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## **AIDE MEMOIRE ON LENDING TO MSME SECTOR (INCLUDING RESTRUCTURING OF MSME CREDITS)**

One of the Key Focus Areas of Budget 2020 is to accelerate growth of Micro, Small and Medium Enterprises (MSMEs) and to boost investment in the Indian start-up ecosystem.

The Micro, Small & Medium Enterprises (MSME) Segment is expected to play a significant role in the emergence of the Indian Economy. The Development of this segment is extremely critical to meet the national imperatives of Financial Inclusion and generation of significant levels of employment across Metro, Urban and Rural Areas across the Country.

Further, it can nurture and support development of 'New Age Entrepreneurs' who have the potential to create 'Globally Competitive Businesses' from India to make India Self-reliant.

This Hand Book covers A to Z aspects for MSME Start-ups and also for the existing Units. It delves on Registration Process to Re-structuring of Loans availed from the Financial Institutions including important areas like Registration, Borrowings, TReDS, Listing with NSE, Global Tender System, Re-structuring of Loans, Government guidelines etc.

Hence, this Hand Book is useful to the following stakeholders:

- ✓ Consultants who are providing various services to the MSME Clients.
- ✓ Bankers who are lending to the MSME Units ( Pre-sanction, Sanction, Post Sanction Process including Re-structuring of MSME Loans).
- ✓ Promoters of MSME (Existing and New) to have a full knowledge about various Legal, Financial and Statutory aspects of MSMEs including Re-structuring of Loan Process of Financial Institutions etc.
- ✓

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