Did you know that **formalisation positively impacts your ability to avail credit from banks**?*

- Maintain proper financial records
- Registration with Goods and Services Tax Network (GSTN) helps
- Use digital modes of payment for business transactions

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*Terms & Conditions apply*
Did you know that if you have a viable proposal, you can avail collateral free loan?

- Banks to provide collateral free loans upto ₹10 lakh to micro and small enterprises (MSEs)
- Government of India provides credit guarantee cover to MSE loans upto ₹2 crore

RBI Kehta Hai…
Bano Jaankar
Badhao Vyapar

Scan the code or visit www.rbi.org.in/flw for details

*Terms & Conditions apply
Did you know **TReDS** can help **MSMEs** address the problem of delayed payments*?

- As per law, a buyer has to pay the MSME supplier within 45 days of acceptance of goods
- MSME seller can discount bills accepted by the buyer by uploading the invoice on TReDS - an RBI authorised platform
- To avail the benefit, both the buyer and seller should be registered on TReDS

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**RBI Kehta Hai… Bano Jaankar Badhao Vyapar**

Scan the code or visit [www.rbi.org.in/flow](http://www.rbi.org.in/flow) for details

Contact your bank for more details

*Terms & Conditions apply*
Did you know that timely repayment of loans can be beneficial?

- Give high priority to timely repayment of loans
- Timely repayment can help MSMEs get loans on easier and better terms*
- In case of stress, MSMEs can approach banks for help under RBI mandated institutional mechanism for resolution

RBI Kehta Hai…
Bano Jaankar
Badhao Vyapar

Scan the code or visit www.rbi.org.in/lfw for details

Contact your bank for more details
*Terms & Conditions apply