

# The Unseen Engine

Understanding the scale, struggle, and strategic importance of India's MSME sector.

PURVEXA

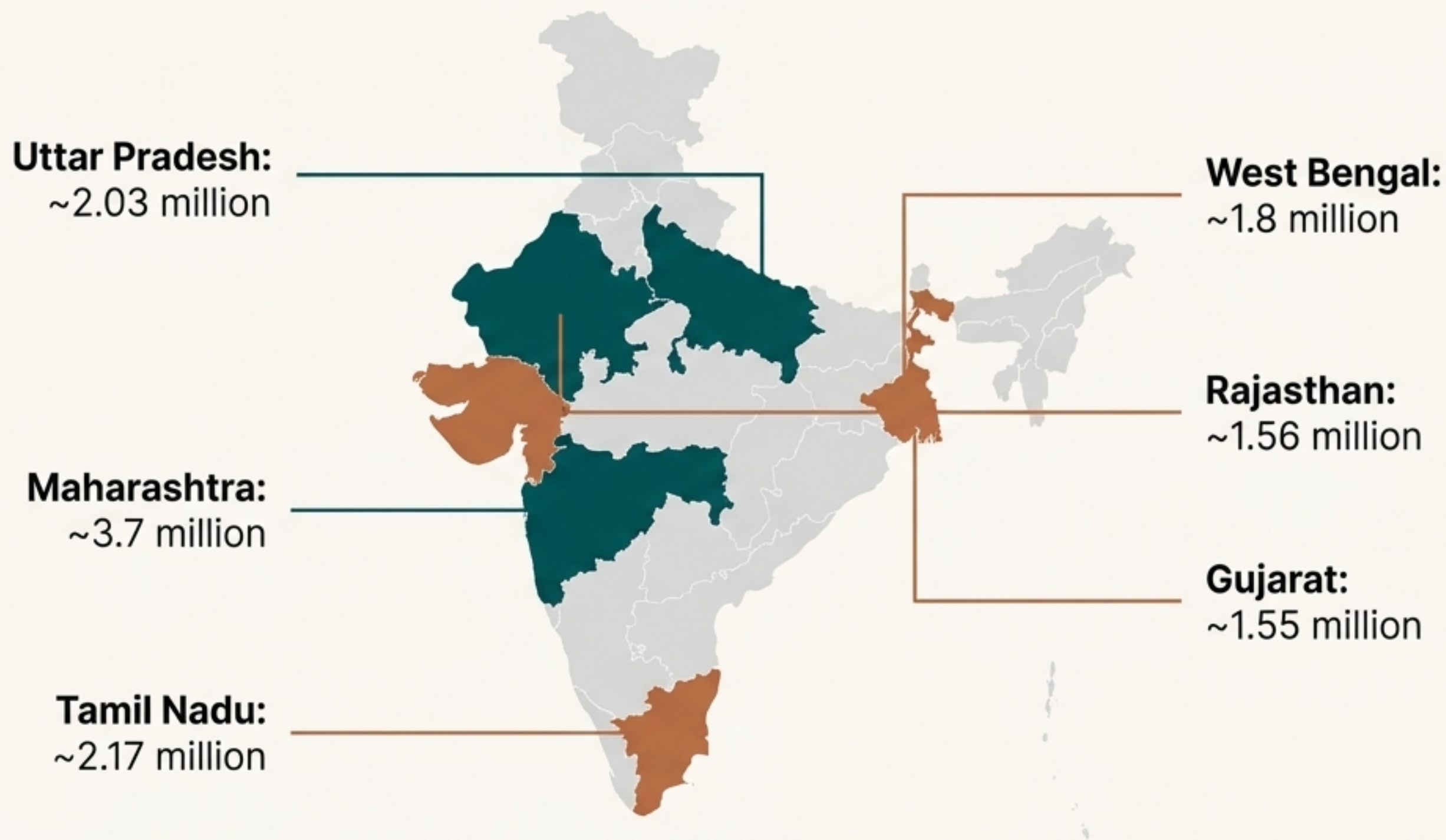
India's economic landscape is defined by 6.3 crore enterprises.

# 6.3 Crore

An estimated 63 million Micro, Small, and Medium Enterprises (MSMEs) form the bedrock of the Indian economy.

Recent momentum is strong, with over 4 crore enterprises formally registered under the Udyam portal alone by late 2024/early 2025.

# This economic power is concentrated in key industrial states.



*These 6 states alone represent over 12 million MSMEs, yet many struggle with fundamental growth challenges.*

A large, coiled metal spring, possibly made of brass or copper, is the central focus. It is surrounded by heavy metal chains that extend from the top and bottom corners towards the center. The background is dark and textured, resembling a wall or a large door. The lighting highlights the metallic surfaces of the spring and chains.

# A Giant in Chains

Despite their **scale and economic importance**, tens of millions of MSMEs are constrained by a set of interconnected, systemic challenges that prevent them from achieving sustainable growth and accessing formal capital.

# The Six Core Obstacles to MSME Growth



## Limited Access to Formal Finance

Only a fraction of MSMEs secure formal credit due to collateral requirements and perceived risk.



## Cashflow Crunch & Delayed Payments

Working capital is strained by persistent payment delays from large buyers.



## Regulatory & Compliance Burden

Complex rules and high administrative costs create significant operational friction.



## High Informality

A large share operate outside the formal system, restricting access to credit and markets.



## Infrastructure & Operational Gaps

Poor logistics and inconsistent utilities weaken competitiveness.



## Skill & Technology Deficits

A lack of access to modern systems, talent, and strategic processes required for scale.

# These challenges create a cycle of stagnation.

## External Pressures



Limited Access to Finance



Delayed Payments



Regulatory & Compliance Burden

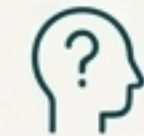
## Internal Gaps



High Informality



Infrastructure & Operational Gaps



Skill & Technology Deficits

*For millions of MSMEs, survival trumps strategy,  
and daily fire-fighting prevents long-term growth.*

# The PURVEXA Pathway: From Chaos to Clarity



PURVEXA provides a structured pathway to navigate these complexities. Our integrated solutions are designed to turn survival challenges into opportunities for structured growth, discipline, and capital readiness.

# Step 1: We Deliver Decision-Grade Clarity

## MSME Growth & Risk Score™

Generates a comprehensive score assessing financial health, risk, governance, and readiness for growth or funding.

This removes guesswork. It gives promoters confidence in their decisions and provides a credible, data-driven baseline for banks and investors.

**Addresses:** High Informality, Skill & Technology Deficits.

# 2

## Step 2: We Embed Execution Discipline

### Growth Desk™

- Ongoing CFO-level guidance without the full-time cost.
- Disciplined monthly cashflow monitoring.
- Proactive compliance and risk management.
- Quarterly readiness checks for scaling and partnerships.

Ensures MSMEs progress beyond the diagnostic. We move from identifying problems to actively executing the solutions required to scale.

**Addresses:** Cashflow Crunch, Regulatory & Compliance Burden.

# 3

## Step 3: We Bridge the Gap to Capital Readiness

### Capital & Strategic Enablement

We prepare MSMEs for the rigours of formal financing, strategic alliances, private equity investment, or mergers & acquisitions.

By systematically de-risking the MSME and building a robust operational framework, we bridge the gap between their potential and the requirements of large institutional partners.

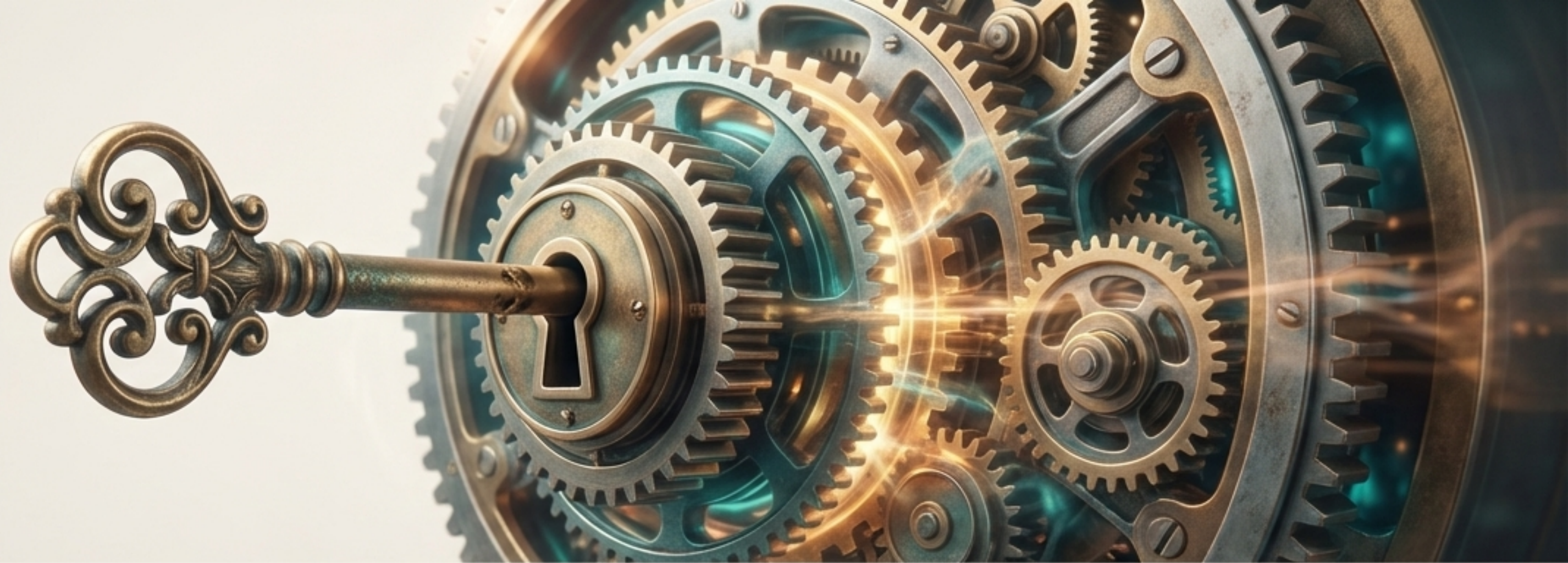
**Addresses:** Limited Access to Formal Finance.

# An Integrated System for Structured Growth



# From Endemic Struggles to Targeted Solutions

MSMEs Struggle With	PURVEXA Solution
Cashflow pressure, limited credit	✓ Data-driven health & risk scoring
Ineffective planning	✓ Scalable readiness frameworks
Regulatory burden	✓ Governance & compliance support
Informal credit dependence	✓ Formal capital preparedness
Identifying problems but not fixes	✓ Growth Desk™ execution support



# Unlocking the Engine of India's Economy

India's tens of millions of MSMEs are a cornerstone of the economy, yet they are constrained by systemic gaps in finance, compliance, and execution.

PURVEXA provides the critical infrastructure to overcome these challenges, creating structured growth pathways built on **decision-grade clarity**, **execution discipline**, and **capital readiness**.

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*"We turn potential into performance."*

**PURVEXA**