

Role of CA and Opportunities in MSME

PRESENTATION BY :

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SENIOR PARTNER



INTERNATIONAL

MSME DAY 2025



Theme: Business for MSMEs – Connecting the Entrepreneurs


INTERNATIONAL
MSME
DAY



MSMEs are largely responsible for innovation, creativity, and decent work.
Let's promote MSMEs today.

HAPPY INTERNATIONAL

MSME DAY



On this

INTERNATIONAL MSME DAY

let's celebrate the immense contribution of MSMEs to the Indian economy.

To Educate the Public About MSMEs

MSME Day not only serves to raise awareness of the significant value MSMEs bring to the global economy but also acts as a catalyst to motivate individuals to give their business to these enterprises instead of large corporations. By understanding the importance of MSMEs and the positive impact their support can have, people are empowered to contribute directly to the growth and sustainability of these businesses, fostering economic diversity, local entrepreneurship, and community development.



Entrepreneurial Ecosystem

MSMEs form the foundation of entrepreneurial ecosystems by creating an environment conducive to the growth of startups and small businesses. They provide mentorship, market access, and collaboration opportunities for aspiring entrepreneurs. Successful MSMEs often act as role models, inspiring others to start their own ventures and contribute to economic progress.



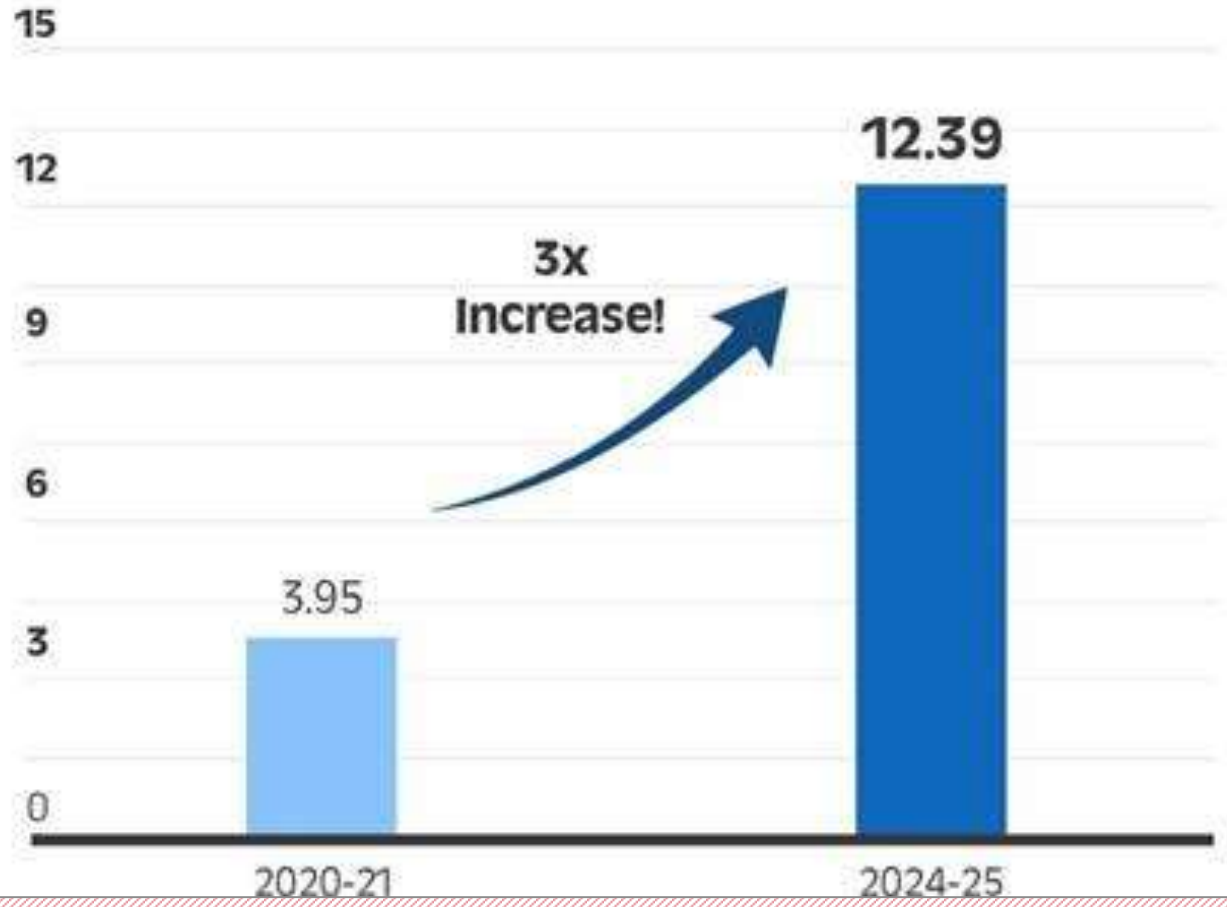
MAJOR CHALLENGES FOR INDIAN MSMEs



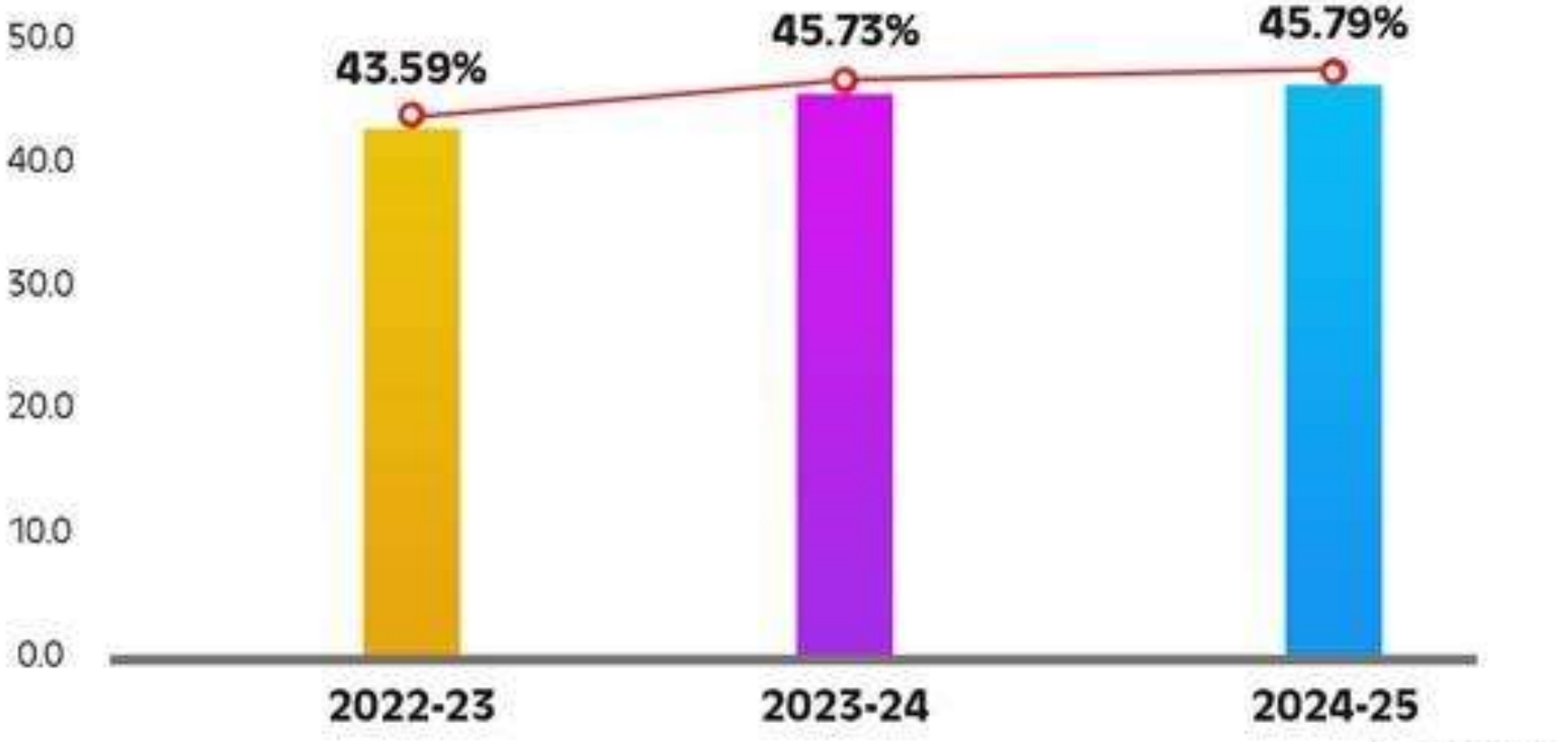
Source: Forbes India

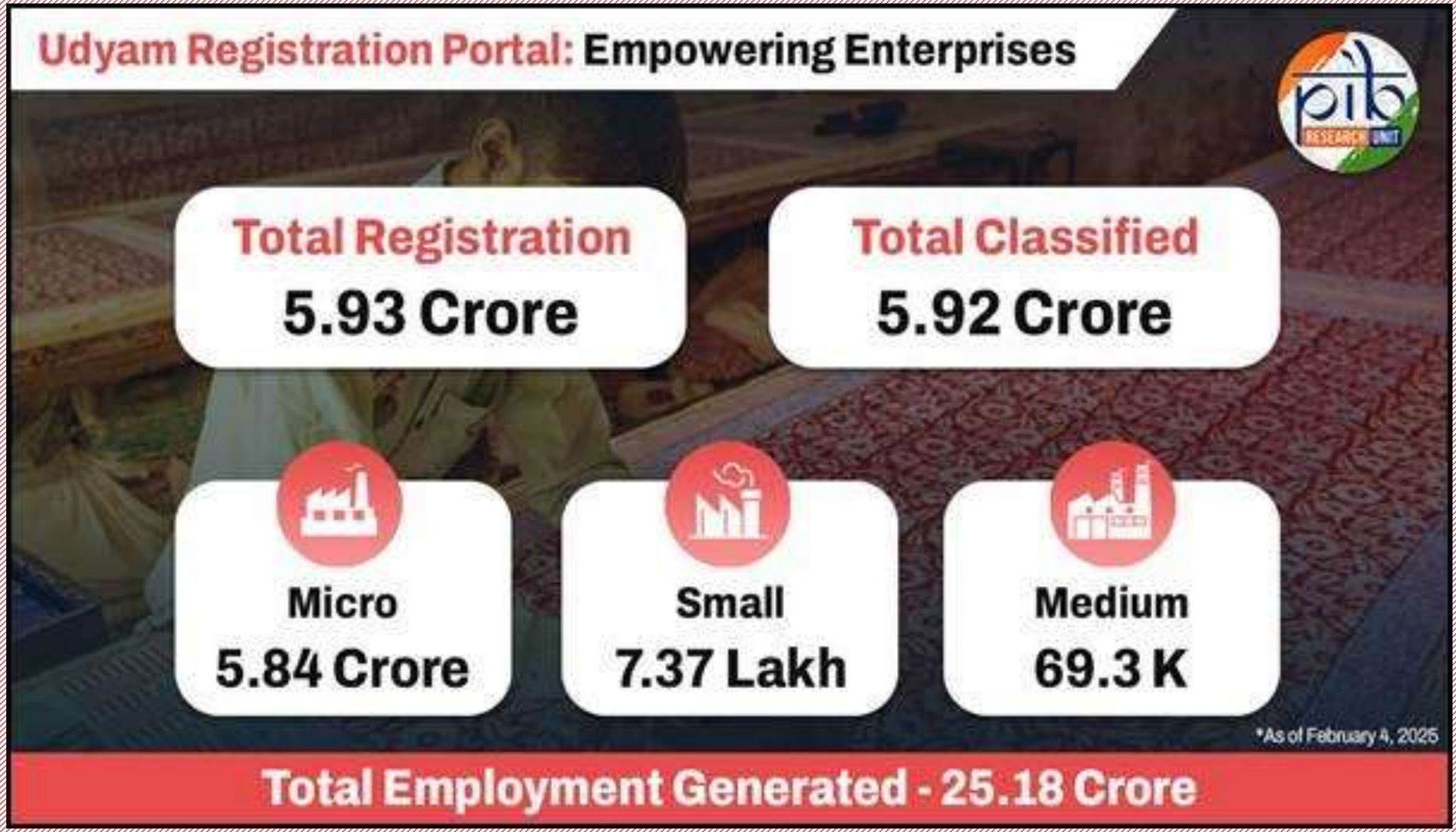
Growth of MSME Exports

(In ₹ Lakh Crore)



Share of Export of MSME related products in All India Export




Udyam Registration Portal: Empowering Enterprises
pib
RESEARCH UNIT
Total Registration
5.93 Crore
Total Classified
5.92 Crore
Micro
5.84 Crore
Small
7.37 Lakh
Medium
69.3 K
*As of February 4, 2025
Total Employment Generated - 25.18 Crore

Budgetary Outlay of Ministry of MSME

(In Rs. Crore)

Financial Year	Budget Estimates	Revised Estimates
2019-20	7,011.29	7,011.29
2020-21	7,572.20	5,664.22
2021-22	15,699.65	15,699.65
2022-23	21,422.00	23,628.73
2023-24	22,137.95	22,138.01
2024-25	22,137.95	17,306.70
2025-26	23,168.15	-

1

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.

(Source : Vide Notification :N. No. S.O. 2119(E) dated 26.06.2020)

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 / WDV.

- 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.

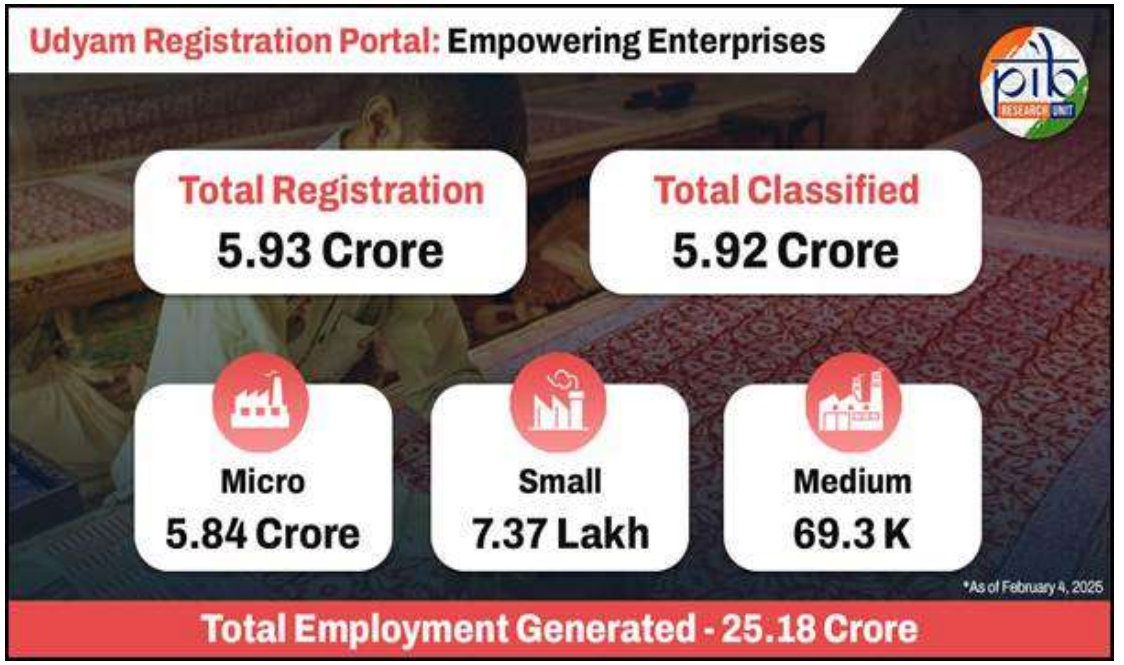
(Source : Vide Notification :N. No. S.O. 2119(E) dated 26.06.2020)

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

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

- MSME Sector provides Employment to 60 % of workforce

- 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

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

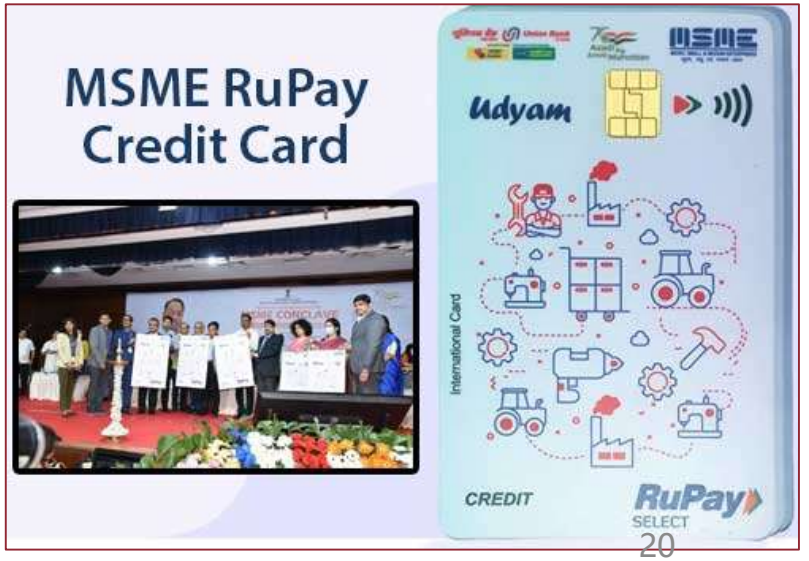
Credit guarantee cover doubled for micro & small enterprises (₹5 cr → ₹10 cr)

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.

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"** .

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

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.

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

2

PROFESSIONAL OPPORTUNITIES FOR PROFESSIONALS

(More than 52 services can be rendered by CA in MSME Sector)

1

Company/ Partnership/ LLP Registration

On Registration, an entity acquires its own personality. It has a wider legal capacity and gives recognition in the eyes of the law. Registration for entities like partnership is not compulsory while for Companied need to compulsorily register to get incorporated

2

Preparation of Project Report

Project report preparation is very important as it provide very useful information for better business decision. It works like a written plan for forward work. It includes the aim of business project. It also includes the total written budget of project.

3

GST Registration

A business whose aggregate turnover in a financial year exceeds Rs 20 lakhs has to mandatorily register under Goods and Services Tax.

Link for GST Portal is www.gst.gov.in.

4

Udyam Registration

An Udyam Registration, also known as an MSME Registration, comprises of a government sign-off provided along with a Recognition Certificate and a Unique Number. This is instrumental if you wish to certify that your small or medium business or enterprises is legal and operational.

5

PAN & TAN Application

All existing assessees or taxpayers or persons who are required to file a return of income, even on behalf of others, must have a PAN. All those persons who are required to deduct tax at source or collect tax at source on behalf of Income Tax Department are required to apply for and obtain TAN. An applicant will fill out Form 49B online and submit the form.

6

Net Worth Certification of directors/Partners/Proprietors.

Net worth certificate is a document that is compiled and certified usually by a Chartered Accountant taking into consideration all the assets and liabilities of the concerned party

7

PIPR (Project Implementation Progress Report) Certification

PIPR Certificate shall include project objectives, scope of your project, Task due dates, Risk assessment, Team member roles and responsibilities

8

Investment Certificate

Investment certificates are products offered by a broker or some type of investment company. A certificate of this type makes it possible for an investor to deposit a specific amount of money into the transaction and earn a rate of interest over the life of the investment

9

Form 15CA & 15CB

Form 15CA is available to all persons requiring to file declaration form of the foreign remittance made outside India. This form is filed for each remittance made by a person responsible for such remittance, before remitting the amount. Form 15CB is an Accountant's certificate required for payment to be made to a Non-Resident (not being a Company) or to a Foreign Company

10

IE Code Registration

Import & Export Code is a ten-digit unique number issued by the Directorate General of Foreign Trade (DGFT). IEC registration certificate is mandatory for a business involved in import and export.

11

Certification of Book Debts (Quarterly)

Book Debt certificate is issued to ascertain the debtors outstanding as on the date of certificate. It is useful in classifying the debtors as bad Or doubtful.

12

Turnover Certificate

Turnover certificate is a factual statement that certifies the turnover of the entity based on the requirements. The turnover certificate in India assures the users that the turnover generated by the business entity during a specific period.

13

Export Performance Certificate

For availing the Export Performance Certificate, the member-exporter has to submit to the Council in soft copy, the details of their export realization by giving the Invoice Number & Date, Product Exported, Realized Amount & Date of Realization, and Bank Details in Excel Sheets either via e-mail or in CD format.

14

CMA (Credit Monitoring Arrangement) Data

Credit Monitoring Arrangement, is the financial report used by lending institutions to appraise and analyse the financial position of a company before lending. Under the present rules, RBI has mandated all banks to prepare CMA for lending to large borrowers.

15

Provisional Balance Sheet

Provisional Balance Sheet is a financial statement that shows the assets, liabilities and owner's equity of a business at a particular date. The main purpose of preparing a balance sheet is to disclose the financial position of a business enterprise at a given date.

16

Audited Balance Sheet

Audited Balance Sheet means the then latest audited balance sheet of the Company prepared for the purposes of the Statutes unless there has then been prepared for those purposes and audited a consolidated balance sheet of the Company and its subsidiaries

17

GSTR Monthly/ Quarterly Filing

All GST registered businesses have to file monthly or quarterly GST returns and an annual GST return based on the type of business. Various GST Returns are filed via www.gst.gov.in.

18

GSTR Annual Filings- GSTR9/ 9C

GSTR-9 is the annual return to be filed by every GST-registered taxpayer. Whereas GSTR-9C is the reconciliation statement to be submitted by those GST-registered taxpayers to whom GST audit applies. GST Audit applies to those taxpayers whose turnover exceeds Rs. 2 crore.

19

QIS (Quarterly Information System) Statement

Quarterly Information System is monitoring the Current Assets and Current Liabilities and utilization of Credit limits. CMA and QIS are to be submitted positively for availing Credit limits from Bank.

20

Virtual CFO Services

A virtual CFO is expected to be the bookkeeper of the client and has to take responsibility for the accuracy of the account books and interpret the financial information from the accounting data to the client. They make take responsibility for executing or overseeing the reporting process.

21

Overall Consultancy on Turnkey Basis

The Dynamic business scenario has evolved the role of Ca, compelling them to diversify their skills. ICAI aims to make CAs efficient in handling consultancy services and have regular accounting & auditing skillsto provide consultancy to major and turnkey projects of various Industries.

22

Retainership

Retainership is the practice of charging a retainer fee, or a client relationship based on such a fee. The retainer is a person on the penal already engaged to perform certain work on a regular basis.

23

Preparation of KIADB Land Registration

Documents required while applying for KIADB Land Allotment are: Project clearance obtained from SHLCC/SLSWCC, Brief project Report, IT Returns, Land utilization sketch, Partnership deed, Copy of memorandum and article of association(in case of company)

24

Preparation of Subsidy Claim Documents

Documents to be submitted with Application Form / Subsidy claim: Application Form in the prescribed Format of respective scheme,Prescribed cost of Application form and scheme brochure,Certified copy of the record of right over the piece of project-land. ,Detailed Project Report (DPR)

25

Application for Seed Funding

All applicants to the startup India seed funding scheme must form a committee called the incubator seed management committee. This committee will select and evaluate startups for seed funds. Startups must submit details such as team profile, problem statement and product overview.

26

Preparing Business Profile

The purpose of a business profile is to inform others about the details of your organization. It includes information about the business' operation and its history, objectives, mission and applied values

27

Due Diligence Report

A due diligence report is sent as an internal memo to members of the executive team who are evaluating the transaction and is a requirement for closing the deal.

28

Internal Audit

Internal auditing is an independent, objective assurance and consulting activity designed to add value and improve an organization's operations. CAs can also serve as Internal Auditors .

29

Statutory Audit

A statutory audit is a mandatory audit of a company's financial records by an external entity. This audit is mandated by statute or law that governs an organization's principles and ethics.

30

Tax Audit

A tax audit is the process of verification and inspection of the accounts of a taxpayer to confirm their adherence to the provisions of the Income Tax law.A Chartered Accountant or a firm of CAs can conduct this audit. However, the tax audit limit rests at 60 audits per CA.

31

Audit Report for Non Corporate Borrowers

Audit report shall be issued by CAs for auditing the accounts of non-corporate borrowers enjoying aggregate working capital credit limits of Rs. 10

lakh or more from the banking system .

Standard on Related Services - 4410

32

12 A & 80G Registration

Organisations not operating for profits, like NGOs, charitable trusts, religious organisations, Section 8 companies, are made eligible for tax exemptions. Section 12A & Section 80G of the Income Tax Act, 1961[1] provide for such exemptions toinstitutions established in India which are not operating for profits.The institution must be registered under the Income Tax Act by filing Form 10A; only then can it apply for tax exemptions.

33

Formation of Trusts

A trust may be created by: Every person who is competent to contracts: This includes an individual, AOP, HUF, company, etc. A trust is an arrangement whereby property or assets are transferred from one person to another person (the 'trustee') to hold the property for the benefit of the 'beneficiaries.

34

Filing of Donation

Form 10BD is a statement of donations containing the details of donations received by Charitable Organizations during the financial year.The form is required to be filed electronically by donation-receiving organizations

35

TDS, TCS, Returns Filing

TDS filing - A person (deductor) who is liable to make payment of specified nature to any other person (deductee) shall deduct tax at source and remit the same into the account of the Central Government.
TCS filing -Tax collection at source (TCS) is an extra amount collected as tax by a seller of specified goods from the buyer at the time of sale over and above the sale amount and is remitted to the government account.

36

Representing with Income Tax/GST Authorities

CAs are authorized to represent before Income Tax authorities and GST authorities in case of respective notices received by clients.

37

Appeals Drafting and Reports

A Chartered Accountant is a professional with multi-disciplinary talent. He is looked upon as a complete business provider. He is the best person to draft documents because of his abundance of knowledge in varied avenues like finance, economic and commercial laws, information technology etc.

38

Drafting Joint Venture Agreements and Registration

CA's assist Joint Ventures in the registration process. They can also help them in drafting the Joint Venture agreement.

39

Registration of Patents,Trademarks and Copyrights

A copyright protects original works, such as art, literature, or other created work. A trademark protects names, short slogans, or logos. A patent protects new inventions, processes, and compositions of matter (such as medicines).Registration allows customers to identify a business as the source of a product or service. Trademarks are the basis to create a company's brand and reputation

40

Valuation of Company, LLP,etc

Company valuation/LLP valuation, also known as business valuation, is the process of assessing the total economic value of a business and its assets. During this process, all aspects of a business are evaluated to determine the current worth of an organization or department.

41

IBC

Chartered Accountants especially due to their expertise whether it is in finance, advisory, management or audit are in an advantageous position to play huge role in the insolvency resolution domain. The Insolvency and Bankruptcy Code, 2016 that provides a mechanism for the resolution of insolvency provides significant professional opportunities for such professionals .

42

FEMA- Compliances & Consultations

Every Indian Resident company that has made a Foreign Direct Investment (FDI) in the preceding year, including the current year, must submit the Foreign Liabilities and Assets (FLA) Return. If no such investment is made, then the company is not under any obligation to submit the FLA.

43

ISO Audits

An ISO audit is an audit of your organization's compliance with one of the standards set forth by the International Organization for Standardization (ISO).An ISO 9001 audit checklist helps the auditor to gather documentation and information about quality objectives, corrective action, internal issues, and customer satisfaction.

44

Forensic Audits

Forensic audits is an examination of financial records to find any illegal financial activity. Forensic Audits in India are ordered by the agencies such as Serious Fraud Investigation Office, Securities Exchange Board of India or Reserve Bank of India etc.

45

International Taxation- Compliance & Consultation

In the international tax consultancy business, practising CAs provide guidance and consultancy services related to: Taxation of non-resident Indians following clause (6) of section 6 of the Income Tax Act, 1961.

47

Ind AS

The Indian Accounting Standards (Ind AS), as notified under section 133 of the Companies Act 2013, have been formulated keeping the Indian economic & legal environment in view and with a view to converge with IFRS Standards, as issued by and copyright of which is held by the IFRS Foundation.

46

Book Keeping- Global

A bookkeeper is responsible for recording and maintaining a company's daily financial transactions. They also prepare reports for the managers and trial balances to assist the accountants. A bookkeeper may also help you run payroll, collect debts, generate invoices and make payments.

48

Customs & FTP

Customs Duty is a tax imposed on imports and exports of goods.The Foreign Trade Policy (FTP) was introduced by the Government to grow the Indian export of goods and services, generating employment and increasing value addition in the country.

49

Labour Laws

Labour laws are a set of compliances that set the tone for the treatment of the labour force in the workplace. Labour is the greatest asset for an organisation and to ensure that their rights are protected , labour laws are enforced. Non-compliance with the laws can lead to punitive action towards the organisation. For CA's these compliances and regulations turns into a professional opportunity

50

NCLT - Representation

By the definition given under section 432 of The Companies Act, 2013 definition a Chartered Accountant in practice can appear before NCLT and NCLAT.

51

RERA - Registrations & Filings

The Real Estate Regulation and Development (RERA) Act, 2016 has given much importance to Chartered Accountants, relying on their professional work, and accordingly, certificates are mandated under the Act. Those certificates are mandatorily required to be obtained by the promoters of the real estate project on various occasions during the tenure of the development of the project thus creating a professional opportunity.

52

No Statutory Due Certificate

No Statutory Dues Certificate may be asked from an entity while applying for loan or seeking approval for some purposes. Generally, the requirement needs the certificate to be certified by a Chartered Accountant in practice.

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

एन एस आई सी
N S I C











GROW WITH NSIC

राष्ट्रीय लघु उद्योग निगम लिमिटेड
The National Small Industries Corporation Ltd.



MISSION:

"To promote and support Micro, Small & Medium Enterprises (MSMEs) Sector" by providing integrated support services encompassing Marketing, Technology, Finance and other services.

VISION:

"To be a premier Organization fostering the growth of Micro, Small and Medium Enterprises (MSMEs) Sector".

New Verticals of NSIC

1) Digital Services Facilitation through Aggregation Services

In order to facilitate MSMEs in terms of Technology adoption and achieve higher business efficiencies, business automation and compliances, NSIC is now operating as an aggregator and facilitator of ICT Enabled Digital Services (Information and Communications Technology) to MSMEs on transparent and affordable prices by way of on-boarding various service providers offering different products/ services that are required by MSMEs for adopting the digital ways of managing their businesses.

Benefit to MSMEs:

MSMEs will be getting their digital requirement served through NSIC without any hassle of searching for reliable service providers & can be saved from exploitation in the market. Also, MSMEs will be getting special offer / price through the aggregation of bulk requirements on the services of identified categories & eliminating dealers and distributors.

Sub-Categories of ICT Enabled Digital Services and Scope for Service Providers:



- Software Services (Such as ERP, Accounting, Manufacturing Design, Regulatory Compliance including GST, other software packages etc
- Cloud Services [Platform as a Service (PaaS), Software as a Service (SaaS)]
- Digital Infrastructure (LaaS, Hardware, Smart devices]
- Artificial Intelligence Solutions
- Internet of Things (IoT) and Machine to Machine (M2M) solutions
- B2B and B2C E-Commerce Solutions

Services providers in these sub-categories can apply online for empanelment with NSIC at NSIC MSME Aggregation Service.

NSIC MOU with Airtel for Digital Services Facilitation to MSMEs:

NSIC's Aggregation vertical offering ICT (Information and Communications Technology) Enabled Digital Services. NSIC to make it easier for millions of small and medium businesses get access to Airtel's Connectivity, Conferencing, Cloud, Security, and Go-to-Market solutions. This partnership with NSIC envisages digital transformation of this critical sector as key to the Government's vision of 'Atma Nirbhar Bharat' for enabling MSMEs to scale up faster by ways of adopting digital ways of doing business.

2) Machines & Equipment's Selling Scheme through Aggregation Services:



Facilitation the buyer for purchase of machinery from the NSIC empaneled Manufacturers and the approved Authorized Indian importers.

3) MOU has been signed between NSIC and Aramco Asia - Oil and Gas sector

NSIC has signed MoU with Aramco (World's largest company working in Oil & Gas) on 05.12.2019 with one of the scope of work as sourcing of product from MSME through NSIC registered units.

4) NSIC Export facilitation division for following manufacturers:

- Agri. products; Fruits & Vegetable, Aroma & Essential Oils etc,
- Medical Supplies and Hygiene products,
- Natural Yarn & Textiles,
- Builder Hardware,
- Leather Products,

Marketing Support Schemes

Marketing has been identified as one of the most important tools for business development. It is critical for the growth and survival of MSMEs in today's intensely competitive market. NSIC acts as a facilitator and has devised a number of schemes to support enterprises in their marketing efforts, both domestic and foreign markets. These schemes are briefly described as under:

Single Point Registration for Government Purchase (SPRS)

NSIC enlists Micro & Small Enterprises (MSEs) under Single Point Registration scheme (SPRS) for participation in Government Purchases. The units enlisted under Single Point Registration Scheme of NSIC are eligible to get the benefits under Public Procurement Policy for Micro & Small Enterprises (MSEs) Order 2012 as notified by the Government of India, Ministry of Micro Small & Medium Enterprises, New Delhi vide Gazette Notification dated 23.03.2012 and amendment vide order no. S.O. 5670(E) dated 9th November 2018. The enlistment under SPRS is completely online. Login: www.nsicspronline.com

Benefits of SPRS:

- Issue of the Tender Sets free of cost.
- Exemption from payment of Earnest Money Deposit (EMD).
- In tender participating MSEs quoting price within price band of L1+15 per cent shall also be allowed to supply a portion upto 25% of requirement by bringing down their price to L1 Price, where L1 is non MSEs.
- Consortia facility for Tender Marketing.



MSME Global Mart B2B Web Portal for MSMEs

Information today is becoming almost as vital as the air we breathe. We need it every minute of our working lives. With increase in competition and melting away of international boundaries, the demand for information is reaching new heights. NSIC, realizing the needs of MSMEs, is offering Infomediary Services which is a one-stop, one-window bouquet of aids that will provide information on business, technology and finance, and also exhibit the core competence of Indian SMEs through digital presence. The corporation is offering Infomediary Services through its MSME Global Mart www.msmemart.com which is a Business to Business (B2B) web portal. The services are available through Annual Membership.



Marketing Intelligence

Collect and disseminate both domestic as well as international marketing intelligence for the benefit of MSMEs. This cell, in addition to spreading awareness about various programmes / schemes for MSMEs, will specifically maintain database and disseminate information.

Consortia and Tender Marketing:

Small Enterprises in their individual capacity face problems to procure & execute large orders, which deny them a level playing field vis-a'-vis large enterprises. NSIC forms consortia of Micro and Small units manufacturing the same product, thereby pooling in their capacity. Participation in Domestic /Global tenders on behalf of MSMEs and benefiting them by NSIC brand name. Finance also available against orders on need basis.

Credit Support

NSIC facilitates credit requirements of small enterprises in the following areas:



Financing for procurement of Raw Material (Short term)

NSIC's Raw Material Assistance Scheme aims at helping Small Enterprises by way of financing the purchase of Raw Material (both indigenous & imported). NSIC facilitates MSMEs in their raw material requirement by making arrangements with bulk manufacturers for procuring the materials and supplying the same. Provides opportunity to purchase Raw Materials (Indigenous & Imported) by cash or on credit basis for a period of 180 days against Bank Guarantee and there by earning discounts. NSIC enters MOU with bulk manufacturers on behalf of MSME, obtains large quantitative discount and supply the material to MSME through transit sale and passes entire quantitative discount enabling competitiveness. (Materials like Cement, Iron & Steel, Aluminum, Zinc, Copper, lead, paraffin wax, polymer, etc.). Additional products are under process of inclusion.





Credit Facilitation through Bank

To meet the credit requirements of MSME units, NSIC has entered into a Memorandum of Understanding with various Nationalized and Private Sector Banks. Through syndication with these banks, NSIC facilitates MSME in accessing credit support (fund based, non-fund-based limits, term loans and others) from the banks. NSIC assists MSMEs in completion of the documentation for submitting the proposals to the banks and also does the follow up with the banks. These handholding supports are provided by NSIC without any cost to the MSMEs.

Fund of Funds Scheme for MSMEs:

The Guidelines of Self-Reliant India (SRI) Fund (Fund of Funds for MSMEs Scheme) with a corpus of Rs 10,000 crore, which will leverage equity infusion of Rs. 50,000 crore for MSMEs has been issued on 5th August 2020. For anchoring the Mother Fund, NSIC Venture Capital Fund Ltd. (NVCL), subsidiary company of National Small Industries Corporation Ltd. (NSIC) has been incorporated under The Companies Act 2013. Ministry is taking further steps for operationalization of the SRI Fund.



Bill Discounting:

The Scheme will cover discounting of bills arising out of genuine trade transactions i.e. supplies made by Micro, Small and Medium Enterprises (MSMEs) to reputed Public Limited Companies / State and Central Govt. Departments / Undertakings / Private Limited Companies (not traders), engaged in manufacturing / service activities. Bills (Bill of exchange) drawn by MSMEs for the supplies made by them and duly accepted by the Purchaser will be discounted against security of Bank Guarantee to be provided either by the Buyer or Seller, in favour of NSIC.

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.

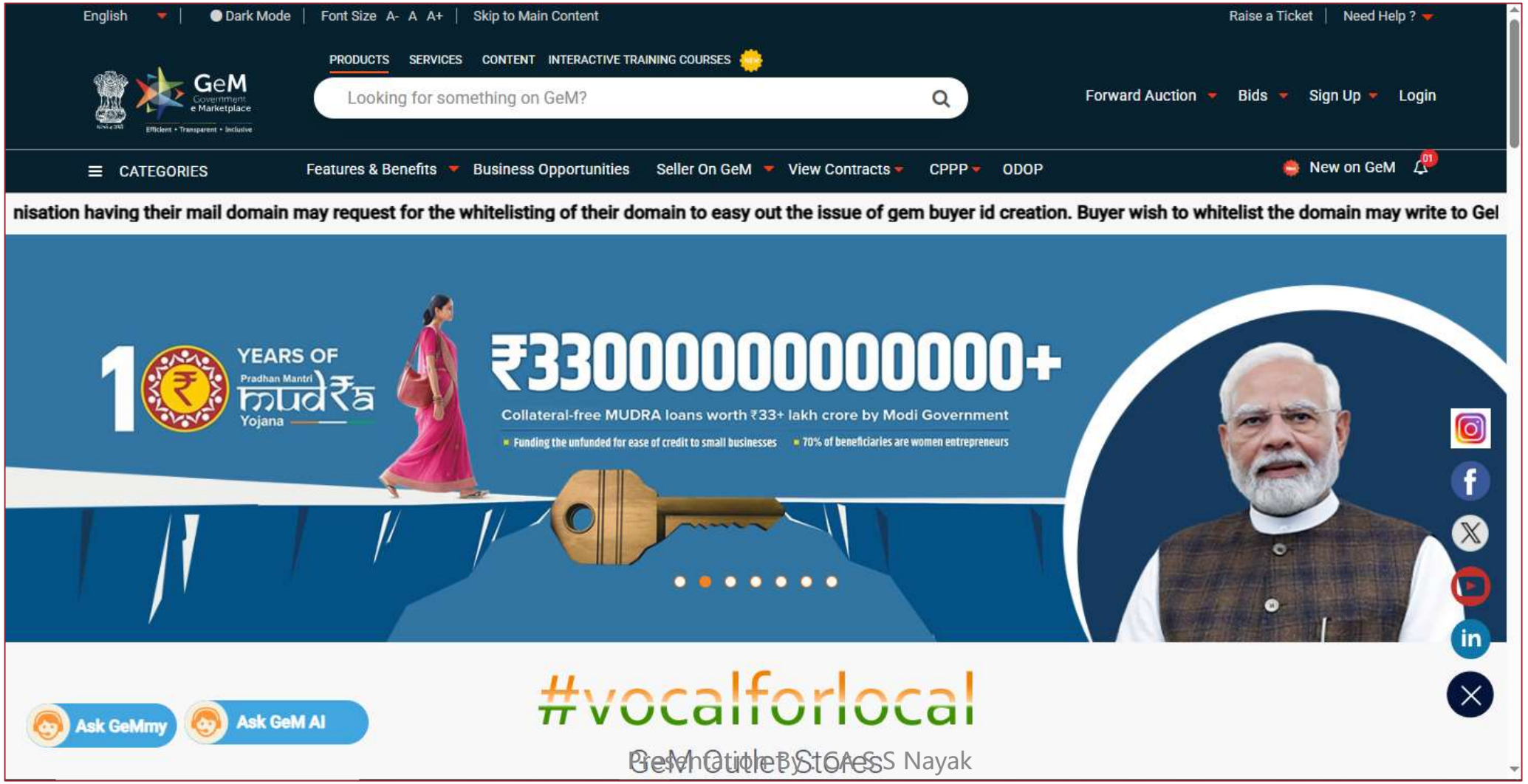
3. CHAMPIONS:Creation and Harmonious Application Of Modern Processes for Increasing the Output and National Strength

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



4. 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.

5. 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



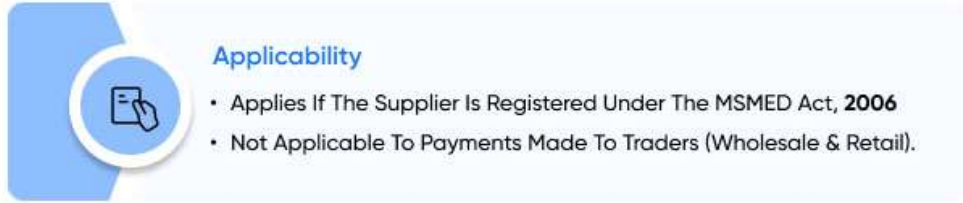
MSME Payment Rule

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

6.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

7.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.

8.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.

4

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.

5

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 + Dep	Dep	Net Profit paid	Income Tax

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%

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.

	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

ELEMENTS OF COST (per piece)

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

6

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

7

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

8

CMA DATA

14A ASSESSMENT OF WORKING CAPITAL REQUIREMENTS
FORM II - OPERATING STATEMENT

Name:

Amounts in Rs. Lacs

	Last 2 Years Actuals (As per audited accounts)		Current Yr. Estimates	Next Year Projections
Year	31-Mar-20	31-Mar-21	31-Mar-22	31-Mar-23
1. Gross Sales *No.of months*	12	12	12	12
i. Domestic Sales	0.00	0.00	0.00	0.00
ii. Export Sales	0.00	0.00	0.00	0.00
iii. Other operating/revenue income	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00
2. Less Excise Duty	0.00	0.00	0.00	0.00
3. Net Sales (1 - 2)	0.00	0.00	0.00	0.00
4. % age rise (+) or fall (-) in net sales as compared to previous year (*annualised*)	N/A	N/A	N/A	N/A
5. Cost of Sales				
i. Raw materials (including stores and other items used in the process of manufacture)	*0.00*	*0.00*	*0.00*	*0.00*
a. Imported				
b. Indigenous	0.00	0.00	0.00	0.00
ii. Other Spares	0.00	0.00	0.00	0.00

ii.	Other Spares	0.00	0.00	0.00	0.00
	a. Imported				
	b. Indigenous	0.00	0.00	0.00	0.00
iii.	Power and Fuel	0.00	0.00	0.00	0.00
iv.	Direct Labour (Factory wages & salaries)	0.00	0.00	0.00	0.00
v.	Other manufacturing expenses	0.00	0.00	0.00	0.00
vi.	Depreciation	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00
vii.	Sub-total (i to vi)	0.00	0.00	0.00	0.00
viii.	Add: Opening Stock-in-process	0.00	0.00	0.00	0.00
	Sub-total (vii + viii)	0.00	0.00	0.00	0.00

ix.	Deduct: Closing Stock-in-process	0.00	0.00	0.00	0.00
x.	Cost of Production	0.00	0.00	0.00	0.00
xi.	Add: Opening Stock of finished goods	0.00	0.00	0.00	0.00
	Sub-total (x + xi)	0.00	0.00	0.00	0.00
xii.	Deduct: Closing Stock of finished goods	0.00	0.00	0.00	0.00
xiii.	Sub-total **(Total Cost of Sales)**	**0.00**	**0.00**	**0.00**	**0.00**
6.	Selling, general and administrative expenses	0.00	0.00	0.00	0.00
7.	Sub-total (5 + 6)	0.00	0.00	0.00	0.00
8.	**Operating Profit before Interest** (3 - 7)	**0.00**	**0.00**	**0.00**	**0.00**
9.	Interest	0.00	0.00	0.00	0.00
10.	**Operating Profit after Interest** (8 - 9)	**0.00**	**0.00**	**0.00**	**0.00**
11. i.	Add: Other non-operating Income				
a.	OTHER INCOME	0.00	0.00		
b.					
c.					
d.					
	Sub-total (Income)	0.00	0.00	0.00	0.00

ii.	Deduct: Other non-operating expenses				
	a. Remuneration to Partners	0.00	0.00	0.00	0.00
	b.	0.00	0.00	0.00	0.00
	c.				
	d.				
	Sub-total (Expenses)	0.00	0.00	0.00	0.00
iii.	Net of other non-operating income / expenses [net of 11(i) & 11(ii)]	0.00	0.00	0.00	0.00
12.	**Profit before tax/loss** [10 + 11(iii)]	**0.00**	**0.00**	**0.00**	**0.00**
13.	Provision for taxes	0.00	0.00	0.00	0.00
14.	**Net Profit / Loss** (12 -13)	**0.00**	**0.00**	**0.00**	**0.00**
15. a.	Equity dividend paid-amount (Already paid + B.S. provision)				
b.	Dividend Rate (% age)				
16.	**Retained Profit** (14 - 15)	**0.00**	**0.00**	**0.00**	**0.00**
17.	Retained Profit / Net Profit (% age)				

FORM III - ANALYSIS OF BALANCE SHEET
LIABILITIES

Name: **0**

Amounts in Rs. Lacs

	Last 2 Years Actuals (As per audited BS)		Current Yr. Estimates	Next Year Projections
Year	31-Mar-20	31-Mar-21	31-Mar-22	31-Mar-23
No.of months	12	12	12	12
CURRENT LIABILITIES				
1. Short-term borrowing from banks (including bills purchased, discounted & excess borrowing placed on repayment basis)				
i. From applicant bank	0.00	0.00	0.00	0.00
ii. From other banks	0.00	0.00	0.00	0.00
iii. (of which BP & BD)	0.00	0.00	0.00	0.00
Sub-total [i + ii] (A)	0.00	0.00	0.00	0.00
2. Short term borrowings from others	0.00		0.00	0.00
3. Sundry Creditors (Trade)	0.00	0.00	0.00	0.00
4. Advance payments from customers / deposits from dealers	0.00	0.00	0.00	0.00
5. Provision for taxation	0.00	0.00	0.00	0.00
6. Dividend payable	0.00	0.00	0.00	0.00

7. Other statutory liabilities (due within 1 year)	0.00	0.00	0.00	0.00
8. Deposits / instalments of term loans / DPGs / debentures etc. (due within 1 year)	0.00	0.00	0.00	0.00
9. Other current liabilities & provisions (due within 1 year) - *specify major items*	*0.00*	*0.00*	*0.00*	*0.00*
a. unsecured loans				
b. Freight Payable				
c. Provisions	0.00	0.00	0.00	0.00
d.				
Sub total [2 to 9] (B)	0.00	0.00	0.00	0.00
10. Total current liabilities [A + B]	0.00	0.00	0.00	0.00

TERM LIABILITIES				
11. Debentures (not maturing within 1 year)	0.00	0.00	0.00	0.00
12. Preference Shares (redeemable after 1 year)	0.00	0.00	0.00	0.00
13. Term loans (excluding instalments payable within 1 year)	0.00	0.00	0.00	0.00
14. Deferred Payment Credits (excluding instalments due within 1 year)				
15. Term deposits (repayable after 1 year)	0.00	0.00	0.00	0.00
16. Other term liabilities	0.00	0.00	0.00	0.00
17. Total Term Liabilities [11 to 16]	0.00	0.00	0.00	0.00
18. Total Outside Liabilities [10 + 17]	0.00	0.00	0.00	0.00
NET WORTH				
19. Ordinary Share Capital	0.00	0.00	0.00	0.00
20. General Reserve	0.00	0.00	0.00	0.00
21. Revaluation Reserve	0.00	0.00	0.00	0.00
22. Other Reserves (excluding Provisions)	0.00	0.00	0.00	0.00
23. Surplus (+) or deficit (-) in Profit & Loss a/c	0.00	0.00	0.00	0.00
23. a. unsecured loans				
b.				
c.				
24. Net Worth	0.00	0.00	0.00	0.00
25. TOTAL LIABILITIES [18 + 24]	0.00	0.00	0.00	0.00

FORM III - ANALYSIS OF BALANCE SHEET (Continued)
ASSETS

Name: 0

Amounts in Rs. Lacs

	Last 2 Years Actuals (As per audited BS)		Current Yr. Estimates	Next Year Projections
Year	31-Mar-20	31-Mar-21	31-Mar-22	31-Mar-23
No.of months	12	12	12	12
CURRENT ASSETS				
26. Cash and Bank Balances	0.00	0.00	0.00	0.00
27. Investments (other than long term)				
i. Govt. and other trustee securities				
ii. Fixed Deposits with banks				
28. i. Receivables other than deferred & exports (incldg. bills purchased and discounted by banks)	0.00	0.00	0.00	0.00
ii. Export receivables (incldg. bills purchased/discounted by banks)				
29. Instalments of deferred receivables (due within 1 year)				
30. Inventory:	*0.00*	*0.00*	*0.00*	*0.00*
i. Raw materials (including stores and other items used in the process of manufacture)	*0.00*	*0.00*	*0.00*	*0.00*
a. Imported				
b. Indigenous	0.00	0.00	0.00	0.00
ii. Stocks-in-process	0.00	0.00	0.00	0.00
iii. Finished goods	0.00	0.00	0.00	0.00
iv. Other consumable spares	*0.00*	*0.00*	*0.00*	*0.00*
a. Imported				
b. Indigenous				
31. Advances to suppliers of raw materials and stores/spares				
32. Advance payment of taxes				
33. Other current assets (specify major items)	*0.00*	*0.00*	*0.00*	*0.00*
a. Sundry advances			0.00	0.00
b. Deposits	0.00	0.00	0.00	0.00
c.				
d.				
34. Total Current Assets (26 to 33)	**0.00**	**0.00**	**0.00**	**0.00**

FIXED ASSETS				
35. Gross Block (land, building, machinery, work-in-progress)	0.00	0.00	0.00	0.00
36. Depreciation to date	0.00	0.00	0.00	0.00
37. Net Block (35 - 36)	0.00	0.00	0.00	0.00
OTHER NON-CURRENT ASSETS				
38. Investments/book debts/advances/deposits which are not current assets	*0.00*	*0.00*	*0.00*	*0.00*
i. a. Investments in subsidiary companies / affiliates				
b. Others	0.00	0.00	0.00	0.00
ii. Advances to suppliers of capital goods and contractors	0.00	0.00	0.00	0.00
iii. Deferred receivables (maturity exceeding 1 year)	0.00	0.00	0.00	0.00
iv. Others	*0.00*	*0.00*	*0.00*	*0.00*
a. Deposits				
b. TDS				
c.				
d. Receivables. over 6 months				
39. Non-consumable stores and spares				
40. Other non-current assets including dues from directors	0.00	0.00	0.00	0.00
41. Total Other Non-current Assets (38 to 40)	0.00	0.00	0.00	0.00
42. Intangible Assets (patents, good will, prelim.expenses, bad / doubtful debts not provided for, etc.	0.00	0.00	0.00	0.00
43. Total Assets (34+37+41+42)	0.00	0.00	0.00	0.00
44. Tangible Net Worth (24 - 42)	0.00	0.00	0.00	0.00
45. Net Working Capital (34 - 10)	0.00	0.00	0.00	0.00
46. Current Ratio (34 / 10)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
47. Total OUTSIDE Liabilities / Tangible Net Worth (18 / 44)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
48. Total TERM Liabilities / Tangible Net Worth (17 / 44)				

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.



Six Qualities of an Entrepreneur



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 the same; whatever standard he sets up, 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

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