waste management, clean transport, etc.) to reduce environmental impact and operational costs.

Key Benefits:

- **Interest Subvention**: **2% per annum** on term loans **up to ₹2 crore** (max 5 years).
- Risk Sharing Facility (RSF): Partial credit guarantee to lenders, reducing risk for loans to green projects.

Process for MSEs:

- Identify eligible green projects (e.g., solar panels, EVs, water recycling).
- Approach Participating Financial Institutions (PFIs) like banks/NBFCs.
- Submit project proposal + documents (sanction letter, tax invoice, geotagging proof).
- Avail loan with interest subvention/RSF.

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We understand MSMEs

Machinery Finance



EXPRESS and SPEED Loan for Machinery are designed to provide MSMEs with quick and flexible financing for acquiring machinery and equipment.

1) EXPRESS Loan

Product Highlights

Fast Approval:
Automated loan processing ensures quick approval and disbursement.

100% Financing:
Get up to 100% financing with FD collateral for machinery purchase.

Flexible Repayment:
Enjoy repayment terms of up to 5 years, with moratorium upto 3 months.

2) SPEED Loan

Product Highlights

Minimal Collateral:
Secure up to 100% financing with minimal FD collateral requirement.

Large Loan Amount:
Financing of up to ₹15 crore to meet your machinery purchase needs.

Flexible Repayment:
Repayment terms of up to 7 years, with a moratorium upto 12 months.

ashishj@sidbi.in 981-849-6524 visit www.sidbi.in

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We understand MSMEs

MORE

Assistance for Modernization & Renovation of Hotels, Restaurants and other Enterprises in the MSME sector.



Product Highlights

Comprehensive Support:
Financing for tangible assets like interiors, equipment, furniture, and civil renovations.

Financing Options:
Term loan up to ₹5 Crore, covering up to 80% of capital expenditure.

Swift Sanctions:
Online application with swift sanctions and disbursements.

Supportive Terms:
Flexible repayment up to 8 years, including a 12-month moratorium.



Why Choose MORE?

- Modernize Facilities
- Quick Sanction
- Business Growth

Call us at **180-022-6753** | **892-175-2059** | Visit **www.sidbi.in**

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We understand MSMEs

ARJANA

To provide financial assistance on softer terms to MSMEs promoted by women entrepreneurs.



Product Highlights

Inclusive Financing:
100% financing for standalone machinery for existing units.

Flexibility:
Repayment tenure up to 7 years with 2 years moratorium.

Special Incentives:
50% of the credit guarantee fee covered by SIDBI. Incentive for maintaining good payment track record.

Loan Limits:
Up to ₹3 Cr, financing up to 80% of project costs for established entities and 75% for new units.

Easy Access:
Online application, no prepayment charges and lower processing fees.

Why Choose ARJANA?

Empowering women

Flexible

Supportive

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EDGE

Encouraging MSMEs to purchase new DG sets and contribute to cleaner environment

Product Highlights

Comprehensive Support:
Financing for new DG sets, including first-level accessories.

Generous Loan Limit:
Term loan up to ₹3 Crore with up to 75% financing of the cost of DG Set.

Financing Options:
Up to 100% financing with a 25% FD as collateral

Flexible Terms:
Lower promoter contribution for replacing old DG sets.

Swift Sanctions:
Online application with quick sanctions and disbursements.

Eligibility:
MSMEs with 2 years of operation and cash profit in the last 2 years with net profit in the last FY.

Why Choose EDGE?

Cleaner Energy | Easy Financing | Faster Approvals

18.CREDIT LINKED CAPITAL SUBSIDY SCHEME (CLCSS)

- Under MSME, the Credit Linked Capital Subsidy Scheme is a means **to provide subsidy to manufacturing units** who have upgraded their machinery with state-of-the-art equipment.

- This scheme is meant to encourage manufacturing units to buy the latest equipment, and facilitate technology upgradation.

- The way this works is that any SSI unit which has upgraded its machinery can apply for **a 15% subsidy on a loan amount of up to 1 Crore.**



Portal: http://www.dcmsme.gov.in/schemes/credit_link_scheme.htm#

CLCSS

Nodal Agencies for implementation of CLCSS

Small Industries Development Bank of India(SIDBI), National Bank for Agriculture and Rural Development(NABARD), Canara Bank, Bank of Baroda, Bank of India, The Tamilnadu Industrial Investment Corporation Limited, Chennai (TIICL), Andhra Bank, State Bank of India, Punjab National Bank, Corporation Bank and Indian Bank are the nodal Bank/Agencies for implementation of the CLCSS.

Credit Linked Capital Subsidy Scheme (CLCSS) is for technology upgradation of Micro and Small enterprises (MSEs) in the country.

51 products/sub-sectors have been approved under the CLCSS till date.

Portal: http://www.dcmsme.gov.in/schemes/credit_link_scheme.htm#

19. STHAPAN(SIDBI THEMATIC ASSISTANCE FOR PURCHASE OF CAPITAL ASSETS IN NEW ENTERPRISES)

Key Features

- Loan for purchase of land & construction of factory building, purchase of plant & machinery, miscellaneous fixed assets, installation of rooftop solar projects, acquisition of other energy efficiency devices etc.
- Financing for setting up new units/greenfield projects.
- Financing upto Rs. **50 crore** subject to maximum of 75% of the project cost.
- Promotors Contribution-minimum 25 %.
- MCLR Linked attractive rate of Interest.
- Repayment upto 7 years including moratorium for 2 years.

Eligibility

- New units / greenfield units are eligible for financing under the scheme.
- For loan above Rs. 20 crore, promoter's experience of 5 years in similar line of business.
- For loan upto Rs. 20 crore, promoter's experience of Promoter's experience of 3 years in similar line of business.
- No defaults to Bank/FIs.

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We understand MSMEs

STHAPAN

Empowering greenfield MSMEs to establish new units with comprehensive financial support for capital investments.



Product Highlights

Comprehensive Coverage:
Funding for land purchase, factory construction, machinery, and solar installations.

Repayment:
Up to 7 years with a 2-year moratorium.

Financing Options:
Loans up to ₹50 Cr, covering up to 75% of project costs.

Eligibility:
New units with promoters having experience of atleast 3 years.

Quick & Easy:
Seamless online application and quick sanction.

Why Choose STHAPAN?

Growth-Oriented

Reliable

Innovative

From plans to possibilities, with **STHAPAN**

20. UBHARTE SITAARE

Key Features

- Financing to export oriented MSMEs for modernization diversifying into new products, technology upgradation, product R&D etc.
- Financing upto 30 Crores , 80% of the project cost (joint financing with EXIM Bank also available).
- MCLR Linked attractive rate of Interest.
- Technical assistance for mentorship support, equity support etc.
- Upto 25 bps performance/ milestone linked interest incentive.
- Facility of TL/ Foreign Currency TL available.

Eligibility

- For new units, preference shall be given to promoters having experience in the similar line of business.
- For existing unit / fundamentally strong export oriented small and mid-sized companies.
- Small and mid-sized MSMEs that have a strategic market entry plan for international markets.
- No defaults to Bank/FIs.

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We understand MSMEs

UBHARTE SITAARE

Providing financial support to MSMEs with export potential.



Product Highlights

Strategic Financing:
Covers modernization, product diversification, technology upgrades, and more.

High Loan Limits:
Up to ₹30 Cr, financing up to 80% for established entities.

Simple & Fast:
Online loan applications and quick sanction.

Eligibility:
MSMEs having export potential.

Performance Incentives:
Up to 25 bps interest incentive based on performance.

Why Choose UBHARTE SITAARE?

- Global Growth
- Innovation
- Supportive

Elevating MSMEs to **Global Heights!**

3

WEBSITES FOR MSME

CIBIL SCORE



1.CIBIL SCORE FOR MSMES

- Some lenders offer preferential rates of interest to those MSMEs with a CIBIL Rank
- between 4 and 1. MSMEs can reap long-term rewards with these reduced rates of
- interest, which will translate into growing cash reserves.

- Lenders can take faster decisions based on access to the company's CIBIL Rank; thus the Rank is contributing to a noticeable reduction in TAT for loan approvals to MSMEs.

- The closer your company's rank is to 1, the better are your chances of securing a loan. In fact, 70% of all companies who have been sanctioned loans had a CIBIL Rank between 1 and 4.

- This growth is also supported by various financial inclusion initiatives by the government which have led to an increase in the number of MSMEs in the country.

	CIBIL Score (Individuals)	CMR Rating (MSMEs)
Purpose	Assesses creditworthiness of individuals for loans/Credit Cards.	Evaluates credit risk of Micro, Small & Medium Enterprises (MSMEs) for business loans.
Range	300–900 (Higher = Better).	1–10 (Lower = Better; 1 = lowest risk, 10 = highest risk).
Key Components	- Credit history - Payment behavior - Credit utilization - Loan inquiries.	- Credit history - Payment consistency - Working capital utilization - Exposure ratio - GST details.
Eligibility	Individuals with credit history (loans/Credit Cards).	MSMEs with credit exposure of ₹10 lakh–₹50 crore.
Report Frequency	Updated monthly.	Updated weekly (credit data); GST details updated monthly.
Impact on Loans	Score ≥700 improves approval chances.	CMR 1–5: Likely approval CMR 6–10: High rejection risk.
Risk Indicator	Higher score = Lower risk.	Lower rank (e.g., CMR-1) = Lower risk.

2.NSIC (NATIONAL SMALL INDUSTRIES CORPORATION)

NSIC is the nodal office for several schemes of Ministry of MSME such as Performance & Credit Rating, Single Point Registration, MSME Databank, National SC ST Hub, etc.It falls under Ministry of MSME

It has various options like SINGLE POINT REGISTRATION, MSME DATA BANK, and many other tools.

ELIGIBILITY FOR REGISTRATION UNDER NSIC

- All Micro Enterprises whose investment in plant & machinery is up to INR 25 lakhs (In-service sector up to INR 10 Lakhs) or All Small Enterprises whose investment is plant & machinery is up to INR 5 Crore (In-service sector up to INR 2 crores)
- Holding MSME Certificate.
- Completed one year of business commencement

REGISTRATION PROCESS FOR NSIC

1. Please visit Udyam Registration website for obtaining Udyam Registration Number.
2. MSEs have to register themselves in MSME Data Bank using UAM No. and PAN, to get themselves registered for Single Point Registration.
3. Each step has to be filled & every step has saved and continues option. This way form can be refilled and reviewed at any moment using PAN and UAM combination.
4. It is requested to go through Check-List and Download section to get to know about required forms, annexure and documents.
5. It is always advisable to kindly place all required forms, annexure and documents on your desktop in a folder for fast uploading.
6. Fees will be charged on the basis of Unit Enterprise category (Micro or Small).
7. Third party inspection is also involved for store item inspection. Units are requested to kindly choose inspection agency according to their domain expertise and jurisdiction.
8. Final Certificate will be available online and respective NSIC office will send physical certificate copy by post.
9. For any communications, the registration number of certificate may be quoted.
10. Contact our NSIC field offices for any query by visiting https://nsic.co.in/Corporate/SearchBranch.aspx

BENEFITS OF NSIC REGISTRATION



Tender At Zero Cost
Government issues Tender sets at free of cost.

No Earnest Money Deposit:
MSEs with NSIC registration allow to bid with any Earnest Money Deposit.

Reservation For MSEs
Central Government and PSUs are reversed their 25% of total requirements for enlisted MSEs.

Special Product List for MSEs
Government of India reverse 358 items to purchase from only MSEs.

Procurement From MSEs
While allotment of tender, government allows L1 +15% to supply up to 25% of total requirement.

Other Multiple Schemes
Ministry of MSME introduces various schemes for NSIC holders time to time.

3. TREDS:



TReDS is an electronic platform for facilitating the financing / discounting of trade receivables of Micro, Small and Medium Enterprises (MSMEs) through multiple financiers. These receivables can be due from corporates and other buyers, including Government Departments and Public Sector Undertakings (PSUs).

Only MSMEs can participate as sellers in TReDS. Corporates, Government Departments, PSUs and any other entity can participate as buyers in TReDS.

Banks, NBFC - Factors and other financial institutions as permitted by the Reserve Bank of India (RBI), can participate as financiers in TReDS.

All companies with a turnover exceeding **INR 250 crore**, along with CPSEs involved in procurement from MSMEs, are required to register on the TReDS platform

The supplier accepts the bid and the discounted amount is credited in its account in T+1 day, where T is the day of acceptance

.

□

3. TREDS:

The supplier accepts the bid and the discounted amount is credited in its account in T+1 day, where T is the day of acceptance

.

- Easy Access to Fund ,No paper Work ,Single Platform for sellers, Buyers and Financers
- Transact Online
- Competitive Discount Rates
- Seamless Data Flow
- Standardized Practices
- collateral- Free Working Capital
- Gain access to working capital using your unpaid invoices through bill discounting in just 24-72 Hours

4. CHAMPIONS:CREATION AND HARMONIOUS APPLICATION OF MODERN PROCESSES FOR INCREASING THE OUTPUT AND NATIONAL STRENGTH

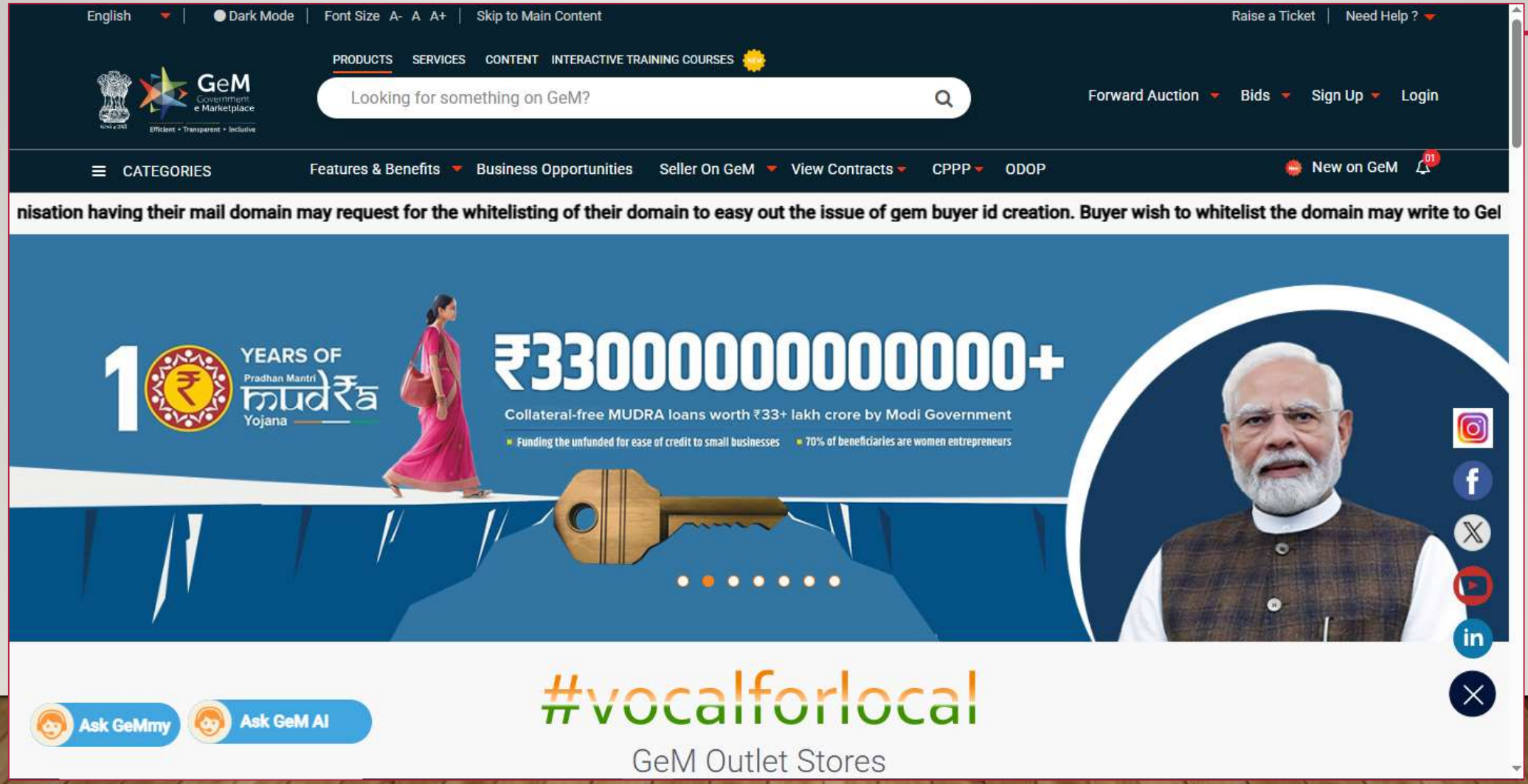
The single window system for the MSMEs

THE SINGLE WINDOW SYSTEM FOR THE MSMES

1. REGISTER GRIVANCES
2. MAKE SUGGESTIONS
3. SEEK GUIDENCE
4. SHARE IDEAS
5. RESOURCES FOR CHAMPIANS
6. CONTROLE ROOMS
7. FEED BACK
8. EXISTING SCHEME
9. NEW SCHEMES
10. STARTER SCHEMES
11. COVID 19 Manufacturing
12. SCHEMES/ACTS/RULES
13. REGISTER MSME AND APPLY
14. GO TO START UP INDIA



5. GEM (GOVERNMENT E-MARKETPLACE) PORTAL



GEM PORTAL

- Government e-Marketplace (GeM) is a digital procurement platform for government agencies to buy goods and services transparently. It supports MSMEs, startups, and women entrepreneurs with inclusive access, offering **10,900+ product categories** and **330+ service types**.

- The platform features digital tools like e-bidding, reverse auctions, and demand aggregation to ensure competitive pricing and efficiency.

- As of May 2025, GeM has facilitated over **₹13.6 lakh crore** in transactions, with **23+ lakh registered sellers** and **1.6+ lakh government buyers**

- GeM streamlines procurement for government buyers while empowering sellers through fair competition. It eliminates intermediaries, ensuring better prices for buyers and wider market access for sellers, especially small businesses.

6. MSME SECTION 43B(H): NEW MSME 45 DAYS PAYMENT RULE

- Section 43B(h) of the Income Tax Act, effective from April 1, 2024, mandates timely payments to Micro and Small Enterprises (MSEs) registered under the MSMED Act, 2006, to claim tax deductions.
- Buyers must settle dues within 15 days (without a written agreement) or 45 days (with an agreement) from accepting goods/services—failure to do so delays the tax deduction to the year of actual payment.
- This provision excludes traders and applies only to manufacturers/service providers.
- Late payments attract 3x RBI bank rate interest (non-deductible), incentivizing prompt settlements.
- The rule benefits MSEs by ensuring cash flow stability while helping buyers optimize tax planning through compliance.

Section 43B(h) Of Income Tax Act



MSME Payment Rule

For Tax Deduction In The Same Year, Payments To Micro And Small Enterprises Must Be Made Within **15 Days** (Without A Written Agreement) Or **45 Days** (With An Agreement).



Objective

Ensures Timely Payments To MSMEs To Reduce Working Capital Scarcity.



Applicability

- Applies If The Supplier Is Registered Under The MSMED Act, **2006**
- Not Applicable To Payments Made To Traders (Wholesale & Retail).



MSME Turnover Limit

- Micro Enterprises: Investment ≤ **₹1 Cr**, Turnover ≤ **₹5 Cr**.
- Small Enterprises: Investment ≤ **₹10 Cr**, Turnover ≤ **₹50 Cr**.



Penalties For Late Payment

- Interest At 3× RBI Bank Rate Applies On Delayed Payments.
- Interest Cannot Be Claimed As An Expense Under The IT Act.

Example Of Section 43B (h)

Sr. No.	Day of acceptance of any goods or services by a buyer from a supplier	Credit period (Days)	Due Date as per MSME ACT	Actual date of payment	Deduction allowed in which FY
1	29/03/2024	60	13/05/2024	25/05/2024	FY 2024-25
2	01/04/2024	45	16/05/2024	21/05/2024	FY 2024-25
3	31/01/2024	15	15/02/2024	20/02/2024	FY 2023-24
4	11/09/2023	20	01/02/2023	03/10/2023	FY 2023-24
5	30/11/2023	30	30/12/2023	20/12/2023	FY 2023-24
6	21/04/2024	40	31/05/2024	20/06/2024	FY 2024-25
7	15/12/2023	-	30/12/2023	05/04/2024	FY 2024-25
8	10/11/2023	-	25/11/2023	30/11/2023	FY 2023-24

7.PM SAMADHAN PORTAL

- Launched by the Ministry of Labour & Employment on 17 September 2020, the SAMADHAN Portal is a free, digital platform designed to streamline labor dispute resolution across India.

- The portal enables workers to file complaints related to unpaid wages, wrongful termination, and labor law violations, supported by essential documents like employment contracts, payslips, and ID proofs.

- Users can register, submit grievances, and track real-time updates via a reference ID on the samadhaan-lms.gov.in portal.
- Key benefits include faster resolution compared to offline processes, centralized monitoring by the Ministry, and enhanced transparency.

- Accessible via mobile and web, SAMADHAN empowers workers with a zero-cost, user-friendly solution to safeguard labor rights.

श्रम एवं रोजगार मंत्रालय
GOVERNMENT OF INDIA
MINISTRY OF LABOUR & EMPLOYMENT

Azadi Ka Amrit Mahotsav

SAMADHAN PORTAL

Where disputes end

SAMADHAN Portal is an online platform for:

- **Raising Grievances** in the form of Industrial Disputes.
- **Filing claims** under different applicable acts.
- Less Payment under **Minimum Wages Act, 1948**,
  Non-payment under **Payment Of Wages Act, 1936**, etc.



@labourministry www.labour.gov.in

8.MSME SAMBANDH PORTAL

- Launched in December 2017 by the Ministry of MSME to enhance transparency in public procurement.
- Tracks procurement by Central Public Sector Enterprises (CPSEs) from Micro & Small Enterprises (MSEs), including SC/ST-owned MSEs.
- Ensures compliance with the 25% procurement target from MSEs (including 4% from SC/ST MSEs).
- Provides details on CPSE requirements (items, quantity, specifications, last purchase price).



KEY BENEFITS & FUTURE PROSPECTS

- Easy Access to Govt. Orders – Find out which government companies need your products.
- Fair Chance for Small Businesses – Big companies can't dominate; small businesses get equal opportunities.
- Save Time & Money – No need to search for tenders everywhere; all info is in one place.
- More Sales & Growth – Get government contracts and grow your business.
- Help for SC/ST & Women Entrepreneurs – Special focus on supporting backward classes and women-led businesses.
- Transparency – No hidden rules; everything is clear online.
- Data for Smart Decisions – See what's in demand and plan better.

9.PUBLIC PROCUREMENT POLICY FOR MSES

- The Government of India's Public Procurement Policy for Micro and Small Enterprises (MSEs), implemented since April 2019 under the MSMED Act, **mandates** that central ministries, departments and PSUs **allocate 25% of their annual procurement to MSEs.**



- This policy includes important **sub-targets of 4%** for **SC/ST-owned** enterprises and **3% for women-owned** enterprises within this 25% quota.

- To facilitate MSE participation, the policy provides benefits like **free tender** documents, **earnest money exemptions**, and **price preferences** allowing MSEs within 15% of L1 price to supply up to 25% of contract value.

PUBLIC PROCUREMENT POLICY FOR MSES

- A total of 358 product categories are reserved exclusively for MSE procurement.
- The policy covers procurement by 46 central departments, 51 ministries and 277 CPSUs, with MSEs eligible if registered under Udyam or other recognized schemes.
- Implementation data shows significant MSE procurement growth, from ₹11,664 crore in 2012-13 to ₹13,141 crore in 2015-16, alongside hundreds of vendor development programs conducted annually to enhance MSE participation in government tenders.
- This policy strengthens the MSE sector through guaranteed market access while maintaining principles of fair competition and transparency in public procurement.

3

RATIOS APPLICABLE TO MSME

RATIOS APPLICABLE TO MSME

1. Current Ratio

Current Ratio=Current Assets/Current Liabilities
(**Current Assets** consists of Stock in trade, Bills Receivable /Book Debts receivable within 1 year, Advance paid to suppliers, Cash & Bank balances
Current Liabilities consists of Sundry Creditors/ Trade Payable, Outstanding Expenses, Provisions for expenses, installments falling due within one year, advance received from customers, CC/OD limit from bank)
Interpretation: Measures ability to cover short-term liabilities with current assets.
Benchmark: Typically, 1.33 is considered healthy for MSMEs. A ratio below 1 signals liquidity issues; above 2 may indicate inefficient asset use.

RATIOS APPLICABLE TO MSME

2.TOL/TNW Ratio

TOL/TNW = Total Outside Liabilities / Tangible Net Worth
(Total Outside Liabilities consists of all liabilities including both long term and short term bank borrowings and others
Tangible Net Worth consists of Shareholders funds/ Partners or Proprietors Capital + Reserves & Surplus - Miscellaneous expenditure & Losses)
Interpretation: This ratio measures the extent to which the business is funded by external borrowings vs. internal funds.
Benchmark: Lower TOL/TNW implies a more financially stable and creditworthy enterprise. Higher TOL/TNW suggests over-leverage and higher financial risk. Typically lower than 3 is considered good and upto 4.5 is permissible.

RATIOS APPLICABLE TO MSME

3. Debt-Equity Ratio (DER)

Debt-Equity Ratio (DER)= Total Long Term Debt/Tangible Net Worth

Interpretation: This ratio indicates the proportion of external debt used to finance the business versus owners' funds.

Benchmark: Lower DER ratio implies better finsncial strength and good repayment capacity. Higher DER ratio suggests higher reliance on debt, potential risk if cash flows are low. Typically lower than 2 is considered good but upto 3 is okay, above 3 is not acceptable.

4. Inventory Turnover Ratio

Inventory Turnover=Cost of Goods Sold/Average Inventory

Interpretation: How fast inventory is sold and replenished.

Benchmark: Varies by industry — 6 to 12 times/year common in manufacturing.

RATIOS APPLICABLE TO MSME

5. GP Ratio

GP Ratio = Gross Profit/ Turnover

Normally higher in Manufacturing units

6 Debt Service Coverage Ratio (DSCR)

$$\text{Debt Service Coverage Ratio (DSCR)} = \frac{\text{Net Profit after tax + Depreciation+ Interest of term loan}}{\text{Interest of Term Loan + Installment of Term loan}}$$

It is an ability of an enterprise to service the debt. Normally minimum DSCR is 1.5 - 2 is comfortable(But in Infrastruvture Project 1.25 is also acceptable)

RATIOS APPLICABLE TO MSME

7. **Fixed Asset Coverage Ratio**

Fixed Asset Coverage Ratio = Net Fixed Assets / Long-Term Debt
A good fixed asset coverage ratio generally exceeds 1.0

8.**Working Capital Turnover Ratio**
Working Capital Turnover=Net Sales/Working Capital

Working Capital=(Current Asset- Current liabilities)

Interpretation: Shows efficiency in using working capital to generate revenue.
Benchmark: Higher turnover indicates efficient use but extremely high values may mean insufficient working capital.

RATIOS APPLICABLE TO MSME

9.Quick Ratio (Acid-Test Ratio)

Quick Ratio= (Current Assets−Inventory)/ Current Liabilities

Interpretation: A more stringent liquidity test excluding inventory (which may not be readily converted to cash).
Benchmark: Around 1 is considered good liquidity.

4

PROJECT PROFILE

PROJECT PROFILE

Following is a sample of a project profile:

PROJECT PROFILE

1. Name and Address of the unit :

2. Partnership/Proprietorship/Company/ Individual Trust :

3. Location of the unit :

4. Name and Address of the Proprietor/Partners/Directors/ Trustees :

Name :
S/o/ D/o/ W/o :

Address : Office : Residential :
Phone :

5. Age, qualification and experience of the Proprietor/ Partner/ Directors/Trustee :

Age : Qualification : Experience :

6. Type of the Unit :

7. Nature of Activity : i. Manufacturing -

ii. Trading -

iii. Service -

8. Scope and Potentiality :

Location: Surroundings: Customers:

9.Cost of the Project

Description	Value
a) Land : (S. No., location, Area)	
b) Building : (Area, Place)	
c) Plant and Machineries :	
d) Furniture and Fixtures :	
e) Electrical Fittings : (.....HP)	
f) Preliminary and Pre-op Exp :	
g) Interest during const. Period :	
h) Provision for contingencies :	
i) Working Capital Requirement :	
	==========
TOTAL	==========

10. **MEANS OF FINANCE :** (Rs. In Lakhs)

1. Term Loan from Bank : Existing Proposed Total
   Amount:
   Rate of Interest:
   Period:
   Bank:

2. C.C. for Working Capital (ROI):

3. Promoters Contribution :
   (20% to 25%)

TOTAL =======

11. **STAFFING PATTERN OF THE UNIT:**

Sl.No.	Designation	Salary p.m	No. of persons	Total Salary p.m.
1.				
2.				
	TOTAL	=======		==========

12. WORKING CAPITAL ASSESSMENT : (Rs. In Lakhs)

Projected Turnover : Rs.
Gross Profit (%): Rs.

Cost of Production : Rs.
==========

Sl. No.	Particulars	Stocking period	Amount
1.			
2.			
3.			
4.			
5.			

Total Working Capital Required
Less: Promoters Margin @ 25%

C.C. Required for Working Capital

========

13. If Existing unit

Year	Turnover After Dep	Net profit After Dep	Dep + Dep	Net Profit	Income Tax paid

---

14. Details of Securities

A. Primary

B. Collateral

15. Details of Personal / Third party guarantees

Sl.No.	Name of the person	Net worth	Annual Income

---

16. ELEMENTS OF COST

	Per Unit	Per Month
Raw Materials		
Labour		
Power		
Other Overheads		
	---	---
Cost of Production		
Add: Gross Profit (%)		
	---	---
Selling Price		
	=========	========

17. CAPACITY UTILISATION (100 %) (Present Utilization %)

Sales Value =

Quantity Produced =

18. OPERATING EXPENSES (Per Month)

i.

ii.

iii.

19. NET WORTH (with proof)

i) Borrower

ii) Guarantor

20. Brief Description of the business:-

i. Raw materials.

ii. Suppliers / Sources.

iii. Products Manufactured / Service Rendered.

iv. Major Customers.

v. Process of Manufacturing.

21. Infrastructural facilities:

1.Factory land: (Acre- Cents)

2.Factory building: (Sq. Ft.)

3.Manpower: (Availability):

4.Communication:

5.Power (HP): Source:

6.Water: Source:

Effluent disposal:

22. If Take over

a) Original Loan Amount sanctioned

b) ROI

c) Name of the Bank

d) Purpose

e) Security with value

f) Present Balance o/s

g) Additional Amount required (If any)

HOW THE WORKING CAPITAL LIMITS OF MSMES ARE ASSESSED?

Methods of Working capital assessment

- Turnover Method.
- MPBF method (II method of lending).
- Cash Budget method - Based on procurement and cash inflow
- Operating Cycle Method.
- Drawing Power Method

1. Turnover method :Normally banks use the turnover method (which is also called as Nayak Committee norms) for assessment of working capital limits up to Rs.2 crore Non SMEs and up to Rs.7.50 Crore for MSME

Under turnover method, the aggregate fund-based working capital limits are computed on the basis of Minimum of 20% of their projected annual turnover. The borrower has to bring the margin of 5% of the annual turnover of such borrowers as margin money. Current Ratio1.25%

2)MPBF Method: First method MPBF is 75% of WC Gap

MPBF is WC Gap minus 25% of CA

Minimum Current Ratio requirement is 1.33%

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3)Cash Budget method

The pattern of financing the peak cash deficit(s) is followed for industries dealing in seasonal products like Sugar and Tea, Construction activities, Film industries, order based activities etc. In the above type of industries, the requirement of finance may be peak during some calendar months whereas the realizations of sale proceeds take place at a length of time. Therefore, under Cash budget method, the bank finance is sanctioned based on projected monthly cash flows estimated by the borrower and approved by the bank.

The current ratio for this kind of facility is normally 1.33: 1 (1.25:1 for MSE) as a benchmark.

ELEMENTS OF COST
(per piece)

	EG: FLYING MACHINE
	(IN RS)
CLOTH (1.1 METERS)	130.00
THREAD, BUTTON & OTHER CONSUMABLES	50.00
STICHING	60.00
WASHING	40.00
TRANSPORTATION COST	10.00
PACKING	10.00
OTHER PRODUCTION OVERHEADS	6.00
COST OF PRODUCTION	306.00
GROSS PROFIT: 15 % ON SALES	56.00
SELLING PRICE	370.00

THE ELEMENTS OF COST MENTIONED HERE IS ONLY ILLUSTRATIVE FOR PRODUCTS ELEMENTS OF COST WILL VARY.HOWEVER CONSTANT G.P @15% ON SALES WILL BE MAINTAINED.

INSTALLED CAPACITY AND CAPACITY UTILISATION FOR NEXT 5 YEARS

YEAR	% OF CAPACITY UTILISATION	QUANTITY PRODUCED (IN PIECES)	VALUE ₹ IN LAKHS
2020-21	70%	126000	466.20
2021-22	75%	135000	499.50
2022-23	85%	153000	566.10
2023-24	90%	162000	599.40
2024-25	90%	162000	599.40

15,000 PIECES PER MONTH. ACCORDINGLY THE TOTAL NO OF PIECE PER ANNUM IS 1,80,000.(60 PIECES PER DAY *25 DAYS

WORKING CAPITAL ASSESSMENT FOR THE YEAR 2021-22

Rs. IN LAKHS

PROJECTED TURNOVER FOR THE YEAR 2021-22	500.00
LESS : GROSS PROFIT 15% ON SALES	75.00
COST OF PRODUCTION	425.00

RS. IN LAKHS

SL.NO	PARTICULARS	STOCK HOLDING PERIOD	AMOUNT
1.	RAW MATERIALS AND CONSUMABLES	1 MONTH	35.42
2	WORK IN PROGRESS	1/2 MONTH	17.71
3	FINISHED GOODS	1 1/2 MONTHS	62.50
4	BOOK DEBTS MINIMUM 30 DAYS MAXIMUM 60 DAYS, AVERAGE OF 45 DAYS)	1 1/2 MONTHS	62.50
5	LESS: SUNDRY CREDITORS & ADVANCE RECEIVED FROM CUSTOMERS	1 MONTH	35.42
	TOTAL WORKING CAPITAL REQUIREMNET		142.71
	LESS: PROMOTER'S CONTRIBUTION @25% ON STOCK AND 30% ON BOOK DEBTS		42.71
	OD/CC LIMIT REQUIRED FROM BANK		100.00

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NETWORTH STATEMENT

NETWORTH STATEMENT

THE FOLLOWING IS THE FORMAT OF A NETWORTH PROFILE

DETAIILED INFORMATION TO BE FURNISHED BY THE BORROWER / GUARANTOR

NAME -
S/O/W/O/D/O -
RESIDENTIAL ADDRESS-
PHONE-
OFFICE ADDRESS-

(RUPEES IN LAKHS)

IMMOVABLE PROPERTIES	SITUATION	EXTENT	PRESENT MARKET VALUE
1 LAND			
2 BUILDINGS			
3 OTHERS (SPECIFY)			
TOTAL IMMOVABLE ASSETS			

MOVABLE PROPERTIES :

1 CASH & BANK BALANCES
2 FIXED / RECURRING DEPOSITS

3 INVESTMENT IN BUSINESS
4 LIFE POLICIES - PAID UP VALUE
5 OTHERS (GIVE DETAILS)

i) MOTOR CAR / BIKE

ii) GOLD & ORNAMENTS

iii) OTHER ASSETS ----------

TOTAL MOVABLE ASSETS ----------

LESS: LIABILITIES

(RUPEES IN LAKHS)

BORROWINGS	SOURCE	SECURITY	AMOUNT
1.			
2.			
3.			

TOTAL LIABILITIES			---

NET ASSETS: Rs. (Lakhs)

DATE :

PLACE :

SIGNATURE

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BUSINESS PROFILE

Business Profile

General Business Information

- Business Name
- Head Office Address
- Phone Number
- Website Address
- Company Status
- Contact Information of the Person in Charge (His Name, Phone, Email Address etc)

Business Details

- Date of Creation
- Main Areas of Activities of Business
- Main Products
- Main Services
- Principal Customer Industries and Geographies

Business Capacity

Human Resources

- Business Organization
- Number of Employees

Financial

- Financial Circumstances of Business (Optional)

Technical

- Company Capacity for the Project in Terms of Qualifications and Certifications.

Other

- References or Success Stories in a Similar Project

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CHECKLIST OF DOCUMENTS

LIST OF DOCUMENTS REQUIRED FOR LOAN PROPOSAL



- ✓ PAN CARD OF THE BUSINESS AND THE PROPRIETOR/PARTNERS
- ✓ AADHAR CARD OF THE PROPRIETOR/PARTNERS
- ✓ GSTIN REGISTRATION
- ✓ UDYAM AADHAR REGISTRATION
- ✓ QUOTATIONS FOR VARIOUS ASSETS
- ✓ BANK STATEMENTS OF THE BUSINESS AND THE PROPPRIETOR/PARTNERS
- ✓ RENT AGREEMENT COPY {IF RENTED PREMISES}
- ✓ SALE DEED {IF OWNED PREMISES}
- ✓ TRADE LICENSE OF THE BUSINESS
- ✓ PARTNERSHIP DEED OF THE FIRM {IF PARTNERSHIP FIRM}
- ✓ LOAN SANCTION LETTERS AND STATEMENTS {IF EXISTING LOANS}
- ✓ PROPERTY DOCUMENTS OF THE PROPERTY TO BE MORTGAGED
- ✓ INCOME TAX RETURNS, BALANCE SHEETS AND P&L A/C COPIES FOR THE LAST 3 YEARS OF THE BUSINESS AND THE PROPRIETOR/PARTNERS

DOCUMENTS REQUIRED FOR GST REGISTRATION

DOCUMENTS REQUIRED FOR GST REGISTRATION

- ✓ PHOTO OF THE PROPRIETOR/ PARTNERS /DIRECTORS
- ✓ AADHAR CARD OF THE PROPRIETOR/ PARTNERS/DIRECTORS
- ✓ PAN CARD OF THE FIRM AND PROPRIETOR/ PARTNERS
- ✓ BANK STATEMENTS OF THE FIRM AND PROPRIETOR /PARTNERS /DIRECTORS
- ✓ RENT AGREEMENT COPY/ SALE DEED COPY OF THE BUSINESS PREMISES
- ✓ LATEST TAX PAID RECIEPT OF THE BUSINESS PREMISES
- ✓ LATEST ELECTRICITY BILL OF THE BUSINESS PREMISES
- ✓ COPY OF THE MEMORANDUM OF ASSOCIATION {IF COMPANY}
- ✓ DIGITAL SIGNATURE OF THE DIRECTORS {IF COMPANY}



DOCUMENTS REQUIRED FOR UDYAM AADHAR REGISTRATION

REQUIRED DOCUMENTS:

- ✓ AADHAR CARD OF THE PROPRIETOR/ PROMOTER.
- ✓ PAN CARD OF THE PROPRIETOR/ PROMOTER/FIRM.
- ✓ BANK STATEMENT OF THE PROPRIETOR/FIRM/PROMOTER.
- ✓ ADDRESS PROOF OF THE FIRM



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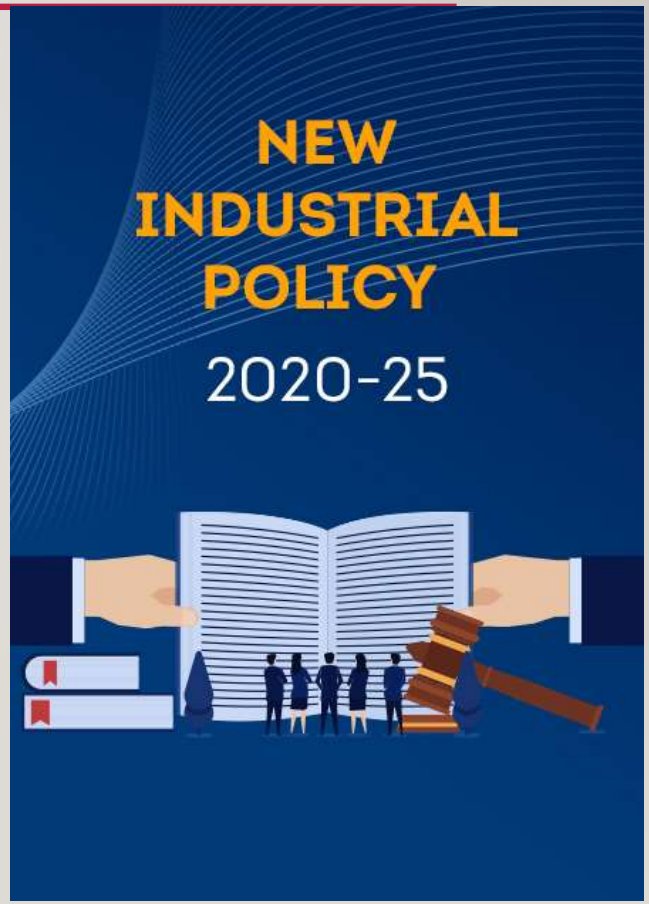
HIGHLIGHTS OF NEW INDUSTRIAL POLICY OF THE GOVERNMENT OF KARNATAKA 2025-30

NEW INDUSTRIAL POLICY 2025-30

The focus of the Karnataka Industrial Policy 2025-30 is designed to position the state as a global hub for high-tech manufacturing, innovation, and sustainable industrial growth

Karnataka aims to become a $1 trillion economy by leveraging its IT/tech ecosystem, skilled workforce, and sustainability focus, while ensuring balanced growth beyond Bengaluru.

The package of incentives and concessions under the Karnataka Industrial Policy 2025-30 officially comes into effect from 8th February 2025, as per Government Order No. CI 123 SPI 2024(e).



ZONAL CLASSIFICATION

In order to create a strong Industrial Base with equitable allocation of funds and for overall developmet of the state, 2025-30 policy continues the zonal classification system from previous policies to promote balanced regional development, with higher incentives for industrially backward areas.
The new industrial policy categorizes the state's districts into zones. This is aimed at developing industrially backwards areas.

Zone 1 (Most Backward): 199 taluks – Highest incentives (e.g., 25% capex subsidy).

Zone 2 (Moderately Developed): 32 taluks – Moderate incentives (e.g., 20% capex subsidy).

Zone 3 (Developed): 9 taluks (mostly Bengaluru Rural) – Lowest incentives (e.g., 10% capex subsidy).

TYPES OF SUBSIDIES

5.1.1. Capital Expenditure Subsidy for Large, Mega & Ultra Mega Enterprises

Capital expenditure subsidy is proposed as one of the options in Base Subsidy. The capital subsidy option can act as a suitable base subsidy for capital-intensive industries. The quantum of incentives is as per Table 5.

Table 5- Capital Expenditure Subsidy for Large, Mega and Ultra Mega Enterprises

Zone 1	Zone 2	Zone 3
25% of Total Value of Fixed Assets disbursed in 5 years	20% of Total Value of Fixed Assets disbursed in 5 years	10% of Total Value of Fixed Assets disbursed in 5 years only for Bengaluru Rural

5.1.2. Production-linked incentives for Large, Mega & Ultra Mega Enterprise

Production Linked Incentives (PLI) is proposed as the other option in Base Subsidy. The PLI subsidy option can act as a suitable base subsidy for high revenue-generating industries. The quantum of incentives is as per Table 6.

Table 6- PLI Subsidy for Large, Mega and Ultra Mega Enterprises

Zone 1	Zone 2	Zone 3
2.5% of Net Sales Turnover for 7 years from Commercial Production	2.0% of Net Sales Turnover for 7 years from Commercial Production	1.0% of Net Sales Turnover for 7 years from Commercial Production only for Bengaluru Rural
Incentives Capped at 60% of VFA	Incentives Capped at 60% of VFA	Incentives Capped at 30% of VFA

SUSTAINABILITY & GREEN INDUSTRY SUBSIDIES

Table 17- Sustainability initiatives linked incentives for MSME investments

Initiatives	Incentives (Capped at 10% of Value of Fixed Assets)
Environmental Infrastructure Facilities (Eg: ETPs, CETPs Waste Management Projects)	50% of cost of equipment up to INR 50 Lakh
Zero Liquid Discharge	50% of cost of equipment up to INR 50 Lakh
Air Pollution Control Measures (Electrostatic Precipitators, Baghouse Filters, Scrubbers, SCR system)	50% of cost of equipment up to INR 50 Lakh
Energy Efficiency Measures (High-Efficiency Lighting - LEDs, Use of high-efficiency motors through Variable Frequency Drives, Installation of Continuous Energy Monitoring Systems (CEMS) and Continuous Air Quality Monitoring Systems (CAMS), etc)	50% of certification costs up to INR 50 Lakh
Electrification of Low-Temperature Thermal Processes as well as Energy Backups (to Li-ion BESS)	50% of cost of equipment up to INR 50lakh
Conversion of Passenger Vehicles and Utility Vehicles exclusively used in Industrial Areas to EV	Subsidy of 10% of cost up to a total of INR 10 Lakh
Other Emerging Green Technology Areas	Case-to-case basis

Table 12- Additional Support for Large, Mega and Ultra Mega Enterprises

Support	Details
Exemption from Stamp Duty	Stamp duty to be paid in respect of loan agreements, credit deeds, mortgage and hypothecation deeds executed for availing loans from State Government including VAT/ SGST loan from Department and/or State Financial Corporations, Industrial Investment Development Corporations, National Level Financial Institutions, Commercial Banks, Regional Rural Banks, Co-operative Banks and other institutions which may be notified by the Government from time to time for the initial period of five years only and for lease deeds, lease-cum-sale, sub-lease and absolute sale deeds executed by industrial enterprises in respect of industrial plots, sheds, industrial tenements by Karnataka Industrial Areas Development Board, KSIIDC, KEONICS, Industrial Co-operatives, approved private industrial estates/parks, food parks, SPV formed by GoK/GoI and other approved industrial parks shall be exempted as below: Zone 1: 100% Zone 2: 75% Zone 3: Nil Stamp Duty exemption on working capital loan arrangements can be only claimed till 3 years from the start of commercial production.

Support	Details
Concessional Registration Charges	Zones 1 and 2: INR 1/- per INR 1000/- Zone 3: Nil Note: 1. The exemption of stamp duty and concessional registration charges are also applicable to lands purchased under Section 109 of the KLR Act, 1961 for the projects approved by SLSWCC/SHLCC. This incentive will also be applicable for the land transferred by KIADB to landowners as compensation for the acquired land. 2. The exemption of stamp duty and concessional registration charges are also available for registration of final sale deed in respect of lands, sheds, plots, and industrial tenements after the expiry of the lease period at the rate as specified in the Industrial Policy which was in force at the time of execution of lease-cum-sale deed. 3. CETP/Industrial Hazardous waste disposal projects set up by private investors to support these industries will be eligible for 100% exemption from stamp duty and concessional registration charges of INR 1/- per INR 1,000/- in all zones. 4. Lands transferred by KIADB to KSSIDC for the development of industrial estates will be eligible for 100% exemption from stamp duty and concessional registration charges of INR 1/- per INR 1,000/- in all zones. 5. 100% reimbursement of stamp duty shall be provided in Lieu of 100% exemption of Stamp Duty till such time an amendment is made in the Karnataka Stamp Act. However, Enterprises can avail stamp duty exemption and concessional registration charges as per Karnataka Industrial Policy 2020-25 till such time an amendment is made to the Karnataka Stamp Act in all Zones.
Reimbursement of Land Conversion Fee	Zone 1: 100% Zone 2: 100% Zone 3: Nil

5.7. FINANCIAL INCENTIVES FOR MSME ENTERPRISES

MSME enterprises form the backbone of the industrial ecosystem and hence it is important to provide robust support to MSMEs in the form of financial incentives.

Table 21- Incentives for Micro and Small Enterprises

Support	Details	
Capital Subsidy for Micro Industries	General	Special Category (SC/ST, Women, Minorities, Physically Challenged and Ex-Servicemen)
	Zone 1: 30% of VFA (max of INR 30 Lakh) Zone 2: 25% of VFA (max of INR 25 Lakh) Zone 3: 10% of VFA (max of INR 10 Lakh) (only Bengaluru Rural) VFA – Value of Fixed Assets	Zone 1: 35% of VFA (max of INR 35 Lakh) Zone 2: 30% of VFA (max of INR 30 Lakh) Zone 3: 15% of VFA (max of INR 15 Lakh) (only Bengaluru Rural) VFA – Value of Fixed Assets
Capital Subsidy for Small Industries	General	Special Category (SC/ST, Women, Minorities, Physically Challenged and Ex-Servicemen)

LIST OF SERVICE ENTERPRISES ELIGIBLE FOR PACKAGE OF INCENTIVES AND CONCESSIONS

- Powder Coating / Chrome Plating / Industrial Electroplating / Painting Units
  (Engaged in industrial job work.)
- Weighbridges
  (Set up within KIADB/KSSIDC industrial areas.)
- Material/Product Testing Laboratories
- Printing Services
- Offset/Digital Printing (excludes photo printing, flex printing).
- Common Effluent Treatment Plants (CETPs)
- Industrial Hazardous Waste Management Facilities
- General Engineering & Fabrication Units

- Flour Mills & Rice Hulling Units
- Food & Agro-Based Processing Units
- Vehicle Scrapping Units (Minimum investment: ₹10 Crore).
- Battery Dismantling & Recycling Units
- Bottling of Liquid Oxygen
- Plastic, E-Waste & Biomedical Waste Recycling Plants
- Waste-to-Energy Generation Facilities
- Healthcare Facilities in KIADB/KSSIDC Areas (Excludes base subsidy/capital subsidy claims.)

- Electrolyzer Manufacturing Units
- Iron Ore Beneficiation Plants
- Green Hydrogen/Ammonia/Methanol Production Units
- Solar Cell Manufacturing
- Standalone or integrated with modules.
- Lithium-Ion (Li-ion) Cell Manufacturing

LIST OF INDUSTRIAL ACTIVITIES / ENTERPRISES NOT ELIGIBLE FOR INCENTIVES AND CONCESSIONS

- **Alcohol Production**

Breweries & distilleries for human consumption alcohol (except wineries and ethanol plants for fuel)

- **Low-Value Agri-Processing**

Khandsari/jaggery units (<₹1Cr investment without FSSAI certification)
Poultry farms & hatcheries
Popcorn manufacturing
Coffee roasting/grinding (<2MT/day capacity)

- **Printing/Repair Services**

Photo studios & instant photo printing
Photocopying/Xerox/data entry services
Clock/watch/mobile/computer repair shops
Audio/video cassette recording

- **Polluting Industries**

Firecracker manufacturing
Azoic/reactive dyes production
Chrysotile asbestos (white asbestos) products
Ozone-depleting substances

- **Construction-Related**

Traditional brick kilns (excludes fly ash/hollow blocks)
Mobile concrete/tar mixing plants
Lime kilns

- **Other Exclusions**

Sawmills (except particle board/LDF/MDF units)
Beedi/cigarette/gutka manufacturing .Laundries (including power laundries)
X-ray clinics/pathology labs
Hotels/restaurants/resorts .Rooftop solar power projects
LPG bottling plants

Six Qualities of an Entrepreneur



उद्यमेन हि सिध्यन्ति कार्याणि न मनोरथैः ।
नहि सुप्तस्य सिंहस्य प्रविशन्ति मुखे मृगाः ॥ - सुभषितरत्नाकर

We can accomplish various tasks only by making continuous ans strenuous efforts and not by merely wishing to do so. By no means antelopes themselves do not enter into the mouth of a sleeping Lion.



पुष्पे गन्धं तिले तैलं काष्टेऽग्निं पयसिघृतं ।
इक्षौ गुडं तथा देहे पश्यात्मानं विवेकतः ॥
- चाणक्य नीति (७/२१)

Fragrance in flowers, oil in sesame seeds, fire in wood, cream or ghee in milk, and sugar in sugarcane are hidden , you should see that in the same manner prudence or wisdom (power to discriminate between good and bad) is also hidden in human body.



यद्यदाचरति श्रेष्ठस्तत्तदेवेतरो जनः।
स यत्प्रमाणं कुरुते लोकस्तदनुवर्तते।।

- Bhagavad Gita: Chapter 3, Verse 20-21

Whatsoever a great man does other commoners do whatever standard he sets the world follows that.



क्षणशः कणशश्चैव विद्यामर्थं च साधयेत् ।
क्षणत्यागे कुतो विद्या कणत्यागे कुतो धनम्॥

Knowledge should be gained through minute by minute efforts. Money should be earned utilizing each and every resource. If you waste time, how can you get knowledge. If you waste resources, how can you accumulate the wealth.

THANK YOU



With Best Wishes:

CA S.S. NAYAK

Ph No. 9845321005(M)

Email : ssnayakoffice@gmail.com