

INTEGRATED HEADQUARTERS MoD (NAVY)



OFFICERS' PRE-RETIREMENT CAPSULE

DIRECTORATE OF EX-SERVICEMEN AFFAIRS (DESA)

SCHEDULE

- 1000 H - 1115 H - Why Entrepreneurship / Types of Enterprise
- 1115 H - 1130H - BREAK
- 1130 H - 1300 H - Bank Procedures & Formalities and Support
Eco system
- 1300 H - 1430 H - LUNCH
- 1430 H - 1530 H - Retirement Solutions (ICICI Bank)
- 1530 H - 1545 H - BREAK
- 1545 H - 1700 H - Financial Management (Indian Investors)

Why





ENTREPRENEURSHIP



Why we are talking about Entrepreneurship ?



Is the purpose of education defeated?

- **Neither overall development of personality**
- **Nor man-making**
- **Nor making students productive and meaningfully employed**



Therefore

- Creating Negative effect
 - Psychologically
 - Rising unemployment



UNEMPLOYMENT



10TH PASS - 10 YEARS

12TH PASS - 12 YEARS

GRADUATE - 15 YEARS

POST GRADUATE - 17 YEARS



**How to cheek negative effect
&
Create positivity / functionality**



**Thus require
To Promote Entrepreneurship**



SUNRISE CANDLE INDUSTRY

<https://youtu.be/wC0-mOBtDhA>



The Kabadiwala.com
<https://youtu.be/zVmOiBDBeJI>



PM Udyami Talks | NIESBUD - Stories of Change | Ranveer Singh | Tiger Fall Aquatic Camps

<https://youtu.be/NIWgPbIQKGk>



PM Udyami Talks | NIESBUD - Stories of Change | Manoj Kumar | Mount School

<https://youtu.be/4UE9tPH4CT0>



Synergy of 4 word help to create the Enterprises

1. Idea
2. Technology
3. Information
4. Confidence (Passion / Attitude/ Handwork)



Need of Entrepreneurship



Need of Entrepreneurship

- Solution for Unemployment Problem
- Create Job Opportunities
- Individual and Social Development
- Increases National Production
- Generate the Economic Growth
- Balanced Area Development
- Dispersal of Economic Power
- Reinvestment of profit for the welfare of the people and area.
- Enhances the standard of living.



Steps to be taken to Promote Entrepreneurship



- Create Entrepreneurial environment
- Bring all the agencies in one umbrella
- Change the Mindset of the people
- Setup Entrepreneurial Development Institutes in every state.
- Recognize and celebrate entrepreneurship among youth as a preferred career.



- Enhance Easy access to finance for start-ups.
- Reduce the time of starting a business and ease down the complex procedures of Govt licensing.
- Promote entrepreneurship among educated / uneducated youth , women and other underprivileged.



Every Big Enterprises Starts with a small Dream



So Keep Dreaming

TYPES OF ENTERPRISES

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(Ministry of Skill Development and Entrepreneurship,
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TYPES OF ENTERPRISES

- 1 Proprietorship
- 2 Partnership
- 3 Limited Liability Partnerships
- 4 Private limited company
- 5 Public limited company
- 6 One Person Company
- 7 Self help group
- 8 Hindu undivided family



- **Trust:** Trust is legal arrangement in which a person holds property for the sake of some other person.
- **Society:** Society is an association of persons who came together to full fill any particulars purpose, described under the act.
- **Section 8:** Many companies primarily have charitable and non-profit objectives. Such entities are referred to as a Section 8 Company because they get recognition under Section 8 of Companies Act, 2013. These companies dedicate all their incomes and profits towards the furtherance of their objectives.



HOW YOU MAKE CHOICES OF YOURS BUSINESS ENTITY

- Ability to raise capital/Requirement of capitals/Source of Funding.
- Separation of ownership or management
- Limited liabilities protection
- Transfer of ownership
- Ease of formation, formalities and its maintenance.
- Tax consideration
- FDI investment
- Size of venture
- Governance and operations
- Impact investment and social responsibility
- Risk taking capability
- Capacity and capability an individual



Proprietorship : It is a form of business organization which is owned, controlled and managed by only one person.

Partnership: A partnership is an association of two or more persons to carry on as co owners a business and to share its profit or loss.

Company: A company is an association of persons who contribute money in the shape of shares and the company gets a legal entity and enjoys a permanent existence.



Steps	Proprietorship	Partnership	LLP	Private Limited Company	One Person Company
Registration	No formal registration Required	It can be registered or unregistered (Registered under Partnership Act, 1932)	Registered with the Ministry of Corporate Affairs under the Limited Liability Partnership Act, 2008.	Registered with the Ministry of Corporate Affairs under the Companies Act, 2013.	Registered with the Ministry of Corporate Affairs under the Companies Act, 2013.
Name of the Entity	Choice of Name can be used. No approvals required	Choice of Name can be used. No approvals required	Name must be approved by the Registrar of Company. Only names that are not identical / similar to an existing company or LLP name and names that are not offensive or illegal would be allowed . It must end with end with the words “Limited Liability Partnership” or “LLP”.	Name must be approved by the Registrar of Company. Only names that are not identical / similar to an existing company or LLP name and names that are not offensive or illegal would be allowed . It must end with end with the words Private Limited Company	Name must be approved by the Registrar of Company. Only names that are not identical / similar to an existing company or LLP name and names that are not offensive or illegal would be allowed . It must end with end with the words “OPC” or “One Person Company”.



Steps	Proprietorship	Partnership	LLP	Private Limited Company	One Person Company
Legal Status of Entity	It is not recognized as a separate legal entity and the promoter is personally liable for the liabilities of the Proprietorship	It is not recognized as a separate legal entity and the promoter is personally liable for the liabilities of the Partnership	LLP is a separate legal entity registered under the LLP Act, 2008. The partners of a LLP are not personally liable for the liabilities of the LLP.	Private Limited Company is a separate legal entity registered under the Companies Act, 2013. The Directors and Shareholders of a Private Limited Company are not personally liable for the liabilities of the Company.	One Person Company is a separate legal entity registered under the Companies Act, 2013. The Director and Nominee Director of a One Person Company are not personally liable for the liabilities of the Company
Member (s) Liability	Proprietor has unlimited liability and is responsible for all the liabilities of the Proprietorship	Partners have unlimited liability and is responsible for all the liabilities of the Partnership	Partners have limited liability and is liable only to the extent of their contribution	Shareholders have limited liability and is liable only to the extent of their contribution	Director and Nominee Director have limited liability and is liable only to the extent of their contribution



Steps	Proprietorship	Partnership	LLP	Private Limited Company	One Person Company
Minimum Number of Members	Have only one person as member.	A minimum of two persons are required to start a Partnership.	A minimum of two persons are required to start a LLP.	A minimum of two persons are required to start a Private Limited Company.	A minimum of one persons are required to start a One Person Company, viz. Director and Nominee Director.
Maximum Number of Members	Can have only one person as member.	Maximum number of partners can be only 100.	Have unlimited number of Partners.	Maximum of 200 shareholders or members.	A One Person Company can have only two people, viz. Director and Nominee Director.
Foreign Ownership	Foreigners are not allowed to start a Proprietorship.	Foreigners are not allowed to start a Partnership.	Foreigners are allowed to invest in a LLP only with prior approval of RBI and Foreign Investment Promotion	Foreigners are allowed to invest in a Private Limited Company under the Automatic Approval route	Director and Nominee Director cannot be Foreigners.



Steps	Proprietorship	Partnership	LLP	Private Limited Company	One Person Company
Transferability	Not transferable	Not transferable.	Ownership can be transferred.	Ownership can be transferred by way of share transfer.	Ownership can be transferred
Existence or Survivability	Existence of a Proprietorship business is dependent on the Proprietor	Existence of a Partnership business is dependent on the Partners. Could be up for dissolution due to death of a Partner.	Existence of a LLP is not dependent on the Partners. Could be dissolved only voluntarily or by an Order of the Company Law Board.	Existence of a Private Limited Company is not dependent on the Directors or Shareholders. Could be dissolved only voluntarily or by Regulatory Authorities	Existence of a One Person Company is not dependent on the Director or Nominee Director. Could be dissolved only voluntarily or by Regulatory Authorities.
Minimum paid up capital required	No binding	No binding	No binding	1 LAKH	No binding



Steps	Proprietorship	Partnership	LLP	Private Limited Company	One Person Company
Annual Statutory Meetings	No requirements to conduct annual statutory meetings.	No requirements to conduct annual statutory meetings.	No requirements to conduct annual statutory meetings.	Board and General Meetings must be conducted periodically.	No requirements to conduct annual statutory meetings.
Annual Filings	No requirements to file annual report with Registrar of Companies. Income Tax Return must be filed based on the income of the Proprietorship.	No requirements to file annual report with Registrar of Companies. Income Tax Return must be filed for the Partnership.	Must file Annual Statement of Accounts & Solvency and Annual Return with the Registrar each year. Income Tax Return must also be filed for the LLP.	Must file Annual Accounts and Annual Return with the Registrar of Companies each year. Income Tax Return must also be filed for the Private Limited Company.	Must file Annual Accounts and Annual Return with the Registrar of Companies each year. Income Tax Return must also be filed for the One Person Company.



S. No.	Public Ltd Company	S. No.	Private Ltd Company
1.	Public Ltd Co are open to everyone. The Company is not in the hands of few promoters but the public own its.	1.	Private Ltd Co is owned by a group of promoters. All its shares are in private hands.
2.	Public Ltd Co full-fledged corporate body.	2.	A Private Ltd Co is a partnership firm with limited liabilities.
3.	The shares can be freely transferred in	3.	Public offer of share is not possible in private Ltd Co. if have to transferred the consent of share holders must be sought.
4.	Its share can be listed in stock exchange	4.	Share can not be listed in stock exchange.
5.	It's comes with stringent rules and requirements.	5.	Moderate no stringent norms.
6.	The minimum no of share holder is 7 and no maximum limit.	6.	The minimum no of share holder is 2 and maximum is 200.
7.	Minimum paid up capital is 5 Lac.	7.	Minimum paid up capital is 1 Lac.



COMPARISON CHART OF TRUST & SOCIETY

BASIS FOR COMPARISON	TRUST	SOCIETY
Meaning	A legal relationship, in which author assigns property to the trustee for the benefit of the beneficiary.	A society is an organized group of persons, who are joined together for fulfilling any purpose relation to literature, science or charity.
Status	Indian Trust Act 1882	Society Registration Act 1860
Fundamental Document	Trust Deed	Memorandum of Association and Rules Regulation
Minimum persons required	2	7
Control System	Centralized	Democratic
Governed by	Board of trustees	Governing Body which should be directors, governors, trustees etc



TYPES OF CREDITS

- 1 Term loan
- 2 Working capital
- 3 Bank guarantee
- 4 Letter of credit
- 5 Pre shipment credit
- 6 Post shipment credit
- 7 Angel financing
- 8 Lease financing
- 9 Crowd funding



Term Loan: A term loan is a loan in which

- Duration is fixed
- Amount is fixed
- Repayment schedule is fixed
- Interest rate is predetermined/fixed

Working Capital: Working capital denotes the amount of funds needed for meeting day to day expenses.



Bank Guarantee: A bank guarantee is a promise from a bank or other lending institutions that if a particular borrower defaults on a loan the bank will cover the loss. It may be performance based or financial.

Letter of Credit: A letter of credit represents an obligation taken by a bank to make payment once certain criteria are met after their terms are completed and confirmed, the bank will transfer the fund. The L.C. ensures the payment will be made as long as the services are performed.



Preshipment: Credit extended to exporter prior to shipment of goods for the execution of the export order.

Post Shipment: Post Shipment finance refers to the credit extended to the exporter after the shipment of goods for meeting working capital requirement.



Lease Financing: Lease financing where the owner of an asset gives another person the right to use the asset against periodical payment

Advantage : The Lessee can use the asset to earn without investing money in the asset. It is mostly for fixed assets.

Other Advantage: No risk of obsolescence, cost saving, flexibility & liquidity



Angel Financing: An Angel investor is typically an individual or a high worth individual investor who provides funding or financial support for start-up in lieu of stake in ownership in the company.



Crowd Funding : Funds from multiple investors via web based platform or social networking site for definite objective. Small contribution no of person cumulatively may full fill the fund requirement of the investee who otherwise lacked access to such funds.

- It is unsecured loan
- Equity crowd funding is not allowed in India
- Only a credited investor can invest
- Retail investor can invest up to 20000-60000 only
- Max no of Retail investor 200
- Start up to less than 2 year old only eligible to participate.



Self Help Group (SHG):

Self Help Group is a small economically homogeneous affinity group of 10-20 rural poor people voluntarily formed to share and mutually agreed to contribute to a common fund to be lend to its members for meeting their productive and emergent credit needs as per group decision.

- quantum of loan 50000 per person
- Only one person from one family can become member SHG.



Hindu Undivided Family: Hindu Undivided Family is not defined as income tax act but it is covered under the Hindu law by definition HUF consist of all individuals who are lineally descended from a common ancestor and also comprises of unmarried.

A HUF is a family which consists of all persons lineally descended from a common ancestor and also the wives and daughter of the male descendants. It consists of the Karta who is typically the eldest person or head of the family while other family members are coparceners.



Revised MSME Classification

Composite Criteria : Investment And Annual Turnover

Classification	Micro	Small	Medium
Manufacturing & Services	Investment < Rs. 1 Cr. And Turnover < Rs.5cr.	Investment < Rs. 10 Cr. And Turnover < Rs.50cr.	Investment < Rs. 20 Cr. And Turnover < Rs.100 cr.



- **Credit Guarantee Scheme (CGTMSE)** is an important programme of the Government of India aimed at facilitating the flow of collateral free credit **up to Rs. 200 lakhs per borrower** from the Banks to Micro and Small Enterprises. Further as per the extant guidelines of RBI, Banks are mandated **not to accept collateral security in the case of loans upto Rs. 10 lakhs** extended to units in Micro and Small Enterprise.



- Credit facilities (Fund based and / or Non fund based) extended to a single eligible borrower in the **Micro and Small Enterprises sector for credit facility not exceeding Rs. 200 laks**, without any collateral security and/ or third party guarantee.
- Credit facilities extended to **MSE Retail Trade, not exceeding Rs. 100 Lakhs**, without any collateral security and/ or third party guarantee.



- **“Hybrid Security” Product:** Collateral security can be obtained for a part of the credit facility, whereas the remaining part of the credit facility, up to maximum of Rs.200 lakhs, can be covered under the scheme. CGTMSE will have an notional second charge on the collateral security provided by the borrower.



METHOD OF ASSESSMENT

- Working Capital Credit Limits to MSME Enterprises in Individual cases **up to Rs.5.00 Cr (Manufacturing Sector) and up to Rs.2.00 Cr (Service Sector)** will be computed on the basis of **minimum 20% of their estimated/projected annual sales turn over (turn over method)**.
- To promote and encourage cashless or digital mode of transactions to MSME units, working capital credit limits will be computed on the basis of 25% of their estimated/projected annual sales turn over & 30% of the digital portion projected turnover.



59 Minute Loan-The initiative

“PSBloansin59minutes.com” Portal - Standard Operating Procedures

- To ease access of credit to Individuals and MSMEs. This is a **unique platform that ensures seamless In-principle loan approval.**
- The initiative aims at automation and digitization of various processes of Business Loan (**Term Loan and Working Capital Loan**) and **Retail Loans** .The borrower has been given the flexibility to choose lender.



59 Minute Loan-The initiative

“PSBloansin59minutes.com” Portal - Standard Operating Procedures

- Business Loan In-principle approvals, with /without collateral, are currently provided for value from INR 1 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.
- As the calculation of Bank Finance on psbloansin59minutes is done based on the existing / present cash flow as per GST returns, applying the turnover method.



THANK YOU

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BANK PROCEDURE AND FORMALITIES

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BANK ESSENTIALS

- **Proof of Identity** : Voter's ID Card / Passport / Driving License / PAN Card /AADHAR
- **Proof of residence**: Recent telephone bills, electricity bill, property tax receipt /Passport / voter's ID Card
- **Proof of business Address**: Lease /rent agreement /Land ownership /shop/office ownership agreement
- **Credit Score** : Applicant should not be defaulter in any Bank/F.I.
- **Financial Projections**: Last three years balance sheets of the units along with income tax / sales tax returns etc.(Applicable for all cases from . 2 lakh and above) However, for cases below fund based limits of 25 lakh if audited balance sheets are not available, then un audited balance sheets are also acceptable as per extant instructions of the bank.

DOCUMENTS FOR PROPRIETORSHIP FIRM

- Passport size photograph
- Registration certificate in case of registered concern
- **License issued by the municipal corporation under shop and establishment act**
- Sales and income tax return
- Importer Exporter code
- Income tax return
- Utility bill such an electricity/water/landline telephone bills
- **Pan In the name of Proprietor**

DOCUMENTS FOR PARTNERSHIP FIRM

- Copy of registration certificate
- Copy of partnership deed
- Pan card in the name of partnership
- list of all partners
- partnership letter signed by all partner in their individual capacity.
- letter of authorization power of attorney signed by all partners who will operate the accounts

DOCUMENT FOR LLP

- Certificate of incorporation
- Pan of LLP
- Registered office address proof
- Pan and address proof of all partners
- LLP agreement
- Board resolution

DOCUMENTS FOR COMPANY

- Copy of certification of incorporation
- Copy of memorandum of Association (Registration, Objective, Scope, Power and area of operation)
- Copy of article of association (Rules and regulations for administration and managing of the company)
- Copy of certificate of commencement of business
- Pan card in the name of company
- A board resolution mentioning that board has decided to open account in the name of bank who will operate the account.
- List of board of director of the company

DOCUMENTS FOR SELF HELP GROUP

- copy of minutes of the meeting
- list of member of group
- resolution to authorise who will operate the account
- KYC of all members of group

SMALL ACCOUNT

- Self-attested photograph
- Aggregate of credit in the financial year cannot exceed 100000/-
- Aggregate transfer and withdrawal in a month cannot exceed 10000/-
- The balance of any point of time cannot exceed 50000/-

PROCEDURE FOR AADHAR UDYAMITA

STEP 1

- Logon to the **Udyog Aadhar website**. or online registration, the applicant should visit the official website: www.msme.gov.in

STEP 2

- Enter the 12 digit Aadhar of the applicant and complete the verification process.
- **Name of Owner** - Fill name of authorised signatory or owner as mentioned on the Aadhar Card
- **Social Category** - Provide the applicant's caste: General/Schedule Caste/Schedule Tribe/ Other Backward Castes
- **Name of Enterprise** - Fill the name by which the enterprise is known to the customers/public and is a legal entity to conduct business.

STEP 3

- **Type of Organization** - Select the type of legal entity for the business.
- **PAN** - Enter PAN Number of proprietor in case of proprietorship. In case of company or LLP, enter the PAN of the entity for which Udyog Aadhar is sought.

STEP 4

- **Location of the plant** - Enter address of all location of business.
- **Official Address** - Enter main address or corporate office address along with mobile and email address.
- **Date of Commencement** - Enter the date on which the business was started.

STEP 5

PROCEDURE FOR AADHAR UDYAMITA

STEP 6

- **Previous Registration Details** – Enter details of previous MSME registration, if applicable.

STEP 7

- **Bank Details** – Enter details of bank account of the company including IFSC Code and Bank Account Number.

STEP 8

- **Major Activity** – Select major area of activity of the business – manufacturing or service.
- **NIC Code** – Select the appropriate NIC Code from the National Industrial Classification (NIC) handbook.
- **Person employed** – Enter the total number of people employed in the business.
- **Investment in Plant & Machinery/Equipment** – Enter the amount of money invested in terms of machinery and equipment by the business. Do not include value of building or land.

STEP 9

- **DIC** – Enter details of the District Industry Center nearest to the business, if required.
- **Submit** – The Applicant must click on Submit button to generate OTP which will be sent to email id mentioned for registration.
- The Applicant have to enter OTP received on mobile (linked with Aadhaar) second time.

STEP 10

- **Enter Captcha** – The Applicant must enter Captcha before clicking **Final Submit button**.
- If successfully completed, Udyog Aadhar would be provided

Documents required for GST registration

- 1 • PAN card of the applicant and photographs
- 2 • Partnership deed or incorporation certificate
- 3 • PAN cards, voter IDs or Aadhaar cards of promoters and/or partners with photographs
- 4 • **Address proof** of the business by in the form of an electricity bill, rent or lease agreement or for an SEZ, documents issued by the government
- 5 • Bank account statement of the company, firm or individual/
- 6 • Cancelled cheque
- 7 • Digital Signature (only for Private Limited Companies)
- 8 • Letter of Authorization (only for Partnership firms and Private limited companies)/Board Resolution for Authorized Signatory (only for Private Limited companies)

HOW TO REGISTER FOR GST

STEP1

- Go to GST portal . <https://www.gst.gov.in/>.
Click on Register Now under Taxpayers (Normal)

STEP 2

- Enter the following details in **Part A - Select New Registration** In the drop-down under I am a - select Taxpayer Select State and District from the drop down Enter the Name of Business and PAN of the business Key in the Email Address and Mobile Number. The registered email id or mobile number will receive the OTPs. Click on Proceed

STEP 3

- Enter the OTP received on the email and mobile. Click on Continue.

STEP 4

- You will receive **the Temporary Reference Number (TRN)** now. This will also be sent to your email and mobile. Note down the TRN.

STEP 5

- Go to GST portal. Click on **Register Now**.

STEP 6

- **Select Temporary Reference Number (TRN)**. Enter the TRN and the captcha code and click on Proceed

HOW TO REGISTER FOR GST

STEP 7

- Enter the OTP and click on Proceed

STEP 8

- You will see that the status of the application is shown as drafts. Click on Edit Icon.

STEP 9

- **Part B has 10 sections.** Fill in all the details and submit appropriate documents. Here is the list of documents you need to keep handy while applying for GST registration- Photographs-Constitution of the taxpayer-Proof for the place of business-Bank account details- Authorization form

STEP 10

- **Once all the details are filled in go to the Verification page.** Tick on the declaration and submit the application using any of the following ways –. Companies must submit **application using DSC-Using e-Sign** – OTP will be sent to Aadhaar registered number-Using EVC – OTP will be sent to the registered mobile
Now click on 'Save and continue'. Once you submit the application, you will need to sign it digitally.

STEP 11

- Click on '**Submit**' to save your details. After submission, you will receive an Application Reference Number (ARN) via email or SMS to confirm your registration.

STEP 12

- A success message is displayed and **Application Reference Number(ARN)** is sent to registered email and mobile.

STEPS TO APPLY FOR NEW PAN

STEP 1

- Open the NSDL site <https://www.onlineservices.nsdl.com/paam/endUserRegisterContact.html> to apply for a new PAN.

STEP 2

- Select the Application type – **New PAN** for Indian citizens, foreign citizens or for change/correction in existing PAN data.

STEP 3

- Select your category – individual, associations of persons, body of individuals, etc.

STEP 4

- Fill in all the required details like name, date of birth, email address and your mobile number in the PAN form

STEP 5

- On submitting the form, you will get a message regarding the next step.

STEP 6

- Click on the “**Continue with the PAN Application Form**” button.

STEPS TO APPLY FOR NEW PAN

STEP 7

- You will be redirected to the new page where you have to submit your digital **e-KYC**

STEP 8

- Now enter your personal details in the next part of the form.

STEP 9

- In the next part of the form, enter your contact and other details.

STEP 10

- Enter your area code, AO Type and other details in this part of the form

STEP 11

- The last part of the form is **the document submission and declaration.**

STEP 12

- You will get to see your completed form to make corrections if any. If you do not want to make any changes, **click Proceed button.**

STEPS TO APPLY FOR NEW PAN

STEP
13

- You will be redirected to the payment section where you have to make payment either through demand draft or through net-banking/debit/credit card.

STEP 14

- Once you make the payment, you will get the acknowledge form with the 16 digit acknowledgment slip.

STEP 15

- Take a print of this acknowledgment form

STEP 16

- Attach two recent passport size photographs sign in the space provided on the acknowledgment form.

STEP 17

- Enclose all the documents (self-attested) mentioned in the form along with the Demand draft (if payment was not done online) and acknowledgment form.

- You will receive **the email on receipt of application**

STEP 18

- Post the envelope containing all these documents to the NSDL address (If the payment not done online)-

E- PAN – INSTANT ALLOTMENT OF PAN VIA EMAIL

APPLICATION	DOCUMENT	INSTANT ALLOTMENT
<ul style="list-style-type: none">While making the application, the applicant has the option to choose between – (i) Both physical PAN Card and e-PAN; (ii) e-PAN only, No physical PAN Card.The Physical PAN card will be delivered to the applicant`s address. The e-PAN will be sent to the applicant`s e-mail.	<ul style="list-style-type: none">Applicants do not need to submit physical copy and application form will be signed using Aadhaar-based e-Signature or digital signature. Make sure your Aadhaar is updated with your mobile number. An OTP is sent to the mobile number registered with Aadhaar, to conduct the e-KYC.	<ul style="list-style-type: none">E-PAN is generated using the details of information available in the Aadhaar database. However, one has to upload an image of one's signature and a recent photograph in the prescribed format.While making the application, the applicant has the option to choose whether he/she wants both a physical PAN card and an e-PAN or just an ePAN.

DOCUMENTS REQUIRED FOR ROC

1

- **Identity Proof :**
 - PAN Card
 - Aadhaar Card / Passport / Driving License / Voter Identity Card

2

- **Address Proof:** In addition to the PAN Card copy, the proposed Director must submit an address proof.(Telephone Bill /Bank statement/ Water bill/ electricity bill etc)

3

- **Residential Proof:** In addition to the address proof, a residential proof must be submitted during the incorporation of the Company

4

- **Passport size photos – 3 each**

5

- **2. Documents to be Signed by DIRECTORS**

- 1) Consent to Act as Director: Form DIR-2
- 2) Details for DIN
- 3) Declaration of DIN (If DIN is allotted already)

6

- **3. Documents to be Signed by SHAREHOLDERS**

- 1) Application for Digital Signature Certificate (DSC)
- 2) Affidavit by Subscribers & Director: INC-9

7

- **Documents from Company / LLP / Trademark Owner, if any**

- 1) Board Resolution / Formal authorization for use of Name / Trademark
- 2) Authorization for execution Documents from Company / LLP

8

- **Registered Office - Address**

- 1) No-Objection letter from the Owner of Address to use the address as Registered office of the Company.
- 2) Address Proof - In the name of the Owner of Address
 - a. Electricity Bill, Telephone Bill (Fixed Line Only), Gas Bill or Water Bill (Not older than 2 months); OR
 - b. Tax Paid Receipt or Copy of Registered Sale Deed

PROCEDURE FOR INCORPORATION

STEP 1

- Acquire Digital Signature Certificate (DSC)

STEP 2

- Acquire Director Identification Number (DIN) The proposed director will have to fill the **SPICe Form** to avail DIN.

STEP 3

- Create an account on MCA portal- New user registration @ mca.gov.in

STEP 4

- Go to the website of the Ministry of Corporate Affairs by clicking on this link: <http://www.mca.gov.in/MinistryV2/homepage.html>.

STEP 5

- Check availability of your business name
- Click on 'Reserve Unique Name' which is available under 'MCA services'.

PROCEDURE FOR INCORPORATION

STEP 6

- **Download Forms required for the registration process**
- Go to the homepage of the **Ministry of Corporate Affairs** by clicking on 'Forms and downloads'.

STEP 7

- **Go to 'Incorporation services'.**
- Under this section, you need to download forms like **SPICe**, **SPICe MoA**, and **SPICe AoA**.

STEP 8

- Login to the portal using your credentials used while making account and fill the forms and attach the mandatory documents listed in the e-Form.
- **Declaration of compliance - Form-1**
- **Notice of situation of registered office of the company - Form-18.**
- **Particulars of the Director's, Manager or Secretary - Form-32**

STEP 9

- **Submit the following eForms after attaching the digital signature**, pay the requisite filing and registration fees and send the physical copy of Memorandum and Article of Association to the RoC

STEP 10

- **After processing of the Form is complete** and Corporate Identity is generated obtain **Certificate of Incorporation** from RoC.

BREAK EVEN POINT

- Expenses = Variable cost or Fixed cost or Both
- Profit = (Function of sale) – Variable cost + Fixed cost
- Profit(Sale) – Variable cost = Contribution
- Sale - Variable cost = Contribution
- Contribution – Fixed cost = Profit/Loss

BREAK EVEN POINT

Quantity	1	2	3	10	66	67	68
Sales	250	500	750	2500	16500	16750	17000
Variable cost	100	200	300	1000	6600	6700	6800
Contribution	150	300	450	1500	9900	1050	10200
Fixed Cost	10000	10000	10000	10000	10000	10000	10000
Profit/ Loss	-9850	-9700	-9550	-8500	-100	+ 50	+ 200

BREAK EVEN POINT

1. Break Even Point= Total Fixed cost/Contribution unit = $10000/150 = 66.66$ (table)
2. B.E.P=Total fixed cost/(Sale/unit- Variable cost/unit) * Q max (Plant capacity in terms of units of outputs)

Suppose it comes 40% means if we use 40% of capacity of plant that will be our B.E.P.

BALANCE SHEET

LIABILITY

- 1. CAPITAL
- 2. LONG TERM LOAN
- 3. CURRENT LIABILITY
**(CREDITORS,BANK
OVERDRAFT,INTEREST ON
CASH CREDIT)**

**Liability is what the
borrower/organisation owe's i.e.
what it has borrowed**

ASSETS

- 1. FIXED ASSETS
(LAND,BUILDING,MACHINERY)
- 2. CURRENT ASSET
**(BANK BALANCE,DEBTORS,
INVENTORY)**

**Assets represents what is owned or
the thing it has purchased by
spending the money that it has
borrowed as reflected in the liability
sides**

PROFIT AND LOSS ACCOUNT

EXPENSES

- 1. RAW MATERIALS
- 2. WAGE/SALARY
- 3. SELLING EXPENSES
- 4. ADMIN EXPENSES
- 5. INTEREST
- 6. STATIONERY

INCOME

- 1. SALES
- 2. OTHER INCOME

(PROFIT=INCOME-EXPENSES)

GOLDEN RULE OF FINANCE MANAGEMENT

- Liability side has cost do not invest a single paisa on right hand side which is not earning means to create productive assets
- At least invest such a way that assets must on equal to or greater than cost of capital
- Assets must be investor in a such way that it brings money before Liability arise
- Do not invest more than optimum in fix assets and in inventory
- Do not keep cash ideal more than required

CURRENT RATIO

- **Current Ratio**=Current asset/ Current Liabilities
- Ideal current ratio - 1:33
- Current ratio is a measure of liquidity of a firm.
- If the current ratio is very high it means that the company is not using its assets efficiently.
- **Current Assets**:-Inventory/Debtors/Bank Balance/Loan Advances/Deferred tax. **(expected to turn in cash less than one year)**
- **Current liabilities**-Wages/Taxes/Current portions of long term Debts/Deposit from dealers/Interest accrued/Bills payable.**(Payable within a year)**

Debt Service Coverage Ratio

- It Measures a Company's ability to service its current debts by comparing its net operating income with it's total debt service obligation.
- In another words this ratio compares a company available cash with its current interest, principle and other obligations.
- Measures firm ability to make its current debt obligations.
- Debt service refers to all costs related to service a company debt.

DSCR = (Operating income / (Total debt + service cost))

- Net operating income is the income or cash flows that are left over after all of the operating expenses have been paid.
- Higher ratio is more Favorable than lower ratio.
- For ex. If a company had a ratio 1, that would mean that the company net operating profit equals to its debt service obligation if it's less than 1, then what dose it mean :----

Net operating profit = 150000/-

Interest Expenses = 55000/-

Principle Payment = 35000/-

Sinking Fund Obligation= 25000/-

DSCR= $150000/55000+35000+25000=1.3$

BUSINESS PLAN

- written document relating to any investment.
- data on the basis of which the project has been appraised and found feasible.
- information on economic, technical, financial, managerial and production aspects.
- enables the entrepreneur to know the inputs and helps him to obtain loans from banks or financial Institutions.



NEED OF THE BUSINESS PLAN

- To summaries the financial objective
- To summaries e the operational objective
- It means of defining your goals and steps needed to reach them
- It helps to guide your decision
- It is Road map of success
- Provide future clarity on all aspect of your business
- It is used to attract investment capital

NEED OF THE BUSINESS PLAN

- Assist in attracting strategic business partner
- To help you in identifying potential weakness
- To communicate your ideas with stake holders
- Effective means of defining your goals and step needed to reach them
- It spells out your purpose, vision and means of operations.
- It also serves as your company resume explaining your objective to investors, partners, employees and vendors.

Executive Summary

- objectives of the business and the methods through which the business can attain success
- overall picture of the business with regard to capital, operations, methods of functioning and execution of the business
- the assumptions and the risks generally involved in the business.



Organization Summary

- organization structure and pattern proposed for the unit
- the ownership is based on sole proprietorship, partnership or joint stock company.
- information about the bio data of the promoters including financial soundness

Marketing Plan

- Type of customers,
- Target markets,
- Nature of market,
- Market segmentation
- Future prospects of the market,
- Sales objectives,
- Marketing Cost of the project,
- Market share of proposed venture,
- Demand for the product in the local, national and the global market,
- It must indicate potential users of products and distribution channels to be used for distributing the product.



CAPITAL STRUCTURE AND OPERATING COST

- the total capital requirements of the project.
- the source of finance,
- extent of owners funds and borrowed funds
- Working capital requirements
- the source of supply
- Estimate of total project cost, must be broken down into land, construction of buildings and civil works, plant and machinery, miscellaneous fixed assets, preliminary and preoperative expenses and working capital.
- Proposed financial structure of venture must indicate the expected sources and terms of equity and debt financing.



MANAGEMENT PLAN

- Business experience of the promoters of the business,
- Details about the management team,
- Duties and responsibilities of team members,
- Current personnel needs of the organization,
- Methods of managing the business,
- Plans for hiring and training personnel,
- Programmes and policies of the management.



FINANCIAL ASPECTS

- projected profit and loss account
- balance sheet
- the estimated sales revenue
- cost of production
- gross profit
- net profit
- a projected balance sheet,
- cash flow statement
- funds flow statement must be prepared every year and at least for a period of 3 to 5 years.



TECHNICAL ASPECTS

- information about the technology
- technical aspects of a project.
- information on Technology selected for the project,
- Production process,
- capacity of machinery,
- pollution control plants etc.
- **Project Implementation**
- time table for the project.
- the time within the activities involved in establishing the enterprise can be completed.
- Implementation schemes show the timetable envisaged for project preparation and completion



Environmental, Social & Distributive Aspects

The credit appraisal officer has to assess the environmental effect of project in the surrounding locality, which is socially acceptable and providing ample opportunity for employment. Therefore following points to be considered during appraisal:

- I. Environmentally acceptable
 - a) Eco-Friendly
 - b) Bio-degradable
- II. Socially acceptable
- III. Employment generation
- IV. Distribution of the income



PROJECT REPORT

1. Name of the unit	:	Restaurant
2. Constitution	:	Proprietorship
3. Total Capital Cost		
Fixed Capital	:	3, 65,000.00
Working Capital	:	1, 35,000.00
Total	:	5, 00,000.00
4. Means of finance		
Promoter's contribution (10%)	:	50,000.00
Bank loan (90%)	:	4, 50,000.00
out of which		
Term Loan (90% of fixed capital)	:	3,28,500.00
Cash Credit (90% of working capital)	:	1,21,500.00
5. Loan repayment schedule	:	5 years

FINANCIAL ASPECTS OF THE PROJECT

FIXED CAPITAL

Land & Buildings: Rented

Plant & Machineries:

S. No.	Particulars	No.	Rate (Rs.)	Amount(Rs.)
1.	Deep freezer (450 ltr. Four door)	1	80,000.00	80,000.00
2.	Cock Freeze (220ltr)	1	15,000.00	15,000.00
3.	Coffee machine	1	25,000.00	25,000.00
4.	Cutlery, crockery & other items	-	---	70,000.00
5.	Equipment's (like mixer/juicer, electronic weigh, water storage tanks, gas bhatti etc.,)	-	---	70,000.00
6.	Generator	1	30,000.00	30,000.00
	TOTAL			2,90,000.00

OTHER FIXED ASSETS:

S. No.	Particulars	Amount (Rs.)
1.	Furniture for unit like racks, counter, chair, table, cash counter, shelf etc.	60,000.00
2.	Other equipment's like fan, heater etc.	10,000.00
	TOTAL	70,000.00

PRELIMINARY & PRE-OPERATIVE EXPANSES:

S. No.	Particulars	Amount (Rs.)
1.	Preparation of project report and market survey	1,500.00
2.	Transportation & Conveyance	2,500.00
3.	Misc. expenses	1,000.00
	TOTAL	5,000.00

TOTAL FIXED CAPITAL

S. No.	Particulars	Amount (Rs.)
1.	Land & building	-
2.	Machineries & Equipments	2,90,000.00
3.	Other fixed assets	70,000.00
	Preliminary & Pre-operative expenses	5,000.00
	TOTAL	3,65,000.00

WORKING CAPITAL

RAW MATERIAL (PER MONTH):

S.No.	Particulars	Qty. kg/ltr	Rate (Rs.)	Amount (Rs.)
1.	Tea & coffee item (Sugar, coffee, milk etc.)	-	-	8,000.00
2.	flour	300kg	20per	6,000.00
3.	Rice	250kg	30per	7,500.00
4.	Pulses(rajma, moong, arhar etc.)	-	-	8,500.00
5.	Vegetables	----	----	10,000.00
6.	Spices	----	----	2,000.00
7.	Vegetable oil	----	----	10,000.00
8.	Others (like kerosene, wood, ghee other daals, cold drinks, sauce, butter, Baisan etc.)	----	----	50,000.00
	TOTAL			1,02,000.00

MANPOWER (PER MONTH):

S.No.	Particulars	No.	Salary	Amount (Rs.)
1.	Manager	1	6000.00	6000.00
2.	Skill worker	2	4000.00	8000.00
3.	Helper	2	2000.00	4000.00
	TOTAL			18,000.00

UTILITIES (PER MONTH):

S.No.	Particulars	Oty.	Amount (Rs.)
1.	Electricity	-	1,500.00
2.	Phone bill	-	1,000.00
3.	Shop rent	-	7,500.00
	TOTAL		10,000.00

MISC. OR OTHER EXPENSES:

S.No.	Particulars	Amount (Rs.)
1.	Repair & Renewal	1,500.00
2.	Transportation	3,500.00
	TOTAL	5,000.00

TOTAL WORKING CAPITAL

S.No.	Particulars	Amount (Rs.)
1.	Raw material	1,02,000.00
2.	Manpower	18,000.00
3.	Utilities	10,000.00
4.	Misc. expenses	5,000.00
	TOTAL	1,35,000.00

$$\begin{aligned}
 \text{Total project cost} &= \text{Total fixed} &+& \text{Total working capital} \\
 &= 3,65,000.00 &+& 1,35,000.00 \\
 &= \mathbf{5,00,000.00}
 \end{aligned}$$

MEANS OF FINANCE:

S.No.	Particulars	Amount (Rs.)
1.	Own contribution (10%)	50,000.00
2.	Bank loan (90%)	4,50,000.00
	TOTAL	5,00,000.00

ANNUAL SALES REALISATION (for 1st year)

S. No.	Particulars	Qty.	Rate (Rs.)	Amount (Rs.)
1.	Breakfast	2500	50per	1,25,000.00
2.	Lunch	4000	120per	4,80,000.00
3.	Dinner	4000	120per	4,80,000.00
4.	Tea	10000	15per	1,50,000.00
5.	Coffee	3000	25per	75,000.00
6.	Chawmin	3000	25per	75,000.00
7.	Others (like samosa, curd, cold drink, butter, raita etc.)	----	----	7,20,000.00
	TOTAL			21,05,000.00

DEPERICIATION SCHEDULE @ 10% PER ANNUM

ITEM/YEAR	01	02	03	04	05
Opening balance	3,60,000.00	3,24,000.00	2,91,600.00	2,62,440.00	2,36,196.00
Depreciation	36,000.00	32,400.00	29,260.00	26,244.00	23,620.00
Closing balance	3,24,000.00	2,91,600.00	2,62,440.00	2,36,196.00	2,12,576.00

LOAN REPAYENT SCHEDULE @ 13.20% PER ANNUM

ITEM/YEAR	01	02	03	04	05
Opening balance	3,28,500.00	2,62,800.00	1,97,100.00	1,31,400.00	65,700.00
Repayment principal	65,700.00	65,700.00	65,700.00	65,700.00	65,700.00
Interest	43,362.00	34,690.00	26,017.00	17,345.00	8,672.00
Closing balance	2,62,800.00	1,97,100.00	1,31,400.00	65,700.00	-----

COST & PROFITABILITY

ITEM/YEAR	01	02	03	04	05
Capacity utilization	50%	55%	60%	65%	70%
Sales realization (A)	21,05,000.00	22,10,250.00	23,15,500.00	24,20,750.00	25,26,000.00
Expenditure					
Raw material consumed (B.1 = RM X 12)	12,24,000.00	12,85,200.00	13,46,400.00	14,07,600.00	14,68,800.00
Operating expenses (B.2=(Man power+ utilities+ other expenses) X 12)	3,96,000.00	4,15,800.00	4,35,600.00	4,55,400.00	4,75,200.00
Cost of production (C =B.1 + B.2)	16,20,000.00	17,01,000.00	17,82,000.00	18,63,000.00	19,44,000.00
Operating profit(D= A-C)	4,85,000.00	5,09,250.00	5,33,500.00	5,57,750.00	5,82,000.00
Depreciation (E)	36,000.00	32,400.00	29,260.00	26,244.00	23,620.00
Interest on TL (F)	43,362.00	34,690.00	26,017.00	17,345.00	8,672.00
Interest on CC (G = 121500 X 13.20%)	16,038.00	16,038.00	16,038.00	16,038.00	16,038.00
Tax provision					
Marketing expenses @ 5% on sales (H)	1,05,250.00	1,10,513.00	1,15,775.00	1,21,038.00	1,26,300.00
Net profit (I= D-E-F-G-H)	2,84,350.00	3,15,609.00	3,46,410.00	3,77,085.00	4,07,370.00
Cash inflow(J=I+E)	3,20,350.00	3,48,009.00	3,75,670.00	4,03,329.00	4,30,990.00

DEBT SERVICE COVERAGE RATIO (DSCR)

YEAR	01	02	03	04	05
A. Earning					
Net profit	2,84,350.00	3,15,609.00	3,46,410.00	3,77,085.00	4,07,370.00
Depreciation	36,000.00	32,400.00	29,260.00	26,244.00	23,620.00
TOTAL	320,350.00	3,48,009.00	3,75,670.00	4,03,329.00	4,30,990.00
B. Commitment					
Principal	65,700.00	65,700.00	65,700.00	65,700.00	65,700.00
Interest on TL	43,362.00	34,690.00	26,017.00	17,345.00	8,672.00
TOTAL	1,09,062.00	1,00,390.00	91,717.00	83,045.00	74,372.00
DSCR (A / B)	2.93	3.46	4.10	4.86	5.79

Average DSCR= 4.22

BREAK EVEN POINT

FIXED COST:

1. Interest on term loan	:	43,362.00
2. Depreciation	:	36,000.00
3. Utilities expenses	:	1,20,000.00
4. Man Power (Manager's salary)	:	72,000.00
5. Other expenses	:	60,000.00
TOTAL	:	3,31,362.00

Variable Cost (Sales- Net Profit- Fixed Cost) : **14,89,288.00**

$$\text{BEP} = \frac{\text{Fixed cost} \times 100}{\text{Contribution (Sales- Variable cost)}}$$

$$\begin{aligned} 100 &= \frac{3,31,362.00 \times 100}{(21,05,000 - 14,89,288)} \\ &= 53.82\% \end{aligned}$$

PROFIT LOSS STATEMENT

Expenses		Revenue	
To Opening Stock	00	By sale	2105000
To Raw Material purchase	1274000	By Closing Stock	50000
To other operating Expenses	396000		
Gross Profit c/f	485000		
Total	2155000	Total	2155000
To marketing expenses	105250	By gross Profit b/f	485000
To dep.	36000		
To bank Interest on TL	43362		
To bank Interest on CC	16038		
Net Profit (Balance figure)	284350		
Total	485000	Total	485000

CASH FLOW

Used of Fund		Sources Fund	
To plant and machinery	290000	By Net Profit	284350
To Furniture	70000	By Depreciation	36000
To Preliminary exp	5000	By Capital	50000
To Stock	50000	By Bank loan	450000
To Principal Repayment of TL	65700		
To Cash in hand (Balance figure)	339650		
Total	820350	Total	820350

BALANCE SHEET

Liabilities		Assets	
Capital	50000	Plant & Machinery	290000
Profit of year	284350	Furniture	70000
Bank loan/term loan	262800	Gross fixed assets	360000
Working Capital loan from bank	121500	Depreciation	(-)36000
		Net fixed assets	324000
		Preliminary expenses	5000
		Stock In Hand	50000
		Cash in Hand	339650
Total	718650	Total	718650

Current Ratio= Current Assets/ Current Liabilities

Stock in Hand+ Cash in hand

Working capital loan from bank+ Installment due within next 12 months

50000+339650

121500+65700

389650

187200

2.08

HOW TO WRITE A BUSINESS PLAN TO START YOUR OWN BUSINESS

- <https://youtu.be/Fqch5OrUPvA>

THANK YOU

Email: pk.arora@niesbud.gov.in
Mob No : 9720447744



Entrepreneurship Support Eco- System





ENTREPRENEURSHIP





MONEY



Government Support for Budding Entrepreneurs

Financial Support



Skill Development Support



Marketing Support



Mentoring & Handholding Support



MSME Classification

REVISED MSME CLASSIFICATION			
Composite Criteria : Investment and Annual Turnover			
Classification	Micro	Small	Medium
Manufacturing & Service	Investment < Rs.1 Cr. And Turnover < Rs. 5 Cr	Investment < Rs.10 Cr. And Turnover < Rs. 50 Cr	Investment < Rs.20 Cr. And Turnover < Rs. 100 Cr



Government Financial Support

Government schemes and benefits

- Prime Minister's Employment Generation Programme (PMEGP) - www.kviconline.gov.in
- MSME Business Loans in 59 Minutes - www.psbloansin59minutes.com
- Mudra scheme - www.mudra.org.in
- Stand up India Scheme - www.standupmitra.in
- Start up India Scheme - www.startupindia.gov.in



Government Financial Support

Government schemes and benefits

- Credit Guarantee Fund Scheme for Micro and Small Enterprises - www.cgtmse.in
- MSME Govt. Of India - www.msme.gov.in
- Credit Link Capital Subsidy Scheme for Technology Up gradation
- Champions portal - www.champions.gov.in
- Samadhaan - www.samadhaan.msme.gov.in



State Government Departments Providing Financial Support

- Directorate of Industries
- District Industries Centers (DIC)
- Khadi Village Industry Board(KVIB)
- Tourism Department
- Horticulture Department
- Directorate of Tribal welfare
- Small Industries Development Bank of India (SIDBI)
- National Bank for Agriculture & Rural Development(NABARD)
- Department of Minority
- Nagar Nigam / Nagar Palika



PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME

*On-line Process Flow of applications & funds under
the PMEGP Scheme started From
1st July, 2016*

KVIC

DIC

KVIB

PMEGP website <http://www.kviconline.gov.in/pmegpportal>



Maximum Project Size & Educational Qualification

Maximum Project size :

Rs.50.00 Lakhs for manufacturing sector and Rs.20.00 Lakhs for service sector.

Educational Qualification :

BELOW 8th OR 8th pass

Means of Finance and Subsidy

Category	Own Contribution	Area of Operation	
		Rural Area	Urban Area
Special Category (SC/ST/OBC/Minorities/ Women/ Ex- Serviceman /Physically Handicapped, Hilly areas	5 % of the Project cost	35 % of the Project cost.	25 % of the Project cost
General Category	10 % of the Project cost	25 % of the Project cost	15 % of the Project cost





Prime Minister's Employment Generation Programme

(Ver. 2.0)

EGP UPDATES

PMEGP modified Guidelines In

PMEGP e-PORTAL

- ONLINE EDP
- OFFLINE EDP
- PMEGP DASHBOARD
- MSME DASHBOARD
- DOWNLOAD PROJECTS
- VIDEO TUTORIAL
- GRIEVANCES
- BACKWARD AND FORWARD LINKAGES

- MSMEDL LIST
- NOTIFICATIONS
- CONTACT LIST
- FEEDBACK FORM
- FEEDBACK REPORT
- FREQUENTLY ASKED QUESTIONS



Click here for NOMINATION FORM

 Application For New Unit [Apply](#)

 Registered Applicant [Login](#)

 Application For Existing Units(2nd Loan) [Apply](#)

AGENCY LOGIN

- Official Nodal Agency [Login](#)
- EDP Training Center [Login](#)
- Official Bank Login [Login](#)

CAUTION NOTICE

PMEGP ONLINE APPLICATION FOR INDIVIDUAL APPLICANT

(1) Aadhaar Card No:	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>	
(2) Name of Applicant*:	-Select- <input style="width: 150px; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/> (Name as Per Aadhaar Card)	<input style="width: 100px; height: 30px; background-color: #ff9900; color: white; border: 1px solid #ff9900; border-radius: 5px;" type="button" value="Validate Aadhar"/>
(3) Sponsoring Agency*:	<input style="width: 150px; height: 30px; background-color: #ff9900; color: white; border: 1px solid #ff9900; border-radius: 5px;" type="button" value="--Select Agency --"/>	
(4) State*:	<input style="width: 150px; height: 30px; background-color: #ff9900; color: white; border: 1px solid #ff9900; border-radius: 5px;" type="button" value="--Select State--"/>	
(5) District*:	<input style="width: 150px; height: 30px; background-color: #ff9900; color: white; border: 1px solid #ff9900; border-radius: 5px;" type="button" value="--Select District--"/>	
(6) Sponsoring Office*:	<input type="radio"/> To get Office Select Agency, State and District	
(7) Legal Type*:	INDIVIDUAL	
(8) Gender*:	<input style="width: 150px; height: 30px; background-color: #ff9900; color: white; border: 1px solid #ff9900; border-radius: 5px;" type="button" value="Select"/>	
(9) Date of Birth (dd-mm-yyyy) *:	<input style="width: 100px; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>	Age: <input style="width: 50px; height: 25px; border: 1px solid #ccc; border-radius: 5px; background-color: #ff9900; color: white;" type="text"/>
(10) Social Category :	<input style="width: 150px; height: 30px; background-color: #ff9900; color: white; border: 1px solid #ff9900; border-radius: 5px;" type="button" value="--Social Category--"/>	
Special Category (if any):	<input style="width: 150px; height: 30px; background-color: #ff9900; color: white; border: 1px solid #ff9900; border-radius: 5px;" type="button" value="Not Applicable"/>	
(11) Qualification*:	<input style="width: 150px; height: 30px; background-color: #ff9900; color: white; border: 1px solid #ff9900; border-radius: 5px;" type="button" value="--Select--"/>	
(12) Communication Address: *	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>	
Taluk/Block*:	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>	
District*:	<input style="width: 100px; height: 25px; border: 1px solid #ccc; border-radius: 5px; background-color: #ff9900; color: white;" type="text"/>	<input style="width: 150px; height: 30px; background-color: #ff9900; color: white; border: 1px solid #ff9900; border-radius: 5px;" type="button" value="Change Communication District"/>
Pin*:	<input style="width: 100px; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>	
Mobile No*:	(1) <input style="width: 50px; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>	(2) <input style="width: 50px; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>
eMail:	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>	
PAN NO:	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px;" type="text"/>	
(13) Unit Location	<input style="width: 150px; height: 30px; background-color: #ff9900; color: white; border: 1px solid #ff9900; border-radius: 5px;" type="button" value="Select"/>	



Guidelines for Filling the Online PMEGP Application

- (1) Aadhar Number : 12 digit Aadhar number of the applicant should be filled in.
- (2) Name of Applicant : (i) Select prefix of name from the list, (ii) The applicant should fill his/her name exactly as it appears in the Aadhaar Card. In case of any mismatch in the name entered the applicant will not be able to fill the form further.
- (3) Sponsoring Agency : Select Agency (KVIC, KVIB, DIC) in which you want to submit the application form.
- (4) State : Select State from the list.
- (5) District : Select District from the list
- (6) Sponsoring Office : Select Office from the list
- (7) Legal Type : This Form is pertaining to Individual Applicant.
- (8) Gender : Select Gender (i.e. Male, Female, Transgender)
- (9) Date of Birth : (i) Date of Birth must be fill in the format of (DD-MM-YYYY) e.g. 15-12-1991. (ii) Age : Age should not less than 18 years. As soon as Date of Birth is entered the age will calculate dynamically.
- (10) Social Category : Select Social Category of the applicant from the list (i.e. General, Other Backward Caste, Scheduled Caste, Scheduled Tribe, Minority)
- Special Category : Select Special Category from the list (i.e. Ex-serviceman, Physically Challenged, Hill Border Area, North East Area)
- Qualification : Select qualification from the list (i.e. 8th Pass, Uner 8th, 10th Pass, 12th Pass, Graduate, Post Graduate, PHD, Diploma)
- Address for Communication: The Applicant should fill the complete postal address of the applicant including State, District, Pin Code, Mobile No., Email and PAN No.
- Unit Location : Select Unit Location (i.e. Rural OR Urban)
- Proposed Unit Address : The Applicant should fill the complete Unit address of the unit including Taluka, District, Pin Code (If Unit Address is same as Communication Address then click on communication Address to Unit Address)
- Type of Activity : Select from the activity list (i.e. Service or



(14) Proposed Unit Address :	<input type="text"/>	<input type="button" value="Copy Communication Address to Unit Address"/>	
Address*	<input type="text"/>		
Taluk/Block*	<input type="text"/>		
District*	<input type="text"/>		
Pin*	<input type="text"/>		
(15) Type of Activity : *	<input type="button" value="-Select-"/>	<input type="button" value="Select Industry / Activity"/>	
(16) Industry / Activity Name :	<input type="text"/>		
Product Description:	<input type="text"/>		
(17) EDP Training Undergone:*	<input type="button" value="-Select-"/>		
(18) EDP Training Instn. Name	<input type="text"/>		
(19) Project Cost :	Capital Expenditure	Working Capital	Total
	<input type="text"/>	<input type="text"/>	<input type="text"/>
(20) 1st Financing Bank: <input type="checkbox"/>	<input type="button" value="-Select Bank Name-"/>		
IFS/Bank Code*: <input type="text"/>	<input type="button" value="Select Bank IFS Code and Address"/>		
Branch Name*: <input type="text"/>			
Address*: <input type="text"/>			
District: <input type="text"/>			
(21) Alternate Financing Bank Name	<input type="button" value="-Select Bank Name-"/>		
(21) 2nd Financing Branch IFS Code	<input type="button" value=""/>	<input type="button" value="Select Bank IFS Code"/>	
<input checked="" type="checkbox"/> I hereby declare that information given above is true to the best of my knowledge. Any information to be found incorrect /false / wrong , I shall be liable for suitable Action.			
<input type="button" value="Save Applicant Data"/> <input type="button" value="Prepare DPR"/> <input type="button" value="Home"/>			

(15) Type of Activity : Select from the activity list (i.e. Service or Manufacturing)

(16) Name of the Activity : (i) Industry : Select Industry from the List of Industry (ii) Product Description : Type the specific product description.

(17) Whether EDP Training Undergone : Select Yes Or No from the List

(18) Training Institute's Name : If EDP Training Undergone YES, enter Training Institute Name in detail.

(19) Loan Required : (i) Capital Expenditure : Enter CE loan as proposed in the DPR in rupees. (ii) Working Capital : Enter WC loan as proposed in the DPR in rupees. (iii) Total Loan : The total loan will be calculated by the system automatically.

(20) Bank Details : (i) Enter IFSC code (ii) if IFSC code is not known then click on GET IFSC CODE button and select correct IFSC Code of Financing Bank. (iii) Enter optional Bank IFSC code .

(21) 2nd Financial Bank : Enter IFS Code of the 2nd Financing Branch which is optional

After entering all necessary information in the appropriate field Click On "Save Applicant Data" button to Save the Details.

-> After "Save Applicant Data" , you need to Upload documents for final submission of application.

-> After Final Submission of Application , Applicant ID and password will be sent to your registered Mobile No.



Applicant ID: KVKN16176408-2441882

Applicant Name: PANDURANG

ONLINE APPLICANT DOCUMENT /CERTIFICATE UPLOAD FORM

[View Application](#)

SrNo	Document Desc	Applicant Remarks	View
1	Passport Size Photo	-	view Document
2	Aadhar Card	-	view Document
3	Project Profile / Summary	-	view Document
4	Population Certificate	-	view Document
5	Highest Educational/Technical Certificate	-	view Document



Pradhan Mantri Mudra Yojana

Micro Units Development & Refinance Agency
Ltd. (MUDRA)

These schemes cover loan amounts as below:

Shishu: covering loans up to 50,000

Kishore: covering loans above 50,000 and up
to 5,00,000

Tarun: covering loans above 5,00,000 and up
to 10,00,000

www.mudra.org.in



SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)

**Financial Assistance – Credit Guarantee Fund
Scheme for Micro & Small Enterprises.**

STAND UP SCHEME

**To finance women, SC and ST entrepreneurs.
Financial assistance 10 Lakh – One Crore.**

Repayment within 7 years

www.standupmitra.in

**National Backward Classes Finance
Development Corporation- www.nbcfdc.gov.in**



TOURISM DEPARTMENT

S.No	Activities	Own contribution	Subsidy
1	Hotel, Resort, Restaurant / Dhaba Tour operator, Taxi, Bus, Rafting, camping, information Center And any activities promoting Tourism		



NATIONAL BANK FOR AGRICULTURE &RURAL DEVELOPMENT(NABARD)

- Dairy
- Piggery
- Poultry farm
- Rabbit sheep and Goats
- Rural Godown

www.nabard.org



State Financial Corporations

**Andhra Pradesh State
Financial Corporation**

Assam Financial Corporation

**Bihar State Financial
Corporation**

Delhi Financial Corporation

**Gujarat State Financial
Corporation**

**The Economic Development
Corporation of Goa**

Haryana Financial Corporation

**Himachal Pradesh Financial
Corporation**



- <http://www.apsfc.com/>
- <http://www.afconline.gov.in/>
- <http://bsfc.bih.nic.in/>
- <http://www.dfcdelhi.nic.in/>
- <http://www.gsfc.gujarat.gov.in>
- <http://www.edc-goa.com/>
- <http://www.hfcindia.org/>
- <http://www.hpfc.nic.in/>



Skill Development Support

- Mo SDE, Govt. of India -
 - PMKVY schemes
 - Ministry of MSME Govt. of India
 - National Urban Livelihood Mission (NULM)
 - National Rural Livelihood Mission (NRLM)
 - Ministry of Tourism
 - National Science & Technology Entrepreneurship Development Board (NSTEDB)- TEDP
- Ministry of Minority Affairs
 - Seekho Aur Kamao, USTTAD & Nai Manzil
 - Directorate of Tribal Welfare
 - The National Institute of Food Technology Entrepreneurship and Management (NIFTEM)
 - Ministry of New & Renewable Energy – Solar, Wind & Bio waste Management.
 - Ministry of Women & Child Development- STEP schemes for women



Marketing Support

1. Ministry of MSME Govt. of India
 - a) Organizing/Participation in Trade Fair/Exhibition at Domestic and International
 - b) International Cooperation & Marketing Development Scheme
2. Ministry of Commerce.
 - a) Trade policy at state , national and international level
3. Ministry of Women and Child Development
 - a) E- Haat bilingual portal - Direct online Marketing



Marketing Support

4. Khadi Village & Industries Commission (KVIC) and Khadi Village & Industries Board (KVIB)
 - a) Providing Marketing support through Khadi outlets
5. National Small Industries Corporation (NSIC)
 - a) Marketing -Tender marketing, single point registration for Govt. purchase-EMD.
 - b) Exhibitions and Technology fairs
 - c) MSME Global Mart B2B web portal
 - d) Buyer & seller meets and credit support
5. Ministry of Tribal Welfare
 - a) Support for Development & Marketing of Tribal Produce Products



Mentoring and Handholding support in Entrepreneurship

- NIESBUD - www.niesbud.nic.in
- IIE - www.iie.nic.in
- EDII - www.ediiindia.org
- NIMSME - www.nimsme.org
- DIMSME
- DST
- State level Entrepreneurship

Development Institute.



Every Big Enterprises Starts with a small Dream



So Keep Dreaming

RETIREMENT PORTFOLIO PLANNING

INDIAN NAVY

PRESENTED BY

RAJAT DHAR
DIRECTOR -
INVESTMENTS

WHAT WE DO?

DEVELOP

THOUGHT LEADERSHIP

In WEALTH MANAGEMENT domain.

BRING TOGETHER
**FINANCIAL
LEADERS &
VETERANS**

In the domain of FINANCIAL PLANNING

CONDUCT

INVESTOR AWARENESS PROGRAM (IAP)

In WEALTH MANAGEMENT domain.

CONDUCT

EMPLOYEE FINANCIAL WELLBEING PROGRAM (EFWP)

In WEALTH MANAGEMENT domain.

TOP MANAGEMENT STRATEGIC TEAM



Dalip Sharma
DIRECTOR GENERAL



Rajat Dhar
DIRECTOR -
INVESTMENTS



Rohini Raina
DIRECTOR -
CORPORATE RELATIONS

PREVIOUS WORKED AT



We understand your world



“
MONEY IS NOT THE MOST
IMPORTANT THING IN THE
WORLD. LOVE IS. FORTUNATELY, I
LOVE MONEY.

- JACKIE MASON.

OUR BRAND & PARTNER INSTITUTIONS

GOVERNMENT INSTITUTIONS & PSU



Small Business
Development Corporation



Socialist
Republic of Vietnam



Federal Democratic
Republic of Ethiopia



Consulate General of
India in Vietnam



Delhi Police



Mahanagar
Natural Gas Limited

INSTITUTIONS & ASSOCIATIONS



INDIAN MEDICAL
ASSOCIATION



KALPANA CHAWLA
GOVT. MEDICAL COLLEGE.

FINANCIAL INSTITUTIONS & FUND HOUSES



kotak
Mutual Fund



Bombay Stock Exchange Limited
BSE
The edge is efficiency



Your Partner In Finance

LEADING CORPORATES



RI DISTRICT 3011



Partners In Health



MEDIA COVERAGE



Workshop & Seminars (W&S)

Objective Driven Workshops & Seminars.

INDIAN INVESTORS FEDERATION conducts dedicated workshops across the domains of business finance & investing, financial cyber security for the Delhi Police & business associations, s.a., Karkadooma Business Owners' Association. In such workshops we enlighten investors and business owners on the best practices and strategies that they should adopt at their enterprise level.



Institutions



Karkadooma
Business Owners

Employee Financial Wellbeing Program (EFWP)



EVENTS

Investment Conclaves



Trade Delegations



Investors' Awareness Program (IAP)



Roundtable & Panel Discussions (RaPD)



Non - Profit Events



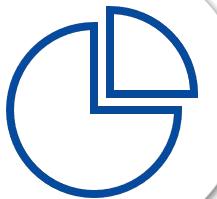
“

YOU NEED A STRATEGY, & A
TRADE OR INVESTMENT DECISION
CAN BE EVALUATED ONLY IN THE
CONTEXT OF THAT STRATEGY.

- AARON C. BROWN.

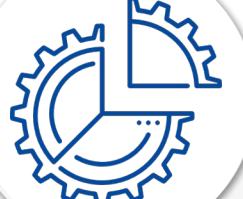
1 FIRST . STEPS

PRE RETIREMENT THROUGH RETIREMENT



Determine
Your Income
Needs Post
Retirement

1.



Determine
the Sources
to Generate
Income

2.



Start early
Planning for
Retirement

3.



Post
Retirement
Employment
Opportunities

4.



Protection

5.

2 ESTATE PLANNING - CHECKLIST

1

Last Will & Testament

Name a guardian for minor children, if any.

Name a guardian for your pets.

List all personal property & decide which people / charities receive each asset.

Name an executor to carry out the terms of your Will.

2

Beneficiary Designations

Name a beneficiary for all non - probate assets, including life insurance policies, pensions, etc.

3

Financial Power of Attorney

Choose a family member / or a financial agent to make important financial decisions for you, operate your bank accounts etc. in case of your incapitation.

ESTATE PLANNING - CHECKLIST

4

Financial Power of Attorney

Choose a family member / or a financial agent to make important financial decisions for you, operate your bank accounts etc. in case of your incapacitation.

5

Advance Healthcare Directive

Outline your medical preference in your living will.

Name a family member / or a healthcare agent to take medical decisions for you in your medical power of attorney.

6

Proof of Identity Documents

Gather your all KYC documents including birth / marriage / divorce certificates.

ESTATE PLANNING - CHECKLIST

7

Digital Logins & Passwords

Consider naming digital executor in your will.

Create a list of your digital assets, s.a. ,

- Bank & Financial Accounts.
- Social Media & Email Accounts.
- Logins for Streaming Services.
- Digital files, like photos & documents.

8

Gather all other Key Documents

Gather:

- copies of your life, health, car & home insurance policy documents.
- the titles & deeds of your homes, vehicles & real estate. Confirm if the listed owner is correct
- and create a list of all your financial accounts & institutions. eg., bank accounts, credit cards, mortgages, loans, etc.

“

IF YOU DON' GET SERIOUS ABOUT
YOUR MONEY,
you will never have serious
money.

- GRANT CARDONE.



Higher Fixed Interest Yield

With interest rates reaching its peak in the current scenario, we have tried to enter at the top of the interest rate cycle and have the rates freezed wherever possible so as to benefit over the longer tenure.



70 % Income Generating Assets

We have allocated 70% of the money to the partial of full interest / gains payable assets. This is to ensure that there is ample liquidity in the bank accounts through these payouts.



Strong Dividend Stock Portfolio

Allocation to cash rich dividend stocks ensures that an investor takes the benefit of both - income as well as capital gains; and can also earn lending income through Securities Lending & Borrowing option.



Pre IPO Allocation to Generate ALPHA...!

Minor allocation to Pre IPO shares is done to have multiplier effect, as we have seen in case of IRCTC, NYKAA, Nazara Technologies. These companies are going to be listed soon.

3. RETIREMENT PORTFOLIO

A RETIREMENT PORTFOLIO REQUIRES A DIFFERENT ASSET ALLOCATION AND HAS TO BE CRAFTED WELL.



NO TWO RETIREMENT PORTFOLIOS CAN BE SAME.

DON'T COPY + PASTE

4. STRUCTURING RETIREMENT PORTFOLIO

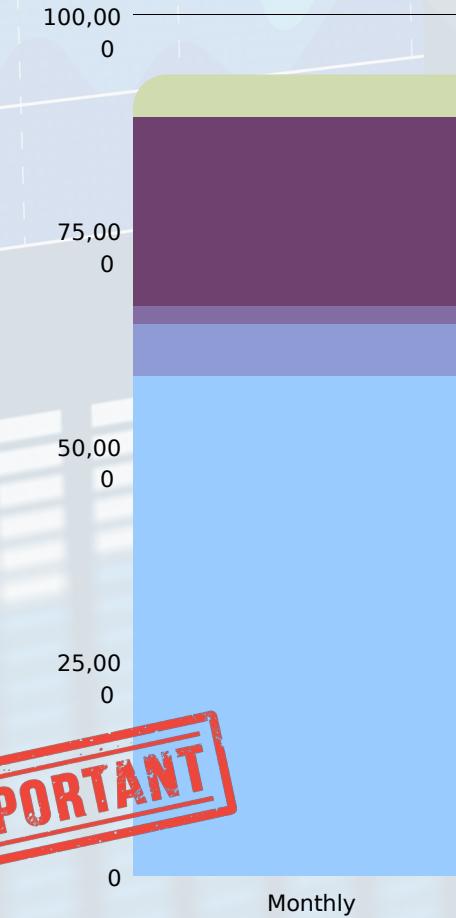
RETIREMENT PORTFOLIO (INR)

2,50,00,000/-

MONTHLY INCOME does not include INR 65 Lacs/- (26%), which is allocated into MUTUAL FUNDS.

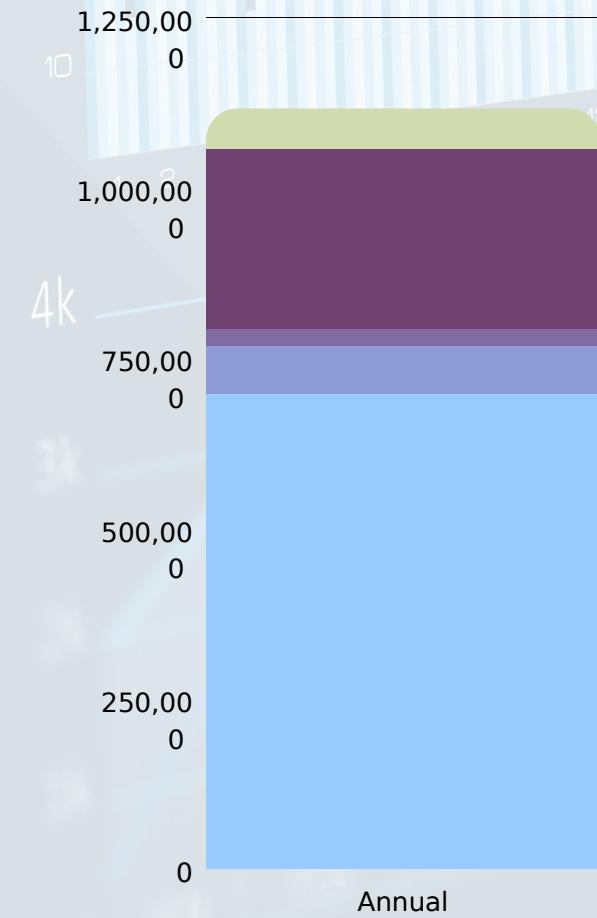
Thus, there is 26% allocated to the growth of the portfolio.

- Pension Guaranteed Plan
- RBI Floating Rate Bond
- Sovereign Gold Bond
- Corporate Deposits
- Dividend Stock Portfolio



IMPORTANT

- Pension Guaranteed Plan
- RBI Floating Rate Bond
- Sovereign Gold Bond (...
- Corporate Deposits
- Dividend Stock Portfolio



5. 8 STRATEGIES

1. TOTAL RETURN PORTFOLIO

TARGET 10 -20 YR AVG. ANNUAL RETURN
PLACE MONEY INTO SUCH INVESTMENTS.

ASSET ALLOCATION
SPLIT BETWEEN STOCKS, BONDS & CASH.

REGULAR REBALANCING OVER LIFE
USE EQUITY GLIDE PATH STRATEGY TO MATCH RISK WITH RETURN

4% WITHDRAWAL RULE
SYSTEMATIC WITHDRAWALS AT 4% WITH ANNUAL INCREASE TO FACTOR INFLATION

8 STRATEGIES

2.

USE RETIREMENT INCOME FUNDS

DIVERSIFIED PORTFOLIO

MONEY IS INVESTED ACROSS STOCKS & BONDS

MINIMUM INVESTMENT INTO INCOME FUNDS

FUNDS HAVE CERTAIN MINIMUM INVESTMENT CRITERIA

PROFESSIONAL MANAGEMENT

CERTIFIED FUND MANAGERS MANAGE THE FUNDS AS PER PRE DEFINED SET UP

MEDIUM TO LONG TERM

OUT OF YOUR RETIREMENT CORPUS THE MONEY YOU NEED AFTER 5 - 8 YEARS CAN BE PUT INTO SUCH FUNDS.

8 STRATEGIES

3.

PURCHASE IMMEDIATE ANNUITIES

LUMPSUM DEPLOYMENT

MONEY IS DEPLOYED IN A SINGLE SHOT

IMMEDIATE MONTHLY INCOME

MONTHLY INCOME CAN START AS SOON AS THE NEXT MONTH ONWARDS

LIFELONG ANNUITY

THE MONTHLY INCOME IS PAID TILL THE ANNUITANT IS ALIVE

JOINT LIFE ANNUITY

YOU CAN HAVE YOUR SPOUSE AS THE JOINT LIFE ANNUITANT.

8 STRATEGIES

4. BUY BONDS FOR THE YIELD

BONDS PAY FIXED COUPON OR INTEREST

COUPON FREQUENCY CAN BE QUARTERLY, HALF YEARLY, YEARLY

SOVEREIGN, STATE GOVT. & CORPORATE BONDS

YOU CAN OPT FOR GOVERNMENT OR CORPORATE BONDS

AAA RATED BONDS

GO FOR HIGHEST RATED BONDS

CHANCE OF CAPITAL GAINS

IN CASE OF FALLING INTEREST RATES YOUR SECONDARY BONDS CAN GET HIGHER YIELDS, GIVING YOU A CHANCE FOR HANDSOME CAPITAL GAINS

8 STRATEGIES

5.

PURCHASE RENTAL REAL ESTATE

NOT RECOMMENDED FOR ALL

ONLY AVID INVESTORS SHOULD LOOK TO OPTIMISE THE WAY TO INVEST IN RE

GO FOR COMMERCIAL UNLOCKABLE OFFICE SPACE

COMMERCIAL OFFICE SPACE HAS HIGHER RENTAL YIELDS THAN RESIDENTIAL ONES

CAN BE APART OF LEGACY PLANNING

REAL ESTATE AS AN ASSET IS A GOOD LEGACY TO GIVE IT TO NEXT GENERATION

STRUCTURED ALTERNATIVES - FRACTIONAL REAL ESTATE

INSTEAD OF BIG INVESTMENT YOU CAN HAVE FRACTIONAL OWNERSHIP IN A - GRADE
REAL ESTATE ASSETS

8 STRATEGIES

6.

FIXED MATURITY CLOSE ENDED FUNDS

LOCK - IN

THE MONEY IS INVESTED FOR A FIXED PERIOD FOR FIXED YIELD

FOR AVID INVESTOR

EXPERIENCED INVESTOR PLANS HIS CASH FLOW WITH SUCH FUNDS

YIELD TO MATURITY & PERIOD TO MATURITY

BOTH THESE FACTORS HAVE TO BE KEPT IN MIND BEFORE INVESTING

8 STRATEGIES

8. REAL ESTATE INVESTMENT TRUST (ReIT)

IT IS LIKE A MUTUAL FUND

ITS UNDERLYING ASSET IS REAL ESTATE - OFFICE OR COMMERCIAL PER REIT

CAN BE BOUGHT ON BSE / NSE

IF YOU HAVE A DEMAT ACCOUNT YOU CAN SIMPLY BUY IT OVER THE EXCHANGE

DIVIDEND

RENTALS ARE PAID AS DIVIDENDS AFTER DEDUCTING COSTS & MANAGEMENT FEES

QUESTION S



NEXT STEPS



Reach Out to Us

You can reach out to us or fix an appointment to discuss your current state and your financial aspirations & requirements. This would be a basic fact finding session & to better understand each other & build a rapport.



Have a Detailed One on One Session

Based on initial connect, you could have a detailed one on one session in which deeper analysis and discovery session could follow. If all goes well a broader actionable plan can be put together.



Formalise the Structure & Platform

Once you are through with the line of action, make sure that all platforms and KYC are in sync and done with before you are good to go or implementation. Make sure that your FATCA and investor profile are updated.



Start Implementation

Now you are ready to deploy your funds and be on the path of secured journey for the next phase of your life that would be good 30 - 35 years of your life. **HAPPY INVESTING.**



REACH ME AT

I am DIRECTOR INVESTMENTS at
INDIAN INVESTORS FEDERATION



di@indianinvestorsfederation.com



Call us now
+ (91) 9560 489 579

