



BIZFINMART[®]
ISO-9001:2015

Corporate
Brochure

Arthayan Bizfinmart Private Limited



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We

, Arthayan Bizfinmart Private Limited are MSME Finance & Subsidy, Taxation, Business Registration & Licenses, Statutory Compliance, Virtual CFO, Project Report & CMA Data Software, CSR, Business Contract Management, Global Services, Investment & Insurance, Retail Loans and Strategic Financial Management advisory Company, offering services to support and guide businesses through captioned requirements at PAN India Level. Over the years, we have been evolved into one of the finest, highly experienced, professionally managed advisory company having conversant with Fiscal, Industrial, Banking, Corporate and Mercantile regulations.

Vision

“To provide services to help organizations’ become even more successful”.

Mission

“Always stand for the growth of all”.



Our Strengths

Expertise and Experience :

We are enriched with most experienced professionals in the monetary & advisory sphere and possess the ability to accomplish your task by overcoming any hindrance that may come your way.



Deadline/Target:

Penny saved is penny earned. Time is Money. We believe that task should be accomplished well in time is more valuable to our client and for us as well.

Confidentiality :

Confidentiality is our prime focus, we manage the client's important data majorly in soft form and password protected, data never be shared with anyone including staff and other clients.



Various Options and Expert Advice

With us, you can find multiple options with the multitude of financial institutions (Nationalized Banks, Co-operative Banks, Commercial Banks and NBFC's) that may suit to your financial requirements with best possible competitive costs. We always strive to come with best workable solutions with expert supportive advice.



Our Services

“We Are One Stop Solution”

A) MSME Finance Advisory Services and Debt Syndication

We expertise in providing customized and structured financial and management solutions to a large number of SME, MID and LARGE Corporate clients.

We have also successfully arranged and syndicated business finance with respect to:

■ **MSME Project Finance from bank** (Fund and Non Fund Based) – Start ups & expansion Project along with applicable Government Subsidy Schemes
Advisory :

- **Term Loan** - for Purchase of Industrial Plot, Commercial Shop or Office, Factory and Plant & Machinery
- **Working capital finance** – by way of Cash Credit (CC), Overdraft Facility (OD), Bank Gaurantee (BG), Letter of Credit (LC) etc.
- **Annuity Discounting** for HAM Infrastructure Project, EPC Contracts finance to Government Infrastructure Contractors.
- **Lease Rental Discounting (LRD)**
- **Loan Against Property (LAP)**
- **Restructuring of existing loan**
- **Features**
 - Loan up to 200% of Collateral Property Value
 - Rate of Interest ranges from 7.50% to 12% p.a.
 - Unsecured Loan up to 2 Crore Under CGTMSE
 - Takeover & Enhancement of Existing loan at lower Rate of Interest
 - Nationalized Banks, Scheduled Co-oprative Banks, Private Banks and NBFC's



Strategic Financial Management Advisory

- Deployment of surplus funds
- Identification of Project
- Assistance in selection of Product / Site/Machinery / Suppliers etc.
- Development of Short / Medium / Long terms business investments plans
- Structuring of Industrial Finance and Debt Syndication
- Preparation of Detailed Project Report (DPR), Project Financials, CMA data
- Guidance regarding Credit Rating, CIBIL MSME Rank (CMR), Techno Economic Viability (TEV) Study
- Finance Advisory for Export & Import businesses
- Liasoning with various Banks and Financial Institutions
- Assistance in availing Government Subsidies/ Grants such as MOFPI / NHM / NHB / APEDA / DIC / KVIC / MSME / NSIC / NABARD / DAHD / AIF etc.





B) Business Registrations Services

“ We Convert your Dreams into Reality “

Starting a new business!! We expertise in providing an professional advice, documentation and help the entrepreneurs to take the couragious step forward. With us Starting a business is an easy task. Just focus on your business and leave the registrations to us. We expertise in providing services related to entity registrations and Business licenses / registrations with minimum charges and time period.

**To know more about our Basic / Standard / Premium Package
Call Now Or SMS / Whatsapp “BRS” on +91 9175650766**

Entity Registrations

“Start your business today”

- Proprietorship
- Partnership Registration
- Limited Liability Partnership (LLP)
- One Person Company (OPC)
- Private Limited Company
- Public Limited Company
- Section 8 Company (NPO/NGO)
- Nidhi Company
- Farmer Producer Company
- Conversion of Businesses – Proprietorship to Partnership / Proprietorship or Partnership to Company / One Company to other Company
- Political Party / Electoral Trust Registration



Business Licenses / Certifications / Registrations

“We make your business to next level”

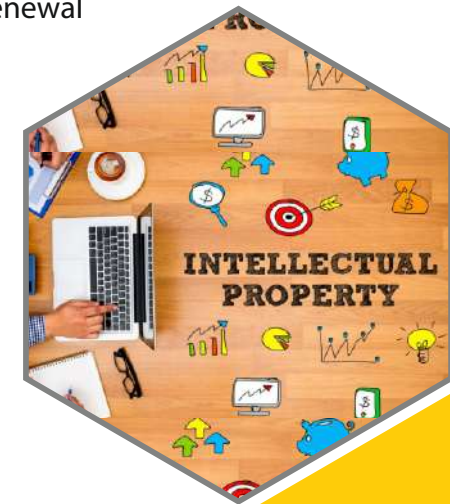
- PAN / TAN
- Shop Act License
- Udyam Registration
- GST Registration
- DSC - Digital Signature Certificate
- MPCB Consent to Establish or Operate
- Employee State Insurance Corporation (ESIC) / PF Registration
- Profession Tax Registrations (PTEC / PTRC)
- Import Export Code (IEC) Registration
- Factory License
- RERA Registration
- Income Tax Registrations – u/s 80G / 12A / 10(23)
- FCRA Certificate under The Foreign Contribution (Regulation) Amendment Act,2020
- NITI Aayog Registration
- Startup Registration (DPIIT Certificate)
- GeM – Government e-Marketplace
- NSIC – National Small Industries Corporation Limited
- Bar Code Registration
- FDA – Food and Drug Administration / FSSAI – Food and Drug License
- FSSC – Food Safety System Certification
- GMP – Good Manufacturing Practices

- GDP- Good Distribution Practices
- GHP – Good Hygienic Practices
- ZED – Zero Defect Zero Effect
- IAFT – International Automotive Task Force
- RoHS - Restriction of Hazardous Substance
- ISO Certification
- BIS Certification
- ISI Mark Certification
- AGMARK Certification
- Organic Certification



Intellectual Property Rights Management

- Trademark Registration / Renewal
- Patent Registration / Renewal
- Copyright Registration / Renewal



C) Virtual CFO Services

Virtual CFO has crafted a way for small businesses, following which they can get access to an experienced financial professional at an affordable cost. An often company who cannot afford to have in-house CFO prefers to go with Virtual CFO.

Organizations deal with many challenges on a daily basis in terms of Finance, Cost Management, Growth, Accounting & Internal Audit, Taxation, Corporate Laws as well as management. To curb those challenges, a need arises to appoint a Virtual CFO who can primarily be responsible for managing activities like financial reporting, record keeping and financial risks of the company.

Presence of Virtual CFO helps in meeting those challenges effectively by giving financial and professional aid, analysis and support to the management. We are expertised in providing following Virtual CFO Services at competitive monthly cost:

Overview & implementation of accounting policies, procedures and System

- Financial Recording, Reporting and analysis
- Stakeholders relationship & reporting

**To know more about our Basic / Standard / Premium Package
Call Now or SMS / Whatsapp "CFO" to +91 9175650766**





Evaluation & analysis of internal control

- Internal Audit

Compliance Management (Taxation, Labour and Corporate Laws)

- Direct Tax planning
- Direct (Income Tax, Advance Tax, TDS) & Indirect Tax (GST & VAT) Compliances within due date
- PF, ESIC & PT Compliance
- ROC Filings & Annual Compliances as per Company Law.



Cost, Capital Planning & Management

- Debt / Finance Planning (Fund or Non-fund Based) & Banking Compliances
- Guidance regarding Credit Rating, CIBIL MSME Rank (CMR), Techno Economic Viability (TEV) Study
- Guidance regarding SMA (Special Mention Account) Reporting
- Management of Working Capital level - Stock, Creditors & Debtors
- Break Even Analysis
- Cashflow Forecasting
- Financial Projections / Detailed Project Report
- Credit Monitoring Arrangement - CMA Data
- Guidance on applicable Government Subsidy
- Monthly reports / Planning / Budget of business
- Review of critical Financial & Operational parameters of business





D) Software Services – Project Report & CMA Data

Credit Monitoring Arrangements (CMA) report is an analysis which is prepared by the borrower to submit to banks for availing loan. We provide you the option by which you can prepare your CMA report as per Tandon and Nayak Committee recommendations.

I) CMA Data Software :

This software provides trends, pattern and behavior; as evidenced during the past 3 years - as for all income elements, all cost elements, current assets, current liabilities etc. and this provides a lot of convenience, support and comfort, in easily working out estimates and projections. It has full fledged and complete facilities for all detailed calculations and workings for framing of P & L account and Balance Sheet all on its own.

To know more about or DEMO

Call Now or SMS / Whatsapp "CMA" to +91 9175650766

Easy to use as

- All calculations
- All CMA data reports
- Three pages detailed Appraisal Analysis

are well placed; and Very importantly, All in the SAME SCREEN itself with No traversing around at all. This software is nicely designed, depicting all Important and relevant ratios there to itself in a running mode, with data entry at each field.

As along with, Project Finance Software series; CMA data is getting auto prepared fetching all required data and No data input is required for preparing of CMA data.



II) Project Finance / Project Report Software

(a) Way of Working :

- Fully Structured Software Series, Real-time, A Big TIME SAVER.
- No Formatting or Formulae Settings - A great FREEDOM feature.
- Error-free workings - No possibilities of any skip or erratic formulae or results.
- Get estimates/projections as - very much in line, trend and pattern of last 3 years.
- Each Item-wise, Each year-wise, Each product-wise, Each ingredient-wise you are enabled to get control over; all profitability-income and cost elements, working capital components and cash flow items. Thus providing a very wide level of flexibility in financial workings - as regard to each year and each item of P & L and working capital.



Project
Report



(b) Direct and Straight Suitability and adaptability on a simplified common platform, as for :

- Wide Variety and Different Project Situations; Industrial and Non-industrial
- Simple & Easy workings and as well for Intricate and Complex workings.

(c) It Provides for very wide variability structure

- as year-wise
- as product-wise,
- as price/rate structure wise,
- as category/proportion wise,
- with No Volume Restrictions.

(d) It enjoys to its credit, as

- Proven and Renowned Software
- Decent and Total Solution
- Very Simple and Easy to Use
- Time tested and Quality acclaimed.

E) Corporate Social Responsibility (CSR) Advisory

Section 135 of the Companies Act, 2013 specifies certain CSR requirements that need to be mandatorily undertaken by corporates. These new regulatory provisions impose responsibilities such as setting up a Board level CSR committee, planning and approving CSR activities (for the year), as well as ensuring their implementation.

Working along with us can help reveal inadequacies in the CSR process /activities on a real-time basis depending on the stage of involvement. Our Services includes



For Corporates :

- Development of CSR Strategy & Policy
- Identification of Partner (Implementation Agency / NGO)
- Drafting of Agreement between Corporate & Partner
- Project Evaluation & Feasibility Analysis
- Project Implementation
- Project Monitoring
- CSR effectiveness & Impact Assessment
- CSR Progress Reports

■ For Implementation Agency / NGO / Trust:

- Guidance on Formation of NGO, 80G & 12A Registration, NITI Ayog Registration, FCRA Registration, CSR -1 Form filing with ROC etc.
- Preparation of CSR Fund requirement proposal
- Preparation of Reports on Past Activities
- Preparation of Project Report
- Submission of Fund Requirement Proposal to Corporates
- Representation on behalf of organisation to Corporates
- CSR Project Accounting
- Guidance on applicable provisions of Company Law w.r.t. CSR
- Guidance on NGO Grading
- Drafting of Agreement between Corporate & Organisation
- Project Implementation
- Project Monitoring
- CSR effectiveness & Impact Assessment
- CSR Progress Reports submission to Corporates





F) Business Contracts Management

Contracts are legally binding agreements that are an important part of doing business. Although the kinds of business contracts are numerous, they are typically divided into four categories: **Leases, Sales related agreements, Employment related agreements and General business contracts.**

■ Drafting and vetting of contracts / Policies:

- Business agreements such as Non Disclosure Agreements Memorandum of Understanding (MoU),
- Franchise Agreement
- Share Purchase agreement
- Business Transfer Agreement
- Software Development Agreement
- LLP Agreements
- Partnership Agreements
- Gift Deeds
- Sale Deed
- Lease Agreement
- Drafting of HR Policy, CSR Policy, Procurement Policy etc.
- Employment Agreements



Corporate & Related Laws Advisory :

- Company Act, 2013
- Limited Liability Partnership Act, 2008
- Partnership Act, 1932
- Contract Act, 1872
- Competition Act, 2002
- Sale of Goods Act, 1930
- Trademark Act, 1999
- SARFAESI Act - Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
- Insolvency and Bankruptcy Code, 2016
- Prevention of Money Laundering Act, 2002
- Foreign Exchange Management Act (FEMA), 1999
- Direct & Indirect Tax Laws
- Labour Laws
- Secretarial and Legal Due Diligence



G) Investment & Insurance Advisory

DEMAT Account :

We are holding a mutual fund distributor license in India from AMFI as per SEBI regulations which facilitates to invest in all kinds of Shares, Bonds and Mutual funds with ICICI Direct as an authorized channel partner.

We are offering free demat accounts under corporate tie up with business organizations for their owner, customers, suppliers, employees and family members. It is an easy and convenient way of holding assets such as shares, Exchange-Traded Funds [ETFs], Government securities and Bonds. A Demat Account allows for quick, secure and convenient transactions for buying and selling Shares and other Securities. With a Demat Account, shares or other financial instruments can be easily accessed and all activities can be instantly checked by simply logging into the account anytime. A Demat Account is connected with a trading account to simplify stock market transactions.



Scan QR to
Open Free Demat Account





Insurance:

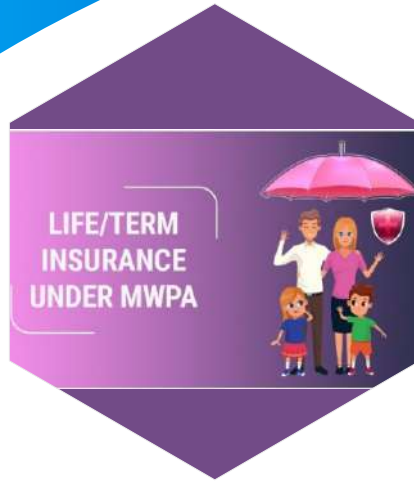
Insurance is a powerful estate and business planning tool. However, choosing the right insurance can be complicated. Like investments and estate plans, insurance portfolios need to be customized and managed over time. We have guided families and businesses through this process as a trusted confidant with respect to -

1. Key Man Insurance

As a company, we put a lot of our time and effort in not only growing talent but also making a substantial investment in each of our employees. In such a scenario, it is only good sense to insure the position of an employee that is invaluable to the unhindered running of the company.

In case the company has key man insurance, on the death of the employee, the sum assured is paid to the company. This sum assured is generally quite large and sufficient to not only tide over any business downturn, but also hire a new senior executive. If the insured person survives the term of the insurance then no money is paid to the company.





2. MWPA-Married Women's Property Act - Unattachable Life Insurance

For a married, male policyholder, availing of a term insurance plan under the Married Women's Property Act, 1874 (MWP Act) helps in protecting your family's financial interests in your absence. Once a policy is availed under the MWP Act, it may not be attached by courts for repayment of your debts. Only your wife and children will be entitled to the sum assured in the event of your demise.

3. Group Life Insurance

Group life insurance is a type of life insurance in which a single contract covers an entire group of people. Typically, the policy owner is an employer or an entity such as a labour organization, and the policy covers the employees or members of the group. Group life insurance is often provided as part of a complete employee benefit package. In most cases, the cost of group coverage is far less than what the employees or members would pay for a similar amount of individual protection.





4. Employee Group Mediclaim Policy

Group Health Insurance is an insurance policy provided to a group of employees or members working for a company or an organization. Here, the employer usually pays the entire premium to offer health insurance as an employee benefit this allows companies, organizations, banks and even housing societies to procure health Insurance for their entire staff or members.

5. Stock & Immovable property Insurance

Property insurance gives you financial coverage against the damages caused to your private or commercial property due to fire, earthquake, theft and burglary among other causalities.

**For Free Consultation / Presentation / Seminar / Webinar
Call Now or SMS / Whatsapp "INS" to +91 9175650766**





H) Global Services

We help businesses capitalize on opportunities to drive profitable growth, rethink organizational structure and reap the potential of Information in the spheres of -

- Guidance to set up Industrial Parks, Industrial & Agro Clusters, SEZ, STPI, EOU Units
- Guidance for SME IPO Listing on NSE & BSE
- Mergers, Acquisitions & Takeovers
- Guidance in External Commercial Borrowings (ECB) & FDI Matters
- FEMA & RBI Matters
- Guidance on Anti Money Laundering
- Foreign Collaborations
- Franchise Agreement and advisory on franchise business model
- NBFC & Small Finance Bank Registration



I)Retail Loans

We are also Corporate DSA / Business Facilitator with Banks (Nationalised, Private & Co-operatives) and NBFC's for Retail Loans like

- Home Loan
- Vehicle Loan
- Personal Loan
- Business Loan
- Education Loan
- Loan Against Property (LAP)
- Loan against Securities (LAS)
- Lease Rental Discounting (LRD)
- Gold Loan
- Unsecured loan up to 2Cr.
- Pledge loan - Against pledge of stock

For Free Consultation
Call Now or SMS / Whatsapp "RL" on +91 9175650766



Industries We Serve :



● Automobile

● Machinery

- Automation
- Component manufacturers
- Hotel equipments and furnitures
- Medical
- Printing and packaging machine
- Special purpose machine



● Chemical

- Adhesives
- Acids
- Fertilizers
- Inks
- Resins and Hardners
- Soaps and Detergents



● Rubber

- Rubber Lining
- Rubber Moulding
- Rubber Products

● Agriculture based projects

- Rice mill, dal mill, flour mill, oil mill, sugar mills
- Floriculture, horticulture and tissue culture
- Fruit, vegetable and food processing industry
- Dairy industry
- Cold storage and warehousing industry
- Cashew processing units
- Mashroom plants

● Electricals

- Cables
- Control panel
- Electrical insulation
- Light fittings
- Lugs manufacturing
- Motors rewinding
- Switch gear
- Transformer
- UPS/Invertor/Batteries



● Electronics/ Instrumentation

- Capacitors
- PLC automation
- Censors/ switches/connectors

● Aluminium and Metals

- Enguards

● Plastic Powder coating

- FRP products
- Packing material
- Plastic molding
- Storing equipments
- Tarpaulin

● Textile

- Garment/ Fabric/ Yarn

● Retail and consumer

● Capital projects

● Hospitality

- **Packaging and Printings**

- Corrugated boxes
- Wooden cases
- LDP/HDP Bags

- **Hospital & Pharma Industry**

- Whole Healthcare industry
- Cosmetics
- Pharma Machinery
- Pharma Products

- **Engineering**

- **Infrastructure**

- Contractors / Suppliers of : PWD, Municipal Corporation, NHAI, MSRDC, Aviation, Port, Irrigation, Space Science, Urban Development Authority, Defence, Electricity Distribution, Power Projects, Railways, Smart City Project etc.

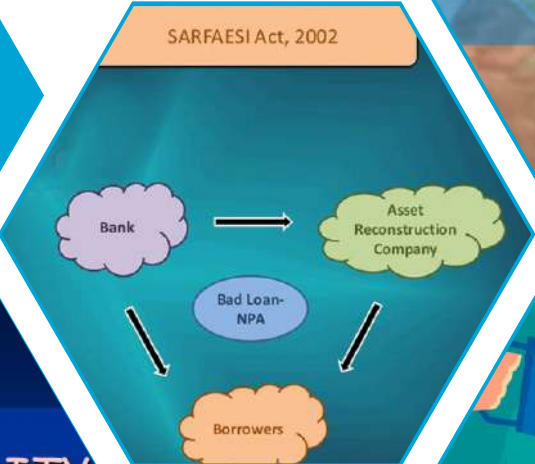
- **Service industry**

- Hotel services
- Hospital
- Education
- Information technology (IT)
- E-commerce
- Tourism
- Franchise
- FMCG
- Transport and logistic parks
- Industrial clusters and parks



- **All MSME manufacturing unit**

**To know more
Call Now or SMS / Whatsapp on +91 9175650766**



Follow us :      



Thank You

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