



J & P Advisory Services

Financial Consultants

➤ **INTRODUCTION**

J & P Advisory Services, formed by two young Chartered Accountants Mr. Jaykishan Pamnani and Ms. Rakhi Jain, provides various Corporate Advisory Services as follows:

- Debt Syndication - Term Loan, Working Capital Loan, Sale/ Purchase Bill Discounting, ECB, etc.
- Central / State Government Subsidy
- Solar Power Consultancy
- Company Secretarial Services
- Transaction Advisory Services (Merger & Acquisition, Private Equity, Joint Venture, Share Valuation, etc.)

➤ **ARRANGEMENT OF BANK LOAN**

We can arrange the bank loan for new project / expansion project at a very competitive rate ranging from 8% to 10% p.a. depending on the company and group profile.

Please Note that the Definition of MSME has changed and the revised Definition is as under

Updated MSME Definition		
Type of Enterprise	Investment	Turnover
Micro	Rs 1 Crore	Rs 5 Crore
Small	Rs 10 Crore	Rs 50 Crore
Medium	Rs 50 Crore	Rs 250 Crore

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GOVT. SUBSIDY BENEFITS FOR INDUSTRIES IN GUJARAT

➤ **BENEFITS FROM GUJARAT GOVT.**

Scheme 1.	MSME Subsidy (All Sectors)	<p>1. Capital Subsidy: 10%-25% of Loan Amount. (Max. Rs. 35 Lakhs - 45 Lakhs) depends upon the category of Taluka location of your unit</p> <p>2. Interest Subsidy: 5% - 7% p.a. for a period of 6/7 years. (Max. Rs. 30/35 Lakhs p.a.)</p> <p>3. SGST Benefit:Reimbursement of 80-100% of Net SGST paid in Gujarat max Upto 5.5%-7.5% of Project cost(Building+Machine+Other Misc Asset) p.a. for period of 10 years</p> <p>4. EPF Reimbursemnt:100% of EPF shall be reimbursed subject to max 1800 per month per employee or 12% of (Basic salary+DA) whichever is lower</p>
Scheme- 2.	Large Companies Subsidy	<p>1. Interest Subsidy: 7% p.a. for a period of 6-10 years depending on Taluka Unit is Located. (Max. 1% of project cost p.a.)</p> <p>2. SGST Benefit Reimbursement of 80-100% of Net SGST paid in Gujarat max Upto 5.5%-8% of Project cost(Building+Machine+Other Misc Asset) p.a. for period of 10 years(the amount varies depending on sector and Category of Taluka)</p> <p>3. EPF Reimbursemnt:100% of EPF shall be reimbursed subject to max 1800 per month per employee or 12% of (Basic salary+DA) whichever is lower</p>

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Scheme	Capital Subsidy Benefit (All Sectors and all type of units)	1. Reimbursement of 8%-12% of Fixed Capital Investment (Excluding Land) (Depending on the Taluka Location of Unit) in Equal Instalment in 10 years' time period.(max Cap of Subsidy is Rs. 40 Cr p.a.)
2.		

Note:

The Unit can opt for any one of the above benefits in a particular policy period.

Electricity Duty Exemption (All Sectors)	1. For a newly constructed building, the electricity duty will be exempted for a period of 5 years(THIS BENEFIT IS IRRESPECTIVE OF CHOICE ABOVE SCHEMES)

Note: To avail the above subsidy benefits (State and Central Govt.), it is mandatory for the unit to avail the Bank Loan for their new / expansion project.

APART FROM ABOVE THERE ARE VARIOUS OTHER BENEFITS AVAILABLE IN GUJARAT VIZ.

1. Installing Pollution Control Equipment or Regeneration of Energy Equipment (Upto Rs. 35 Lacs Subsidy)
2. Taking Voluntary WHO/ISO/BIS Certification (Upto Rs. 10 Lacs)
3. Participating in Exhibition out of India (Upto Rs. 5 Lacs)

Common condition for Subsidy Eligibility

1. Employment of Minimum 85% of the Working Staff from Domiciled people of Gujarat.
2. Unit to remain in Production till 7/10 Years from date of Commercial Production.
3. All Statutory permission in Place.
4. For Units already having Existing Unit in Any ware in Gujarat have to invest at least 50% in New Project Excluding Land; of Its Existing Gross FA (Land, Building, Machine, and Other Assets in Balance Sheet)

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