

INTEGRATED HEADQUARTERS MoD (NAVY)



OFFICERS' PRE-RETIREMENT CAPSULE

DIRECTORATE OF EX-SERVICEMEN AFFAIRS (DESA)

SCHEDULE

- 1000 H - 1100 H - NIESBUD
- 1100 H - 1115H - BREAK
- 1115 H - 1300 H - NIESBUD
- 1300 H - 1430 H - LUNCH
- 1430 H - 1530 H - BANK OF BARODA
- 1530 H - 1545 H - BREAK
- 1545 H - 1700 H - BANK OF BARODA



उदमी लभते सिद्धिम
niesbud

THE NATIONAL INSTITUTE FOR ENTREPRENEURSHIP & SMALL BUSINESS DEVELOPMENT (NIESBUD), NOIDA





Entrepreneurship Support Ecosystem – Govt Schemes

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME

*On-line Process Flow of applications & funds under
the PMEGP Scheme started From*

KVIC

DIC

KVIB

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

Maximum Project Size & Educational Qualification

Maximum Project size :

Rs. 25.00 Lakhs for manufacturing sector and Rs.10.00 Lakhs for service sector.

Educational Qualification :

Minimum 8th pass for the project cost above Rs.10.00 Lakhs under manufacturing sector and above Rs.5.00 Lakhs project cost under Service sector.

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



PMEGP ONLINE APPLICATION FOR INDIVIDUAL APPLICANT

(1) Aadhaar Card No:	<input type="text"/>
(2) Name of Applicant:*	<input type="text" value="-Select-"/> (Name as Per Aadhaar Card)
<input type="button" value="Validate Aadhaar"/>	
(3) Sponsoring Agency*:	<input type="text" value="--Select Agency --"/>
(4) State*:	<input type="text" value="--Select State--"/>
(5) District*:	<input type="text" value="--Select District--"/>
(6) Sponsoring Office*:	<input type="radio"/> To get Office Select Agency, State and District
(7) Legal Type*	INDIVIDUAL
(8) Gender:*	<input type="text" value="Select"/>
(9) Date of Birth (dd-mm-yyyy) :*	<input type="text"/> Age: <input type="text"/>
(10) Social Category : *	<input type="text" value="-Social Category-"/>
Special Category (if any):	<input type="text" value="Not Applicable"/>
(11) Qualification:*	<input type="text" value="--Select--"/>
(12) Communication Address: *	<input type="text"/>
Taluk/Block*:	<input type="text"/>
District*:	<input type="text"/> <input type="button" value="Change Communication District"/>
Pin*:	<input type="text"/>
Mobile No:*	(1) <input type="text"/> (2) <input type="text"/>
eMail:	<input type="text"/>
PAN NO:	<input type="text"/>
(13) Unit Location	<input type="text" 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)
- (11) Qualification : Select qualification from the list (i.e. 8th Pass, Uner 8th, 10th Pass, 12th Pass, Graduate, Post Graduate, PHD, Diploma)
- (12) 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.
- (13) Unit Location : Select Unit Location (i.e. Rural OR Urban)
- (14) 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)
- (15) Type of Activity : Select from the activity list (i.e. Service or

(14) Proposed Unit Address :	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 : *	<div>-Select-</div> <div>Select Industry / Activity</div>		
(16) Industry / Activity Name :	<input type="text"/>		
Product Description:	<input type="text"/>		
(17) EDP Training Undergone:*	<div>-Select-</div>		
(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="text"/>	<div>-Select Bank Name-</div>		
IFS/Bank Code*:	<input type="text"/>	Select Bank IFS Code and Address	
Branch Name*:	<input type="text"/>		
Address*:	<input type="text"/>		
District:	<input type="text"/>		
(21) Alternate Financing Bank Name	<div>-Select Bank Name-</div>		
(21) 2nd Financing Branch IFS Code	<input type="text"/>	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.			
<div>Save Applicant Data</div> <div>Prepare DPR</div> <div>Home</div>			

- (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

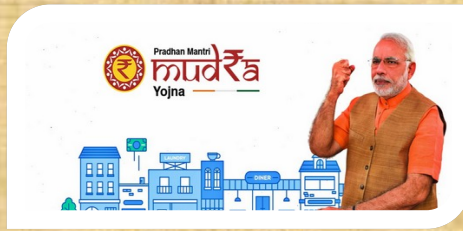
Micro Units Development & Refinance Agency Ltd.
(MUDRA)

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



WHO IS ELIGIBLE FOR THE SCHEME?

- Any Indian citizen who has a business plan for a non-farm sector income generating activity such as a manufacturing, processing, trading or service sector and whose credit need is less than Rs 10 lakh can approach either a Bank, MFI, or NBFC for availing of Micro Units Development & Refinance Agency Ltd(MUDRA) loans under Pradhan Mantri Mudra Yojana (PMMY)

Types of loans provided

- Under the aegis of Pradhan Mantri MUDRA Yojana, MUDRA has already created the following products / schemes.

SHISHU :covering loans upto 50,000/-

KISHORE :covering loans above 50,000/- and upto 5 lakh

TARUN : covering loans above 5 lakh and upto 10 lakh

Steps to apply for MUDRA Loan



SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)

STAND UP SCHEME

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

In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either a SC/ ST or Woman Entrepreneur

www.standupmitra.in



NATIONAL BANK FOR AGRICULTURE &RURAL DEVELOPMENT(NABARD)

- Dairy
- Piggery
- Poultry farm
- Rabbit, sheep and Goats
- Agribusiness

www.nabard.org

MINISTRIES

- Mo Skill Development & Entrepreneurship
- Ministry of MSME
- M/o Housing and Urban Affairs
- M/o Rural Development
- Ministry of Tourism
- M/o Science and Technology
- Ministry of Minority Affairs
- Directorate of Tribal Welfare
- M/o New & Renewable Energy
- M/o Social Justice and Empowerment

CLUSTER DEVELOPMENT SCHEMES

1. SFURTI
2. DC MSME
3. DC Handicraft
4. DC Handloom
5. IPR

Thank you

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**TYPES OF ENTERPRISES
&
BANK PROCEDURE AND FORMALITIES**

**Pradeep Kumar Arora
Senior Advisor, NIESBUD**

**THE NATIONAL INSTITUTE FOR ENTREPRENEURSHIP & SMALL BUSINESS
DEVELOPMENT (NIESBUD)
(Ministry of Skill Development and Entrepreneurship, Govt. of India)**

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

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

TYPES OF ENTERPRISES

1. Proprietorship

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

2. 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.

3. Limited Liability Partnerships

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.

4. Private limited company

5. Public limited company

6. One Person Company

7. Self help group

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 form one family can become member SHG.

Steps	Proprietorship	Partnership	LLP	Private Limited Company	One Person Company
Registration	It can be registered or unregistered	It can be registered or unregistered	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	No approvals required	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 to the LLP.	Shareholders have limited liability and is liable only to the extent of their share capital.	Director and Nominee Director have limited liability and is liable only to the extent of his/her share capital.

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 Board (FIPB) approval.	Foreigners are allowed to invest in a Private Limited Company under the Automatic Approval route in most sectors.	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.

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.
- **Credit Report** : Asset and liabilities of borrower and guarantor.
- **Financial Projections:**

BANK ESSENTIALS

- **Memorandum and articles of association** of the Company / Partnership Deed of partners etc.
- **Assets and liabilities statement (Credit report of borrower and guarantor)** of promoters and guarantors along with latest income tax returns.
- **Aadhar Memorandum / MSME registration** if applicable.

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 as 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 mentoring 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/-

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
- 10 IPO



TYPES OF CREDITS

1. 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

2. Working Capital

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

3. 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.

4. 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.

5. 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.

6. 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.

7. Pre Shipment Credit

8. Post Shipment Credit

9. Lease Financing

PROCEDURE FOR AADHAR UDYAMITA

- Logon to the **Udyog Aadhar website**. or online registration, the applicant should visit the official website: www.msme.gov.in
1. Aadhar Card 2. Email ID 3. Pan Card 4. GST No. 5. Mobile No.

HOW TO REGISTER FOR GST

Go to GST portal . <https://www.gst.gov.in/>

1. Pan Card/Aadhar Card 2. Address Proof of business entity 3. Bank Account 4. Digital Signature

HOW TO REGISTER FOR NEW PAN

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

1. Aadhar Card 2. Proof of Birth 3. Proof of Office Address 4. Registration of Business Entity

- **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 nay collateral security and/ or third party guarantee.

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

INCOME

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

- 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

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.



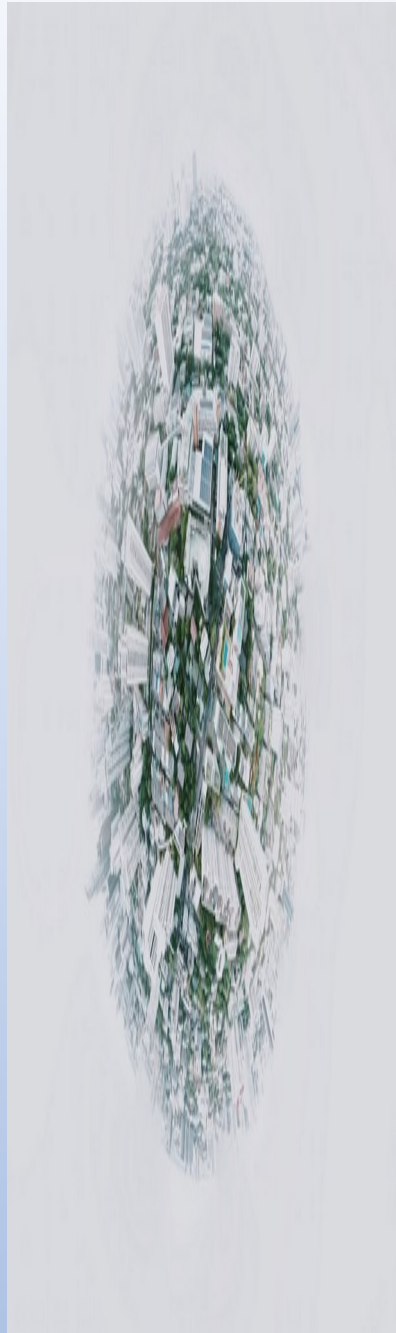
CAPITAL STRUCTURE AND OPERATING COST

- 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



FINANCIAL ASPECTS OF THE PROJECT

1. FIXED CAPITAL

Land & Buildings:

2. Plant & Machineries:

S. No.	Particulars	No.	Rate (Rs.)	Amount(Rs.)
1.				
2.				
3.				
4.				
5.				
6.				
	TOTAL			

3. OTHER FIXED ASSETS:

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

4. PRELIMINARY & PRE-OPERATIVE

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

5. TOTAL FIXED CAPITAL

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

6. WORKING CAPITAL

RAW MATERIAL (PER MONTH):

S.No.	Particulars	Qty. kg/ltr	Rate (Rs.)	Amount (Rs.)
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
	TOTAL			

1 MANPOWER (PER MONTH):

S.No.	Particulars	No.	Salary	Amount (Rs.)
1.	Manager	1		
2.	Skill worker	2		
3.	Helper	2		
	TOTAL			

2 UTILITIES (PER MONTH):

S.No.	Particulars	Oty.	Amount (Rs.)
1.	Electricity	-	
2.	Phone bill	-	
3.	Shop rent	-	
	TOTAL		

3. MISC. OR OTHER EXPENSES:

S.No.	Particulars	Amount (Rs.)
1.	Repair & Renewal	
2.	Transportation	
	TOTAL	

4. TOTAL WORKING CAPITAL

S.No.	Particulars	Amount (Rs.)
1.	Raw material	
2.	Manpower	
3.	Utilities	
4.	Misc. expenses	
	TOTAL	

Total project cost = Total fixed + Total working capital

ANNUAL SALES REALISATION (for 1st year)

S. No.	Particulars	Qty.	Rate (Rs.)	Amount (Rs.)
1.				
2.				
3.				
4.				
5.				
6.				
7.				
	Total			

COST & PROFITABILITY

ITEM/YEAR	01	02	03	04	05
Capacity utilization					
Sales realization (A)					
Expenditure					
Raw material consumed (B.1 = RM X 12)					
Operating expenses (B.2=(Man power+ utilities+ other expenses) X 12)					
Cost of production (C =B.1 + B.2)					
Operating profit(D= A-C)					
Depreciation (E)					
Interest on TL (F)					
Interest on CC (WC X 13.20%)					
Tax provision					
Marketing expenses @ 5% on sales (H)					
Net profit (I= D-E-F-G-H)					
Cash inflow(J=I+E)					

THANK YOU

Email: pk.arora@niesbud.gov.in

Mob No : 9720447744



उदमी लभते सिद्धिम
niesbud

ENTREPRENEURSHIP EDUCATION-WHY



THE ESSENCE.....

- The relationship of Entrepreneur and Enterprise is that of a soul and body. The former provides direction and the latter processes the input and output
- Entrepreneurship is the practice of an Entrepreneur



WHY ENTREPRENEURSHIP?

- Harnessing human vigor
- Balancing the unbalanced
- Breaking the monopoly
- Maximizing the utilization of resources
- To sustain any initiative
- Using one's creativity for Excellence
- Create employment



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 and
 - Rising unemployment



Question is

How to check negative effect

&

Create positivity / functionality

Thus require

Introducing E.D. in system

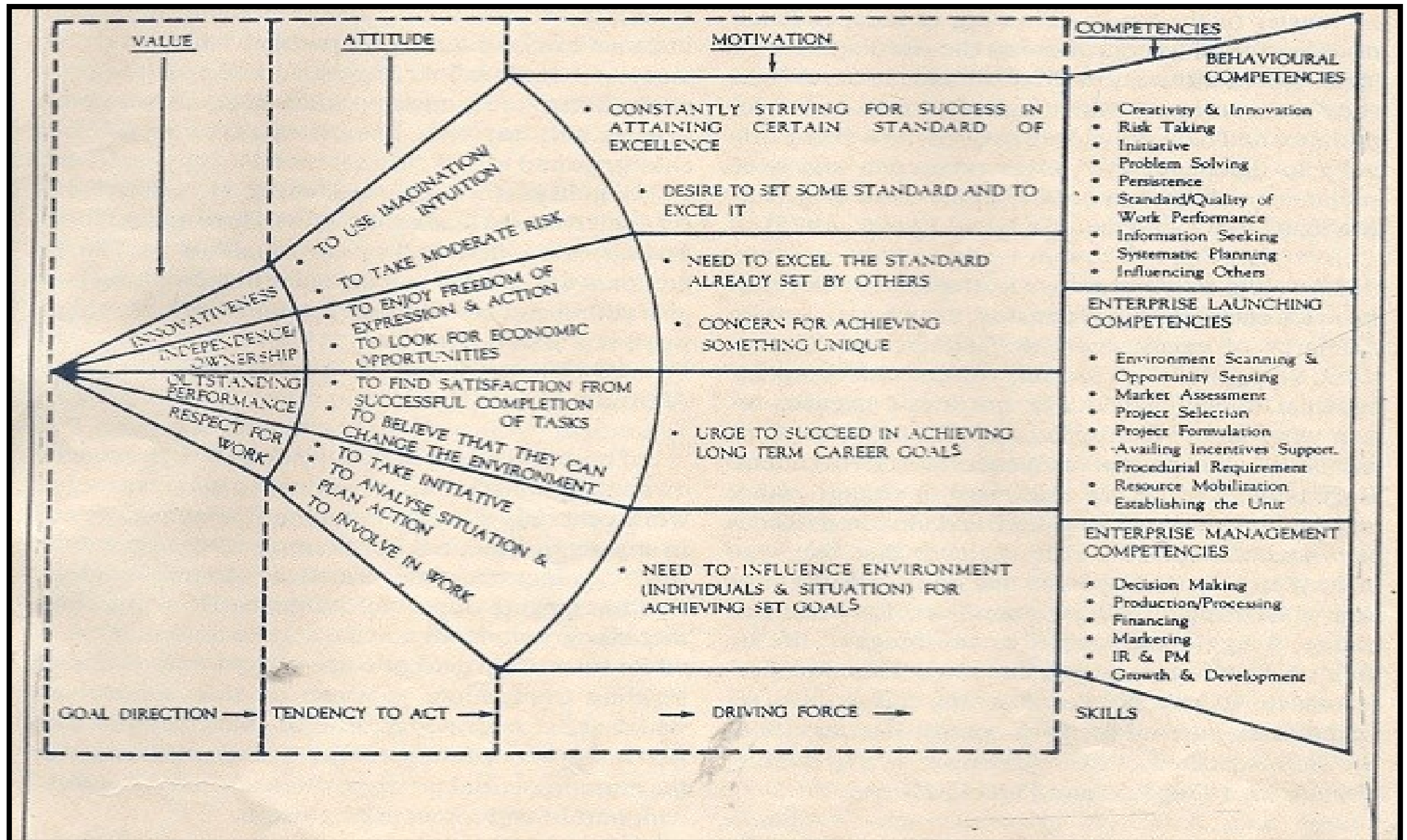


The Task Ahead

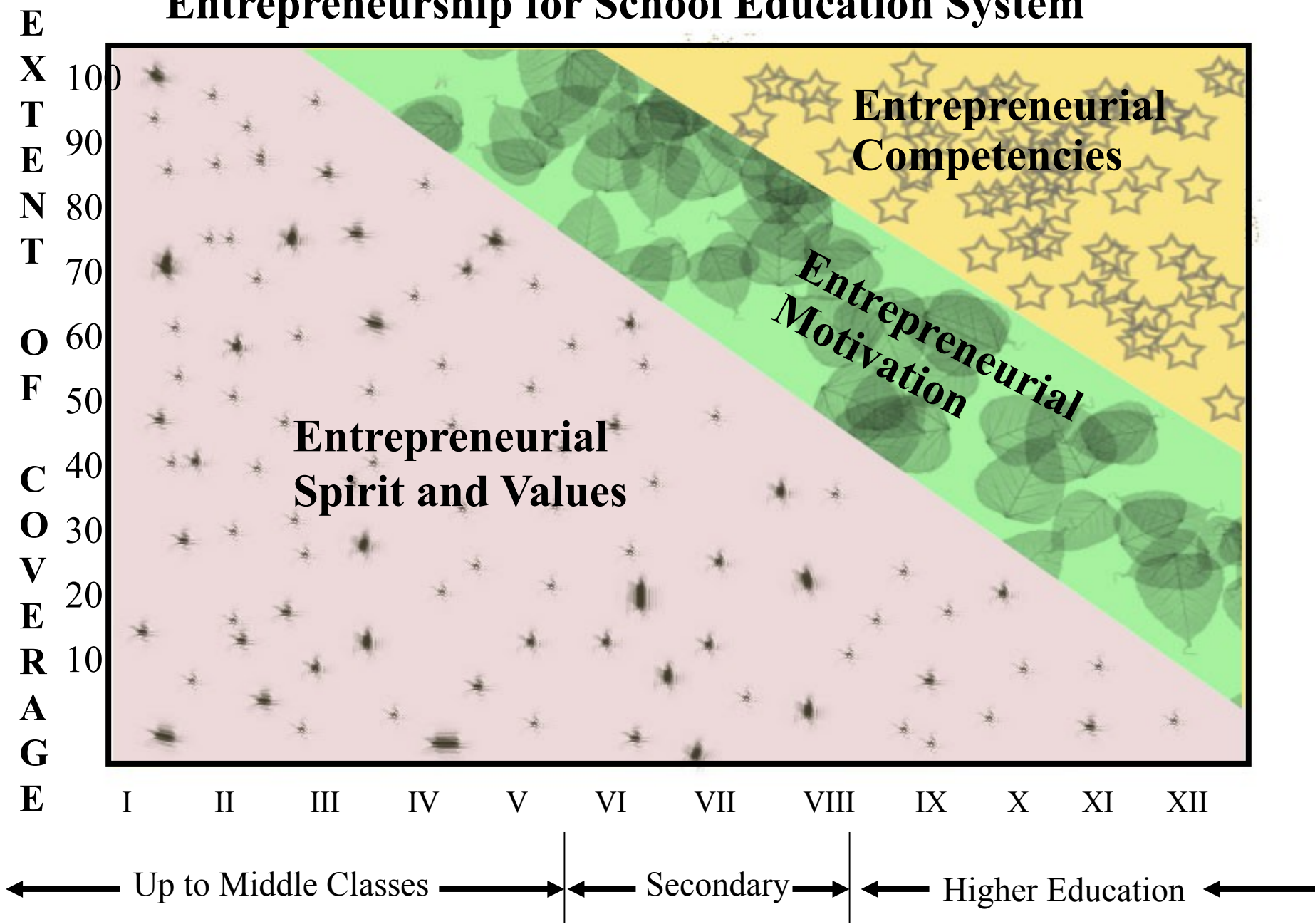
- How to introduce
- A policy frame
- Strong medium
- **readiness**
 - - The teacher
- **commitment**



CONCEPTUAL MODEL



Entrepreneurship for School Education System



VALUE INDICATOR

- **GOAL**
- **PURPOSES**
- **ASPIRATION**
- **ATTITUDES**
- **INTEREST**



ENTREPRENEURIAL VALUES

- **INNOVATIVENESS**
- **INDEPENDENCE**
- **OUTSTANDING PERFORMANCE**
- **RESPECT FOR WORK**



VALUE DEVELOPMENT

- **MUST BE CHOSEN FREELY**
- **MUST BE CHOSEN FROM AMONG ALTERNATIVES**
- **IT MUST BE CHOSEN AFTER THOUGHTFUL
CONSIDERATION OF THE CONSEQUENCE OF EACH
ALTERNATIVES**
- **IT MUST BE CHERISED**
- **IT MUST BE SOMETHING THAT ONE IS WILLING TO
AFFIRM PUBLICLY**
- **IT MUST BE ACTED UPON**
- **IT MUST BE DONE REPEATEDLY**

Entrepreneurial Attitude

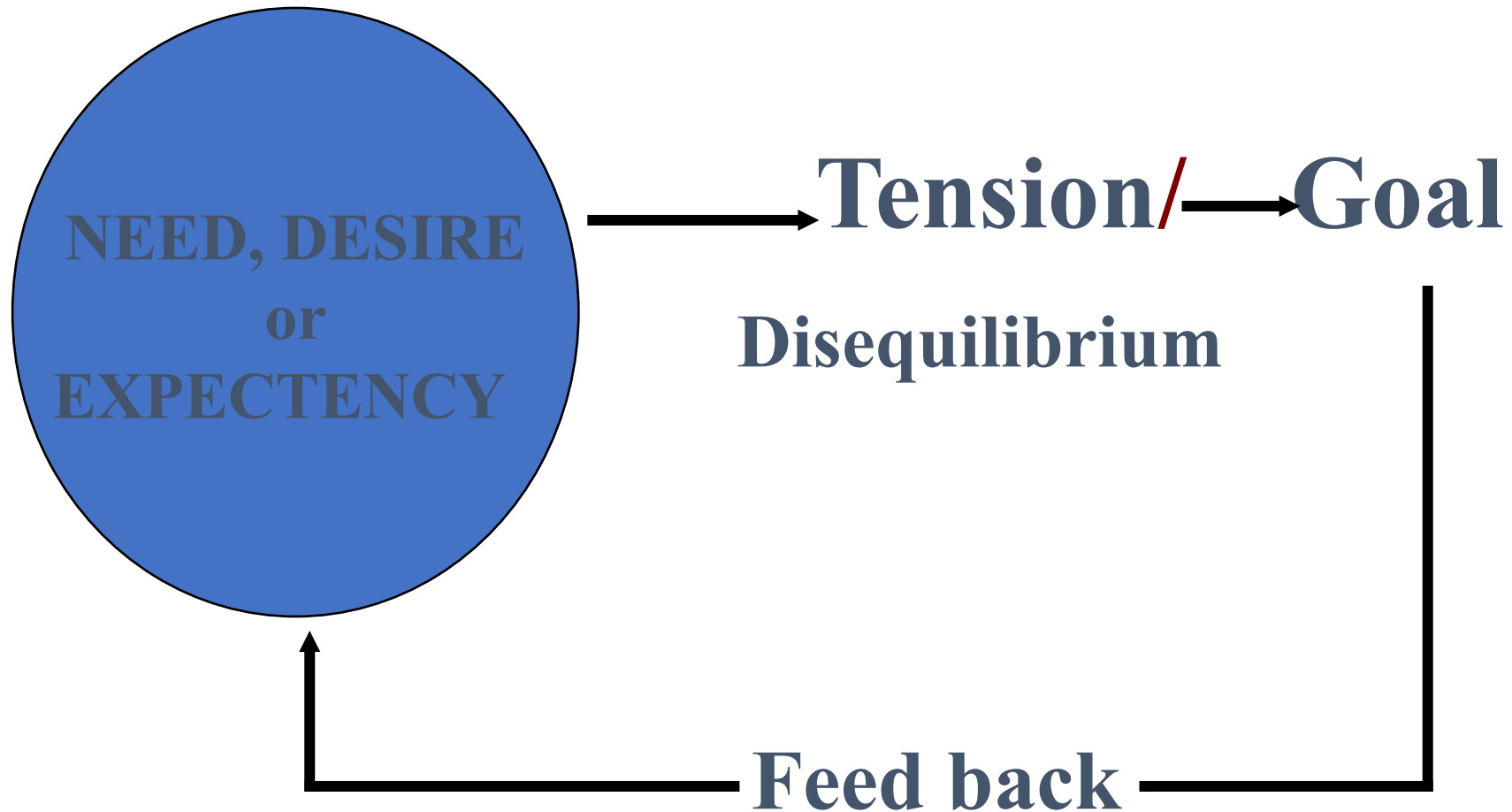
Attitude in General – Positive or Negative Affect Associated with some psychological objects or Institutions

Entrepreneurial Attitude –

TENDANCY TO ACT
DIFFERENTLY



MOTIVATION



Entrepreneurial Motivation

Driving Force ----- Towards Goal
Achievement

Competency Development
Entrepreneurial Performance



ENTREPRENEURSHIP DEVELOPMENT MODEL



Stimulating



Support

Sustenance





ACTIVITIES

Training

- Entrepreneurship Development Programs (EDPs, WEDPs)
- Management Development Programs (MDPs)
- Skill Development Programs (Eg - ESDPs, TEDPs, Other Skill Development Trainings)
- Others (Seminars, Workshops, Awareness Programmes, etc)

Projects

- SFURTI Clusters
- Pottery Cluster
- Sustainable Livelihood Promotion Project
- Entrepreneurship cum Skill Development projects
- CSR Projects

Research & Consultancy

- PMEGP Evaluation studies
- Diagnostic and Pre-diagnostic studies
- Project Reports and DPRs
- Success Stories
- Text book on entrepreneurship from class IX to XII

Others

- Loan Clinic
- Promotional Activities (*Buyer Seller Meet, Conclaves, exhibition, etc*)
- Handholding
- Mentoring

EMERGING AREAS OF INTERVENTION



- Entrepreneurship in Skilling Eco-System
- Training for bottom of Pyramid
- Religious Tourism
- Heritage Tourism
- Forest based Products
- Special training programmes for specific target groups
- Incubation Centre
- Marketing Tie -ups
- Mentoring and handholding



DISCUSSION



बैंक ऑफ़ बड़ौदा
Bank of Baroda

Financial Planning for Retiring personnel

Make the most of your **retired**
life !



BOBCAPS
TRUST | INNOVATION | EXCELLENCE

Table of Contents



1. Need for Retirement Planning

- Increasing Life Expectancy
- Inflation -Hidden Enemy of Your Wealth

2- Power of Compounding

- Starting Early Makes a Difference

3. Invest with a Goal Towards Retirement

4- Avenues for Investment for Retirement

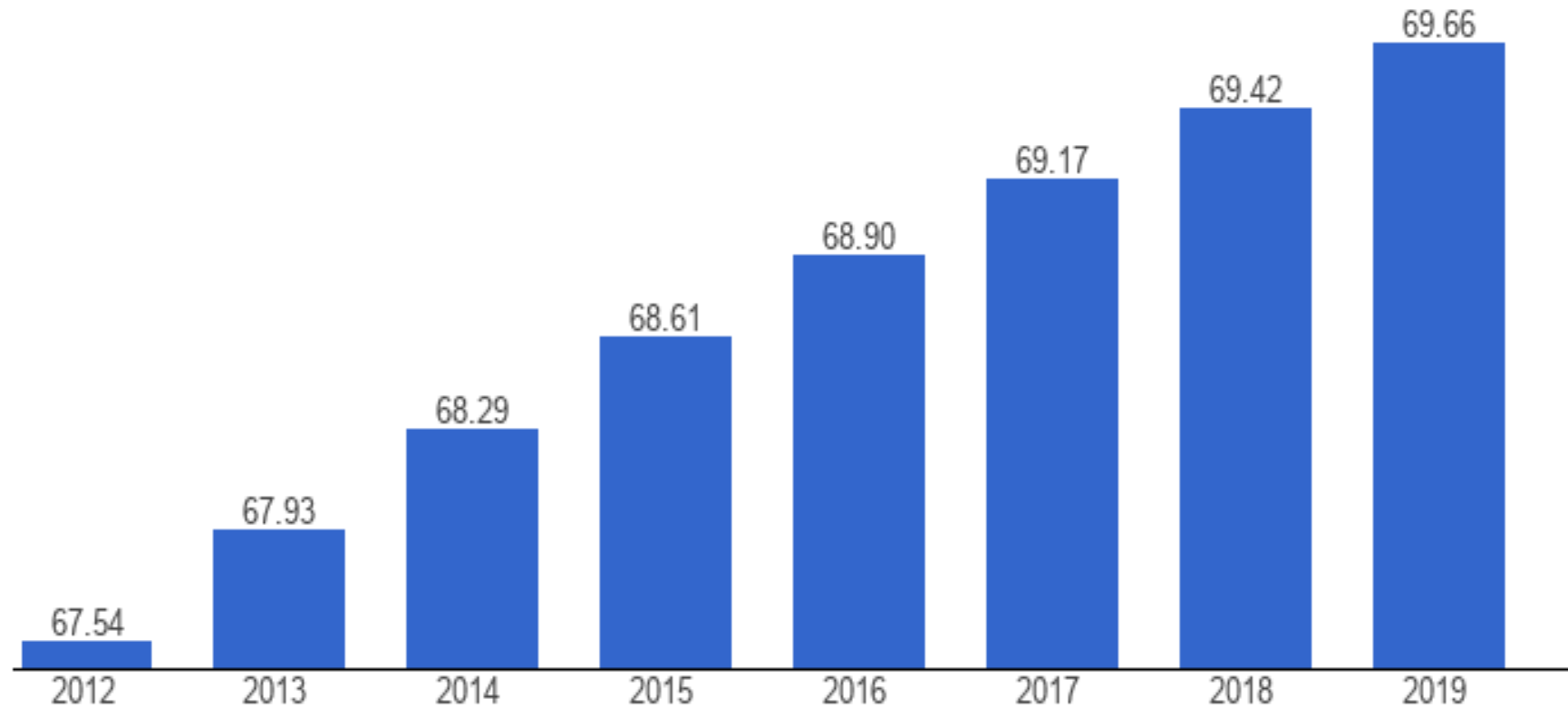
5- Investment Patterns for Different Age Group

6- Bank of Baroda Military Salary Package

7- Health Insurance - Snapshot



Did You Know? You are likely to live longer, healthier as compared to your previous generation



Times Are Changing



	A Generation Ago	Now
Medical Technology	Limited	Improved by Leaps and Bounds
But, Medical Costs ...	Were Expensive	Have Become More Expensive
Plans Post Retirement	Pilgrimage, Settle Down Quietly	Travel the World, Pursue Hobbies
Career Mind set	Higher Job Security, Join an Organization and Work Till Retirement	More Frequent Job Changes, Lower Job Security
Income Levels	Lower Income Levels	Higher Income Levels
Investment Options	Limited to Traditional Options, Lack of Awareness	Newer Options like Mutual Funds Designed Specifically for Retirement Planning

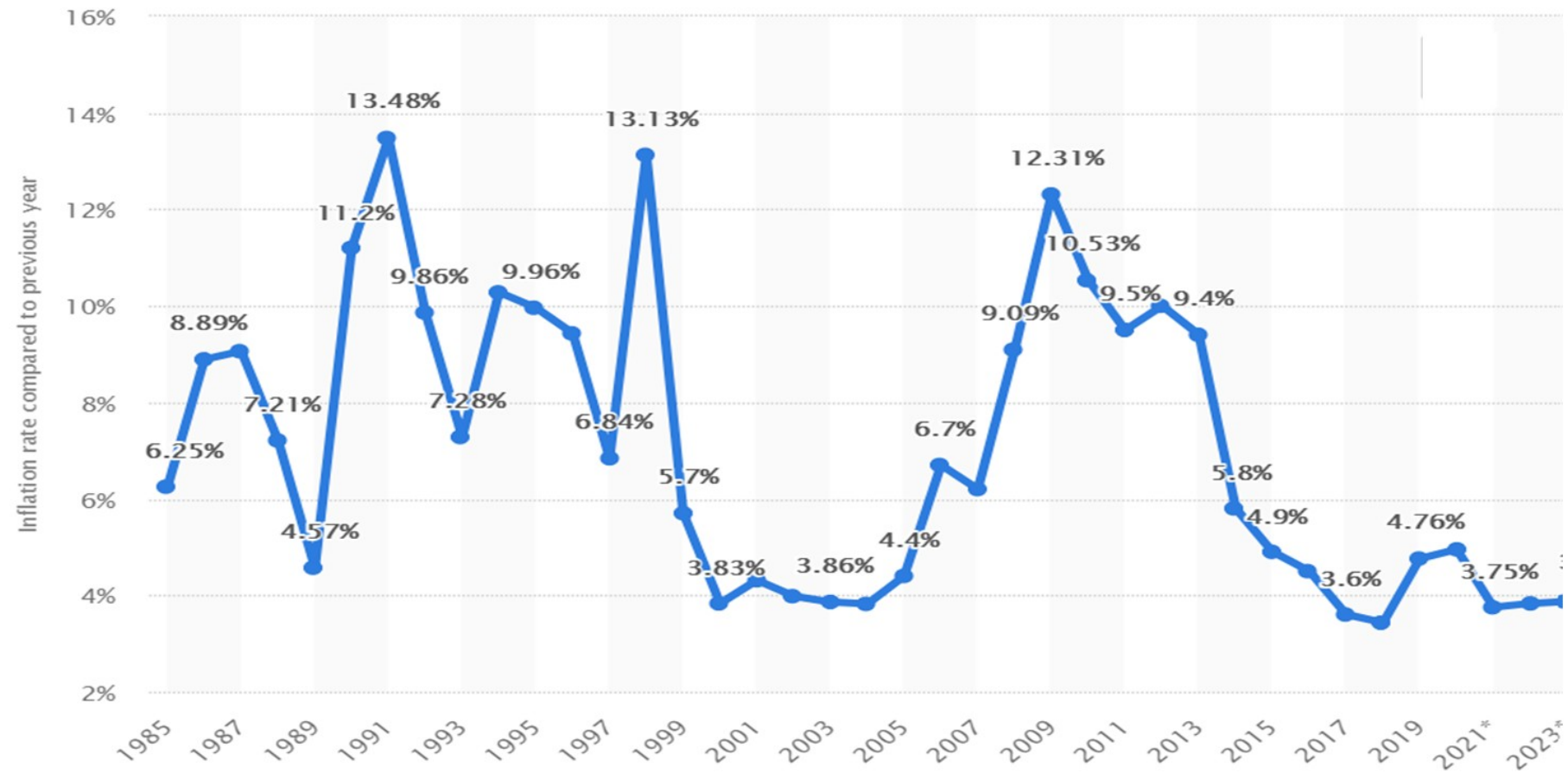


Inflation is a hidden tax on everyone.
We



"Inflation is
taxation
without
legislation."

– Milton Friedman



*CPI (General) (%). CPI-IW figures have been used till FY 2012-13. Source: RBI. Inflation Data as on December 31, 2021

INDIA'S 12-MONTH INFLATION RATE TREND



Source: Ministry of Statistics and Programme Implementation (MoSPI)

- In Between 1985 to 2021 the inflation peaked at 13.48 % in the year 1991 and the inflation hit lowest in the year 2018 at inflation rate of 3.55%. The average inflation from 1985-2021 is 7.5%.
- Inflation sinks your purchasing power
- Today's money will not buy you the same things tomorrow
- Over the last 5 decades CPI Inflation in India has averaged at 7.71% per year.
- A few specific examples below show how small increases over time end up increasing costs dramatically

In Rs.	1990	2022	CAGR
1 Litre of Petrol	9.84	95.41	7.39%
Wheat grains 1 kg	2.35	30	8.32%
Toor Daal	8	100	8.25%

Petrol costs are as on March 20, 1990 in Delhi (Source: www.in.reuters.com), and on January 31, 2022 in Delhi (Source: Ministry of Petroleum and Natural Gas). The price of wheat grains is as sold as wholesale in Mumbai in April, 1990 (Source: Ministry of Agriculture) and on January 31, 2022 (Source: Ministry of Consumer Affairs, Food & Public Distribution). The prices of toor daal are as sold as retail in Mumbai in April 1990 (Source: Ministry of Agriculture), and on January 31, 2022 (Source: Ministry of Consumer Affairs, Food & Public Distribution).

Protect Against Inflation

- Retirement planning should be done keeping the 'Real Rate of Return' in mind
- $\text{Real return} = \text{Return from investment} - \text{Inflation rate}$
- For instance, if my return from investment is 8% and my inflation is 7%, then my real rate of return is 1%.
Because, what I can buy with Rs.100 today, is likely to cost Rs.107 in the next year

Key Takeaways

- Plan your retirement with investments that can potentially earn a positive real rate of return meaning improved standard of living
- Create portfolio of assets that offers potentially higher real returns as compared to a single asset class
- Asset allocation is key to financial success

If I Were to Retire Today – How Much Corpus Do I Need?

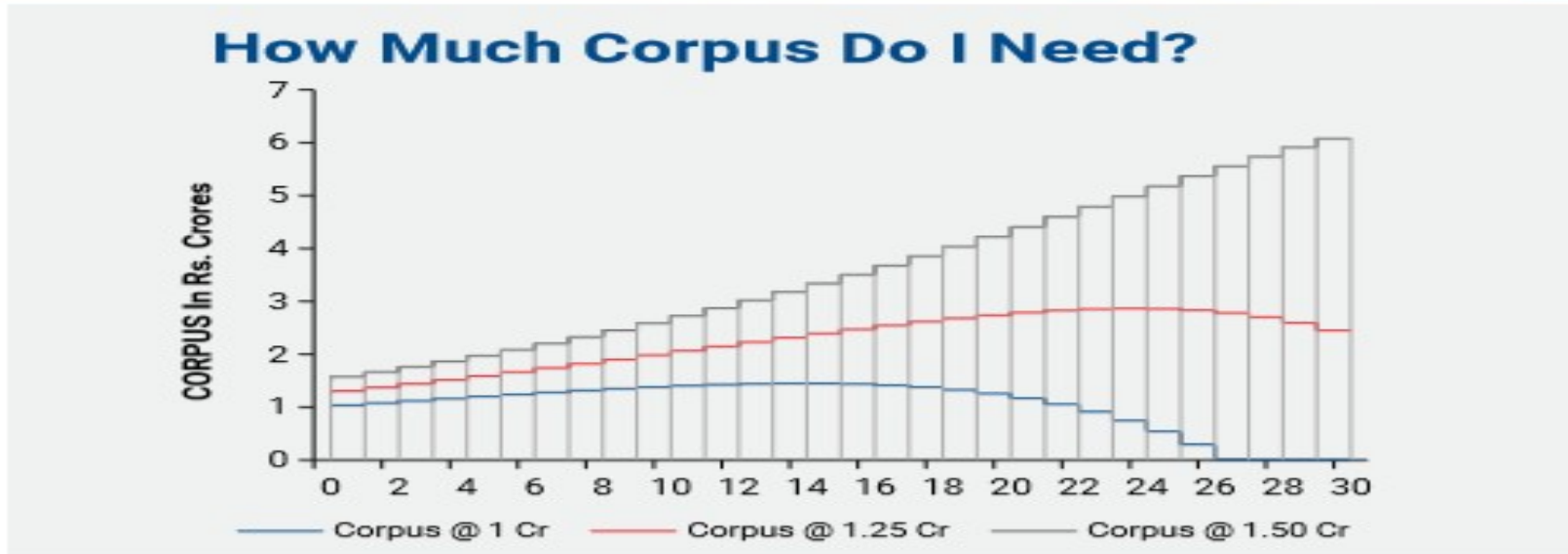


Illustration if I was to Retire Today

- Current monthly expenses assumed – Rs.40,000
- Returns assumed: 9% p.a.
- Inflation assumed 7% p.a.
- If I start with Rs.1 cr. I would run out of money by around the 27th year of retirement.
- With each passing year, inflation will increase your monthly expenses and returns from investments may not be sufficient to take care of the same.
- At higher inflation levels the retirement corpus may not be enough. Further, any emergency fund requirement can deplete the corpus much faster.

Need for Retirement Planning

- Longer life-spans mean longer retirement
- Joint families giving way to nuclear families
- Lack of social security benefits in India maintain the standard of living post retirement with a plan to tackle the unforeseen expenses
- Income streams may dry up
- Safeguard against inflation

Life Starts After 60! ... Are You Prepared?



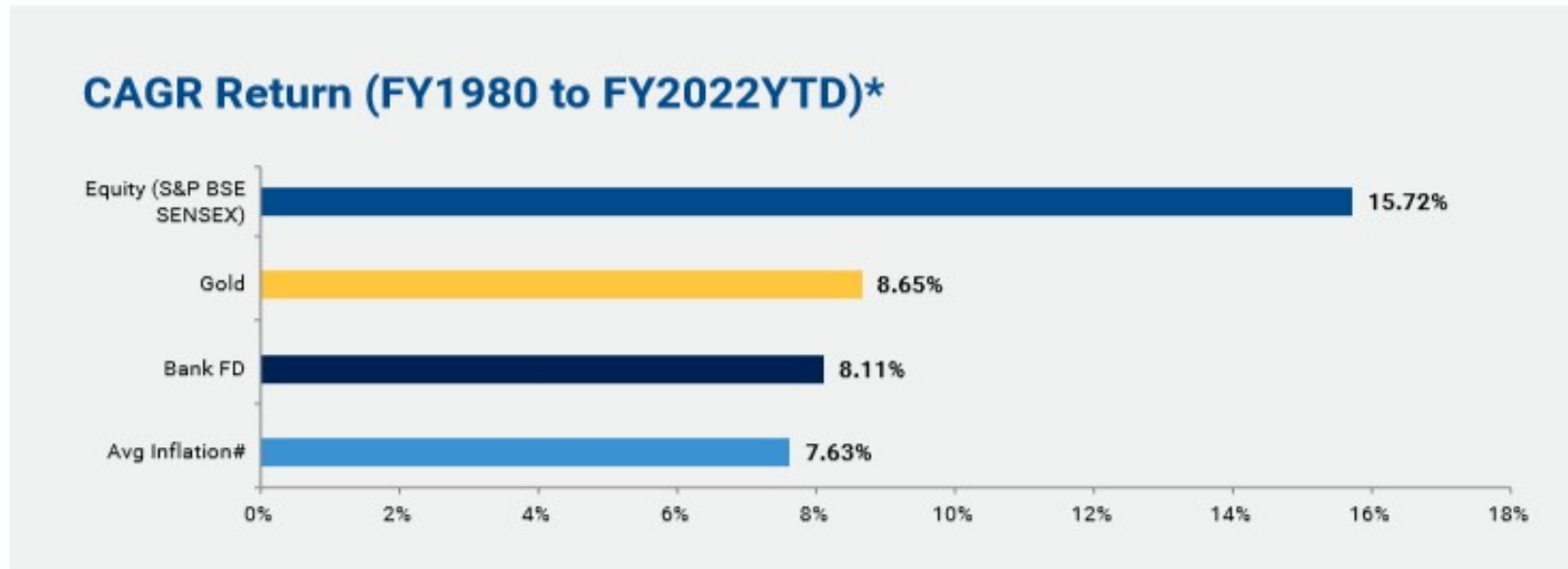
Monthly expenses of Rs.50,000/- today will grow to Rs.1,60,000/- after 20 years at 6%* inflation rate. Are you investing enough for your RETIREMENT?

Power of Compounding

Rate of Return p.a.	8%	10%	12%	15%
Lump sum Amount Invested	1,00,000	1,00,000	1,00,000	1,00,000
Initial Amount + Simple Interest (Interest is not reinvested) (A)	3,40,000	4,00,000	4,60,000	5,50,000
Initial Amount + Compound Interest (Interest reinvested at same rate) (B)	10,10,000	17,40,000	30,00,000	66,20,000
Difference in Wealth (B-A)	6,70,000	13,40,000	25,40,000	60,70,000
Number of times Rs.1 lakh has grown in 30 years by compounding	10.1	17.4	30.0	66.2

As mentioned by Albert Einstein – Compound interest is the eighth wonder of the world. He who understands it, earns it ... he who doesn't ... pays it.

Equities Help Create Wealth Over Long-Term



Source: Bloomberg, RBI Handbook of statistics on Indian Economy, World Gold Council, SBI Average Inflation is shown for comparison with returns from various asset classes.

Key Takeaways

- Equities have compounded faster than other major financial asset classes over the last 25 years.
- Do Not Shy Away From Equities

Starting Early Makes an impact!

	Start @ 25 Yrs	Start @ 35 Yrs	Start @ 45 Yrs
Investment Amount Per Month	5,000	7,000	11,667
Amount Invested	21,00,000	21,00,000	21,00,000
Value of Retirement Corpus @ 60 Years of age	3,21,54,797	1,31,51,926	58,28,436
Delay by 10 years would reduce your corpus by	NA	59.10%	55.68%

...A delay in 10 years cuts your retirement corpus by more than 50% at every step even though you may invest the same amount over time

Target = 100 Crore

Age	Rate of Return (Compounded Monthly)			
	8%	10%	12%	15%
25	4,331	2,612	1,540	673
35	10,445	7,474	5,270	3,045
45	28,707	23,928	19,819	14,774

100 Crore

Key Takeaways

- Start Early
- Invest Regularly
- Stay Invested

The Saving Habit

As mentioned by Warren Buffet – Do not save what is left after spending, but spend what is left after saving.

A rupee that you saved is the rupee that you earned

The Thumb rule

- - In your 20s – Save at least 20% of your income
- - In your 30s – Save at least 30% of your income
- - In your 40s – Save at least 40% of your income
- - In your 50s – Save at least 50% of your income

Invest With a Goal Towards Retirement

Goal Based Investing

- Targets a specific amount of corpus for your retirement
- Money is earmarked only for retirement. For instance, investors do not touch PF corpus for buying a car (as the money is earmarked for retirement)
- Investors tend to rationalize their spending on other personal / social requirements
- Investing with a goal brings discipline
- Balances your current aspirations Vs future requirements. A sizeable corpus can be built over time.
- Mental Accounting is involved, ensuring long-term holding of investments

Investing without a Goal

- Savings are kept
- Money gets withdrawn from the “common savings pool” for all financial requirements
- Tend to overspend on other commitments
- What is left after spending gets saved
- What is left out of the “common savings pool” may not be adequate to tackle retirement needs
- Investors can get irrational in allocation of funds for various purposes and may resort to premature withdrawal

Avenues for Investment For Retirement



Asset Allocation is Key to Financial Success

- Each asset class has a different Return-Risk Liquidity profile
- Asset allocation decision is the most important factor for long-term wealth building
- Diversification is needed to achieve optimal balance between rewards and risks
- There is no “one size fits all” formula for asset allocation.

Risk Profiling and Asset Allocation

Risk Profiling and Asset Allocation

Your Risk Appetite is a Function of

Factor	Risk Appetite
Age	The younger you are higher is your risk taking capability
Income stream	A regular and predictable income means a higher risk appetite
Capital Base	Higher the capital base, higher will be risk taking capability
Personality / Investor Risk Appetite	Each individual is different and so is the acceptability of risk

Suggested Equity – Debt split

Age	Income Stream	Capital Base	Personality / Investor Risk Appetite	Suggested Equity (%)	Suggested Debt (%)
25	Regular	Inadequate for retirement	Moderate to High Risk Taker	80%	20%
40	Regular	Inadequate for retirement	Moderate to High Risk Taker	50%	50%
50	Regular	Inadequate for retirement	Moderate to High Risk Taker	25%	75%
50	Regular	Healthy corpus	Moderate to High Risk Taker	50%	50%
25	Unpredictable	Inadequate for retirement	Moderate to High Risk Taker	25%	75%
40	Regular	Inadequate for retirement	Low to Moderate Risk Taker	25%	75%

Bye-bye Tension! Welcome Pension!

Bye-bye Tension! Welcome Pension!

Phase 1: Earn and Accumulate

- Accumulate till 60 through:
 - Lump sum
 - SIP
- Do not touch the retirement corpus till you actually retire

Phase 2: Distribute

- Withdraw post 60 through SWAP
 - Systematic Withdrawal Advantage Plan (SWAP)
 - Identify a reasonable standard of living and the monthly costs associated with retirement
 - Create a monthly SWAP instruction for the said amount

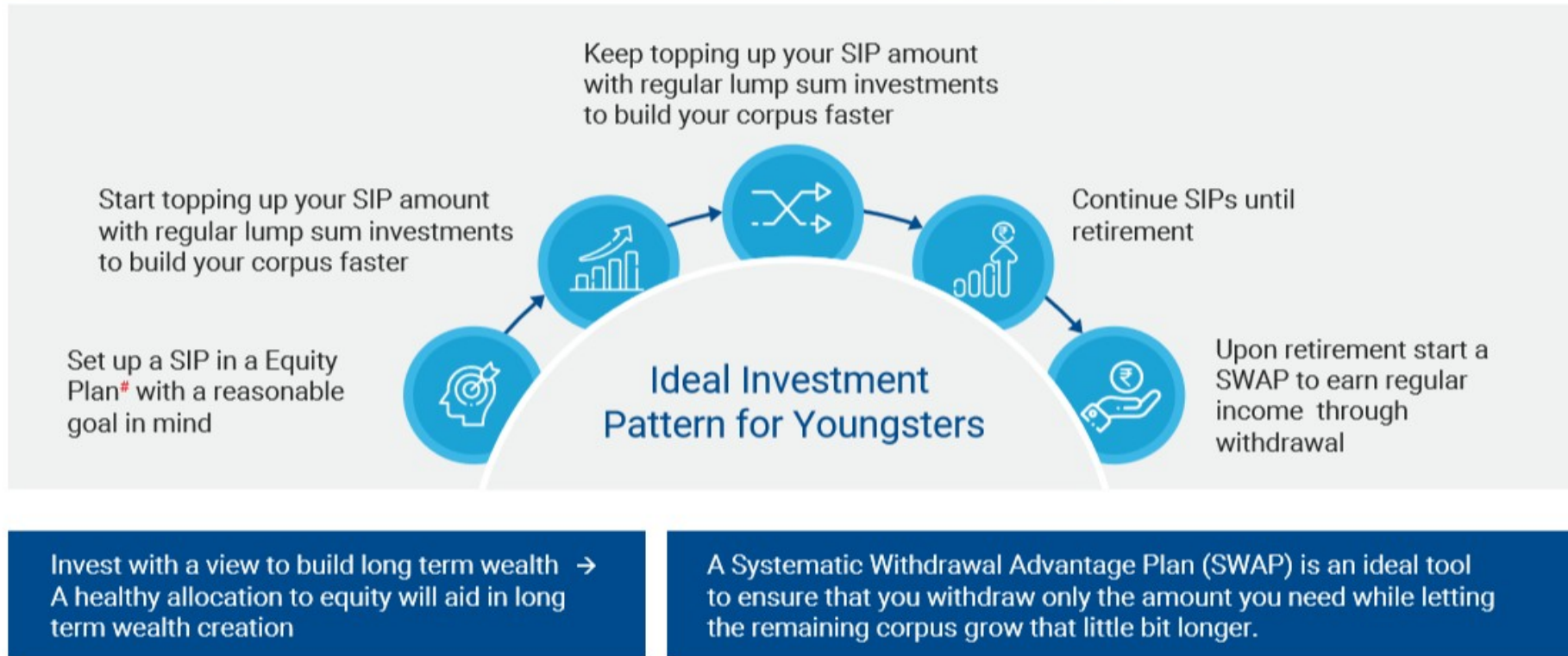
Why depend on others? Create your own tax efficient Pension plan! Stay Financially Independent!

Investment Patterns For Different Age Groups- Which Plan to Invest ?



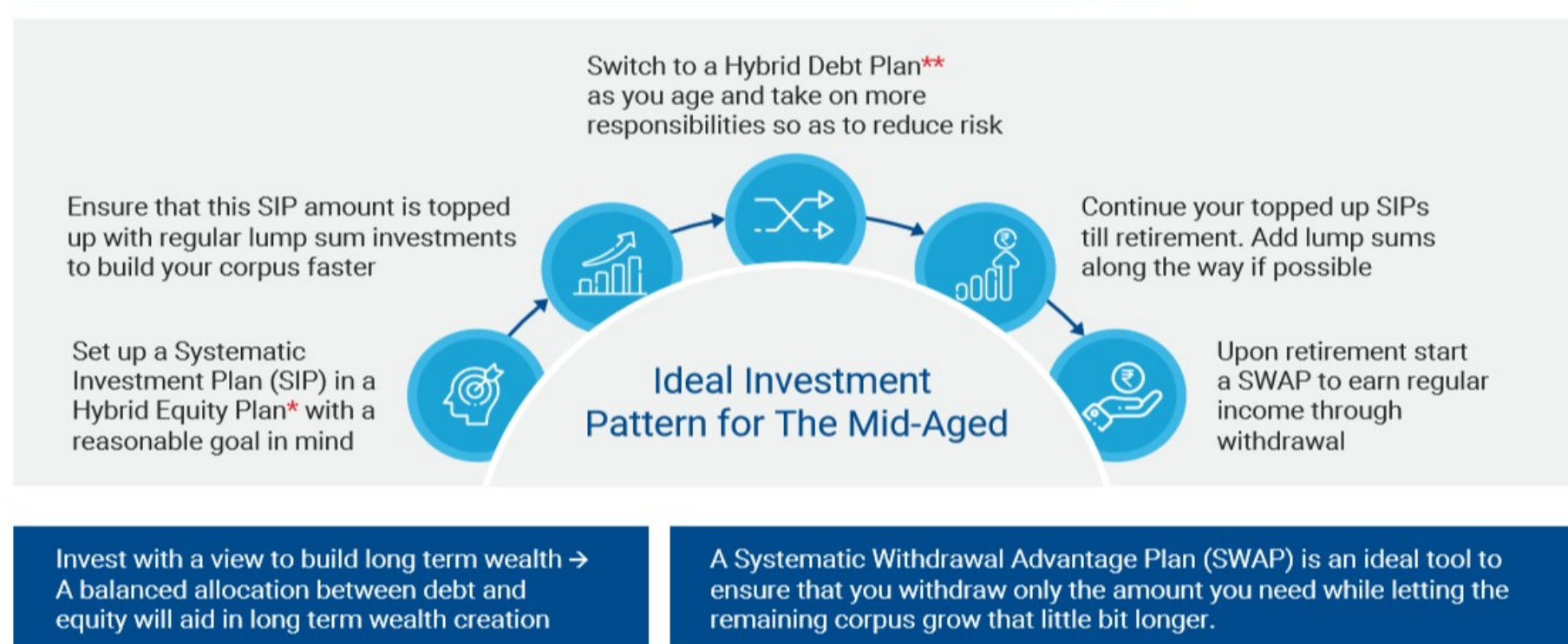
Factors	Equity Plan	Hybrid Equity Plan	Hybrid Debt Plan
Age	Investors younger than 40 years of age	Investors between 40 to 50 years of age	Investors above 50 years of age or nearing retirement
Risk Appetite	Investors who understand nature of equities	Investors with moderate risk appetite	Highly conservative investors who should have minimal exposure to equity volatility
Investor Life Cycle	Accumulation phase, young investor with long time horizon	Consolidation phase, balance between growing and protecting wealth.	Spending phase, approaching retirement or following retirement
Investment Objective	Primary goal is to grow capital	Investors who want reduced volatility as compared to equities through blend of equity and debt	Looking for income enhancement through marginal exposure to equities

Ideal Investment Pattern for Youngsters (30-40)



- Invest with a view to build long term wealth A healthy allocation to equity will aid in long term wealth creation
- A Systematic Withdrawal Plan (SWP) is an ideal tool to ensure that you withdraw only the amount you need while letting the remaining corpus grow that little bit longer.

Ideal Investment Pattern for The Mid-Aged (40-50)



- Invest with a view to build long term wealth A balanced allocation between debt and equity will aid in long term wealth creation
- A Systematic Withdrawal Plan (SWP) is an ideal tool to ensure that you withdraw only the amount you need while letting the remaining corpus grow that little bit longer.

Ideal Investment Pattern for Those Who are Nearing Retirement(50-60)



- Invest with a view to build a healthy corpus without taking much risk
A higher allocation towards debt will aid in this process
- A Systematic Withdrawal Plan (SWP) is an ideal tool to ensure that you withdraw only the amount you need while letting the remaining corpus grow that little bit longer.



BANK OF BARODA OFFERS MILITARY SALARY PACKAGE





Baroda
military
salary
package
(MSP)

FEATURES OF MSP – Retired Defense Personals



Free Personal Accident Insurance Covers

- Personal Accidental Death Cover Rs. 40 lakhs
- Permanent Total Disability Cover Rs. 40 Lakhs
- Permanent Partial Disability Cover Rs. 20 Lakhs
- **Personal Accident Insurance cover for Pensioners upto 70 Years**

Banking Facilities

- Zero Balance, Auto Sweep, Free Multi City Cheques, Free SMS Alerts
- Free - Unlimited transactions at all Bank ATMs, NEFT / RTGS remittances, DDs/PO
- 50% Discount on locker rentals
- **Video KYC**
- 100% waiver in Demat Annual Maintenance charges
- Complete Banking facility for Indian Defence Personnel available with one QR Code Scan

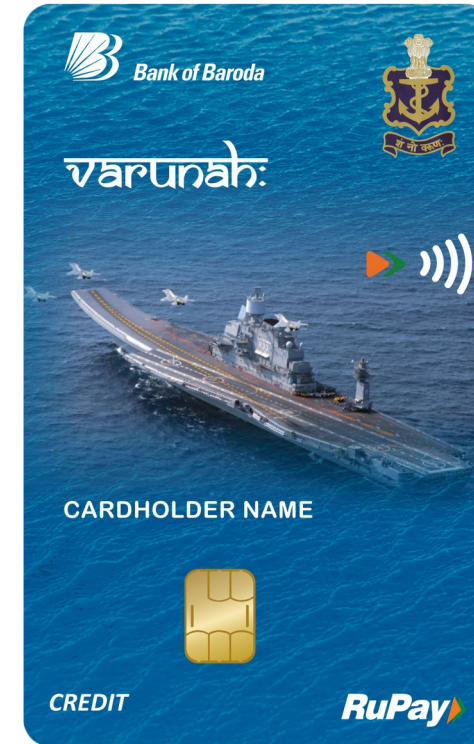
Personalized Retail Loan for Defence Personnel

- 100% waiver on processing charges for Baroda Yoddha Home Loan, Baroda Yoddha Auto Loan, Baroda Yoddha Education Loan,
- Baroda Yodha Loan to Defence Pensioners
- Cut off CIBIL Score is 701 & -1,
- Baroda Yoddha Home Loan Advantage, Baroda Yoddha CRE Home Loan, Baroda Yoddha Top Up Loan, Baroda Yoddha Home Suvidha Personal Loan also available

Cards

- Life time free Baroda Credit & Debit Card subject to eligibility, Add on Cards, Cobranded Cards with Army & Navy
- 75% waiver on issuance of gift/travel card

CO-BRANDED CREDIT CARD Exclusive for Indian Navy- VARUNAH



MoU Signed with Indian Navy - 27 Oct 2021

Explore Ocean of Reward & Exclusive Benefits with Bank of Baroda Varunah Credit Card



Welcome Gifts-

- Complimentary 12 Months Amazon Prime Membership
- Complimentary 12 Months Zomato Pro Membership
- Complimentary 6 Months FITPASS Pro Membership
- Joining Bonus: 1000 Reward Points
- Earn 5X i.e. 15 Rewards Points for every Rs.100 spent on Travel, Dining, Online & International Spends*
- Earn 3 Reward Points for every Rs.100 spent on other categories
- Unlimited Complimentary Domestic Airport Lounge Visits
- Reduced Forex mark-up of 2% for Savings on International Spends
- Pay safely with Contactless Cards
- Unlimited Complimentary Domestic Airport Lounge Visits
- Spend ₹ 25,000 within first 180 days and ₹ 1,50,000 in a year for reversal/waiver of annual fees
- Reward Points can be redeemed as cashback @ ₹ 0.25 per reward point
- Convert purchase of ₹ 2500 & more into Smart EMI of 6 to 36 months

Invest with Baroda Radiance for a premium banking experience



Dedicated team

A team of experienced wealth management professionals will help you devise a customized financial plan



Product Suite

A comprehensive products suite is offered across equity, debt, insurance, alternative investments and beyond



Digital Convenience

A trusted one-stop solution for all your wealth management needs, easily accessible digitally



Financial Benefits

Competitive financial benefits that will reduce your transaction costs



Privileges

Financial and lifestyle privileges that go beyond banking

**JAI
HIND**



Importance of Health Insurance in Present Times: 5 Key Reasons

- To address rising medical costs
- To fight against increasing lifestyle diseases
- To gain financial security and protect your savings
- To benefit from holistic and comprehensive cover
- To get tax benefits and make an investment in your health

Thank you

