

Miyee•Books

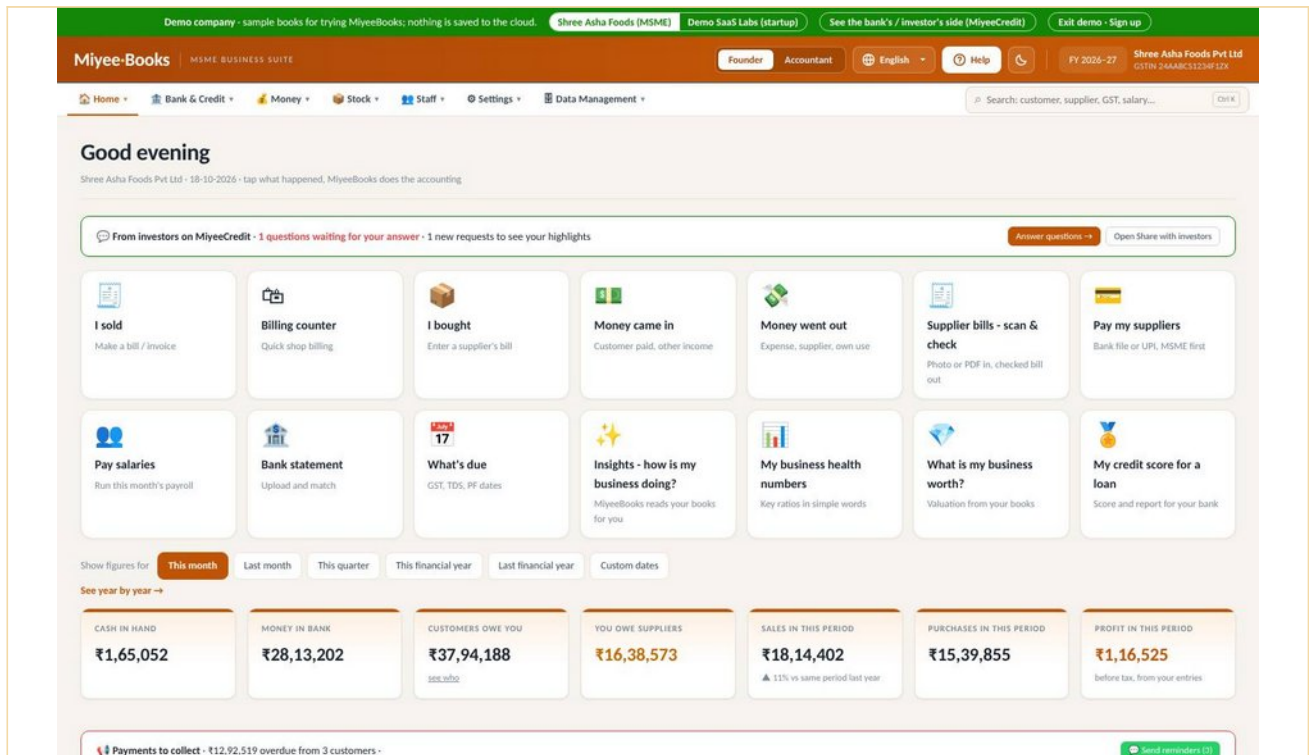
MSME BUSINESS SUITE

User Guide

Your business, your language, your books.

Tap what happened and MiyeeBooks does the accounting: from notebook to bank-ready books, compliance on time, and capital within reach.

હિસાબ આપણો, ભાષા આપણી



Screen: Founder mode home screen

Every screen of MiyeeBooks, from signing in to closing the year, for business owners and their CAs. Screens shown with the built-in demo company. Live at <https://miyeebooks.miyee-india.workers.dev/> • Developed by Miyee Tech Labs • miyee.india@gmail.com • October 2026

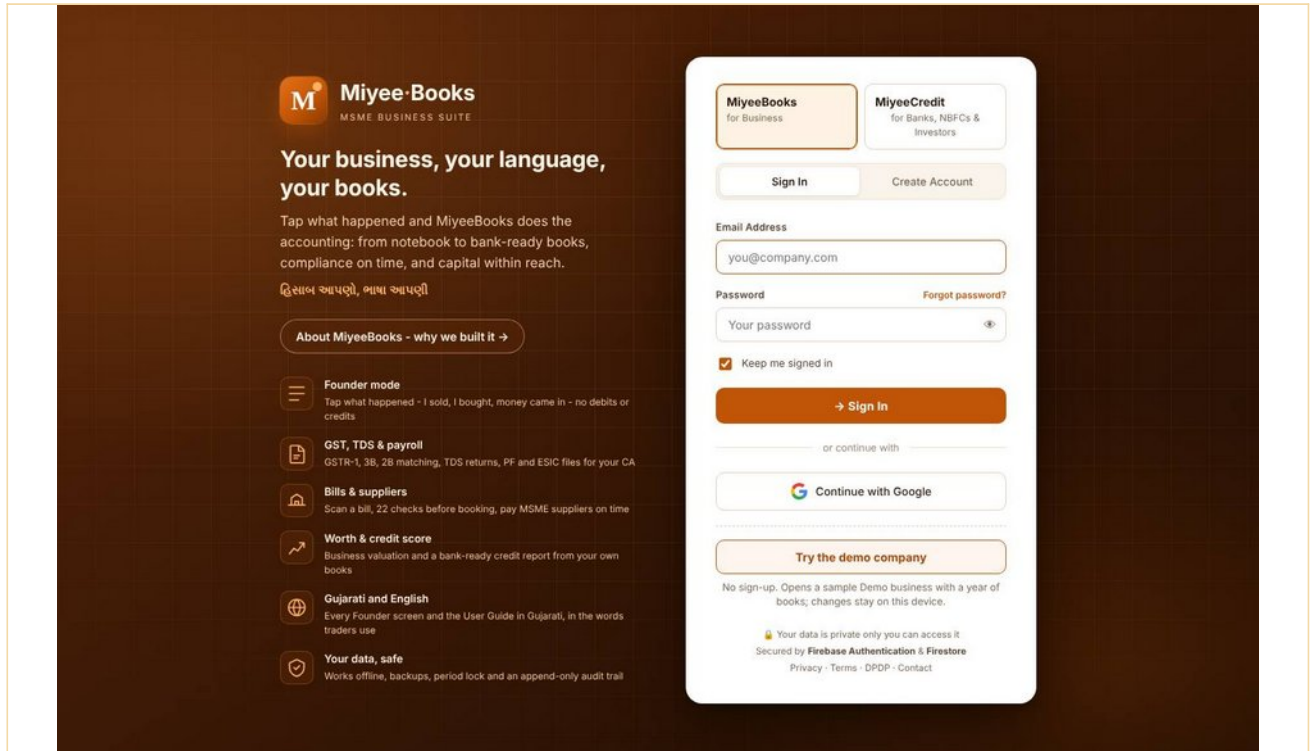
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1. Getting started

1.1 Sign in or create an account

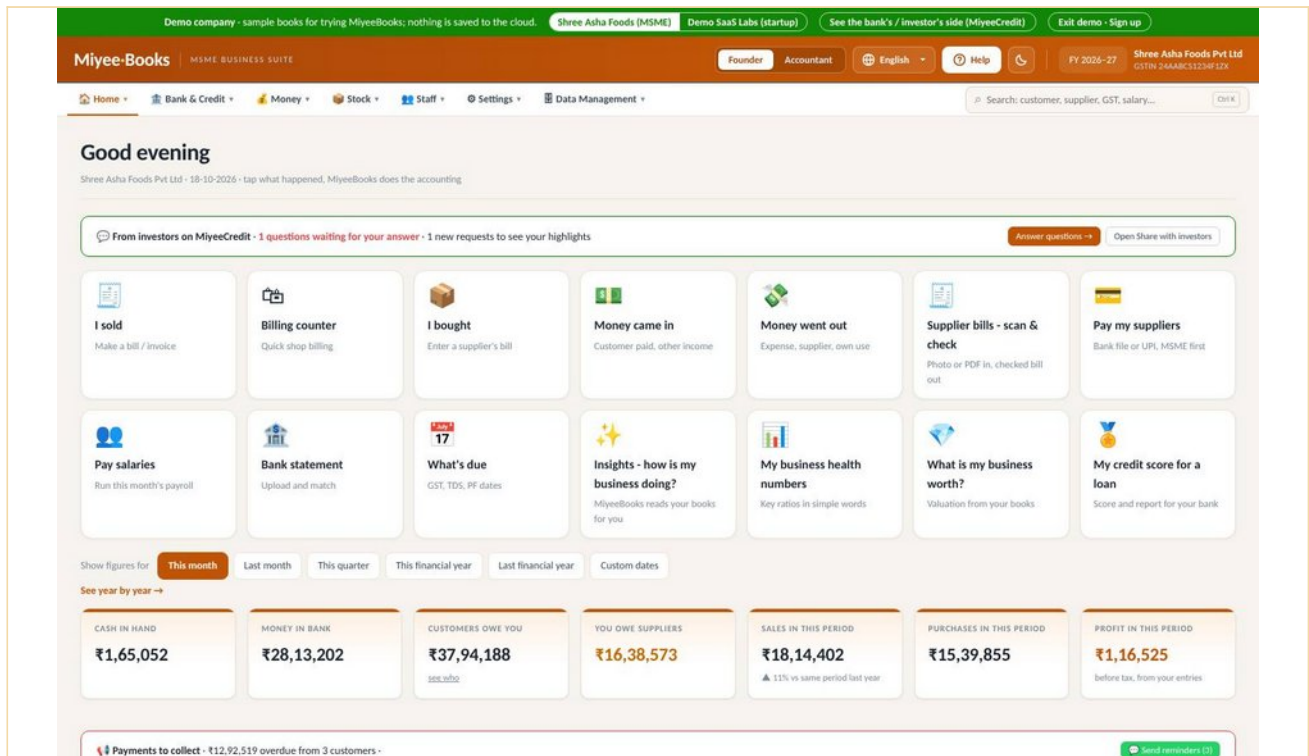
Open <https://miyeebooks.miyee-india.workers.dev/> on any phone or computer. Sign in with your email and password, or tap Continue with Google. New here? Choose Create Account, enter your name, email and a strong password. Nothing to install: MiyeeBooks runs in the browser and also works offline.



Screen: Sign-in screen

1.2 Try the demo company

To look around before signing up, tap Try the demo company on the sign-in screen. It opens a sample business with a year of books, in Founder mode. A green bar at the top reminds you it is a demo; changes stay on this device and are never synced. The bar has two demo companies: Shree Asha Foods, a food MSME, and Demo SaaS Labs, a seed-stage startup with Investor Desk switched on. See the bank's / investor's side opens MiyeeCredit as a bank or an investor; Open MiyeeBooks brings you back to the same company. Tap Exit demo · Sign up to leave.



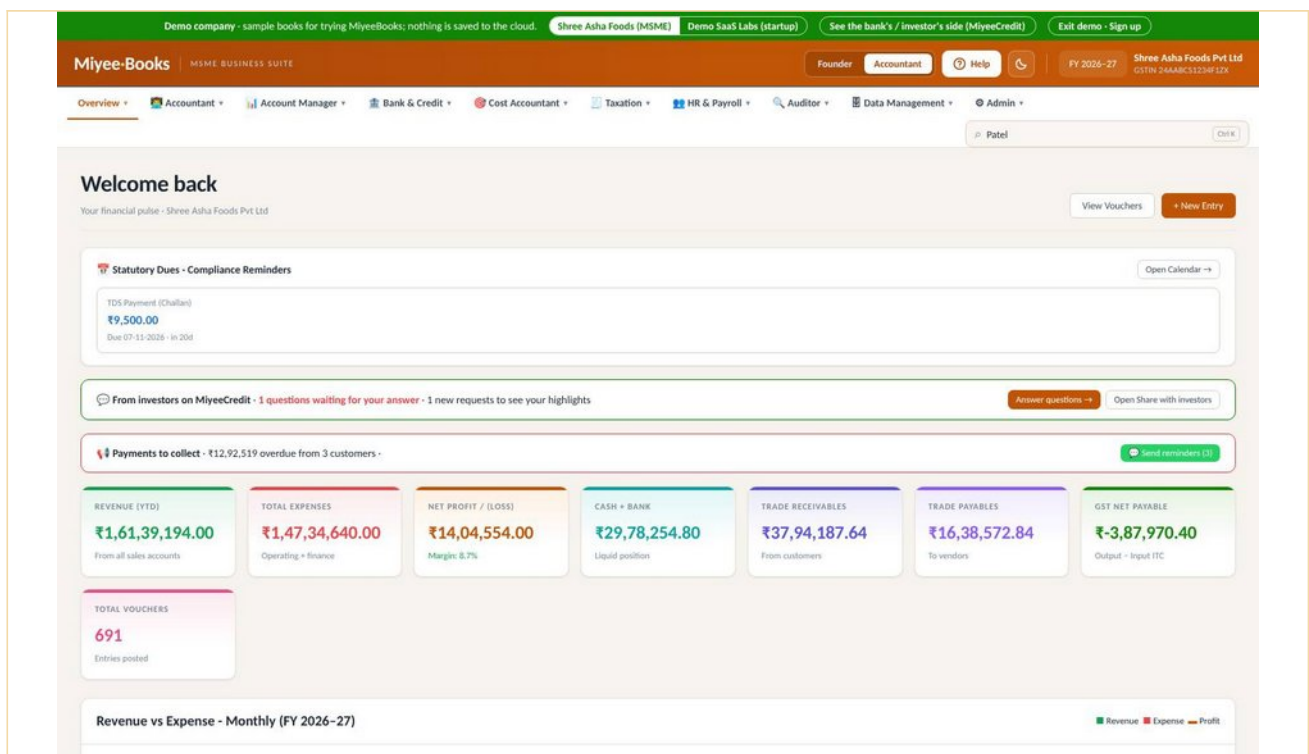
Screen: The demo company opens in Founder mode

1.3 Two modes: Founder and Accountant

The switch at the top of every screen moves between two ways of using the same books:

- **Founder** mode is for the owner: large buttons in plain words such as I sold, I bought, Money came in, with no debits or credits.
- **Accountant** mode is for the CA or accountant: every voucher, report, return and setting, organised in menus.

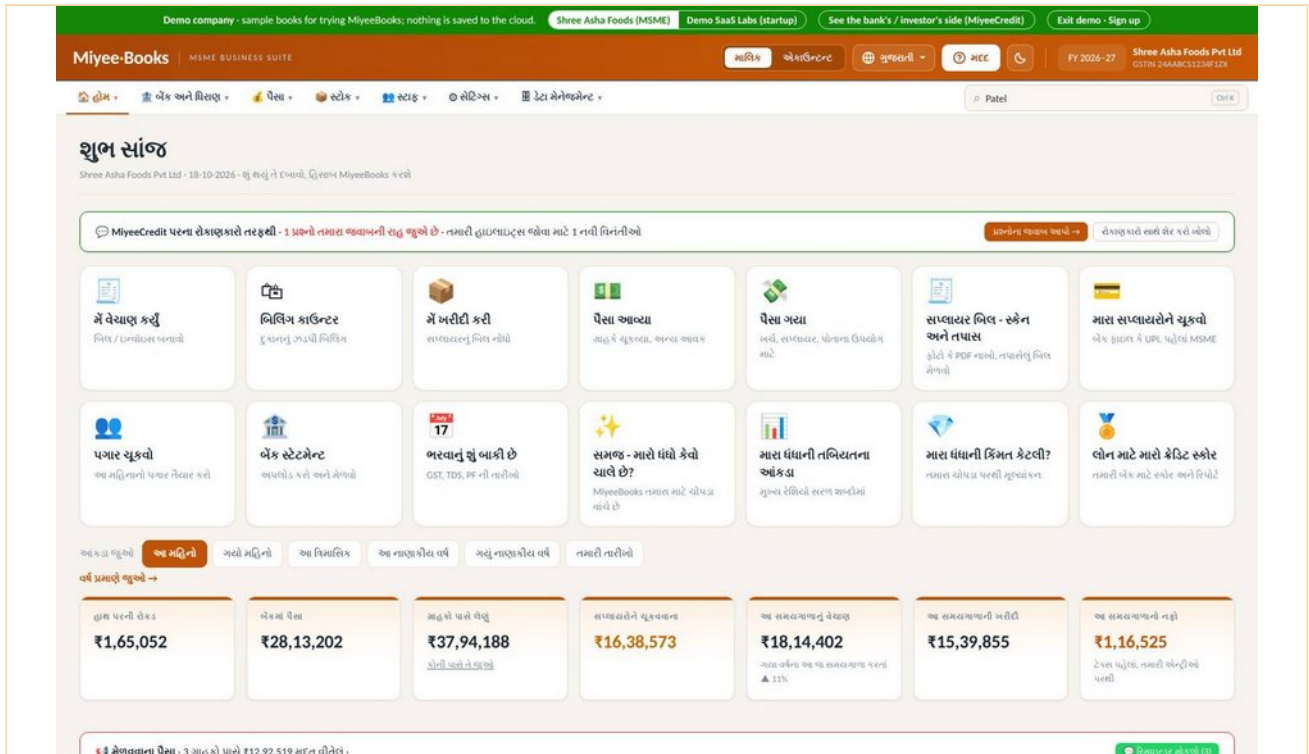
Whatever one person enters, the other sees at once. The owner records; the CA reviews and files.



Screen: Accountant mode dashboard

1.4 Your language

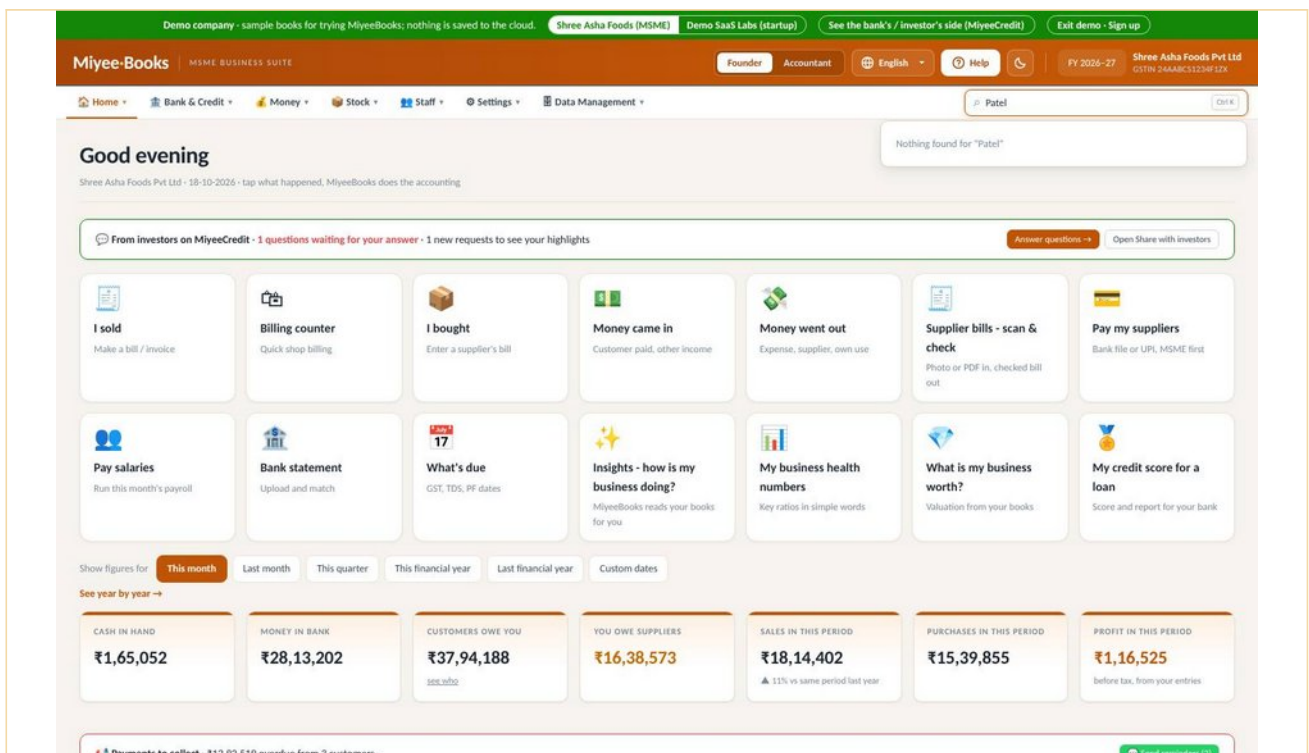
In Founder mode, pick a language from the menu at the top: English, Hindi, Gujarati, Marathi, Tamil, Telugu or Bengali. Every Founder screen, button and help page changes. Accountant mode stays in English so statutory terms match the portals.



Screen: Founder home in Gujarati

1.5 Search anything

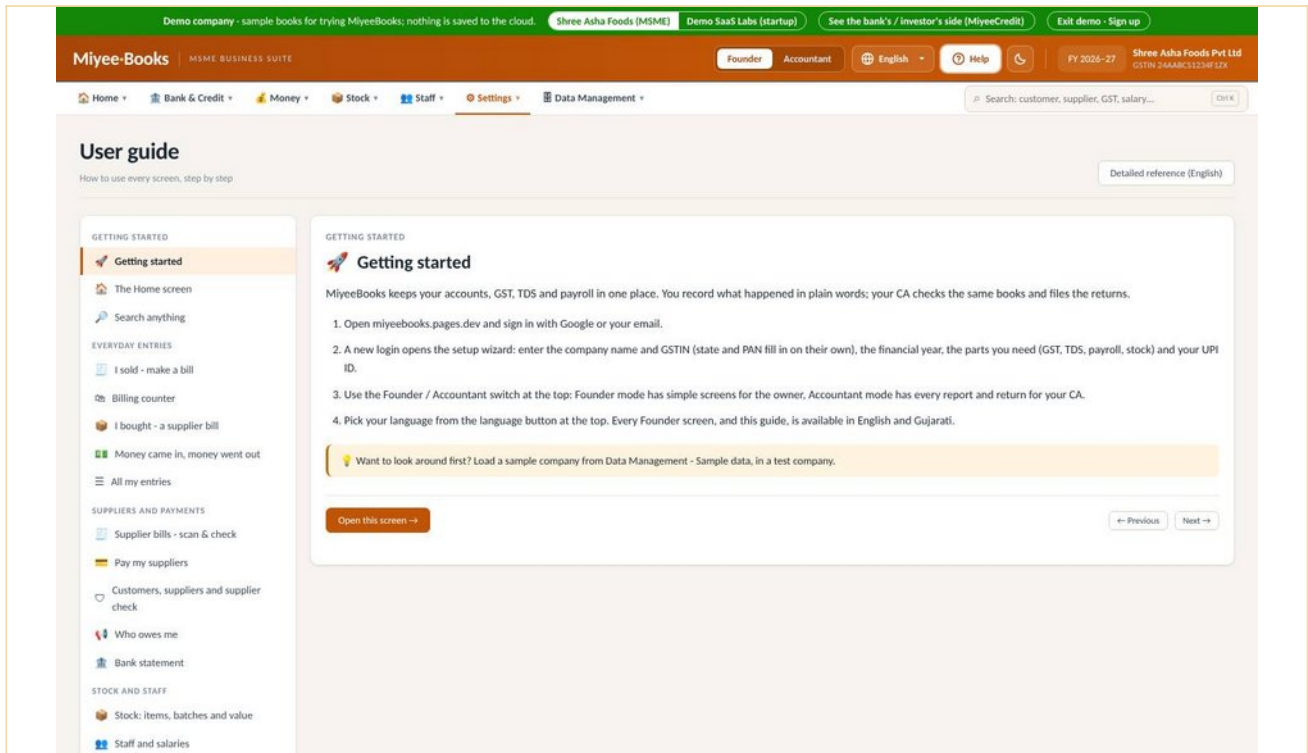
The search bar at the top finds customers, suppliers, ledgers, entries and screens. Type a few letters and pick a result to jump straight to it. Press Ctrl + K to open it from anywhere.



Screen: Global search

1.6 Help on every screen

The Help button next to your profile opens the step-by-step guide for the screen you are on, in your language, with a detailed reference for every Accountant screen. This document follows the same structure.



Screen: Help

1.7 Getting started

MiyeeBooks keeps your accounts, GST, TDS and payroll in one place. You record what happened in plain words; your CA checks the same books and files the returns.

1. Open miyeebooks.miyee-india.workers.dev and sign in with Google or your email.
2. A new login opens the setup wizard: enter the company name and GSTIN (state and PAN fill in on their own), the financial year, the parts you need (GST, TDS, payroll, stock) and your UPI ID.
3. Use the Founder / Accountant switch at the top: Founder mode has simple screens for the owner, Accountant mode has every report and return for your CA.
4. Pick your language from the language button at the top. Every Founder screen, and this guide, is available in English and Gujarati.

Tip: Want to look around first? Load a sample company from Data Management - Sample data, in a test company.

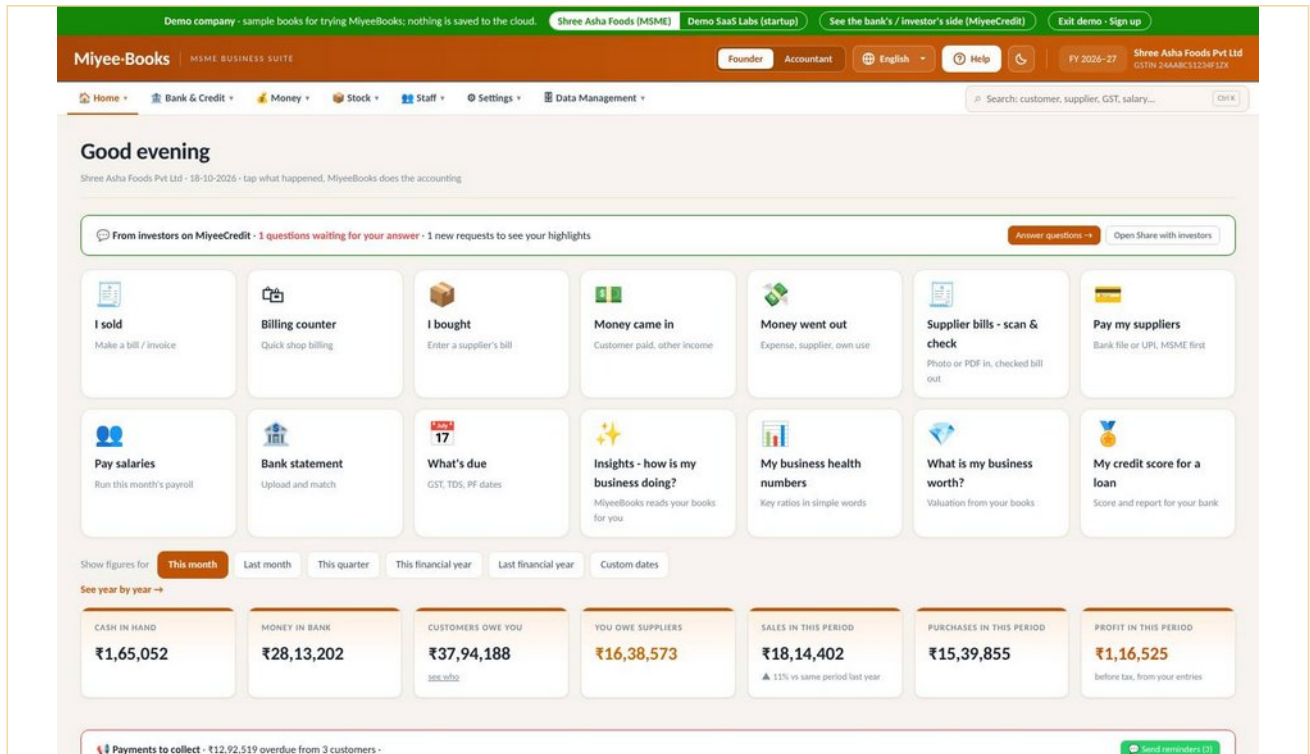
2. Founder mode, step by step

The owner's screens, in the order a business uses them. Each section says what the screen is for, shows it, and gives the steps.

2.1 Getting started

2.1.1 The Home screen

Home shows the numbers an owner asks every day and big buttons for the things you do most.

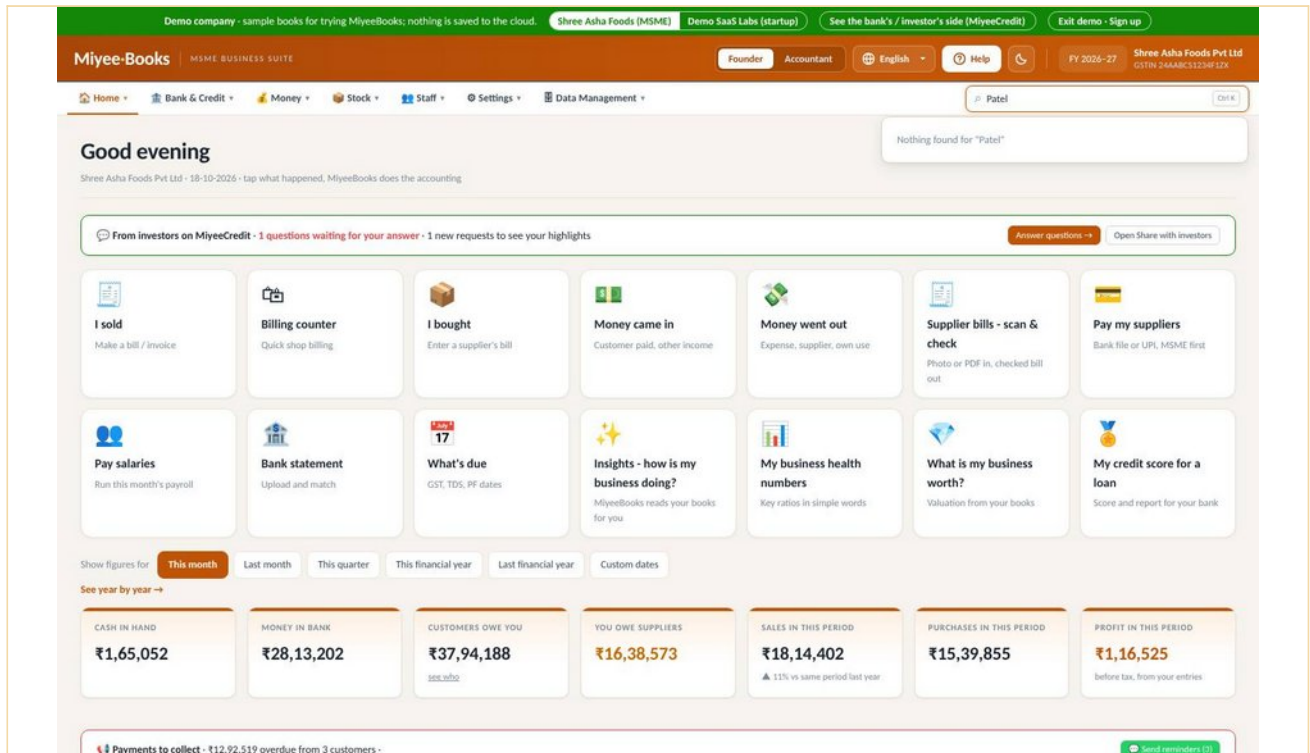


Screen: The Home screen

1. The top row shows cash in hand, money in the bank, what customers owe you, what you owe suppliers, sales this month and profit so far this year.
2. Tap a button such as I sold, I bought, Money came in or Money went out to record what happened. You are never asked for a debit or a credit.
3. The lower buttons open insights, health numbers, the valuation and your credit score.

2.1.2 Search anything

The search bar at the top finds screens, customers, suppliers, items, employees and entries.



Screen: Search anything

1. Click the search bar, or press Ctrl+K or / on the keyboard.
2. Type a supplier or customer name to open their statement, or a word like GST, salary or backup to see the screens for it.
3. Use the arrow keys and Enter, or click a result.

2.2 Everyday entries

2.2.1 I sold - make a bill

Make a GST invoice for a customer. MiyeeBooks works out CGST and SGST, or IGST for another state, and posts the entry.

Screen: I sold - make a bill

1. On Home, tap I sold.
2. Choose the customer (or add a new one with their GSTIN), then add each item or service with quantity, rate and GST rate.
3. Check the total and tap Save. Print or share the invoice; it carries your UPI QR code so the customer can pay at once.

Tip: A sale to a customer in another state is billed with IGST automatically, from the GSTINs.

2.2.2 Billing counter

A fast counter for walk-in customers, for shops that keep stock.

Billing Counter

Scan or search - Cash / UPI / Card - thermal receipt - next bill POS/26-27/00001 - F9 or Ctrl+Enter to complete

Scan barcode or type item name / code, Enter to add

Add items in Stock Items first.

ITEM	QTY	PRICE	DISC %	GST	AMOUNT
Scan or pick items to start a bill.					

Walk-in customer

Customer...

Taxable ₹0.00

CGST ₹0.00

SGST ₹0.00

Total ₹0

Cash Full

UPI Full

Card Full

+₹100 +₹200 +₹500 +₹2000

Nothing entered = exact cash

✓ Complete sale - ₹0

Today at the counter - 0 bills - ₹0

Cash ₹0 - UPI ₹0 - Card ₹0

BILL	CUSTOMER	PAID BY	AMOUNT
No counter bills today.			

Cash in drawer from today's bills: ₹0 (after change). Counter bills are sales invoices in their own series - they appear in GSTR-1 (B2CS / B2B, HSN, documents issued), the day book and the stock reports.

Screen: Billing counter

1. Open Billing counter from Home or the Money menu.
2. Scan a barcode or search an item, set the quantity, and repeat for each item.
3. Take payment as cash, UPI (a QR appears on screen) or card, and print the receipt.

2.2.3 I bought - a supplier bill

Record a bill from a supplier so the GST on it can be claimed back.

New Purchase

DATE: 10/18/2026

VOUCHER NO.: Auto-generated

REFERENCE: PQR, Bill#, Chq#...

VENDOR: Type to search party...

PLACE OF SUPPLY: 24

ITC CATEGORY: Inputs (goods)

Counts in Net ITC for every refund category.

STOCK ITEM	DESCRIPTION	ACCOUNT	HSN/SAC	QTY	RATE	GST %	TAXABLE	TAX	TOTAL
Click "+" Add Item" to add line items.									

§ TDS Deduction (New IT Act 2025) ☐ Apply TDS

NARRATION: Being...

Attachments: + Attach bill / receipt up to 8 files - 10 MB each - stored outside the ledger, synced when signed in

☐ Recurring monthly Dashboard will remind you to post this entry every month (rent, salary, EMI, subscriptions)

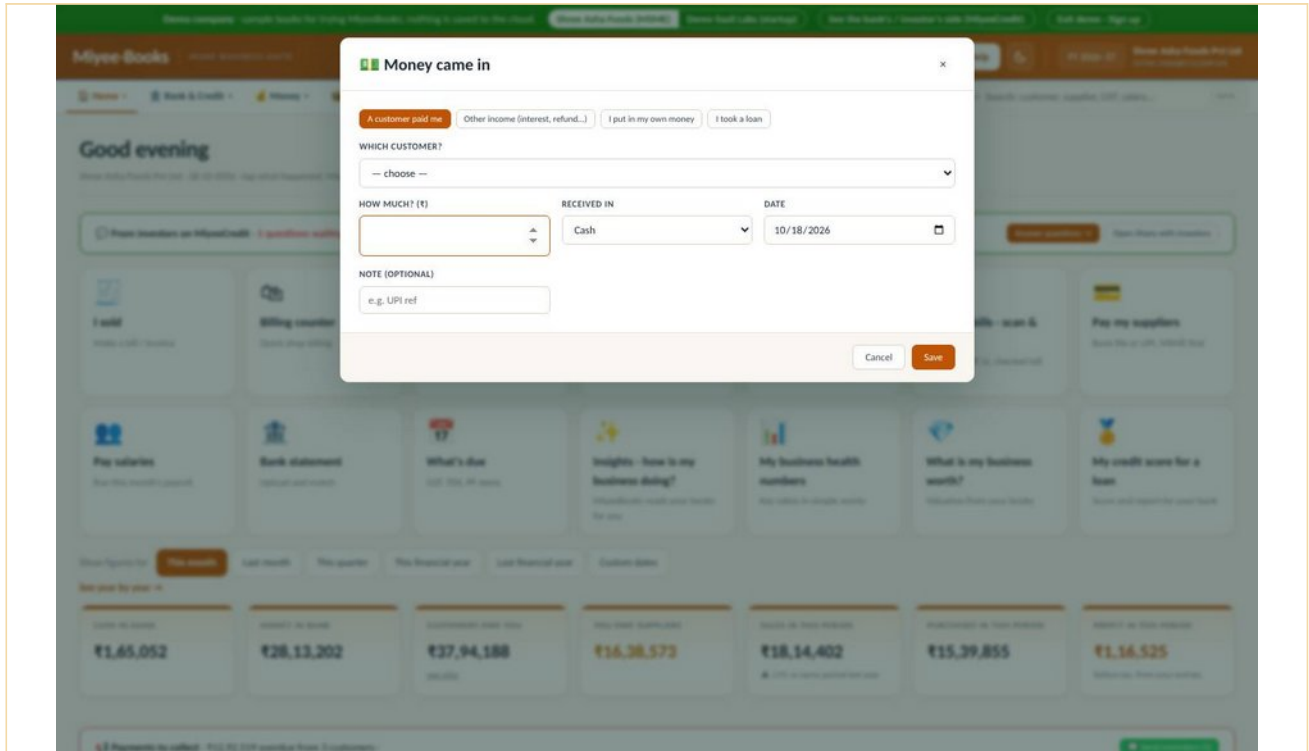
Cancel Print GST Invoice PDF Post Voucher

Screen: I bought - a supplier bill

1. On Home, tap I bought.
2. Choose the supplier, enter the bill number and date, and add what you bought with its GST rate.
3. Save. The bill shows in what you owe until you pay it.

2.2.4 Money came in, money went out

Record every receipt and payment in two taps.



Screen: Money came in, money went out

1. Money came in: pick what it was - a customer paid, other income, your own money put in, or a loan - then the amount and whether it came in cash or the bank.
2. A customer payment is set against their oldest unpaid bills automatically.
3. Money went out: tap what it was for - rent, electricity, transport, wages, repairs and more, a supplier payment, money you took for yourself or a loan repayment.
4. If an expense bill shows GST and the supplier's GSTIN, enter them so the GST can be claimed back.

Tip: Where TDS applies (rent, contractors, professional fees) MiyeeBooks reminds you and works it out.

2.2.5 All my entries

Every entry you and your CA have made, newest first.

The screenshot shows the 'Vouchers' screen in MiyeeBooks. At the top, there's a navigation bar with 'Home', 'Bank & Credit', 'Money', 'Stock', 'Staff', 'Settings', and 'Data Management'. Below this, a 'Vouchers' section has a 'Bulk Import CSV' button. A filter section allows filtering by type (All), status (All), and a search bar. The main table lists vouchers with columns: DATE, VOUCHER NO., TYPE, PARTY / REF, NARRATION, AMOUNT, and STATUS. Each row includes action buttons like Edit, Copy, PDF, e-Invoice, and e-Way.

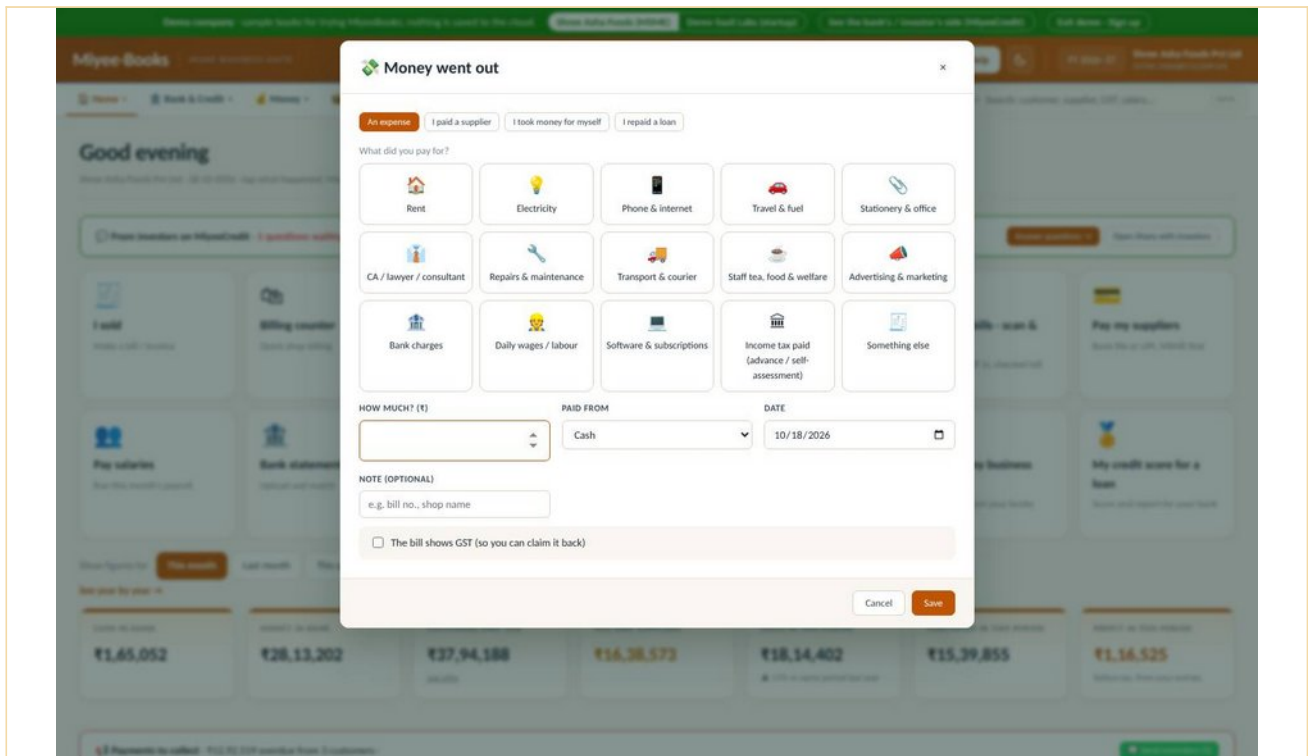
DATE	VOUCHER NO.	TYPE	PARTY / REF	NARRATION	AMOUNT	STATUS
18-10-2026	PAY/0347	PAY		GST for 2026-09: input credit set off, balance paid (PMT-06 / GSTR-3B)	₹42,610.50	POSTED
18-10-2026	PAY/0327	PAY	Sabarmati Roadways	Freight outward - Sabarmati Roadways	₹52,522.00	POSTED
17-10-2026	SAL/0130	SAL	Mumbai Foodmart Distributors	Sales to Mumbai Foodmart Distributors	₹5,51,483.10	POSTED
14-10-2026	REC/0103	REC	Annapurna Supermarkets	Receipt from Annapurna Supermarkets (NEFT)	₹5,96,547.00	POSTED
14-10-2026	PUR/0056	PUR	Unjha Spices & Grains	Purchase from Unjha Spices & Grains	₹2,75,741.56	POSTED
14-10-2026	PAY/0308	PAY	Unjha Spices & Grains	Payment to Unjha Spices & Grains (NEFT)	₹2,73,417.90	POSTED
13-10-2026	SAL/0129	SAL	Rajpath Hotels & Caterers	Sales to Rajpath Hotels & Caterers	₹2,50,673.86	POSTED
12-10-2026	PAY/0324	PAY		PF deposited - ECR challan	₹21,600.00	POSTED
10-10-2026	PAY/0326	PAY	Mehta & Shah, Chartered Accountants	Accounting and audit fees	₹23,600.00	POSTED

Screen: All my entries

1. Open All my entries from the Money menu.
2. Search or filter by date, type or party; click an entry to see or change it.
3. An entry in a locked period cannot be changed - ask your CA to unlock it if a correction is needed.

2.2.6 Money went out

Record an expense, a payment to a supplier, or money taken for your own use. Pick what it was for, the amount and how you paid; MiyeeBooks posts the entry.

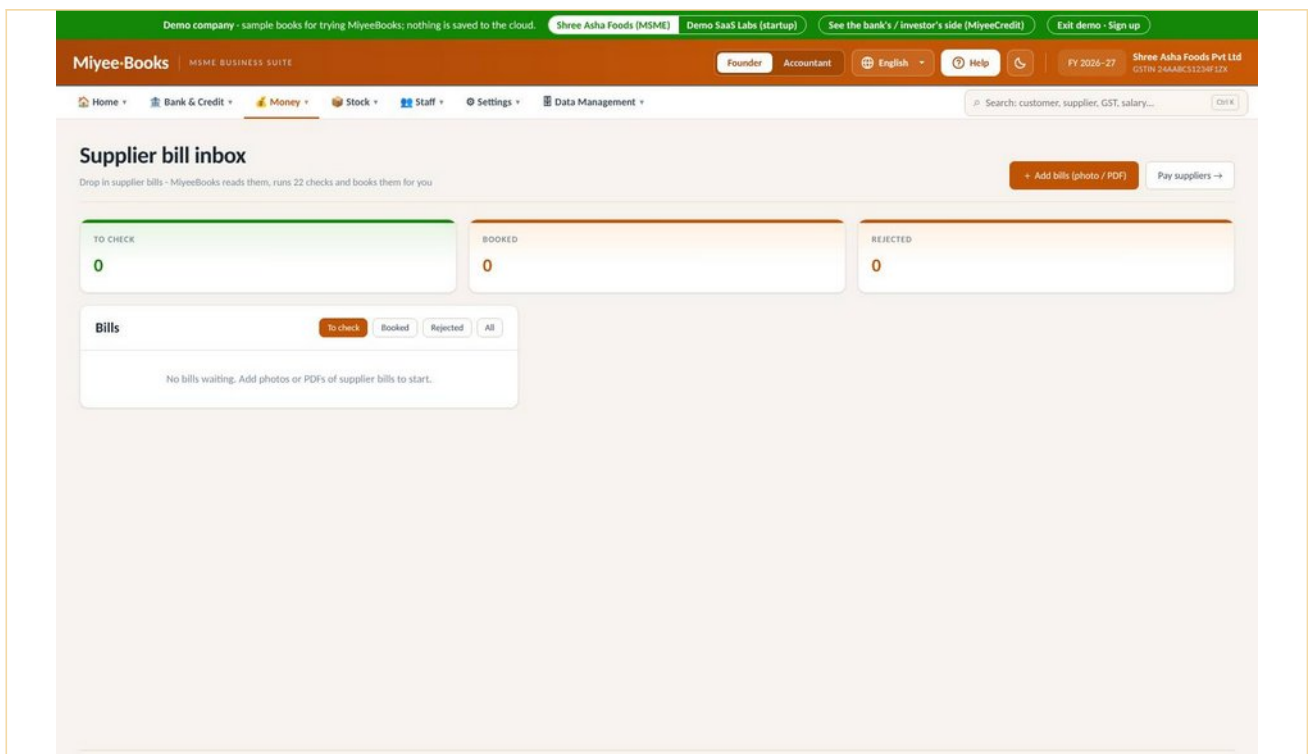


Screen: Money went out

2.3 Suppliers and payments

2.3.1 Supplier bills - scan & check

Put a photo or PDF of a supplier bill in the Bill Inbox. MiyeeBooks checks it before it reaches your books.



Screen: Supplier bills - scan & check

1. Open Supplier bills - scan & check and upload the bill, or scan it with AI to read the supplier, GSTIN, amounts and HSN.
2. Check the fields. Up to 22 checks run: GSTIN, duplicate bills, tax arithmetic, GST rate, time limit for input credit, reverse charge, TDS and the purchase order and GSTR-2B match.

3. Fix anything marked red. The Book button works only when no check fails; amber ones are worth a look.
4. Book the bill, or reject it with a reason.

2.3.2 Pay my suppliers

See what is due, pay MSME suppliers on time, and make the bank file in one go.

Pay my suppliers

Pick the bills to pay - MSME suppliers first - then upload one file to your bank or pay by UPI

Check supplier details

OVERDUE ₹0

DUE THIS WEEK ₹0

ALL UNPAID BILLS ₹16,38,573

SELECTED TO PAY ₹0

Unpaid supplier bills

Bank - Kotak Mahindra A/c 10/18/2026 Create 0 payment(s)

SUPPLIER	BILL	DUE	UNPAID (₹)	PAY NOW (₹)	BANK DETAILS
☐ Unjha Spices & Grains MSME	PUR/0055 03-10-2026	LATER 02-11-2026	11,65,634.40		✓
☐ Kalol Packaging Industries MSME	PUR/0057 08-10-2026	LATER 07-11-2026	1,97,196.88		✓
☐ Unjha Spices & Grains MSME	PUR/0056 14-10-2026	LATER 13-11-2026	2,75,741.56		✓

Due date = bill date + the supplier's credit days, at most 45 days for MSME suppliers. Partly paid bills show what is still unpaid. Payments above your approval limit wait for an approval.

Screen: Pay my suppliers

1. Open Pay my suppliers. Bills are grouped as overdue, due this week and later; MSME suppliers must be paid within 45 days.
2. Tick the bills to pay; change the amount for a part payment.
3. Choose the bank account and date, then Create payments. One payment entry is made per supplier.
4. Download the bank bulk-upload file for net banking, or use the UPI link for small amounts.

2.3.3 Customers, suppliers and supplier check

Keep customer and supplier details right, so bills, GST and payments go through.

Check my suppliers
GSTIN, PAN, MSME (Udyam) and bank details checked for every supplier

Summary:

- MUST FIX: 0
- TO LOOK AT: 0
- ALL GOOD: 5

SUPPLIER	GSTIN	YOU OWE (₹)	FINDINGS
Unjha Spices & Grains MSME	24AAGCU6666F1Z4	14,41,376	All details in order
Kalol Packaging Industries MSME	24AAHCK7777G1Z5	1,97,197	All details in order
Sabarmati Roadways	24AAJF5888H1ZH	-	All details in order
Factory landlord - Mr. Desai	-	-	No bank account or UPI ID on record.
Mehta & Shah, Chartered Accountants	24AAKF59999J1ZB	-	No bank account or UPI ID on record.

Screen: Customers, suppliers and supplier check

1. Customers & suppliers lists everyone with their GSTIN, state, credit days and balance.
2. Check my suppliers verifies each supplier's GSTIN, PAN, Udyam number, bank account and IFSC, and flags missing bank details where you owe money.
3. Fix a flagged supplier from their record before the next payment run.

2.3.4 Who owes me

Every customer who owes you, oldest first, with reminders.

Who owes me - payment reminders
Bills past the due date or due in the next 3 days - remind on WhatsApp or email in one tap

Remind one by one (3)

OVERDUE
₹12,92,519
Customers: 3

DUE IN THE NEXT 3 DAYS
₹0
Customers: 0

TO REMIND TODAY
3
not reminded in the last 3 days

Remind before due date (days): 3 | Credit days when the customer has none: 30 | Do not remind again within (days): 3 | Message language: English | Alert me daily on this computer

All | Overdue | Due soon

CUSTOMER	AMOUNT	STATUS	LAST REMINDED	REMINDE
Metro Cash & Carry (Ahmedabad) 1 bill(s) ▼	₹4,97,123	GENTLE 9d overdue	never	WhatsApp Email
Rajpath Hotels & Caterers 1 bill(s) ▼	₹2,48,561	GENTLE 5d overdue	never	WhatsApp Email
Mumbai Foodmart Distributors 1 bill(s) ▼	₹5,46,835	GENTLE 1d overdue	never	WhatsApp Email

Due date = bill date + the customer's credit days (set on the customer). The message gets firmer as a bill gets older, and carries a UPI pay link when your UPI ID is set in Settings.

Screen: Who owes me

1. Open Who owes me from the Money menu.
2. See each customer's unpaid bills and how many days they are overdue.
3. Send a reminder by WhatsApp or email with the amount and your UPI link.

2.3.5 Bank statement

Upload your bank statement and match it with your books.

Bank Reconciliation
Import the bank statement (CSV / Excel) - Auto-match with book entries - Mark reconciled

Upload Statement | Reconcile | History

Import Bank Statement
Upload the statement exactly as downloaded from net banking - Excel (XLS/XLSX) or CSV.
The table is found automatically below the bank's account details; Withdrawal/Deposit, Debit/Credit or Amount + Dr/Cr columns, any date format and Indian number formats are understood (HDFC, ICICI, SBI, Axis, Kotak, Yes, IDFC FIRST, BoB, PNB, Canara...).

Choose Statement File

Sample CSV Format (any order of columns is fine):
Value Date,Particulars,Reference No,Debit,Credit
01-04-2025,Opening Balance,08001,,100000.00
05-04-2025,NEFT To XYZ Ltd,NEFT00123,50000.00,
10-04-2025,Receipt From ABC Corp,IMPS00456,,75000.00
15-04-2025,Bank Charges,,850.00,

Screen: Bank statement

1. Download the statement from net banking as Excel or CSV.
2. Open Bank statement and upload it. Lines that match an entry are ticked on their own.
3. For the rest, pick what each line was; it is entered for you. Rules remember your choice for next time.

2.4 Stock and staff

2.4.1 Stock: items, batches and value

For businesses that buy and sell goods.

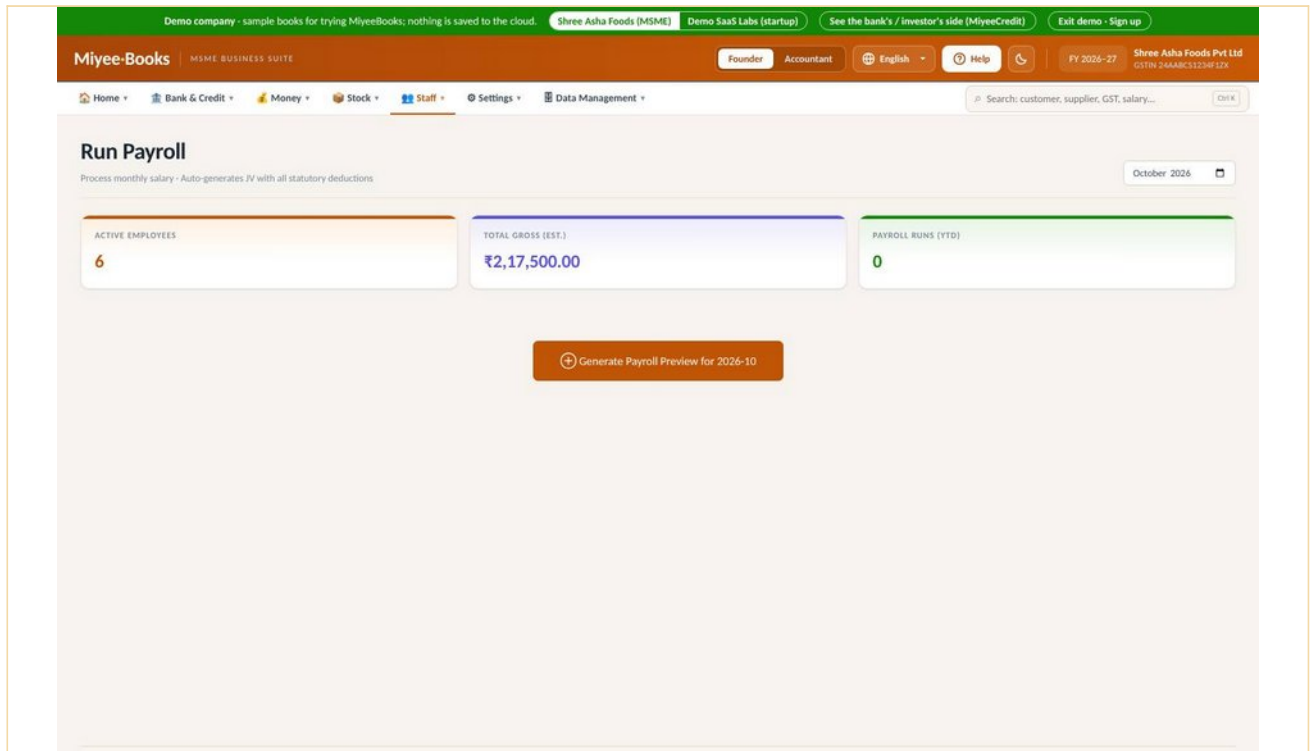
The screenshot displays the 'Stock Items' management interface in MiyeeBooks. The top navigation bar includes options for 'Demo company', 'Shree Asha Foods (MSME)', 'Demo SaaS Labs (startup)', and 'See the bank's / investor's side (MiyeeCredit)'. The main header shows 'Miyee-Books' and 'MSME BUSINESS SUITE'. The left sidebar contains navigation links: Home, Bank & Credit, Money, Stock, Staff, Settings, and Data Management. The 'Stock' section is active, showing a search bar and a table of stock items. The table is currently empty, with a message 'No items. Add one →'. To the right of the table is the 'Add Item' form, which includes fields for Item Code, Item Name, Category (set to 'Trading Goods'), Unit of Measure (set to 'Nos'), HSN / SAC, GST Rate % (set to '18%'), Opening Qty (set to '0'), Opening Value ₹ (set to '0'), Reorder Level (Qty) (set to '0'), Selling price ₹ (Billing counter) (set to '0'), Barcode (scan or type), and checkboxes for 'Selling price includes GST (MRP-style)' and 'Track batches & expiry'. An 'Add Item' button is located at the bottom of the form.

Screen: Stock: items, batches and value

1. My items & prices: add each item with HSN, unit, GST rate and price.
2. Batch & expiry: track batches and see what expires soon.
3. Stock value: what your stock is worth today.

2.4.2 Staff and salaries

Pay salaries with PF, ESIC, professional tax and TDS worked out.



Screen: Staff and salaries

1. My employees: add each person with salary, PAN, UAN and bank details.
2. Pay salaries: choose the month, check the figures and run payroll; the entries post on their own.
3. Payslips: print or share each person's payslip. Your CA downloads the PF ECR and ESIC files in Accountant mode.

2.5 Taxes and dates

2.5.1 What's due

Every GST, TDS, PF and ESIC date, with the amount, so nothing is late.

The screenshot displays the 'Compliance Calendar' in the MiyeeBooks MSME BUSINESS SUITE. The interface includes a top navigation bar with user roles (Founder, Accountant), language (English), and help options. Below the navigation bar, there are tabs for Home, Bank & Credit, Money, Stock, Staff, Settings, and Data Management. A search bar is available for customer, supplier, GST, and salary.

The main section, 'Compliance Calendar', shows a summary of tax obligations categorized by status: OVERDUE (0), DUE WITHIN 7 DAYS (0), UPCOMING PAYABLE (EST.) (₹0), and DONE IN THIS WINDOW (14). Below this, a table lists specific deadlines with columns for RETURN / PAYMENT, PERIOD, DUE, AMOUNT (₹), and STATUS.

RETURN / PAYMENT	PERIOD	DUE	AMOUNT (₹)	STATUS
Tax audit report (if turnover above the limit) - optional Income tax	FY 2025-26	30-09-2026	-	180 OVERDUE
Form 131 (was Form 16A) certificates TDS	Q2 FY 2026-27	15-11-2026	-	IN 280
GSTR-3B + GST payment GST	Oct 2026	20-11-2026	Nil	IN 330
GSTR-1 GST	Nov 2026	11-12-2026	-	IN 540
Advance tax - 3rd - 75% Income tax	FY 2026-27	15-12-2026	-	IN 580
GSTR-3B + GST payment GST	Nov 2026	20-12-2026	Nil	IN 630
GSTR-9 annual return GST	FY 2025-26	01-12-2026	-	IN 740
GSTR-1 GST	Dec 2026	11-01-2027	-	IN 850

Buttons for 'Pending', 'Done', and 'All' are available for the table. A footer note states: 'Amount = that period's liability from your ledgers (GST net of input credit). TDS statements show as done once their receipt number is entered in TDS Certificates. GSTR-3B once the month is closed in Period Close. "Add to my calendar" downloads all pending dates with a reminder two days before.'

Screen: What's due

1. Open What's due. Items are shown as overdue, due soon or done.
2. Add the dates to your phone calendar as reminders.
3. When your CA files a return, it is marked done.

Tip: Filing on time also raises your credit score.

2.6 How is my business doing?

2.6.1 Insights and health numbers

MiyeeBooks reads your books and tells you, in plain words, how the business is doing.

The screenshot displays the 'Business insights' section of the MiyeeBooks interface. At the top, there's a navigation bar with options like Home, Bank & Credit, Money, Stock, Staff, Settings, and Data Management. The main content area is titled 'Business insights' and features a summary card stating 'Your business is performing well' with sales of ₹2.81 crore and a 6.3% profit. Below this, seven key metrics are listed, each with a brief explanation and an 'Open' link to view more details.

Metric	Description	Action
SALES	Sales are steady The last three months averaged ₹24.18 lakh a month, close to the three months before.	Open →
SALES	Best and slowest months Best month Sept 2026 (₹24.38 lakh); slowest Nov 2025 (₹22.40 lakh). Plan stock and cash for the slow months.	Open →
PROFIT	Profitable Profit after tax of about ₹17.82 lakh a year - 6.3% of sales.	Open →
CUSTOMERS	Sales are well spread Your biggest customer, Annapurna Supermarkets, is 33% of sales - no single buyer controls the business.	Open →
CUSTOMERS	Customers pay on time No customer bill is more than 60 days old.	Open →
CASH	Cash cushion is healthy Cash and bank of ₹29.78 lakh would pay about 4.9 months of fixed costs if sales stopped.	Open →
COMPLIANCE	Nothing overdue All GST, TDS and PF due dates in the calendar are on track.	Open →

Screen: Insights and health numbers

1. Insights shows what is going well, what to watch and what to do this month, from your own figures.
2. Tap AI review for a written report in your language (needs the AI service to be switched on for the site).
3. My business health numbers explains each key ratio - margins, how fast customers pay, stock days, debt - in simple words, with a good or watch mark.

2.6.2 What is my business worth?

An indicative value of the business from your own books.

What is my business worth?
An indicative value from your own books · as on 18-10-2026 · last 12 months to 18-10-2026

10/18/2026 Summary Open the full model with my numbers →

ESTIMATED VALUE OF THE BUSINESS

₹2.41 crore

Range ₹94.96 lakh to ₹2.93 crore

about 0.86x a year's sales · 13.52x profit after tax · ₹96.39 a share (2,50,000 shares of ₹10)

Your assumptions

BUSINESS TYPE: Food processing & FMCG

SALES GROWTH NEXT YEAR (%): 5.87%

PRIVATE-COMPANY DISCOUNT (%): 30

RETURN AN INVESTOR EXPECTS (%): 18

LONG-TERM GROWTH (%): 5

FACE VALUE OF A SHARE (₹): 10

RETURN A VC WANTS (% A YEAR): 40

YEARS TO EXIT: 5

MONEY YOU WANT TO RAISE (₹):

RECURRING REVENUE A YEAR - ARR (₹):

ARR MULTIPLE (x): 10

Why this value?

1. Sales for the year are ₹2.81 crore.
2. Profit after tax is ₹17.82 lakh a year; the business keeps ₹6.34 of every ₹100 it sells.
3. A buyer or investor pays for the profit and cash a business makes, not for its sales. So the value is about 13.52x a year's profit, which works out to 0.86x a year's sales.

Screen: What is my business worth?

1. Open What is my business worth? The value, a range and how many times sales and profit it is are shown at the top.
2. Pick your business type; it sets the multiples. Change growth, the private-company discount or the return an investor expects if you know better.
3. Why this value explains it: buyers pay for profit, not sales, so a thin margin gives a value well below a year's sales.
4. The chart and the table show each method - profit multiple, EBITDA multiple, discounted cash flow - and net assets as the floor.
5. Investor views: the VC method (value at exit, discounted at the return a VC wants, with the share you would give for the money you raise) and $ARR \times 10$ for subscription income, each worked through with your figures.
6. Open the full model for a detailed forecast and PDF report, or print the one-page summary.

Tip: This is an estimate for planning. Issuing or transferring shares needs a registered valuer.

2.6.3 My credit score for a loan

A score out of 100 the way a bank looks at a small business, and a report to hand to your bank.

Credit score & bank report
How a bank or NBFC would read your books - as on 13-10-2026

10/13/2026 Summary (1 page) Detailed credit report

MSME CREDIT SCORE
93 / 100 MB-1
Highest creditworthiness
DATA CONFIDENCE: HIGH - 20 OF 20 CHECKS PASSED

Strengths: Returns and payments filed on time (12 months) - Total outside liabilities / tangible net worth (TOL/TNW) - Current ratio - Track record in the books - Nothing overdue today - GST registration - Bank statement reconciled (6 months) - Books kept every month - Receipts through the bank - Debt service coverage ratio (DSCR) - Working-capital cycle - Operating (EBITDA) margin - Annual turnover - Sales growth, year on year
Work on: -

Score by pillar

Pillar	Score
A. Scale & track record	13.3 / 15
B. Growth & profitability	20.8 / 25
C. Financial risk	28.6 / 30
D. Statutory compliance	20.0 / 20
E. Banking & books	9.9 / 10

Pillars follow how lenders and rating agencies judge small businesses: business risk, financial risk and conduct.

What the score is made of

MEASURE	YOUR FIGURE	WHAT LENDERS LOOK FOR	POINTS
Annual turnover	₹2,80,64,780	Larger, steadier sales spread fixed costs	8.3 / 10
Track record in the books	48 months	3 years of accounts are usually asked for	5.0 / 5
Sales growth, year on year	9.5%	Stable or rising sales	7.8 / 10
Operating (EBITDA) margin	12.2%	10% or more	6.9 / 8
Net profit margin Profits in 3 of 3 closed years on record.	6.3%	Profitable, ideally 5% or more	6.1 / 7
Total outside liabilities / tangible net worth (TOL/TNW)	0.48	3 or lower (4 at most)	8.0 / 8

Screen: My credit score for a loan

1. Open My credit score for a loan. The score, grade (MB-1 best to MB-8) and the five parts of the score are shown.
2. Read the data check first: it lists anything in the books that would weaken the report.
3. Print the one-page summary or the detailed credit report for your bank or NBFC.

Tip: This is a self-assessment from your books, not a CIBIL or agency rating; the bank still runs its own checks.

2.7 Bank, credit and investors

2.7.1 Bank papers and applying for credit

MiyeeBooks prepares the papers a bank asks for from your books, and sends your application to banks and NBFCs on MiyeeCredit only when you say yes.

Bank papers

What a bank or NBFC asks for, in their formats: CMA data, statements, ratios, stock statement and bank summary

Registered No: **MB-D3M0-2026-5** | 10/18/2026 | Print / PDF | Download Excel (CMA)

Next year: sales growth % | Margin on stock % | Margin on debtors % | Cash credit limit sanctioned, ₹

10 | 25 | 40 | if any | **Apply for credit →**

Summary | Operating statement | Balance sheet | Current assets & liabilities | MPBF | Funds flow | Ratios | Stock & drawing power | Bank & GST

Shree Asha Foods Pvt Ltd

Registered No: MB-D3M0-2026-5
 Constitution: Private Limited Company
 Nature of business: Spices and packaged snacks - manufacturing
 GSTIN: 24AABCS1234F1ZX
 PAN: AABCS1234F
 Udyam: UDYAM-GJ-01-0098765
 Address: Plot 42, GIDC Naroda, Ahmedabad, Gujarat, 382330
 MSME class (by turnover): Micro
 Papers as on: 18-10-2026

Headline figures - FY 2026-27 (estimate)

Net sales	₹2.93 crore
EBITDA	₹35.29 lakh
Net profit after tax	₹19.13 lakh
Tangible net worth	₹95.32 lakh
Current ratio	1.89
MSME credit score	93 / 100 - MB-1 - Data confidence: High
Drawing power today	₹22.77 lakh

Existing credit facilities (from the books)

FACILITY	TYPE	OUTSTANDING
Long Term Borrowings - Bank Loan	Term loan	₹11,00,000
Cash Credit Loan - HDFC Bank	Working capital	₹15,00,000

Screen: Bank papers and applying for credit

1. Open Bank & Credit - My bank papers for the CMA forms, balance sheet analysis, stock statement and drawing power. Print them or download them in Excel.
2. Open Apply for credit, pick the credit you need and the banks to send it to, tick the consent and send.
3. Shared with lenders shows each bank's reply: under review, more information needed, sanctioned or declined. You can withdraw your papers at any time.
4. Give your MiyeeBooks Registered No to a bank: a verified lender can ask for your papers with it, and nothing is shared until you accept.

Tip: My credit score shows how a bank would score you, and what would improve it.

2.7.2 Raise funds: schemes, proposal and pitch

Find the government schemes that fit your business, and prepare a proposal, a pitch and your market size from your books.

Raise funds
Government schemes you fit, a credit proposal banks want to read, your market size and an investor pitch - from your own books

Schemes for me | Credit proposal | Market size | Investor pitch

SALES, LAST 12 MONTHS
₹2,81,15,507
Micro enterprise

NET WORTH
₹94,96,340

DSCR
1.99
banks look for 1.25 or more

SCHEMES THAT FIT YOU
6
5 more worth checking

Tell us about the business The rest comes from your books

Udyam number: Business type: What do you need money for?: How much (₹)?

☐ This is a new unit (not yet running a year)
 ☒ We process or pack food
 ☐ Traditional artisan trade (tailor, carpenter, potter...)
 ☐ DPIIT-recognised startup
 ☐ Women-owned (51% or more)

☐ SC/ST-owned (51% or more)
 ☐ Unit is in a rural area
 ☐ North-East, hill or border area
 ☐ We export
 ☐ Green project (solar, EV, energy saving)

☐ We sell to government, PSUs or large companies
 ☒ No overdue with any bank or NBFC
 ☐ Repaid a Mudra Tarun facility
 ☐ Already had a government subsidy for this unit

Do it in this order

- ☒ Register on Udyam (free, under an hour) - most schemes need it.
- Register on GeM and NSIC to sell to government buyers.
- ☒ Clear any overdue with a lender and check your credit report before applying.
- Pick the one subsidy scheme you fit (PMEGR, PMFME, PM Vishwakarma or SCLCSS) and apply early in the year.
- Ask for guarantee cover on the bank credit (CGTMSE, MCGS-MSME or CGSS) instead of offering property.

Screen: Raise funds: schemes, proposal and pitch

1. Schemes for me lists the schemes that fit, with what they give, who can apply and the papers to keep ready.
2. Proposal writes a project proposal with your figures; edit it and print it.
3. Investor pitch and Market size (TAM, SAM, SOM) help you tell investors what you do and how big the chance is.

2.7.3 Share with investors

Let verified investors on MiyeeCredit see the business highlights you choose, for 60 days, only after you say yes.

The screenshot displays the 'Share with investors' section in the MiyeeBooks interface. At the top, there's a navigation bar with 'Bank & Credit' selected. Below it, the 'Share with investors' title is followed by a sub-header: 'Investors on MiyeeCredit see only the highlights you choose, only after you say yes, and only until your consent ends'.

The main content area is divided into three sections:

- Investors asking to see your highlights:** This section lists investors who have requested to see your highlights. An example entry is 'Demo Angel Network, Ahmedabad chapter' with a date of '18-10-2026'. Below the name, it says 'We back food and consumer brands in Gujarat. Would you share your business highlights with us?'. There are two buttons: 'Share highlights' and 'Decline'.
- What investors will see:** This section allows you to select which highlights you want to share. It includes checkboxes for:
 - ☐ Sales, margins and growth (always included)
 - ☒ Your pitch: problem, solution, the ask and use of funds
 - ☒ Market size (TAM, SAM, SOM)
 - ☐ MSME credit score
 - ☐ Indicative valuation range
 A note below states: 'Never shared: your ledgers and entries, customer and supplier names, bank details, staff and salaries. Write your pitch first under Raise funds → Investor pitch.' There is a 'Preview' button on the right.
- Share with verified investors:** This section shows a list of verified investors. An example entry is 'Demo Angel Network - Angel network - Ahmedabad' with a note 'Cheque size ₹25 lakh - ₹2 crore - Food, consumer, SaaS for MSMEs'. Below this, there's a 'Note to the investor (optional)' field with a placeholder 'e.g. Raising our first round to set up a second line'. At the bottom, there's a checkbox: '☐ I allow the investors I picked to see the highlights listed above for 60 days, to consider investing. I can withdraw this at any time here. This is not an offer of shares to the public.' and a 'Share highlights' button.

Screen: Share with investors

1. Open Bank & Credit - Share with investors and tick what investors may see: financials always, and your pitch, market size, credit score or valuation if you want.
2. Preview what they will see, pick the investors, tick the consent and tap Share highlights.
3. Investors who ask to see your highlights appear at the top; accept or decline each request.
4. Investors reply with Interested, Ask for a meeting or Pass, and can ask you questions. Their replies show in the list and their questions under Questions from investors.
5. Withdraw a share at any time; the investor stops seeing your highlights at once.

Tip: Investors see figures, never your entries, customers or bank details.

Note to the investor (optional)
e.g. Raising our first round to set up a second line

☐ I allow the investors I picked to see the highlights listed above for 60 days, to consider investing. I can withdraw this at any time here. This is not an offer of shares to the public.

Share highlights

Investors who can see your highlights

Demo Angel Network, Ahmedabad chapter	untill 17-12-2026	SENT	Withdraw
---------------------------------------	-------------------	------	----------

Questions from investors

QUESTIONS WAITING
1
0 answered so far

AVERAGE TIME TO ANSWER
-
Investors notice quick answers

ANSWER LIBRARY READY
38%
11 of 29 usual questions

Questions from investors (1) Answer library

Demo Angel Network, Ahmedabad chapter

1 waiting · 0 answered

WAITING How long will the second packing line take to pay back, and what margin do you expect on it?
asked 18-10-2026

Answer

Answers go only to the investor who asked, on MiyeeCredit, while their share is open. Answers drafted from the books are a starting point - check them before sending.

MiyeeCredit only passes your highlights to the investors you choose; it does not raise money for you or advise on investments. Taking money for shares has legal steps (private placement, valuation report, filings) - do it with your CA or company secretary.

Miyee-Books · MSME Business Suite · Developed by Miyee Tech Labs · miyee.india@gmail.com
Privacy · Terms · DPO · Contact & grievance

Screen: Questions from investors, under Share with investors

2.7.4 How you and investors talk on MiyeeCredit

Everything between you and an investor happens on MiyeeCredit, inside a share you made, and only while it is open.

Demo company - sample books for trying MiyeeBooks; nothing is saved to the cloud. Shree Asha Foods (MSME) Demo SaaS Labs (startup) See the bank's / investor's side (MiyeeCredit) Exit demo - Sign up

Miyee-Books MSME BUSINESS SUITE Founder Accountant English Help PY 2026-27 Shree Asha Foods Pvt Ltd GSTIN 24AAAC13234F52X

Home Bank & Credit Money Stock Staff Settings Data Management Search: customer, supplier, GST, salary...

Good evening
Shree Asha Foods Pvt Ltd · 18-10-2026 · tap what happened, MiyeeBooks does the accounting

From investors on MiyeeCredit · 1 questions waiting for your answer · 1 new requests to see your highlights Answer questions Open Share with investors

I sold Make a bill / invoice

Billing counter Quick shop billing

I bought Enter a supplier's bill

Money came in Customer paid, other income

Money went out Expense, supplier, own use

Supplier bills - scan & check Photo or PDF in, checked bill out

Pay my suppliers Bank file or UPI, MSME first

Pay salaries Run this month's payroll

Bank statement Upload and match

What's due GST, TDS, PF dates

Insights - how is my business doing? MiyeeBooks reads your books for you

My business health numbers Key ratios in simple words

What is my business worth? Valuation from your books

My credit score for a loan Score and report for your bank

Show figures for This month Last month This quarter This financial year Last financial year Custom dates

See year by year →

CASH IN HAND ₹1,65,052	MONEY IN BANK ₹28,13,202	CUSTOMERS OWE YOU ₹37,94,188 see who	YOU OWE SUPPLIERS ₹16,38,573	SALES IN THIS PERIOD ₹18,14,402 ▲ 13% vs same period last year	PURCHASES IN THIS PERIOD ₹15,39,855	PROFIT IN THIS PERIOD ₹1,16,525 before tax, from your entries
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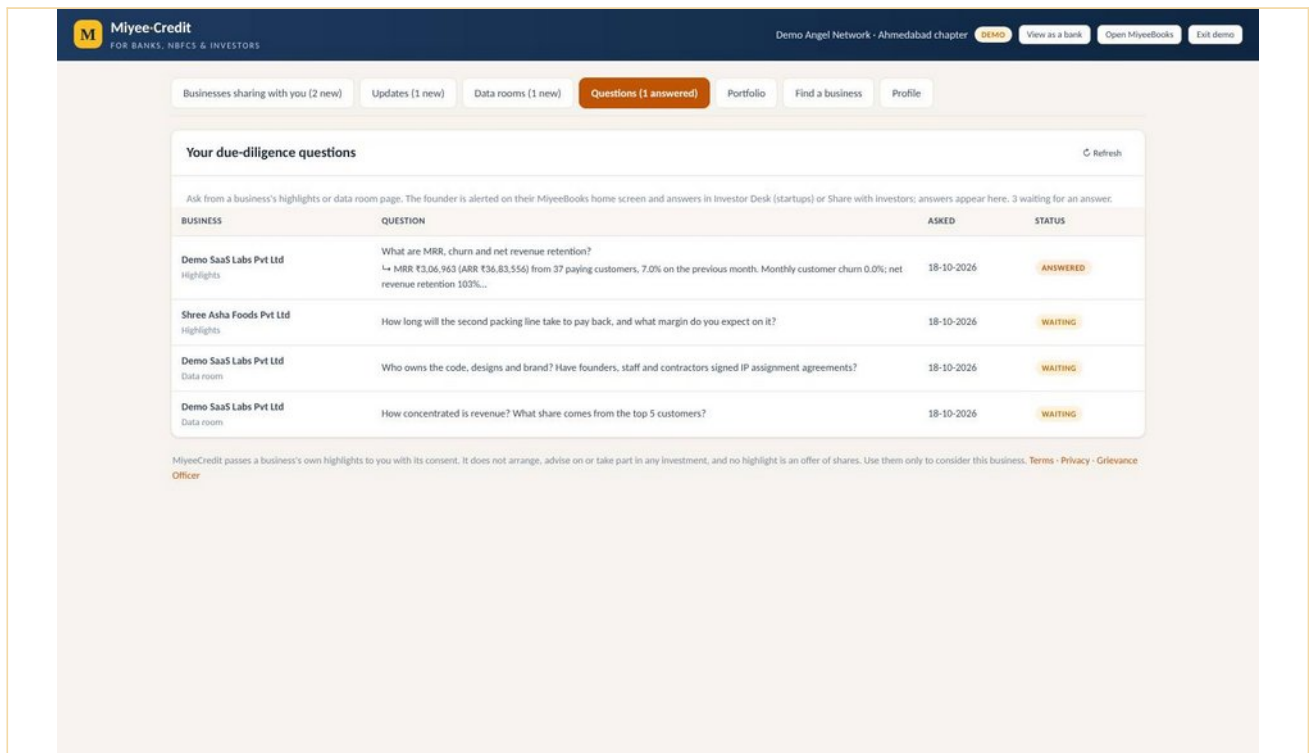
Payments to collect - ₹12,92,519 overdue from 3 customers Send reminders (1)

Screen: How you and investors talk on MiyeeCredit

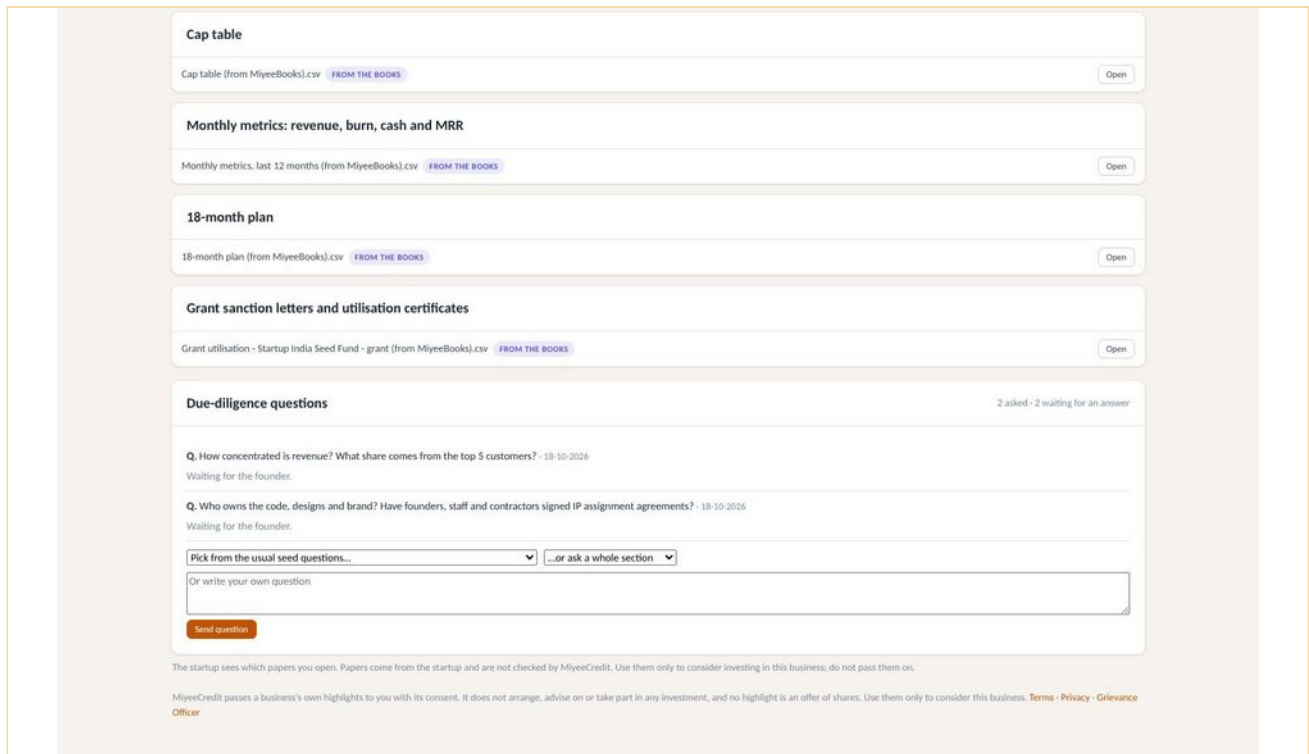
1. You share first: highlights, a monthly update or a data room. Without a share an investor sees nothing and cannot ask anything.
2. The investor opens your share on MiyeeCredit, replies (Interested, Ask for a meeting or Pass) and can ask questions - from a list of usual questions or in their own words.

3. You are alerted on your Home screen: questions waiting, investors who replied and new requests. Tap Answer questions.
4. Answer in Investor Desk - Due diligence (startups) or at the bottom of Share with investors. Start from your answer library or a draft from your books, and point to papers in your data room.
5. The investor sees your answer on MiyeeCredit under Questions and on your share, and can mark it resolved. You see what they opened in your data room.
6. When the share is withdrawn or its consent ends, the conversation closes: no new questions, and papers can no longer be opened.

Tip: Alerts are in the app today. Email and WhatsApp alerts will come once a mail service is connected.



Screen: The investor's Questions tab on MiyeeCredit

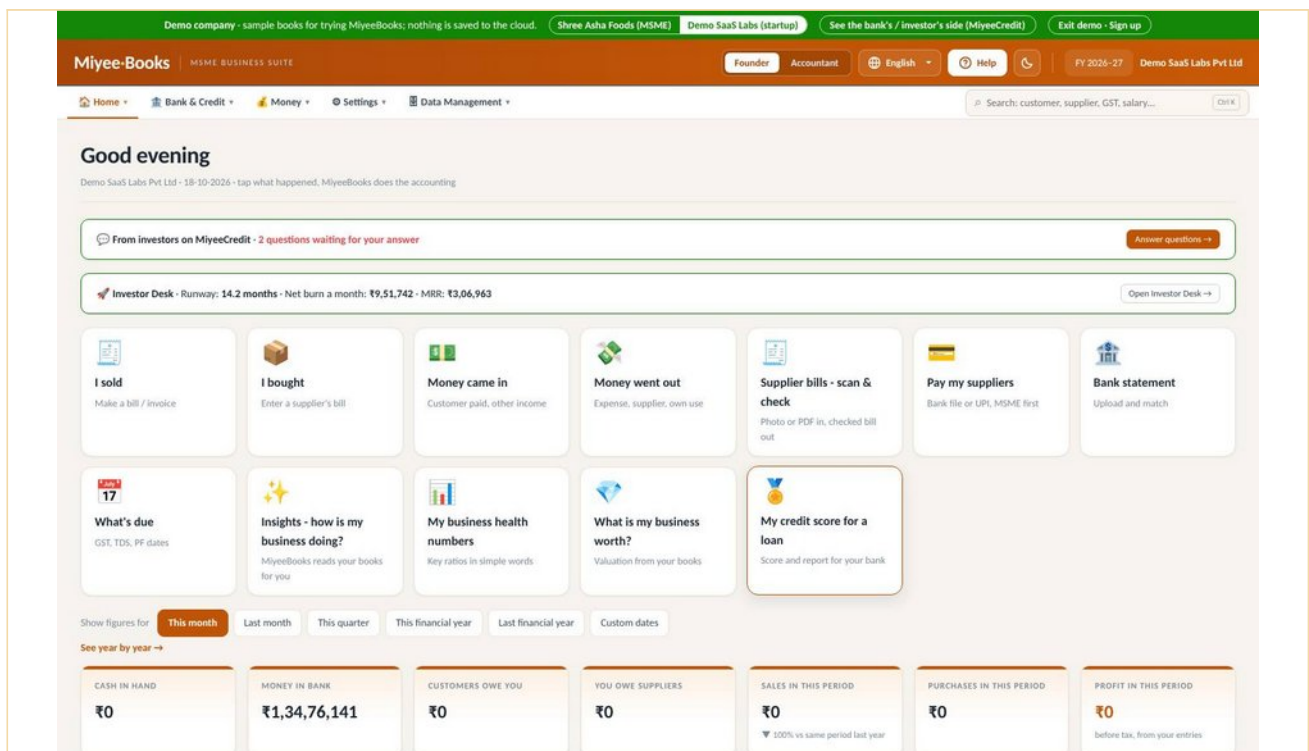


Screen: An investor asking questions on a data room

2.8 Investor Desk (startups)

2.8.1 Turn on Investor Desk

Investor Desk is the startup mode of MiyeeBooks, for pre-seed and seed companies. It turns your books into the numbers and papers investors ask for.



Screen: Turn on Investor Desk

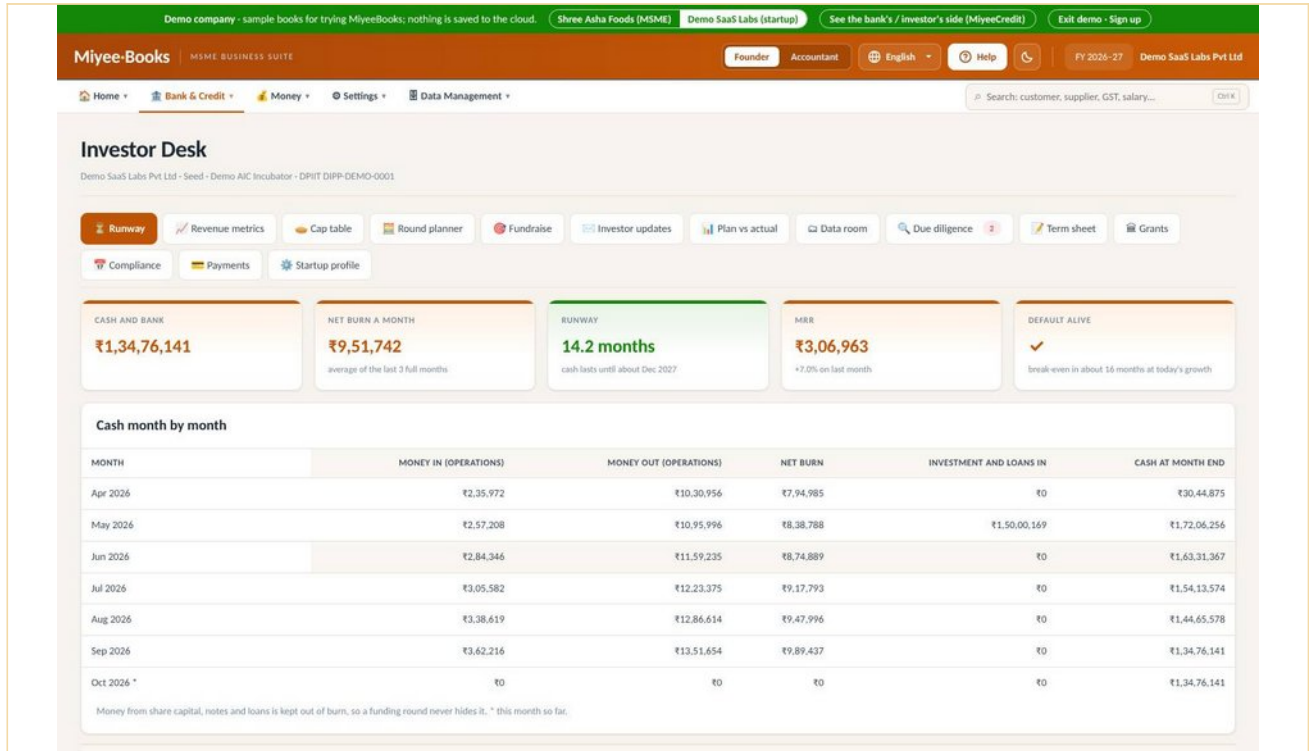
1. Turn on Startup (pre-seed / seed) in the setup wizard, in Company Settings, or on the Investor Desk screen.
2. Fill the startup profile: stage, DPIIT number, sector, incorporation date and incubator.
3. Investor Desk then appears under Bank & Credit, and Home shows your runway, burn and MRR.

- To try it, load the Startup sample from Data Management - Sample data, or pick Demo SaaS Labs in the demo.

Tip: Investor Desk is free for your investors and incubator; they join MiyeeCredit at no cost.

2.8.2 Runway, burn and revenue metrics

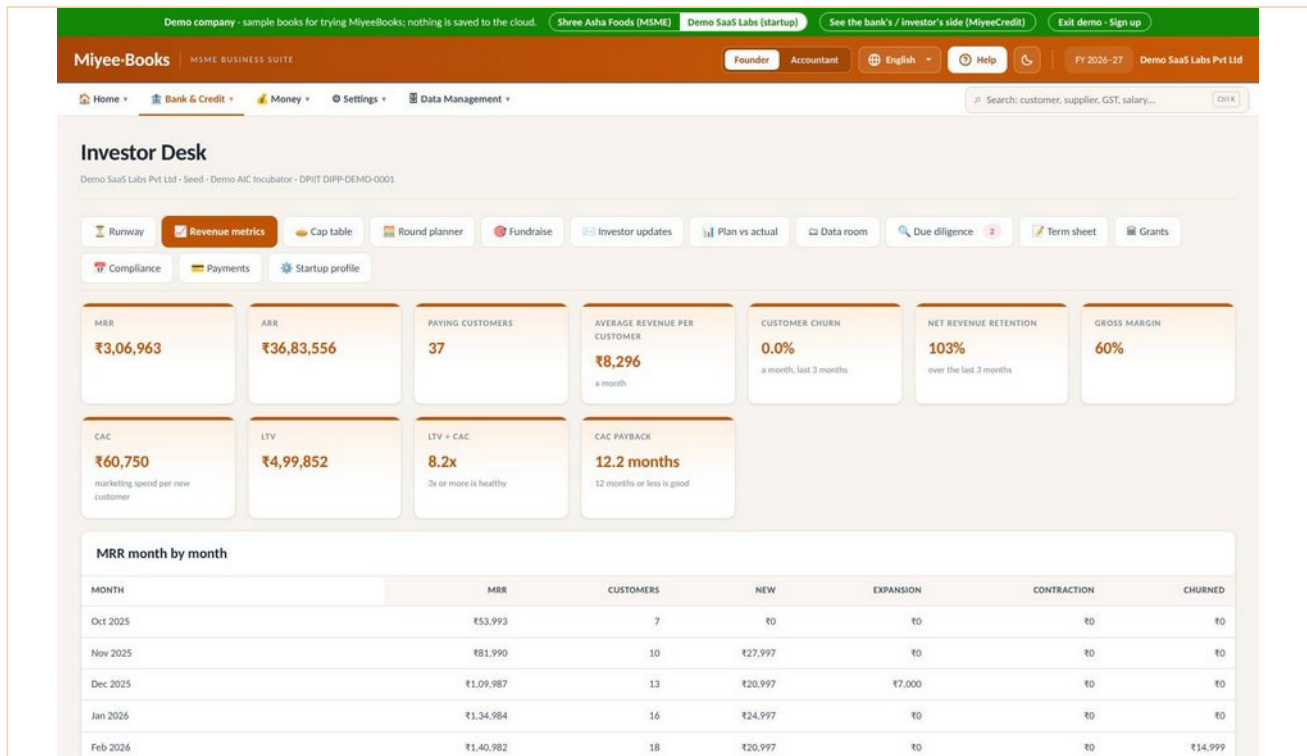
See how long your cash lasts and how your revenue is growing, straight from the books.



Screen: Runway, burn and revenue metrics

- Runway shows cash and bank, net burn a month (the average of the last 3 full months), months of runway and the month cash runs out.
- Money from shares, notes, loans and grants is kept out of burn, so a funding round never hides it.
- Default alive means you reach break-even before cash runs out at today's growth.
- Revenue metrics shows MRR and ARR, new, expansion and churned MRR, churn, net revenue retention, gross margin, CAC, LTV and payback.

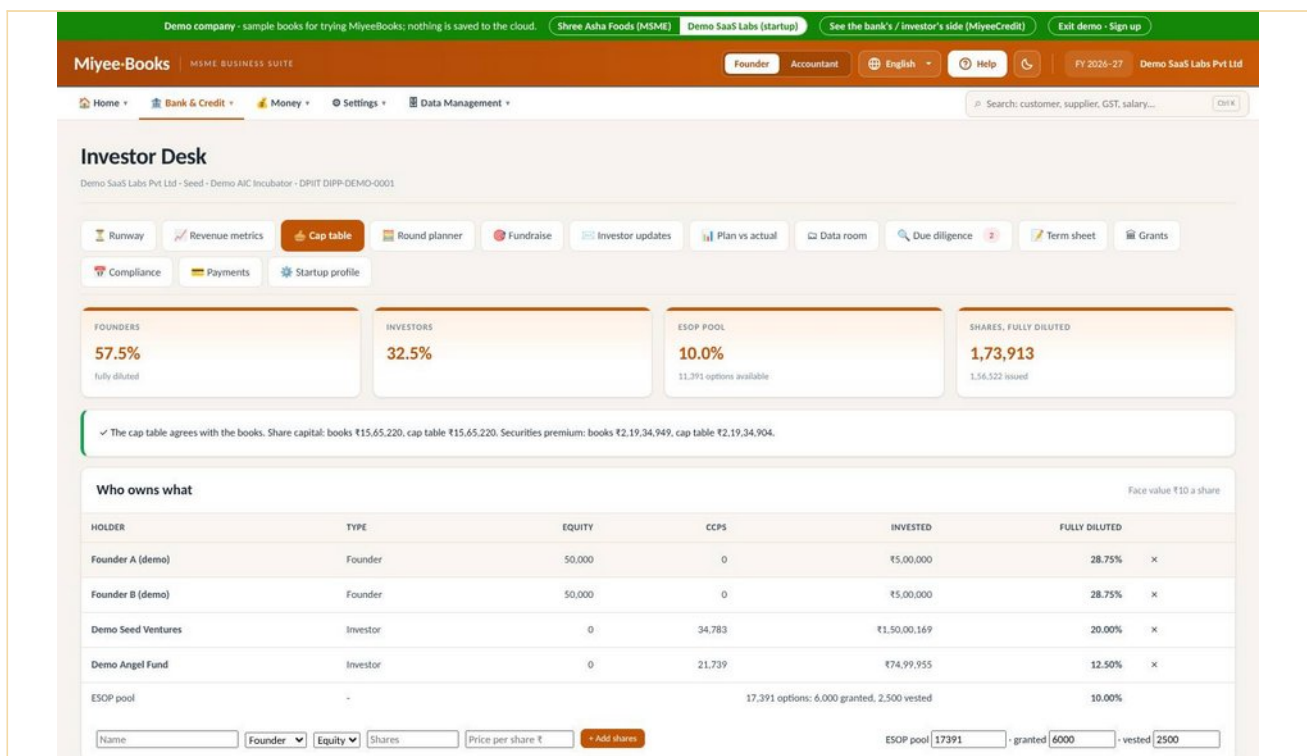
Tip: Mark subscription bills as repeating every month for exact MRR.



Screen: Revenue metrics

2.8.3 Cap table and round planner

Keep who owns what in one place, and see what a round does to everyone's share before you sign.



Screen: Cap table and round planner

1. Cap table: add founders and investors with their shares (equity or CCPS), the ESOP pool and convertible notes, or import from your spreadsheet.
2. The check under the table compares it with share capital and securities premium in your books.
3. Round planner: enter the pre-money valuation, the amount and the ESOP pool you want after the round. It shows the price per share, post-money, the ESOP top-up and each holder's dilution, with notes converting at the cap or the discount.

- When the shares are allotted, close the round: the cap table updates, the allotment entry can be posted, and PAS-3 is added to your filings.

HOLDER	BEFORE	AFTER	DILUTION
Founder A (demo)	28.75%	21.72%	-7.03
Founder B (demo)	28.75%	21.72%	-7.03
Demo Seed Ventures	20.00%	15.11%	-4.89
Demo Angel Fund	12.50%	9.44%	-3.06
Demo Pre-Series A Fund (demo)	-	20.00%	

Price = pre-money + fully diluted shares before the money, including the ESOP top-up and notes converting. Notes convert at the lower of the cap price and the round price less discount.

Screen: Round planner

2.8.4 Fundraise tracker and investor updates

Track every investor conversation and keep investors informed every month.

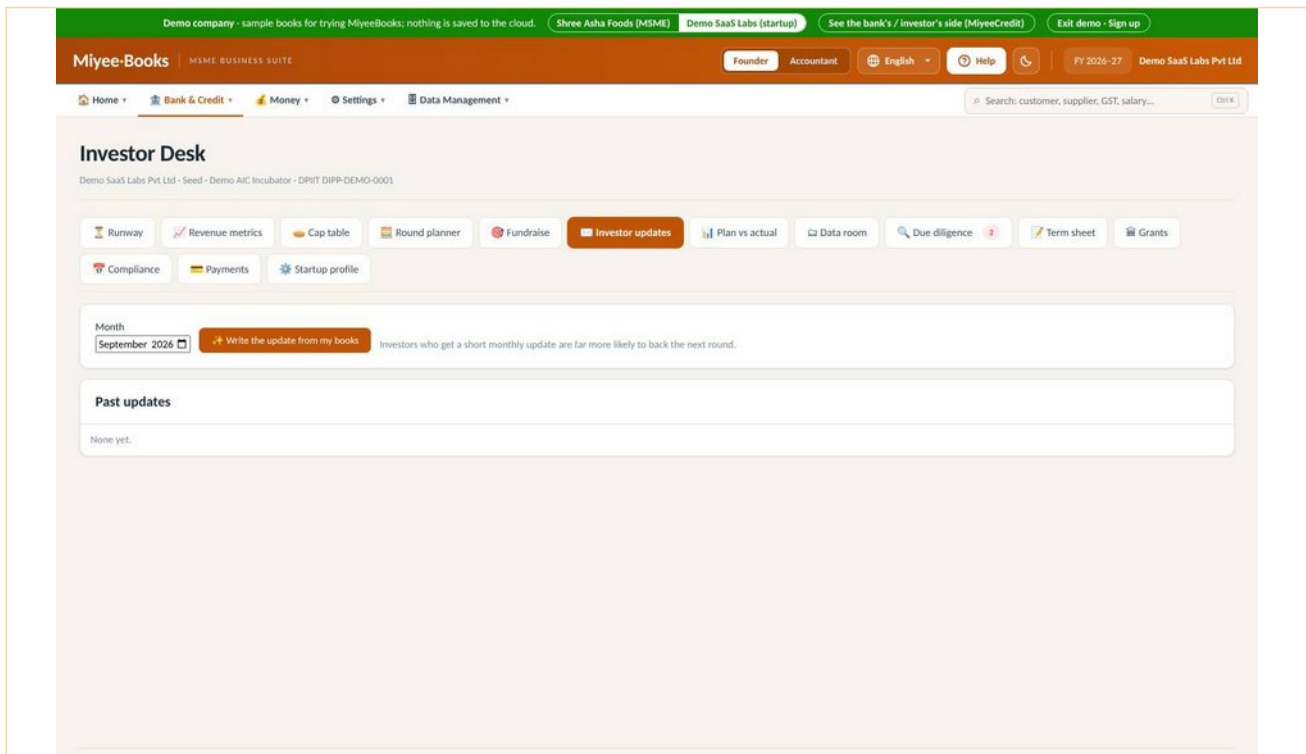
INVESTOR	STAGE	AMOUNT ₹	NEXT STEP	NOTES
Demo Angel Network	Identified	10000000	Share highlights on MiyeeCredit	
Demo Pre-Series A Fund	Meeting	30000000	Send data room	Met at the incubator demo day
Demo Corporate VC	Passed			Too early for them

Identified: 1 - Shared highlights: 0 - Interested: 0 - Meeting: 1 - Due diligence: 0 - Term sheet: 0 - Closed: 0 - Passed: 1

Screen: Fundraise tracker and investor updates

- Fundraise: list investors with the stage, amount and next step. Update from MiyeeCredit moves the stage when an investor replies.
- Investor updates: pick the month and tap Write the update from my books. MRR, cash, burn, runway and how you did against your plan fill in.

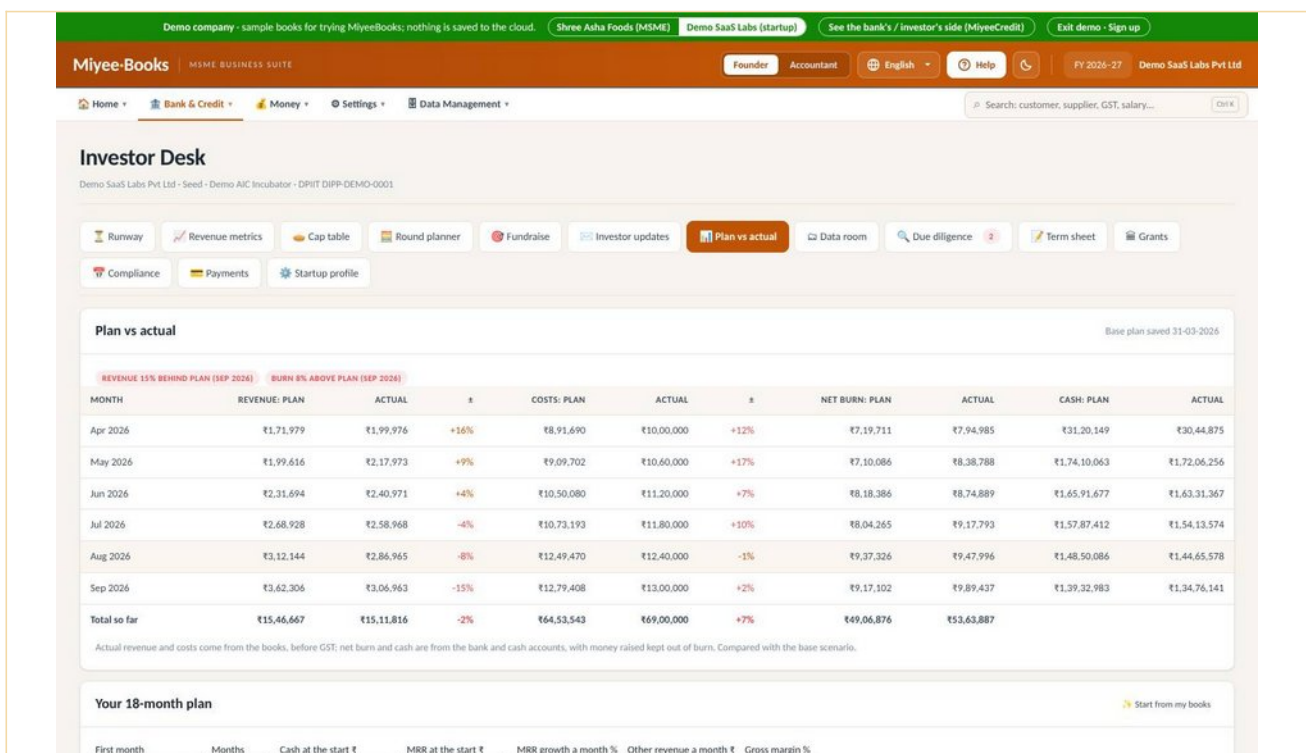
3. Add highlights, challenges and how investors can help, pick the investors and send through MiyeeCredit.



Screen: Investor updates

2.8.5 Plan vs actual

Make an 18-month plan and compare every month with what really happened in the books.

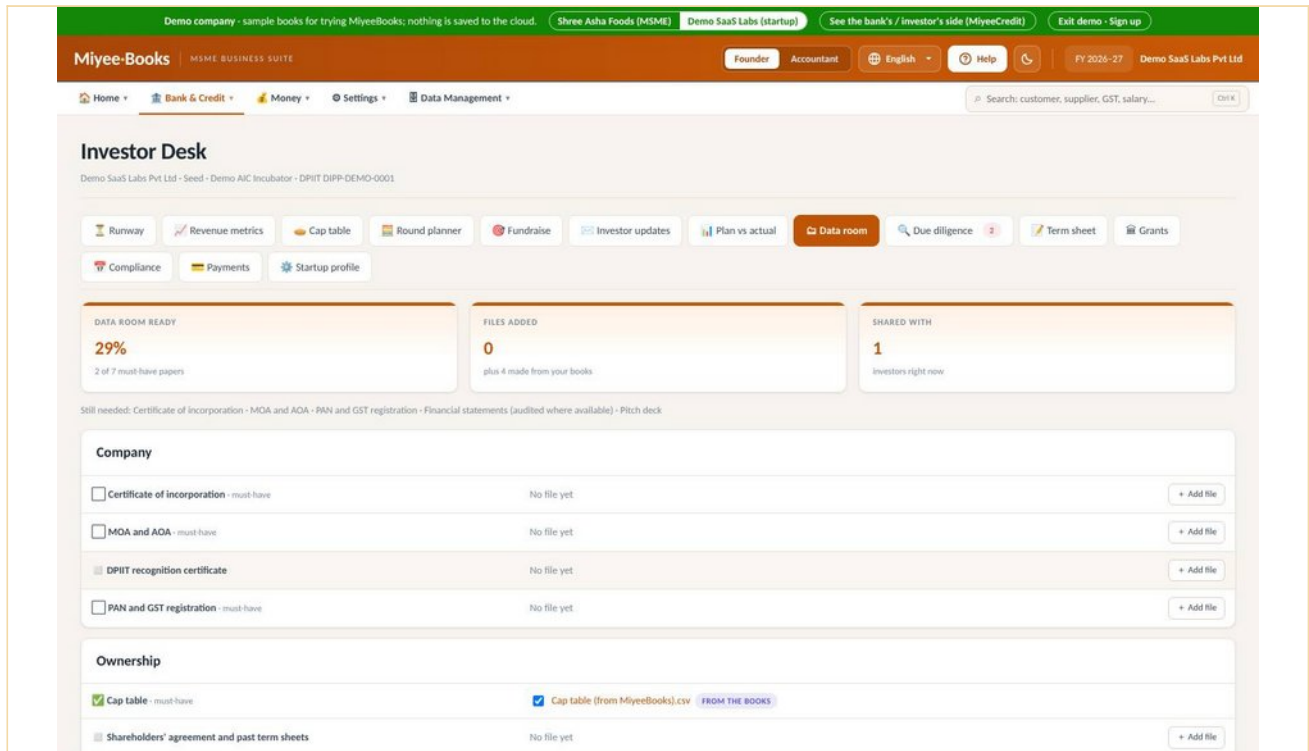


Screen: Plan vs actual

1. Tap Start from my books to fill the plan from your last 3 months, then change growth, costs, hires and the money you plan to raise.
2. The three cases - base, best and worst - show whether cash lasts and when you break even.
3. Save the plan. Each month that closes shows plan against actual for revenue, costs, burn and cash, with the difference.

2.8.6 Data room

Keep the papers investors ask for in one checklist and share them with one investor at a time.

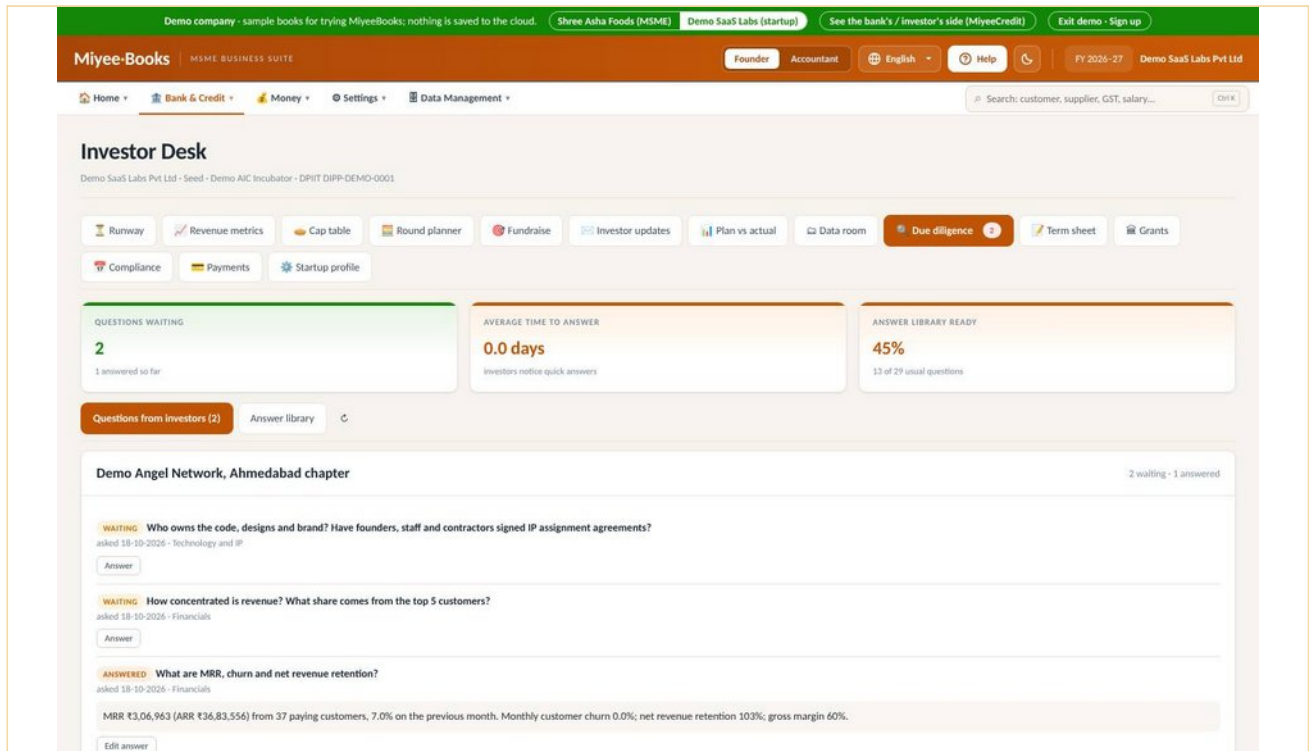


Screen: Data room

1. Add files against each item: incorporation, MOA and AOA, PAN and GST, pitch deck, financial statements, contracts and more. The cap table, monthly metrics, plan and grant figures are made from your books.
2. Tick the papers to share, pick the investors, tick the consent and tap Share data room.
3. Who has your data room shows what each investor opened and when.
4. Tap Close to stop access at once; the investor's copies are deleted.

2.8.7 Due-diligence questions

Answer investors' questions quickly, from your books and a library of prepared answers.



Screen: Due-diligence questions

1. Questions from investors lists each investor's questions; the tab shows how many are waiting.
2. Tap Answer: the answer starts from your library, or from your books for questions such as runway, MRR, cap table or borrowings. Check it and add context.
3. Point to papers in the data room you shared with that investor, then tap Send answer.
4. Answer library: prepare answers to the 29 usual seed questions ahead of time, so you can reply in minutes.

Tip: Investors write in English on MiyeeCredit; write your answers in English too.

2.8.8 Term sheet and closing a round

Understand a term sheet in plain words and follow the steps to close the round.

The screenshot displays the 'Investor Desk' interface in the MiyeeBooks application. The top navigation bar includes options like 'Home', 'Bank & Credit', 'Money', 'Settings', and 'Data Management'. The main section is titled 'Investor Desk' and contains a 'Term sheet you received' form. The form is divided into several sections for inputting terms:

- Lead investor:** Demo Pre-Series A Fund (demo)
- Pre-money valuation ₹:** 200000000
- Amount ₹:** 50000000
- Instrument:** CCPS
- ESOP pool after the round %:** 12
- Pool top-up comes out of the pre-money:** Yes
- Liquidation preference:** 1x participating
- Anti-dilution:** Broad-based weighted average
- Board seats for investors:** 1
- Board seats for founders:** 2
- Founder vesting:** 3-4 years with credit for time served
- Investor consent (veto) rights:** Standard protective matters
- Drag-along:** After 5 years or with founder consent
- Pro-rata right in later rounds:** Yes
- Redemption or put option for the investor:** No
- Exclusivity (no-shop) days:** 60
- Conditions before the money comes in:** (Empty field)

Below the form, there are four summary boxes:

- PRICE PER SHARE:** ₹1,086.11
- POST-MONEY VALUATION:** ₹25,00,00,000
- INVESTOR GETS:** 20.00%
- REAL PRE-MONEY FOR YOU:** ₹18,88,88,009 (after the ESOP top-up)

At the bottom, there is a 'What to look at' section with a 'Negotiate' button and a note: 'Participating: the investor gets their money back and then their share as well. Ask for non-participating, or a cap.' A status bar at the very bottom shows '0 red flags · 2 to negotiate · 3 usual'.

Screen: Term sheet and closing a round

1. Enter the terms you received: valuation, amount, instrument, ESOP pool, liquidation preference, anti-dilution, board, vesting and the rest.
2. What to look at marks each term as usual, worth negotiating or a red flag, and shows your real pre-money after the ESOP top-up.
3. Save it: the round planner fills in with the same terms.
4. Closing the round lists the steps from the signed term sheet to PAS-3 and FC-GPR; mark each as done.

Tip: This is a guide, not legal advice. Have a lawyer review the term sheet and the agreements.

2.8.9 Grants and utilisation certificates

Track government grants such as the Startup India Seed Fund: tranches, money used under each head, and the utilisation certificate.

The screenshot displays the 'Investor Desk' interface for 'Demo SaaS Labs Pvt Ltd'. The top navigation bar includes 'Home', 'Bank & Credit', 'Money', 'Settings', and 'Data Management'. The main content area shows a summary of grant status: Sanctioned ₹20,00,000, Received ₹8,00,000 (40% of sanction), Used ₹6,65,000 (83% of money received), and Unspent ₹1,35,000 (period ends 01-12-2027). A message indicates that 83% of the money received is enough to ask for the next tranche. Below this, there are two tables: 'Budget heads' and 'Tranches'.

HEAD	BUDGET	USED	LEFT
Prototype and product development	900000	₹6,65,000	₹2,35,000
Product trials and testing	400000	₹0	₹4,00,000
Mangpower	400000	₹0	₹4,00,000
Equipment and tools	200000	₹0	₹2,00,000
Other	100000	₹0	₹1,00,000
Total	₹20,00,000	₹6,65,000	

#	AMOUNT	MILESTONE	STATUS
1	₹8,00,000	Sanction and prototype plan by 01-01-2026	RECEIVED 10-01-2026
2	₹7,00,000	Prototype live with 10 pilot customers by 28-10-2026	PLANNED
3	₹5,00,000	Product trials complete by 28-03-2027	PLANNED

At the bottom, there are input fields for 'Amount ₹', 'Milestone, e.g. Prototype ready', and a date picker 'mm/dd/yyyy'. A dropdown menu shows 'Bank - Kotak Mahindra A/c'.

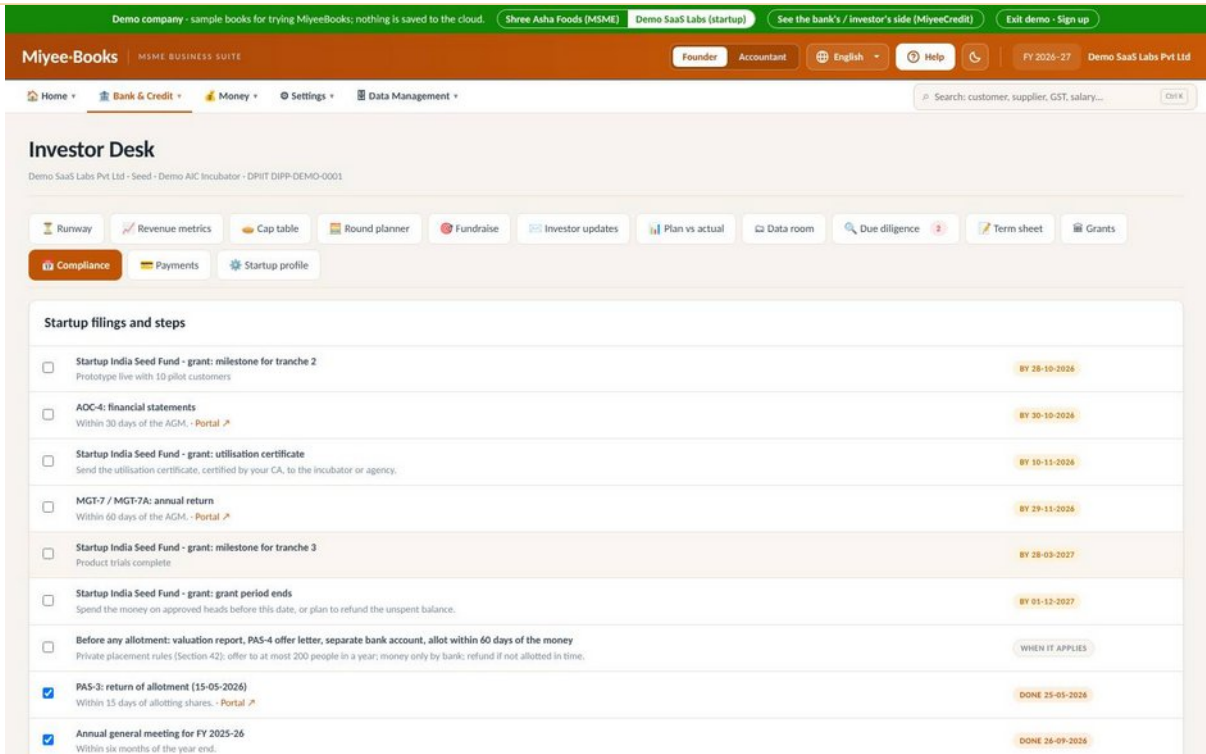
Screen: Grants and utilisation certificates

1. Tap Add grant, pick the scheme and enter the amount sanctioned. The grant gets its own cost centre.
2. Add the tranches from your sanction letter. When money comes in, tap Received + entry to record it in the books.
3. Tag the bills and payments paid from the grant: pick its cost centre when you enter them, or tick them under Untagged spending.
4. Money used shows under each budget head, and the screen tells you when you can ask for the next tranche.
5. Print the utilisation certificate for your CA to certify, and share the grant report with your incubator.

Tip: Grant money stays out of burn. Tap Enter grant used to move the used part to grant income.

2.8.10 Startup filings, payments and bank feeds

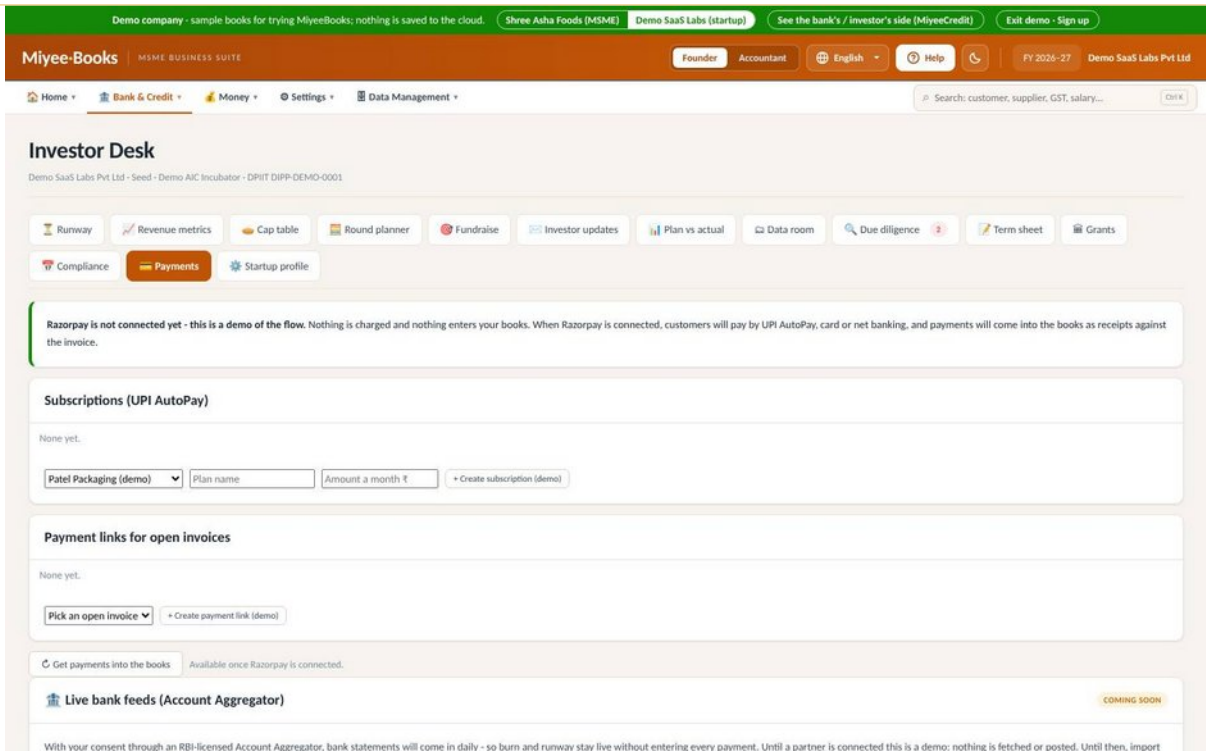
Keep startup filings on time, and see what is coming for payments and bank feeds.



The screenshot shows the 'Investor Desk' section of the MiyeBooks application. The top navigation bar includes 'Home', 'Bank & Credit', 'Money', 'Settings', and 'Data Management'. The 'Investor Desk' header indicates the user is logged in as 'Demo SaaS Labs Pvt Ltd - Seed - Demo AIC Incubator - DPIIT DIIPP-DEMO-0001'. Below the header, there are several tabs: 'Runway', 'Revenue metrics', 'Cap table', 'Round planner', 'Fundraise', 'Investor updates', 'Plan vs actual', 'Data room', 'Due diligence', 'Term sheet', and 'Grants'. The 'Compliance' tab is selected, showing a list of 'Startup filings and steps'. The list includes items like 'Startup India Seed Fund - grant: milestone for tranche 2', 'AOC-4: financial statements', 'Startup India Seed Fund - grant: utilisation certificate', 'MGT-7 / MGT-7A: annual return', 'Startup India Seed Fund - grant: milestone for tranche 3', 'Startup India Seed Fund - grant: period ends', 'Before any allotment: valuation report, PAS-4 offer letter, separate bank account, allot within 60 days of the money', 'PAS-3: return of allotment (15-05-2026)', and 'Annual general meeting for FY 2025-26'. Each item has a checkbox and a due date.

Screen: Startup filings, payments and bank feeds

1. Compliance lists AGM, ADT-1, AOC-4, MGT-7, DIR-3 KYC, PAS-3 after each round, FC-GPR for foreign money, grant dates, DPIIT and 80-IAC. Mark each as done.
2. Payments shows the Razorpay flow for subscriptions and payment links as a demo; nothing is charged yet.
3. Live bank feeds through an Account Aggregator are also a demo for now; import your bank statement under Bank & Credit - Bank statement.

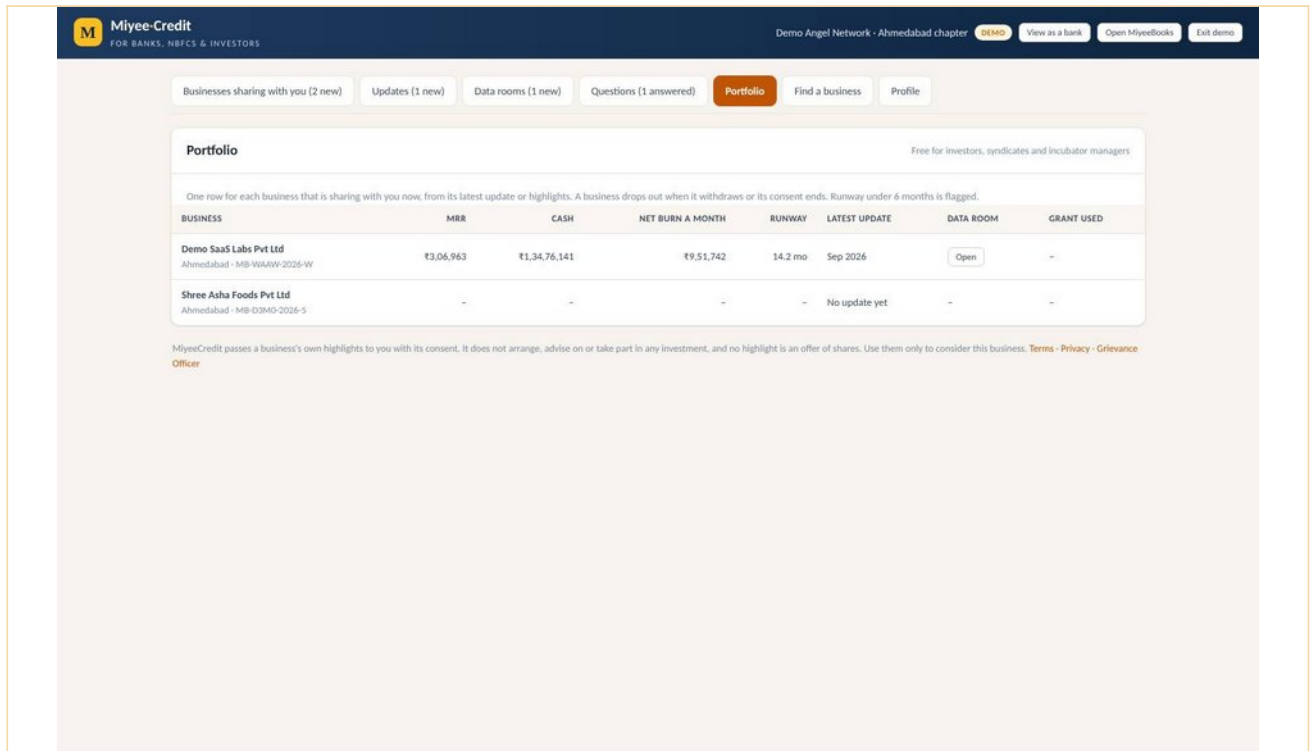


The screenshot shows the 'Investor Desk' section of the MiyeBooks application, specifically the 'Payments' tab. The top navigation bar is the same as the previous screenshot. The 'Payments' tab is selected, showing a message: 'Razorpay is not connected yet - this is a demo of the flow. Nothing is charged and nothing enters your books. When Razorpay is connected, customers will pay by UPI AutoPay, card or net banking, and payments will come into the books as receipts against the invoice.' Below this, there are sections for 'Subscriptions (UPI AutoPay)' and 'Payment links for open invoices'. The 'Subscriptions' section shows a list of subscriptions with columns for 'Plan name', 'Amount a month ₹', and 'Create subscription (demo)'. The 'Payment links' section shows a list of payment links with columns for 'Pick an open invoice' and 'Create payment link (demo)'. At the bottom, there is a section for 'Live bank feeds (Account Aggregator)' with a 'COMING SOON' label.

Screen: Payments and bank feeds (demo)

2.8.11 For investors and incubators: MiyeeCredit

Investors, angel networks and incubator managers use MiyeeCredit, free, to see what startups share with them.



Screen: For investors and incubators: MiyeeCredit

1. Sign in on MiyeeCredit and choose I am an investor. Miyee Tech Labs verifies you before any business can share with you.
2. Businesses sharing with you, Updates and Data rooms show what each startup shared. Open one to reply or ask questions.
3. Questions lists every question you asked and the founder's answers.
4. Portfolio shows each startup that is sharing now: MRR, cash, burn, runway with an alert under 6 months, the latest update, the data room and grant use.

Tip: In the demo, tap See the bank's / investor's side (MiyeeCredit) at the top, then View as an investor.


Miyee-Credit
FOR BANKS, NBFCs & INVESTORS

Demo Angel Network • Ahmedabad chapter
DEMO
View as a bank
Open MiyeeBooks
Exit demo

Businesses sharing with you (2 new)
Updates (1 new)
Data rooms (1 new)
Questions (1 answered)
Portfolio
Find a business
Profile

Businesses that shared their highlights with you

BUSINESS

REGISTERED NO

SALES, 12 MONTHS

RAISING

RECEIVED

STATUS

Demo SaaS Labs Pvt Ltd
Ahmedabad

MB-WAAW-2026-W

₹21,51,738

₹3,00,00,000

18-10-2026

SENT

Shree Asha Foods Pvt Ltd
Ahmedabad

MB-D3MD-2026-5

₹2,81,15,507

₹1,50,00,000

18-10-2026

SENT

MiyeeCredit passes a business's own highlights to you with its consent. It does not arrange, advise on or take part in any investment, and no highlight is an offer of shares. Use them only to consider this business. [Terms](#) • [Privacy](#) • [Grievance Officer](#)

Screen: Businesses sharing with you


Miyee-Credit
FOR BANKS, NBFCs & INVESTORS

Demo Angel Network • Ahmedabad chapter
DEMO
View as a bank
Open MiyeeBooks
Exit demo

Businesses sharing with you (2 new)
Updates (1 new)
Data rooms (1 new)
Questions (1 answered)
Portfolio
Find a business
Profile

Monthly updates from startups

BUSINESS

MONTH

MRR

NET BURN A MONTH

RUNWAY

RECEIVED

Demo SaaS Labs Pvt Ltd
Ahmedabad

Sep 2026

₹3,06,963

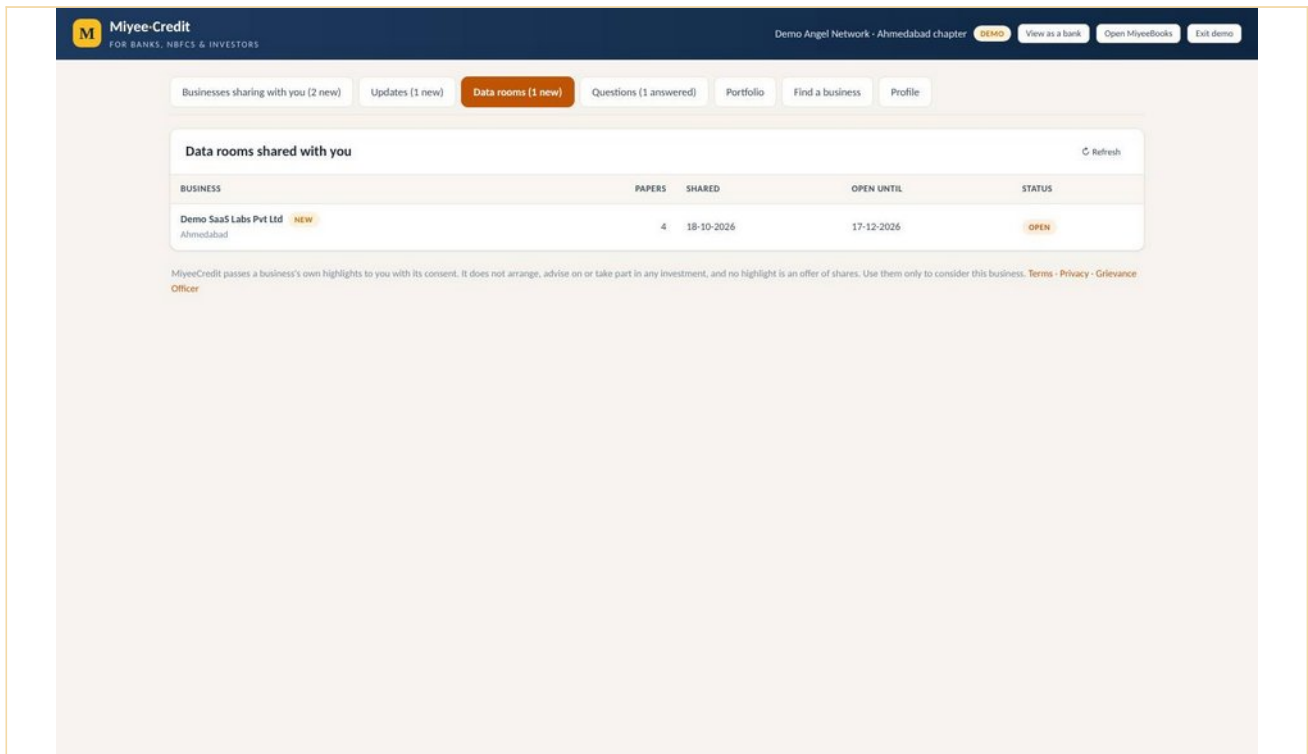
₹9,51,742

14.2 mo

18-10-2026

MiyeeCredit passes a business's own highlights to you with its consent. It does not arrange, advise on or take part in any investment, and no highlight is an offer of shares. Use them only to consider this business. [Terms](#) • [Privacy](#) • [Grievance Officer](#)

Screen: Monthly updates

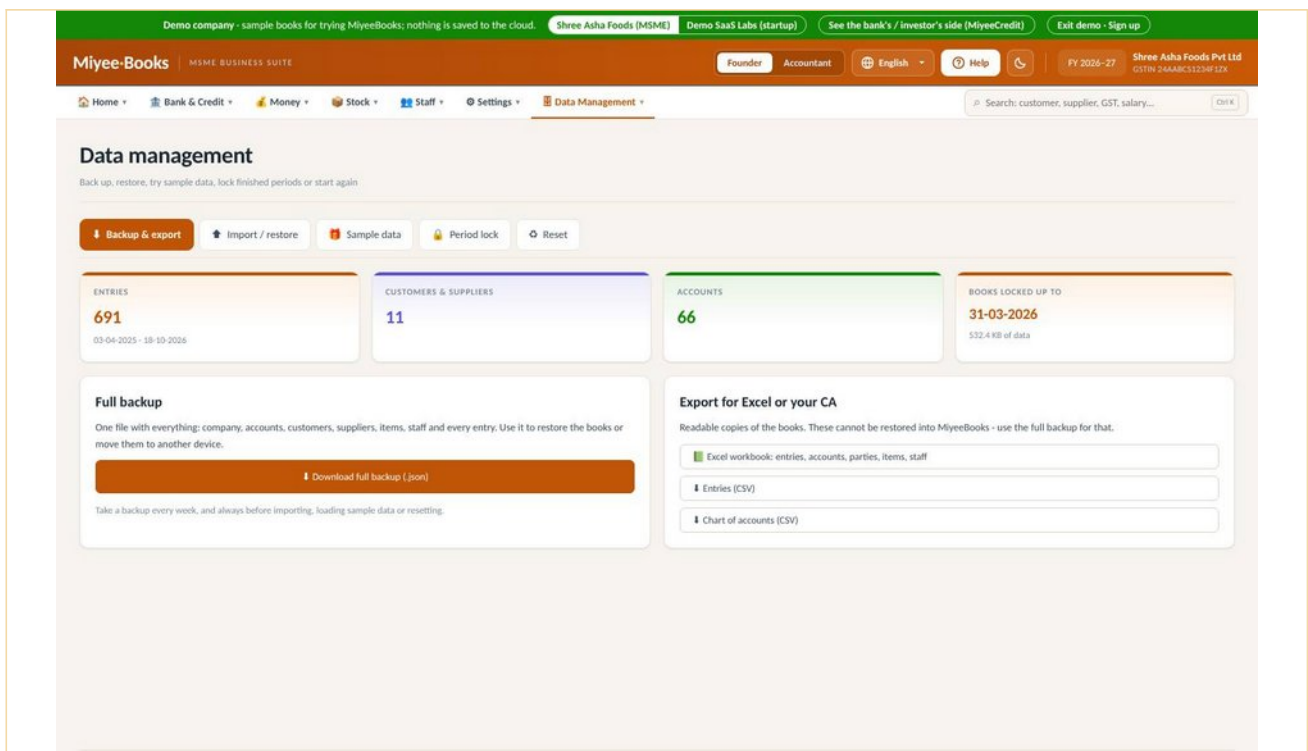


Screen: Data rooms

2.9 Data and safety

2.9.1 Data Management

Back up, restore, try sample data, lock finished periods or start again - all under the Data Management menu.



Screen: Data Management

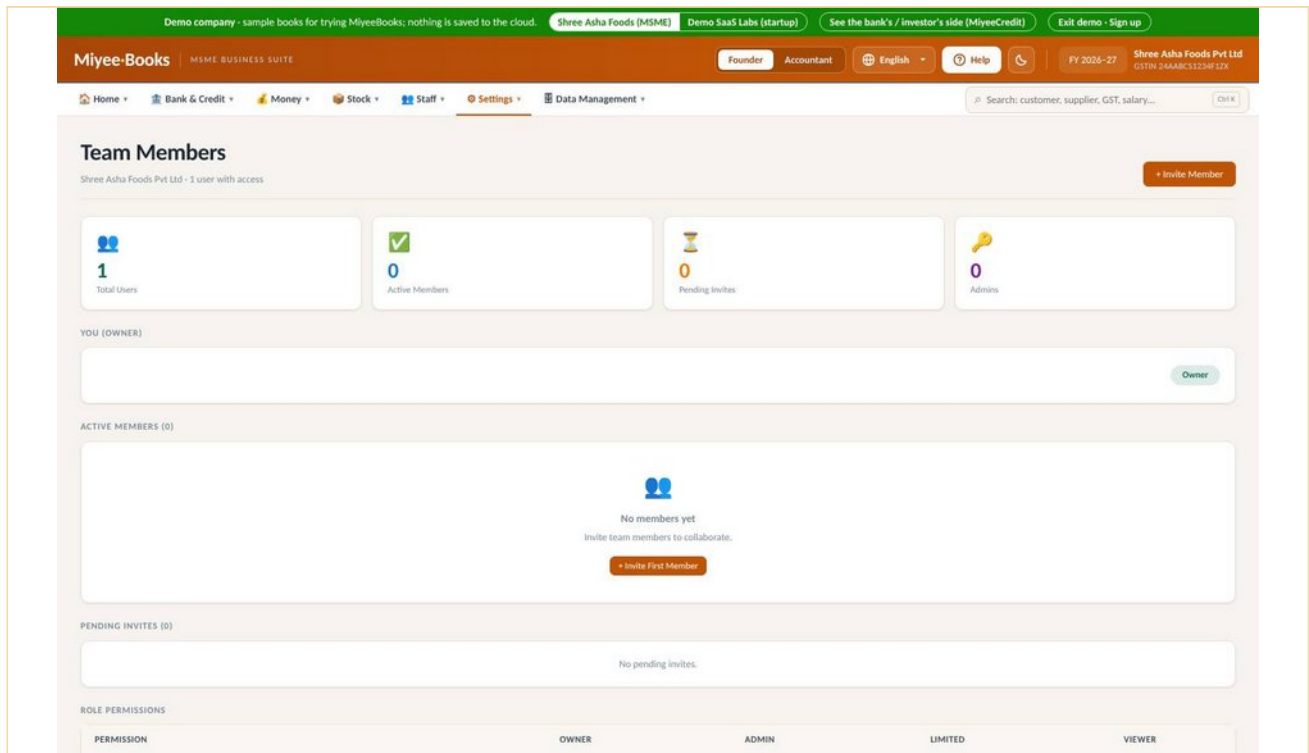
1. Backup & export: download a full backup file every week. Excel and CSV copies are for reading or for your CA.
2. Import / restore: choose a backup file; you see what is inside before anything changes, and the current books are backed up first.

3. Sample data: load a ready-made demo company to try every screen - only in a test company, as it replaces the books.
4. Period lock: once a month or year is filed, lock it so nobody can change those entries. A note is needed to unlock.
5. Reset: clear all entries and keep your masters, or start over completely. You must type RESET, and a backup downloads first.

Tip: Keep backups somewhere safe, such as Google Drive or a pen drive.

2.9.2 Invite your CA and team

Share the books with your CA or staff, each with the access they need.

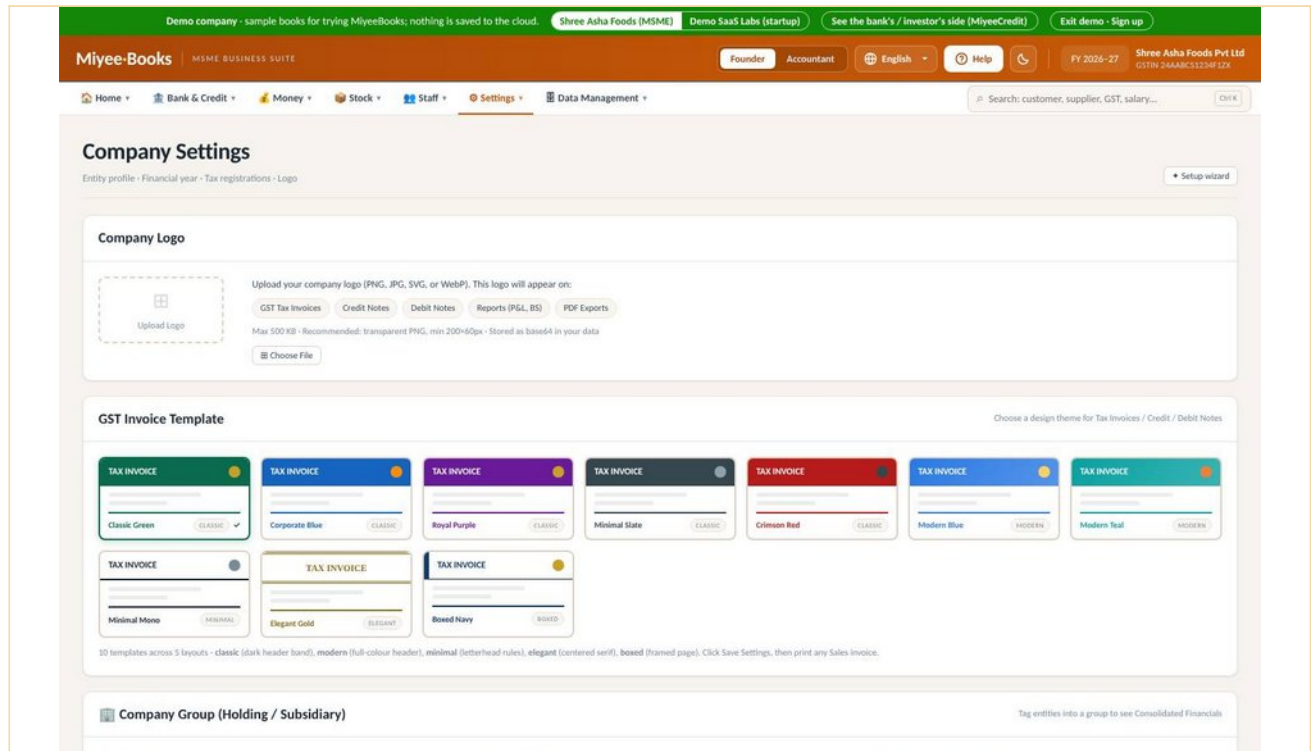


Screen: Invite your CA and team

1. Open Settings - Invite my CA / team and enter their email.
2. Choose a role: Admin (full access, for your CA), Limited (can make entries and see reports), Viewer / Auditor (read-only), or Employee / Manager for the expense-claim portal.
3. Share the invite code with them; they sign in with that email and see the same books. Entries you make are queued for your CA to review.

2.9.3 My company settings

Your company details, logo, bank details and the parts of MiyeeBooks you use.



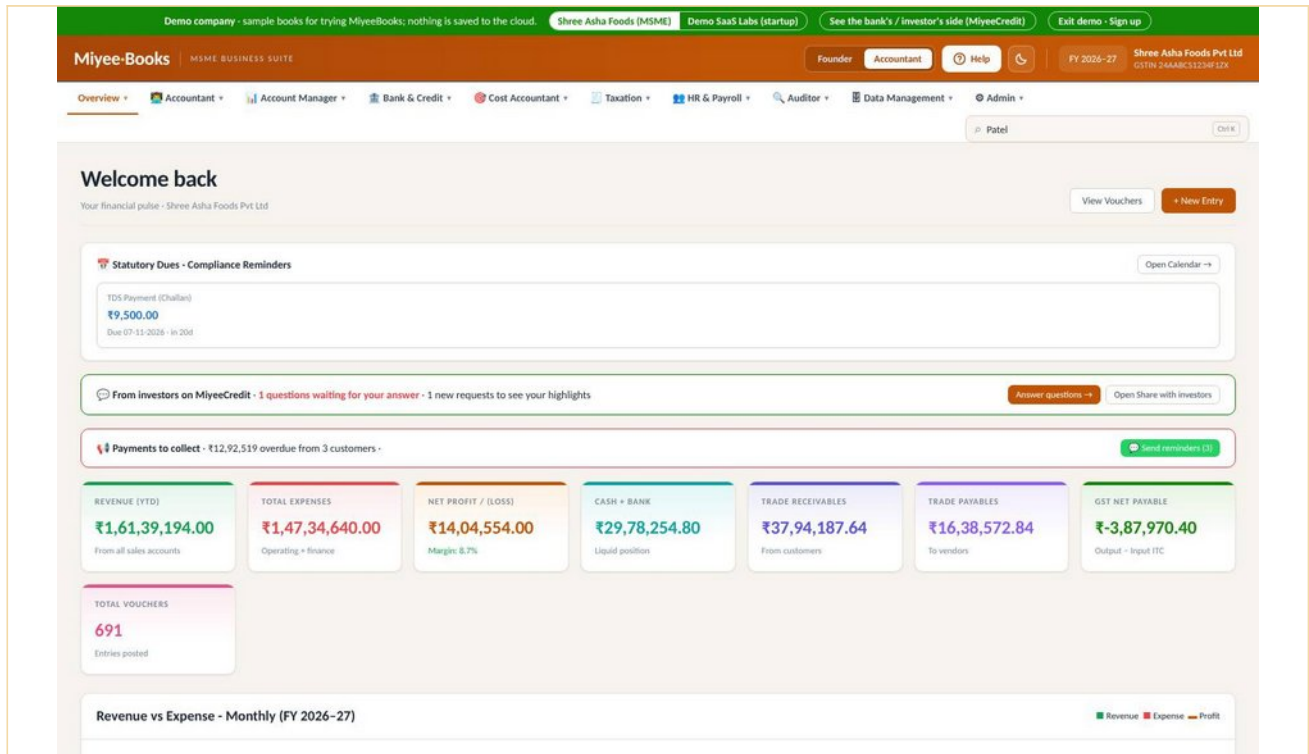
Screen: My company settings

1. Open Settings - My company to change the name, address, GSTIN, logo or bank details printed on invoices.
2. Turn GST, TDS, payroll or stock on or off.
3. Run the setup wizard again from here if you need to.

2.10 For your CA

2.10.1 Accountant mode

Switch to Accountant mode for the full set of books, returns and reports.



Screen: Accountant mode

1. Accountant: vouchers, day book, bank reconciliation, purchase orders, bill inbox and payment run.
2. Account Manager: trial balance, profit and loss, balance sheet, cash flow, notes, ratios and valuation.
3. Taxation: GSTR-1, GSTR-3B, GSTR-2B matching, GST refunds, TDS returns and certificates, compliance and period close.
4. Payroll: payroll runs with the PF ECR and ESIC upload files. Auditor: data health check, audit trail and year-end closing.

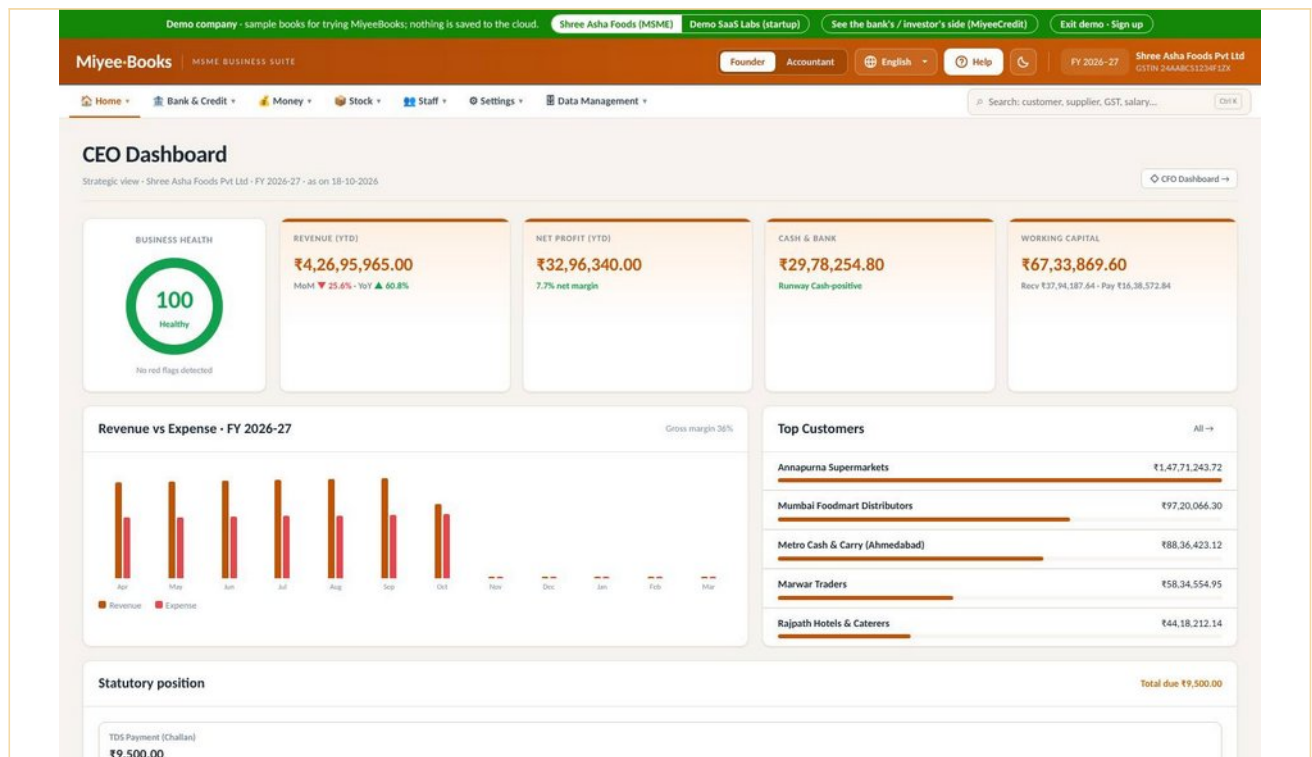
Tip: The detailed reference for every Accountant screen is under Help - Detailed reference (English).

3. More Founder screens

The remaining screens in the Founder menus, with the description each screen shows at the top.

Home • How is my business doing?

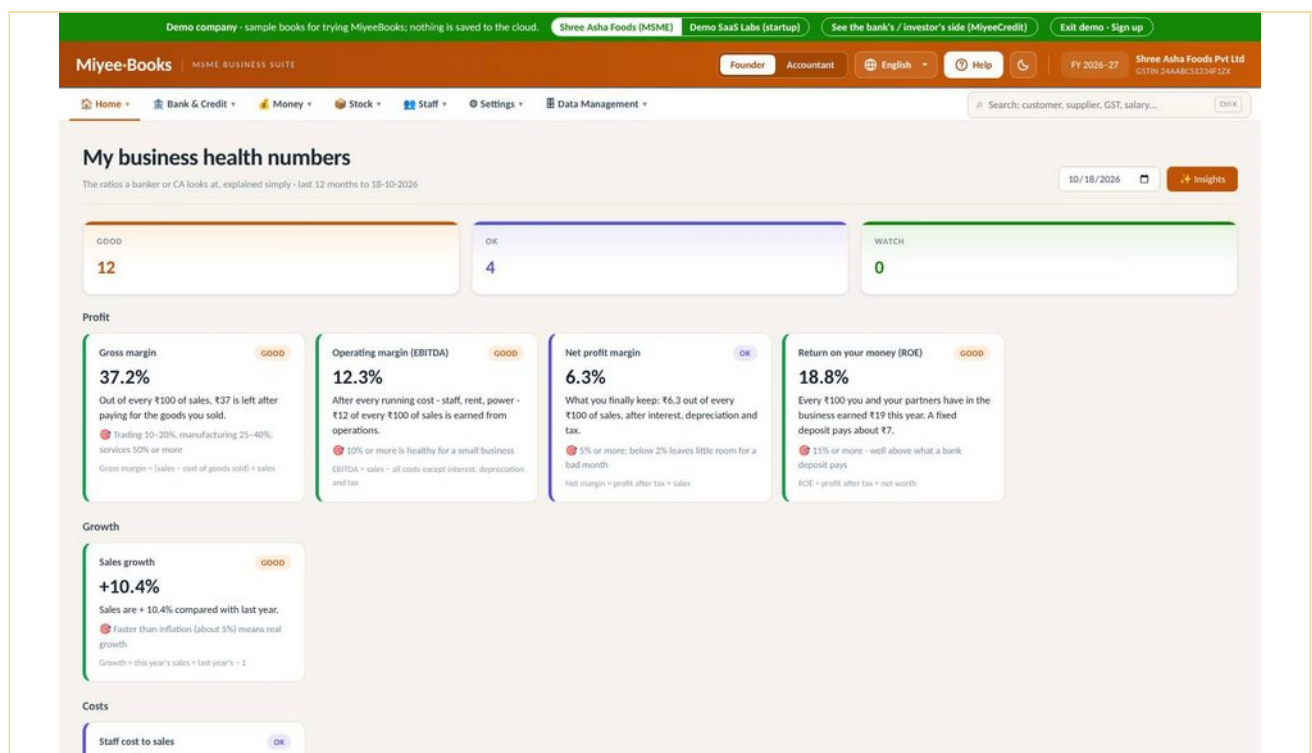
Strategic view • Shree Asha Foods Pvt Ltd • FY 2026-27 • as on 18-10-2026



Screen: CEO Dashboard

Home • My business health numbers

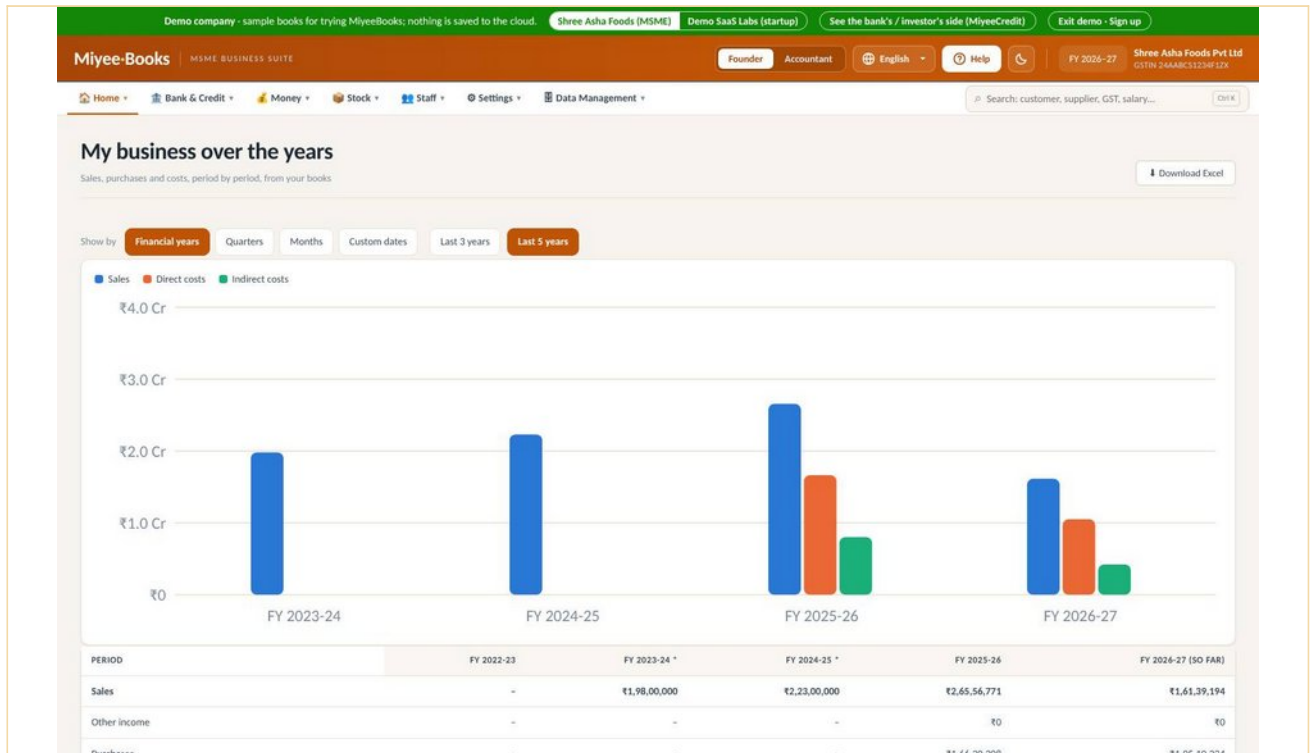
The ratios a banker or CA looks at, explained simply • last 12 months to 18-10-2026



Screen: My business health numbers

Home • My business over the years

Sales, purchases and costs, period by period, from your books



Screen: My business over the years

Bank & Credit • Apply for credit

Term loan, cash credit / overdraft and other business credit: send your papers to lenders on MiyeeCredit, or apply on a bank's own site

Apply for credit
Term loan, cash credit / overdraft and other business credit: send your papers to lenders on MiyeeCredit, or apply on a bank's own site

Registered No: MB-D3M0-2026-5 | See my bank papers

Your MSME credit score: 93 / 100 (MB-1). Turnover method suggests bank finance of about ₹62.06 lakh.

Cash credit / overdraft
Day-to-day working capital: stock, debtors, supplier payments. Pay interest only on what you use. 12 months, renewed every year.

Term loan
Machinery, a new unit, a shop, vehicles or expansion. Repaid in monthly instalments. 3 to 7 years.

Working capital demand loan
A fixed amount for a short need, such as a seasonal order. 3 to 12 months.

Invoice discounting (TReDS)
Money against invoices raised on large buyers, without waiting 60 to 90 days. Up to the invoice due date.

Equipment / vehicle finance
A machine or vehicle, financed against the asset itself. 2 to 5 years.

MUDRA (PMMY)
Micro units: Shishu, Kishore, Tarun and Tarun Plus, without collateral. Up to 5 years.

Cash credit / overdraft
What the lender looks at: Turnover, stock and debtors, the drawing-power statement, bank account conduct, GST returns.

AMOUNT NEEDED, ₹:

WHAT IT IS FOR:

SECURITY OFFERED:

NOTE TO THE LENDER (OPTIONAL):

Lenders on MiyeeCredit | Bank's own site | Government portals & TReDS

These banks and NBFCs are on MiyeeCredit. Your papers reach them straight from your books, and you see their reply here.

☐ Demo Sahakari Bank Ltd
Co-operative bank - Navrangpura branch - Ahmedabad - demo

Screen: Apply for credit

Bank & Credit · Shared with lenders

Who can see your papers, and lenders asking to see them

Shared with lenders
Who can see your papers, and lenders asking to see them

MIYEEBOOKS REGISTERED NO
MB-D3M0-2026-5
Give this number to your bank. A lender on MiyeeCredit can ask to see your papers with it; nothing is shared until you say yes here.

Lenders asking to see your papers

Lender	Request	Date	Action
Demo Sahakari Bank Ltd, Navrangpura branch We would like to offer a cash credit limit. Please share your papers through MiyeeCredit.	Cash credit / overdraft	18-10-2026	Share papers Decline

Papers a lender can see now [My applications →](#)

No lender can see your papers.

Screen: Shared with lenders

Bank & Credit · My credit score

How a bank or NBFC would read your books · as on 18-10-2026 · last 12 months to 18-10-2026

Credit score & bank report
How a bank or NBFC would read your books · as on 18-10-2026 · last 12 months to 18-10-2026

10/18/2026 [Summary \(1 page\)](#) [Detailed credit report](#)

MSME CREDIT SCORE
93 / 100 MB-1
Highest creditworthiness
DATA CONFIDENCE: HIGH - 20 OF 20 CHECKS PASSED

Strengths: Returns and payments filed on time (12 months) · Total outside liabilities / tangible net worth (TOL/TNW) · Current ratio · Track record in the books · Nothing overdue today · Interest coverage (EBITDA / interest) · GST registration · Bank statement reconciled (6 months) · Books kept every month · Debt service coverage ratio (DSCR) · Receipts through the bank · Working-capital cycle · Operating (EBITDA) margin · Annual turnover · Sales growth, year on year
Work on: -

Score by pillar

Pillar	Score
A. Scale & track record	13.3 / 15
B. Growth & profitability	21.1 / 25
C. Financial risk	29.3 / 30
D. Statutory compliance	20.0 / 20
E. Banking & books	9.9 / 10

Pillars follow how lenders and rating agencies judge small businesses: business risk, financial risk and conduct.

What the score is made of

MEASURE	YOUR FIGURE	WHAT LENDERS LOOK FOR	POINTS
Annual turnover	₹2,81,15,507	Larger, steadier sales spread fixed costs	8.3 / 10
Track record in the books	43 months	3 years of accounts are usually asked for	5.0 / 5
Sales growth, year on year	10.4%	Stable or rising sales	8.1 / 10
Operating (EBITDA) margin	12.3%	10% or more	6.9 / 8
Net profit margin Profit in 3 of 3 closed years on record.	6.3%	Profitable, ideally 5% or more	6.1 / 7
Total outside liabilities / tangible net worth (TOL/TNW)	0.46	3 or lower (4 at most)	7.0 / 7

Screen: Credit score & bank report

Money · Customers & suppliers

11 parties · GSTIN-validated master

Customers & Vendors
11 parties · GSTIN-validated master

SEARCH: Name or GSTIN... TYPE: All

NAME	TYPE	GSTIN	PAN	STATE	CREDIT DAYS	CONTACT	BALANCE
Annapurna Supermarkets	CUSTOMER	24AAACA1111A1ZV		Gujarat (24)	30d	accounts@annapurna.example	₹0.00
Metro Cash & Carry (Ahmedabad)	CUSTOMER	24AAACM2222B1ZE		Gujarat (24)	30d	payables@metro.example	₹0.00
Rajpath Hotels & Caterers	CUSTOMER	24AAFCR3333C1ZW		Gujarat (24)	30d	accounts@rajpath.example	₹0.00
Mumbai Foodmart Distributors	CUSTOMER	27AAECM4444D1ZO		Maharashtra (27)	30d	ap@foodmart.example	₹0.00
Marwar Traders	CUSTOMER	06AAFFM5555E1Z9		Rajasthan (06)	30d	marwar.traders@example.com	₹0.00
Factory outlet (walk-in)	CUSTOMER	URD		Gujarat (24)	30d		₹0.00
Unjha Spices & Grains	VENDOR	24AAGCU6666F124		Gujarat (24)	30d	accounts@unjhaspices.example	₹0.00
Kalol Packaging Industries	VENDOR	24AAHCK7777G1Z5		Gujarat (24)	30d		₹0.00
Sabarmati Roadways	VENDOR	24AAJFS8888H1ZH		Gujarat (24)	30d		₹0.00
Factory landlord - Mr. Desai	VENDOR	URD	ABCPD1234E	Gujarat (24)	30d		₹0.00
Mehta & Shah, Chartered Accountants	VENDOR	24AAKFM9999J1Z8	AMKFM9999J	Gujarat (24)	30d		₹0.00

Screen: Customers & Vendors

Money · Staff expense claims

Employee claims · manager approval · finance payout to the ledger

Expense Reimbursements
Employee claims · manager approval · finance payout to the ledger

WITH MANAGER: 0 (₹0.00)
WITH FINANCE: 0 (₹0.00)
PAID: 0 (₹0.00)
REJECTED: 0

STATUS: All SEARCH: Claim no, employee, title, purpose... 0 claims

CLAIM NO.	EMPLOYEE	DATE	TITLE / PURPOSE	CLAIM	SANCTIONED	STATUS
No claims yet. Click + New Claim.						

Screen: Expense Reimbursements

Stock · Batch & expiry

0 batch-tracked items · stock by batch as on 18-10-2026 · first-expiry-first-out

Screen: Batch & Expiry

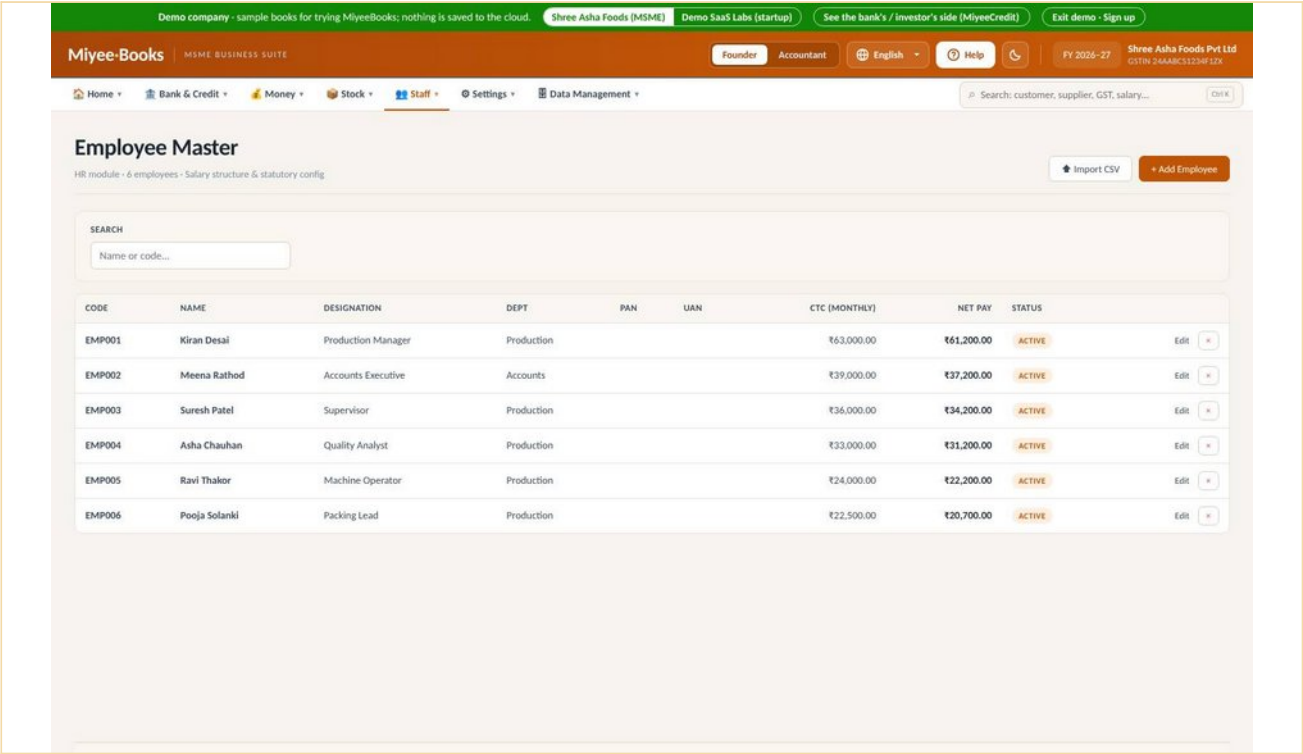
Stock · Stock value

Weighted-average cost · production absorbs consumed material value · as on 18-10-2026

Screen: Stock Valuation

Staff · My employees

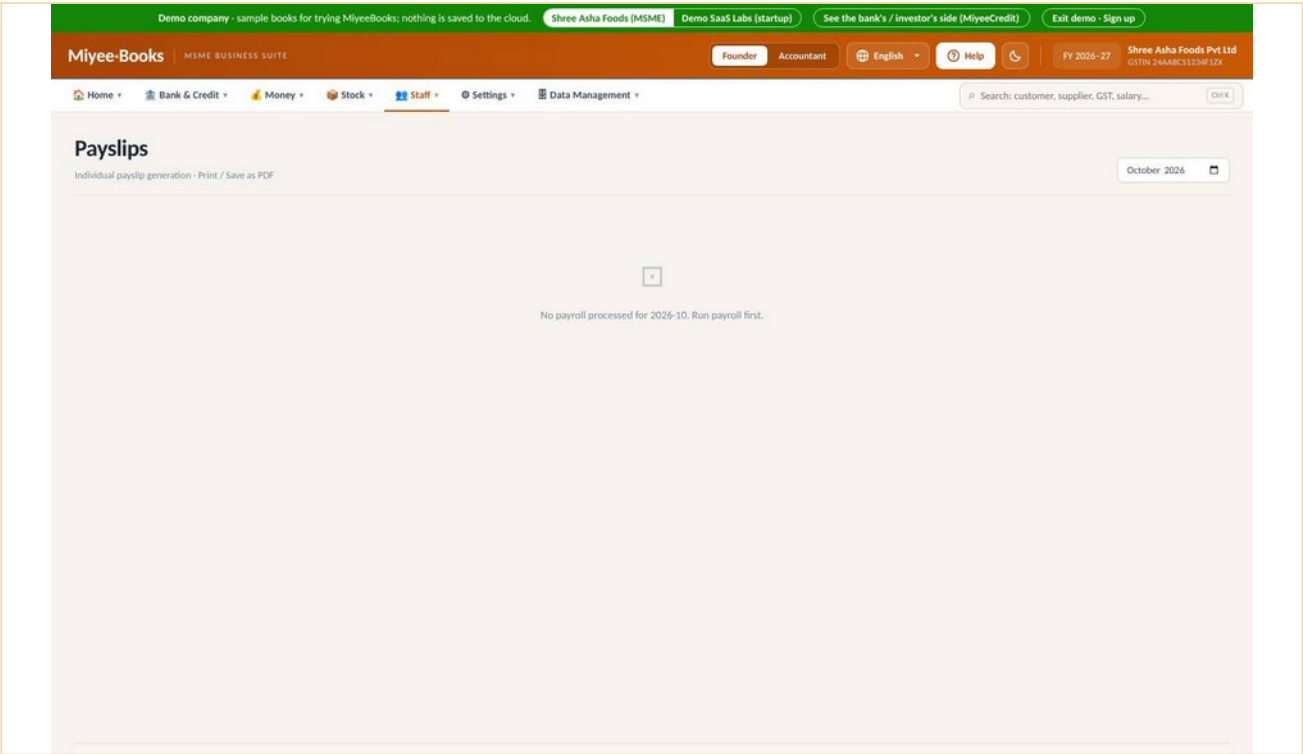
HR module · 6 employees · Salary structure & statutory config



Screen: Employee Master

Staff · Payslips

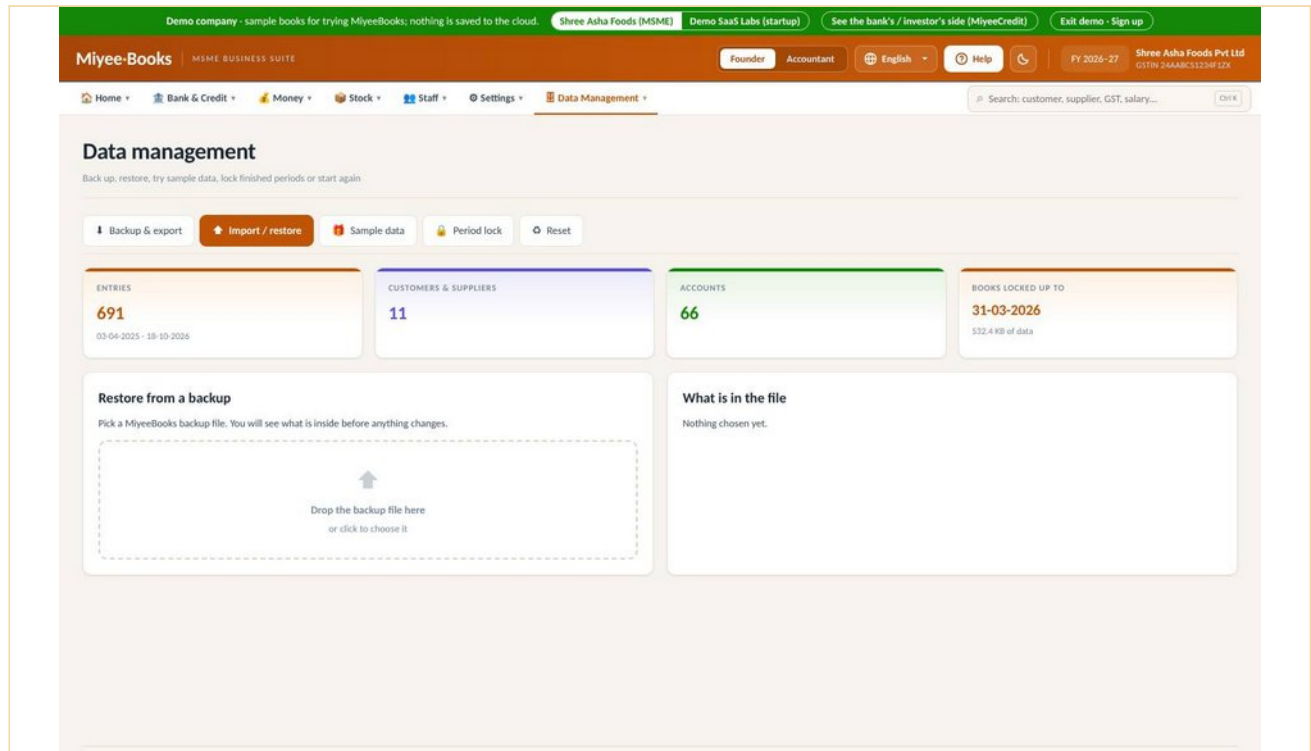
Individual payslip generation · Print / Save as PDF



Screen: Payslips

Data Management • Import / restore

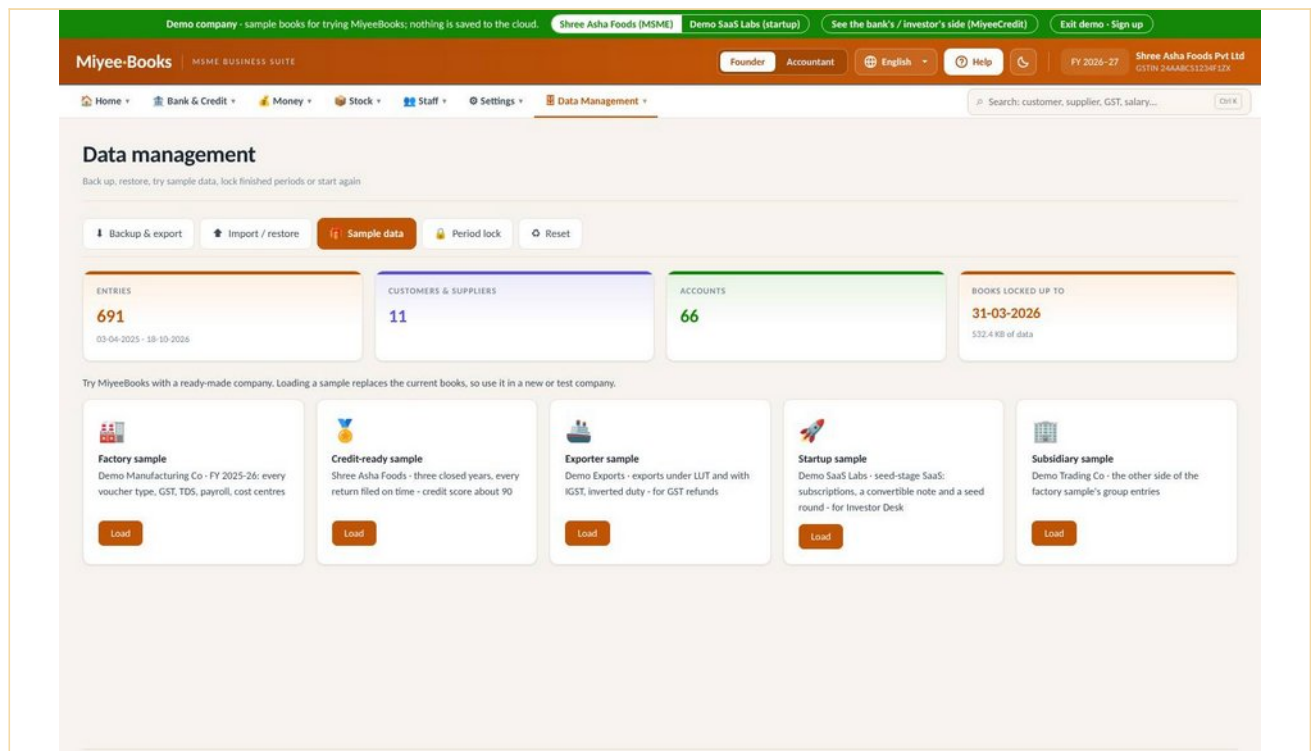
Back up, restore, try sample data, lock finished periods or start again



Screen: Data management

Data Management • Sample data

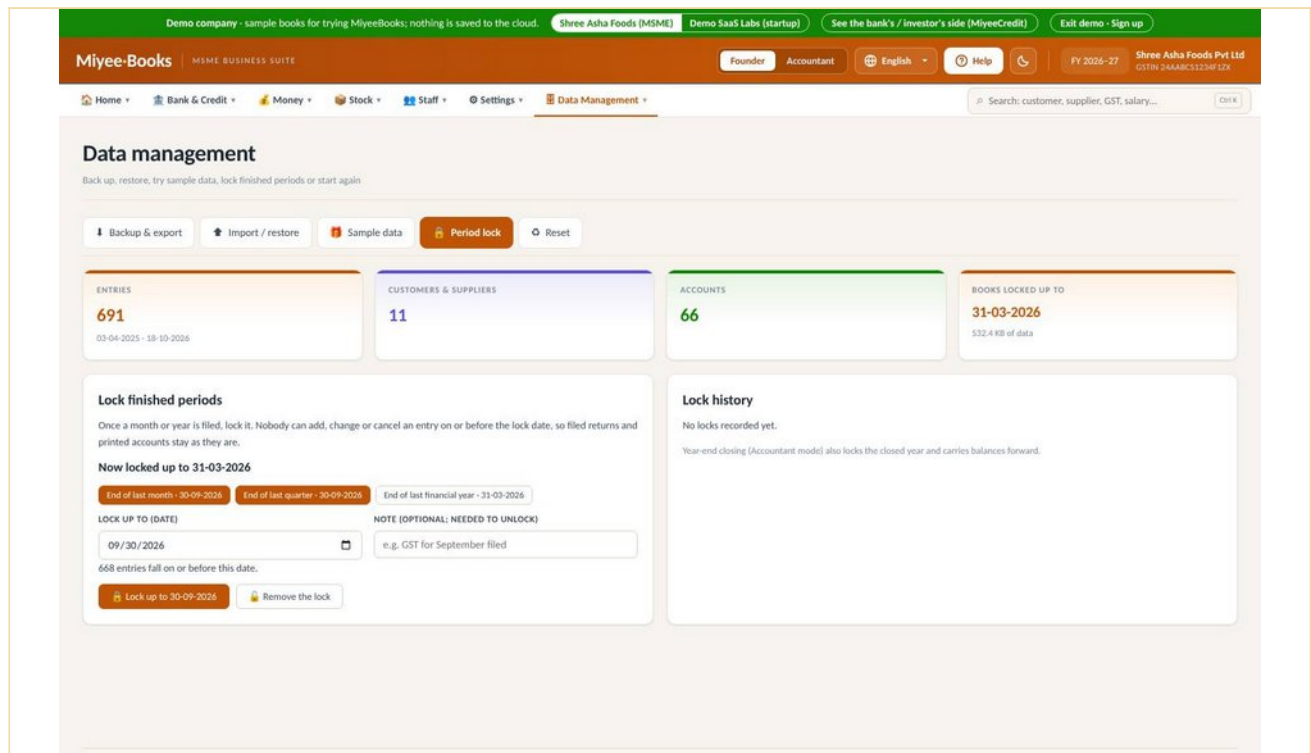
Back up, restore, try sample data, lock finished periods or start again



Screen: Data management

Data Management • Period lock

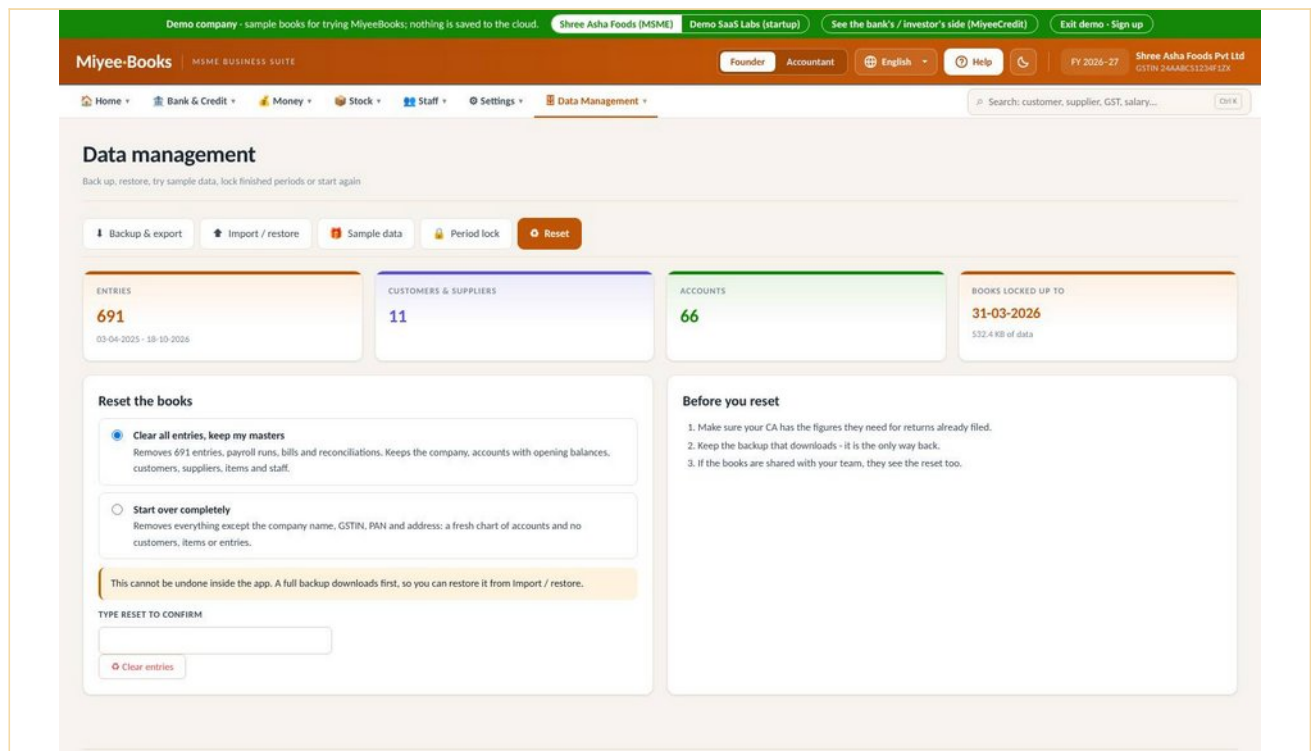
Back up, restore, try sample data, lock finished periods or start again



Screen: Data management

Data Management • Reset

Back up, restore, try sample data, lock finished periods or start again



Screen: Data management

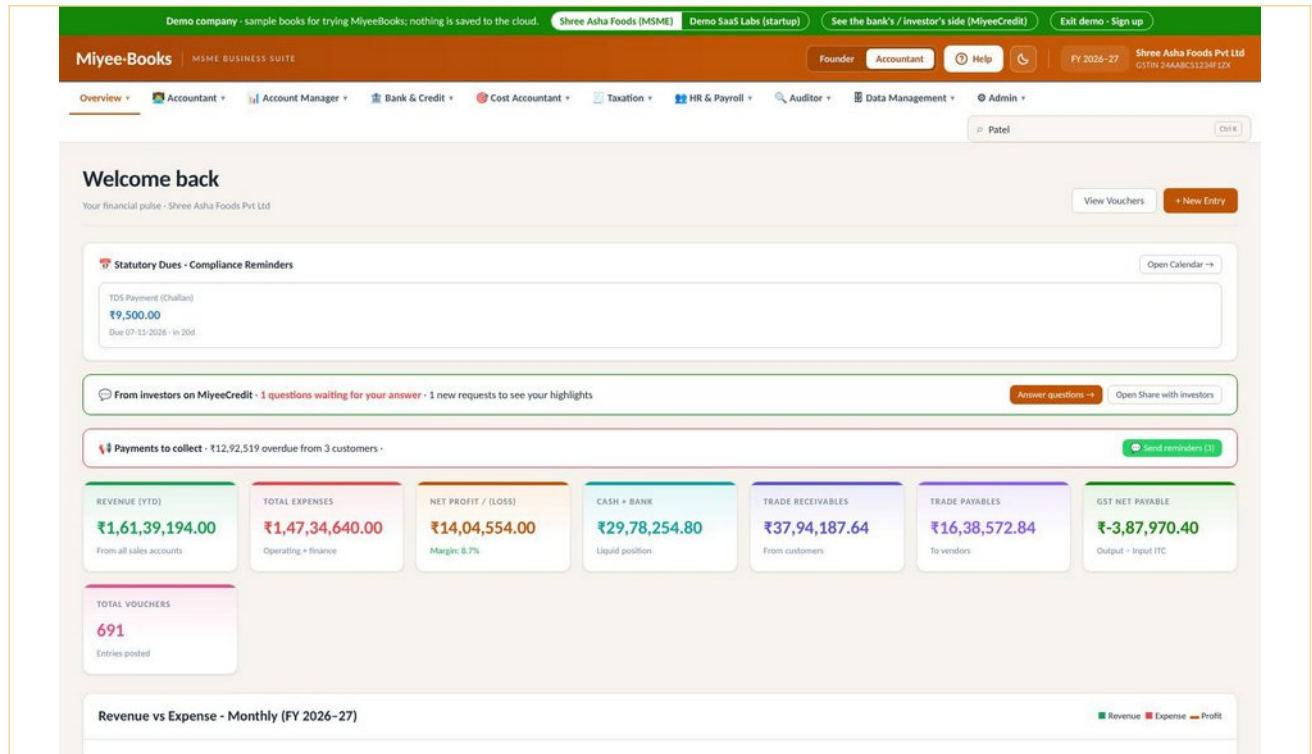
4. Accountant mode, screen by screen

Every screen in Accountant mode, menu by menu. The text under each heading is the description the screen itself shows. Section 5 gives the detailed procedures.

4.1 Overview

Dashboard

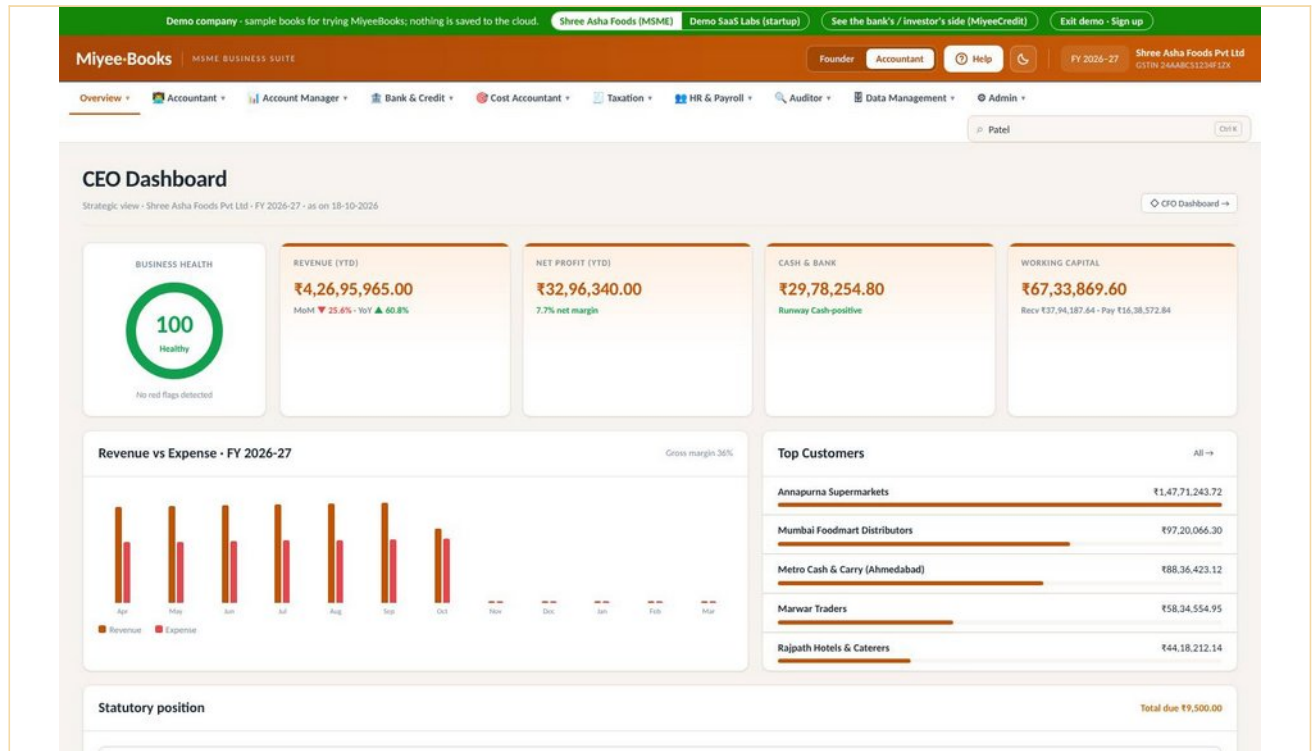
Your financial pulse • Shree Asha Foods Pvt Ltd



Screen: Welcome back

CEO Dashboard

Strategic view · Shree Asha Foods Pvt Ltd · FY 2026-27 · as on 18-10-2026



Screen: CEO Dashboard

4.2 Accountant

Vouchers / Entry

Double-entry posting · GST-aware · 691 entries

The screenshot displays the MiyeeBooks Vouchers screen for Shree Asha Foods Pvt Ltd, FY 2026-27, as on 18-10-2026. The screen shows a list of 691 vouchers, with the following columns: DATE, VOUCHER NO., TYPE, PARTY / REF, NARRATION, AMOUNT, and STATUS. The vouchers are listed in descending order of date.

DATE	VOUCHER NO.	TYPE	PARTY / REF	NARRATION	AMOUNT	STATUS
18-10-2026	PAY/0347	PAY		GST for 2026-09: Input credit set off, balance paid (PMT-06 / GSTR-3B)	₹42,610.50	POSTED
18-10-2026	PAY/0327	PAY	Sabarmati Roadways	Freight outward - Sabarmati Roadways	₹52,522.00	POSTED
17-10-2026	SAL/0130	SAL	Mumbai Foodmart Distributors	Sales to Mumbai Foodmart Distributors	₹51,483.10	POSTED
14-10-2026	REC/0103	REC	Annapurna Supermarkets	Receipt from Annapurna Supermarkets (NEFT)	₹5,96,547.00	POSTED
14-10-2026	PUR/0056	PUR	Unjha Spices & Grains	Purchase from Unjha Spices & Grains	₹2,75,741.56	POSTED
14-10-2026	PAY/0308	PAY	Unjha Spices & Grains	Payment to Unjha Spices & Grains (NEFT)	₹2,73,417.90	POSTED
13-10-2026	SAL/0129	SAL	Rajpath Hotels & Caterers	Sales to Rajpath Hotels & Caterers	₹2,50,673.86	POSTED
12-10-2026	PAY/0324	PAY		PF deposited - ECR challan	₹21,600.00	POSTED
10-10-2026	PAY/0326	PAY	Mohita & Shah, Chartered Accountants	Accounting and audit fees	₹23,600.00	POSTED

Screen: Vouchers

Billing Counter (POS)

Scan or search · Cash / UPI / Card · thermal receipt · next bill POS/26-27/00001 · F9 or Ctrl+Enter to complete

Billing Counter

Scan or search · Cash / UPI / Card · thermal receipt · next bill POS/26-27/00001 · F9 or Ctrl+Enter to complete

Scan barcode or type item name / code, Enter to add

Add items in Stock Items first.

ITEM	QTY	PRICE	DISC %	GST	AMOUNT
Scan or pick items to start a bill.					

Walk-in customer

Taxable ₹0.00

CGST ₹0.00

SGST ₹0.00

Total ₹0

Cash 0 Full

UPI 0 Full

Card 0 Full

Nothing entered = exact cash

✓ Complete sale - ₹0

Today at the counter · 0 bills · ₹0

Cash ₹0 · UPI ₹0 · Card ₹0

BILL	CUSTOMER	PAID BY	AMOUNT
No counter bills today.			

Cash in drawer from today's bills: ₹0 (after change). Counter bills are sales invoices in their own series - they appear in GSTR-1 (B2CS / B2B, HSN, documents issued), the day book and the stock reports.

Screen: Billing Counter

Quotations & Challans

Quotation → Proforma → Invoice pipeline · Delivery Challans · 0 documents

Quotations & Challans

Quotation → Proforma → Invoice pipeline · Delivery Challans · 0 documents

OPEN PIPELINE (QUOTES + PROFORMA) ₹0.00

QUOTATIONS 0

CONVERTED TO INVOICE 0

DELIVERY CHALLANS 0

TYPE: All STATUS: All

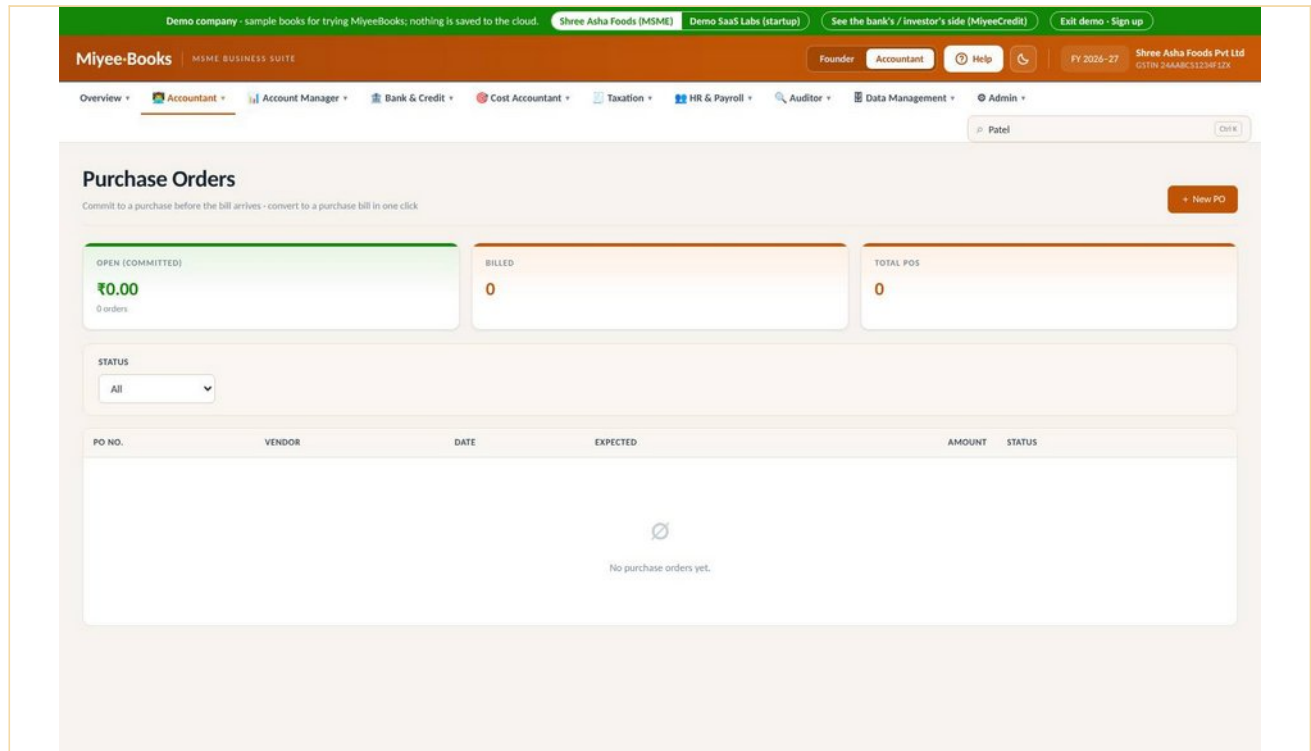
NO.	TYPE	DATE	CUSTOMER	VALUE (₹)	STATUS
No documents yet. Create a Quotation, send it, then convert to an invoice in one click.					

New Document

Screen: Quotations & Challans

Purchase Orders

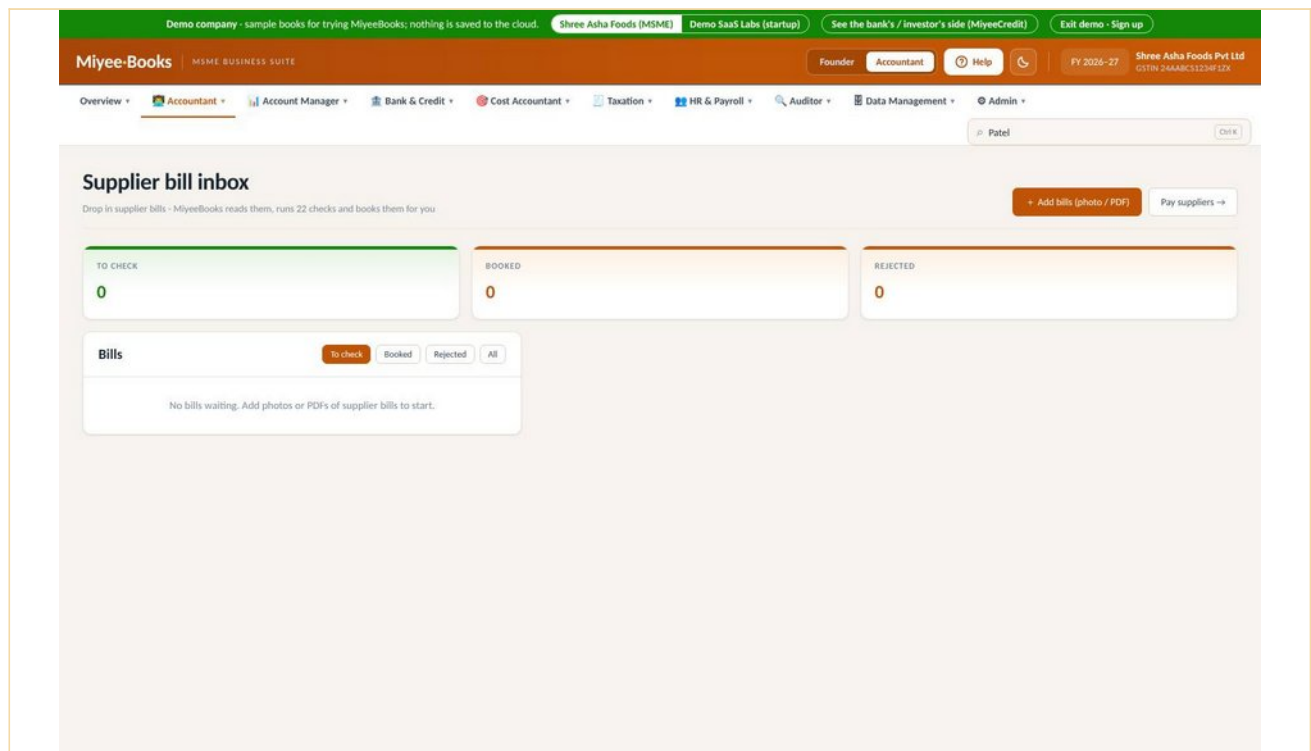
Commit to a purchase before the bill arrives · convert to a purchase bill in one click



Screen: Purchase Orders

Bill Inbox (scan & validate)

Drop in supplier bills - MiyeeBooks reads them, runs 22 checks and books them for you



Screen: Supplier bill inbox

Payment Run (bank file / UPI)

Pick the bills to pay - MSME suppliers first - then upload one file to your bank or pay by UPI

Pay my suppliers
Pick the bills to pay - MSME suppliers first - then upload one file to your bank or pay by UPI

OVERDUE ₹0 | DUE THIS WEEK ₹0 | ALL UNPAID BILLS ₹16,38,573 | SELECTED TO PAY ₹0

Unpaid supplier bills

SUPPLIER	BILL	DUE	UNPAID (₹)	PAY NOW (₹)	BANK DETAILS
☐ Unjha Spices & Grains MSME	PUR/0055 03-10-2026	LATER 02-11-2026	11,65,634.40		☒
☐ Kalol Packaging Industries MSME	PUR/0057 08-10-2026	LATER 07-11-2026	1,97,196.88		☒
☐ Unjha Spices & Grains MSME	PUR/0056 14-10-2026	LATER 13-11-2026	2,75,741.56		☒

Due date = bill date + the supplier's credit days, at most 45 days for MSME suppliers. Partly paid bills show what is still unpaid. Payments above your approval limit wait for an approval.

Screen: Pay my suppliers

Vendor Verification

GSTIN, PAN, MSME (Udyam) and bank details checked for every supplier

Check my suppliers
GSTIN, PAN, MSME (Udyam) and bank details checked for every supplier

MUST FIX 0 | TO LOOK AT 0 | ALL GOOD 5

SUPPLIER	GSTIN	YOU OWE (₹)	FINDINGS
☒ Unjha Spices & Grains MSME	24AAGCU6666F124	14,41,376	All details in order
☒ Kalol Packaging Industries MSME	24AAHCK7777G125	1,97,197	All details in order
☒ Sabarmati Roadways	24AAJF5888B12H	-	All details in order
☒ Factory landlord - Mr. Desai	-	-	* No bank account or UPI ID on record.
☒ Mehta & Shah, Chartered Accountants	24AAKFM9999J12B	-	* No bank account or UPI ID on record.

Screen: Check my suppliers

Collections / Reminders

Bills past the due date or due in the next 3 days · remind on WhatsApp or email in one tap

Who owes me - payment reminders

Bills past the due date or due in the next 3 days · remind on WhatsApp or email in one tap

Remind before due date (days): 3 | Credit days when the customer has none: 30 | Do not remind again within (days): 3 | Message language: English | Alert me daily on this computer

CUSTOMER	AMOUNT	STATUS	LAST REMINDED	REMIN
Metro Cash & Carry (Ahmedabad) 1 bill(s)	₹4,97,123	GENTLE 9d overdue	never	WhatsApp Email
Rajpath Hotels & Caterers 1 bill(s)	₹2,48,561	GENTLE 5d overdue	never	WhatsApp Email
Mumbai Foodmart Distributors 1 bill(s)	₹5,46,835	GENTLE 1d overdue	never	WhatsApp Email

Due date = bill date + the customer's credit days (set on the customer). The message gets firmer as a bill gets older, and carries a UPI pay link when your UPI ID is set in Settings.

Screen: Who owes me - payment reminders

Reimbursements

Employee claims · manager approval · finance payout to the ledger

Expense Reimbursements

Employee claims · manager approval · finance payout to the ledger

STATUS: All | SEARCH: Claim no, employee, title, purpose... | 0 claims

CLAIM NO.	EMPLOYEE	DATE	TITLE / PURPOSE	CLAIM	SANCTIONED	STATUS
No claims yet. Click "+" New Claim.						

Screen: Expense Reimbursements

Day Book

Chronological journal · 251 vouchers · 419 entries in period

Day Book
Chronological journal · 251 vouchers · 419 entries in period

FROM: 04/01/2026 TO: 10/18/2026 VOUCHER TYPE: All

SR	DATE	VCH NO.	TYPE	DR ACCOUNT	DR AMT (₹)	CR ACCOUNT	CR AMT (₹)	NARRATION
1	02-04-2026	PAV/0199	PAY	Sundry Creditors - Trade	10,98,578.26	Bank - HDFC A/c	10,98,578.26	Payment to Ungha Spices & Grain...
2	03-04-2026	PUR/0037	PUR	Purchase - Raw Materials	10,55,158.00	Sundry Creditors - Trade	11,07,915.90	Purchase from Ungha Spices & Gr...
3				CGST Input Credit	26,378.95			
4				SGST Input Credit	26,378.95			
5	03-04-2026	REC/0065	REC	Bank - HDFC A/c	3,27,967.50	Sundry Debtors - Trade	3,27,967.50	Receipt from Marwar Traders (N...
6	04-04-2026	SAL/0085	SAL	Sundry Debtors - Trade	5,71,827.90	Sales - Domestic (Goods)	5,44,598.00	Sales to Annapurna Supermarkets
7						CGST Payable	13,614.95	
8						SGST Payable	13,614.95	
9	05-04-2026	PAV/0221	PAY	Rent	75,000.00	TDS Payable 194I Rent	7,500.00	Factory rent
10						Bank - HDFC A/c	67,500.00	Factory rent
11	06-04-2026	PAV/0213	PAY	TDS Payable 192 Salary	6,500.00	Bank - HDFC A/c	6,500.00	TDS on salary deposited (challan ...
12	06-04-2026	PAV/0214	PAY	TDS Payable 194I Rent	7,500.00	Bank - HDFC A/c	7,500.00	TDS 194-I on rent deposited (cha...

Screen: Day Book

Bank Reconciliation

Import the bank statement (CSV / Excel) · Auto-match with book entries · Mark reconciled

Bank Reconciliation
Import the bank statement (CSV / Excel) · Auto-match with book entries · Mark reconciled

Upload Statement Reconcile History

Import Bank Statement

Upload the statement exactly as downloaded from net banking - Excel (XLS/XLSX) or CSV.
The table is found automatically below the bank's account details; Withdrawal/Deposit, Debit/Credit or Amount + Dr/Cr columns, any date format and Indian number formats are understood (HDFC, ICICI, SBI, Axis, Kotak, Yes, IDFC FIRST, BoB, PNB, Canara...).

Choose Statement File

Sample CSV Format (any order of columns is fine):
Value Date,Particulars,Reference No.,Debit,Credit
01-04-2025,Opening Balance,08001,,100000.00
05-04-2025,NEFT To XYZ Ltd,NEFT00123,50000.00,
10-04-2025,Receipt From ABC Corp,IMPS00456,,75000.00
15-04-2025,Bank Charges,,850.00,

Screen: Bank Reconciliation

Bill-wise Outstanding

Invoice-level ageing from bill tagging · as on 2026-10-18

Demo company · sample books for trying MiyeeBooks; nothing is saved to the cloud. **Shree Asha Foods (MSME)** **Demo SaaS Labs (startup)** **See the bank's / investor's side (MiyeeCredit)** **Exit demo · Sign up**

Miyee-Books MSME BUSINESS SUITE **Founder** **Accountant** **Help** **FX 2026-27** **Shree Asha Foods Pvt Ltd**
GSTIN: 24AAAC1111A1Z1

Overview **Accountant** Account Manager Bank & Credit Cost Accountant Taxation HR & Payroll Auditor Data Management Admin

Patel Out X

Bill-wise Outstanding

Invoice-level ageing from bill tagging · as on 2026-10-18 Excel Print

Receivables (27 open / 130 bills) **Payables (3 open / 57 bills)** Show: Outstanding Settled All Bills

0-30 DAYS	31-60 DAYS	61-90 DAYS	90+ DAYS	TOTAL OUTSTANDING
₹25,76,238.03	₹13,66,458.47	₹73,316.26	₹10,28,438.32	₹50,44,451.08

PARTY	INV DATE	INV NO	INVOICE (₹)	RECEIVED (₹)	OUTSTANDING (₹)	DAYS	BUCKET
Annapurna Supermarkets	26-09-2026	SAL/D125	2,48,561.26		2,48,561.26	22	0-30
Annapurna Supermarkets	04-10-2026	SAL/D127	6,01,617.46		6,01,617.46	14	0-30
Factory outlet (walk-in)	28-04-2025	SAL/0007	64,575.00		64,575.00	538	90+
Factory outlet (walk-in)	28-05-2025	SAL/0014	65,124.16		65,124.16	508	90+
Factory outlet (walk-in)	28-06-2025	SAL/0021	65,677.50		65,677.50	477	90+
Factory outlet (walk-in)	28-07-2025	SAL/0028	66,236.10		66,236.10	447	90+
Factory outlet (walk-in)	28-08-2025	SAL/0035	66,798.90		66,798.90	416	90+
Factory outlet (walk-in)	28-09-2025	SAL/0042	67,366.96		67,366.96	385	90+
Factory outlet (walk-in)	28-10-2025	SAL/0049	67,939.20		67,939.20	355	90+
Factory outlet (walk-in)	28-11-2025	SAL/0056	68,516.70		68,516.70	324	90+
Factory outlet (walk-in)	28-12-2025	SAL/0063	69,099.46		69,099.46	294	90+

Screen: Bill-wise Outstanding

Customers & Vendors

11 parties · GSTIN-validated master

Demo company · sample books for trying MiyeeBooks; nothing is saved to the cloud. **Shree Asha Foods (MSME)** **Demo SaaS Labs (startup)** **See the bank's / investor's side (MiyeeCredit)** **Exit demo · Sign up**

Miyee-Books MSME BUSINESS SUITE **Founder** **Accountant** **Help** **FX 2026-27** **Shree Asha Foods Pvt Ltd**
GSTIN: 24AAAC1111A1Z1

Overview **Accountant** Account Manager Bank & Credit Cost Accountant Taxation HR & Payroll Auditor Data Management Admin

Patel Out X

Customers & Vendors

11 parties · GSTIN-validated master Import CSV New Party

SEARCH TYPE
Name or GSTIN... All

NAME	TYPE	GSTIN	PAN	STATE	CREDIT DAYS	CONTACT	BALANCE	
Annapurna Supermarkets	CUSTOMER	24AAAC1111A1Z1		Gujarat (24)	30d	accounts@annapurna.example	₹0.00	Edit X
Metro Cash & Carry (Ahmedabad)	CUSTOMER	24AAAC2222B1Z1		Gujarat (24)	30d	payables@metro.example	₹0.00	Edit X
Rajpath Hotels & Caterers	CUSTOMER	24AAFC3333C1Z1		Gujarat (24)	30d	accounts@rajpath.example	₹0.00	Edit X
Mumbai Foodmart Distributors	CUSTOMER	27MAEC4444D1Z1		Maharashtra (27)	30d	api@foodmart.example	₹0.00	Edit X
Marwar Traders	CUSTOMER	08AAFM5555E1Z1		Rajasthan (08)	30d	marwartraders@example.com	₹0.00	Edit X
Factory outlet (walk-in) URD	CUSTOMER	URD		Gujarat (24)	30d		₹0.00	Edit X
Unjha Spices & Grains MSME	VENDOR	24AAGC6666F1Z1		Gujarat (24)	30d	accounts@unjhaspices.example	₹0.00	Edit X
Kalol Packaging Industries MSME	VENDOR	24AAHC7777G1Z1		Gujarat (24)	30d		₹0.00	Edit X
Sabarmati Roadways	VENDOR	24AAJF8888H1Z1		Gujarat (24)	30d		₹0.00	Edit X
Factory landlord - Mr. Desai URD	VENDOR	URD	ABCPD1234E	Gujarat (24)	30d		₹0.00	Edit X
Mehta & Shah, Chartered Accountants	VENDOR	24AAKF9999J1Z1	AAKF9999J	Gujarat (24)	30d		₹0.00	Edit X

Screen: Customers & Vendors

Forex / Multi-Currency

AS-11 compliant · Foreign exchange rates & monetary item revaluation

Forex / Multi-Currency
AS-11 compliant - Foreign exchange rates & monetary item revaluation

FOREX TRANSACTIONS
0

FOREIGN PARTIES
0

FOREX ACCOUNTS
1

REALISED GAIN (YTD)
₹0.00

Live Exchange Rates (vs INR)

1 USD =	1 EUR =	1 GBP =	1 AED =	1 SGD =	1 JPY =
83.5	89.2	105.75	22.75	61.4	0.56
₹ per USD	₹ per EUR	₹ per GBP	₹ per AED	₹ per SGD	₹ per JPY

Foreign Currency Exposure (Open Balances)

CURRENCY	NET EXPOSURE (FX)	RATE	INR EQUIVALENT	HEDGING
No open forex exposure.				

Foreign Currency Transactions

DATE	TYPE	VOUCHER	PARTY	FX AMOUNT	FX RATE	INR EQUIVALENT
------	------	---------	-------	-----------	---------	----------------

Screen: Forex / Multi-Currency

4.3 Account Manager

Trial Balance

As on 2026-10-18 · 38 accounts · Click any row to drill into the ledger

Trial Balance
As on 2026-10-18 - 38 accounts - Click any row to drill into the ledger

PERIOD: Full FY | **YTD** | Q1 Apr-Jun | Q2 Jul-Sep | Q3 Oct-Dec | Q4 Jan-Mar | H1 (Apr-Sep) | H2 (Oct-Mar) | 04/01/2026 | 10/18/2026

Search account name or code...

Shree Asha Foods Pvt Ltd
Plot 42, GIDC Naroda - GSTIN: 24AABDC1234F1ZK
TRIAL BALANCE
Period: 01-04-2026 to 18-10-2026

CODE	PARTICULARS	OPENING BALANCE		TRANSACTIONS		CLOSING BALANCE	
		DR (₹)	CR (₹)	DEBIT (₹)	CREDIT (₹)	DR (₹)	CR (₹)
1100	Equity Share Capital Shareholders Funds		25,00,000.00				25,00,000.00
1110	Reserves & Surplus Shareholders Funds		37,00,000.00				37,00,000.00
1200	Long Term Borrowings - Bank Loan Non-Current Liabilities		18,00,000.00	7,00,000.00			11,00,000.00
1300	Sundry Creditors - Trade Current Liabilities		15,44,309.82	1,10,89,766.74	1,11,84,029.76		16,38,572.84
1310	CGST Payable Current Liabilities		37,688.04	2,70,639.85	2,65,181.32		32,229.51
1311	SGST Payable Current Liabilities		37,688.04	2,70,639.85	2,65,181.32		32,229.51
1312	IGST Payable Current Liabilities		40,500.60	2,90,836.75	2,76,597.25		26,261.10
1316	TDS Payable 194J Professional Current Liabilities		2,000.00	14,000.00	14,000.00		2,000.00

Screen: Trial Balance

Profit & Loss

Schedule III · Period: 01-04-2026 → 18-10-2026 · Click any line to view ledger details

Profit & Loss Statement
Schedule III · Period: 01-04-2026 → 18-10-2026 · Click any line to view ledger details

PERIOD: Full FY **YTD** Q1 Apr-Jun Q2 Jul-Sep Q3 Oct-Dec Q4 Jan-Mar H1 (Apr-Sep) H2 (Oct-Mar) 04/01/2026 → 10/18/2026

Shree Asha Foods Pvt Ltd
CIN: U72200GJ2020PTC123456 · GSTIN: 24AAABC512345678
STATEMENT OF PROFIT & LOSS
For the period 01-04-2026 to 18-10-2026

PARTICULARS	CURRENT PERIOD (₹)
I. INCOME	
Revenue from Operations	₹1,61,39,194.00
Other Income	₹0.00
Total Income (I)	₹1,61,39,194.00
II. EXPENSES	
Cost of Materials Consumed / Purchases	₹1,05,10,234.00
Employee Benefit Expenses	₹21,62,842.00
Finance Costs	₹1,74,075.00
Depreciation & Amortization	₹3,72,000.00
Other Expenses	₹15,15,489.00

Screen: Profit & Loss Statement

P&L Monthly Trend

FY 2026-27 · Month-by-month income & expense view

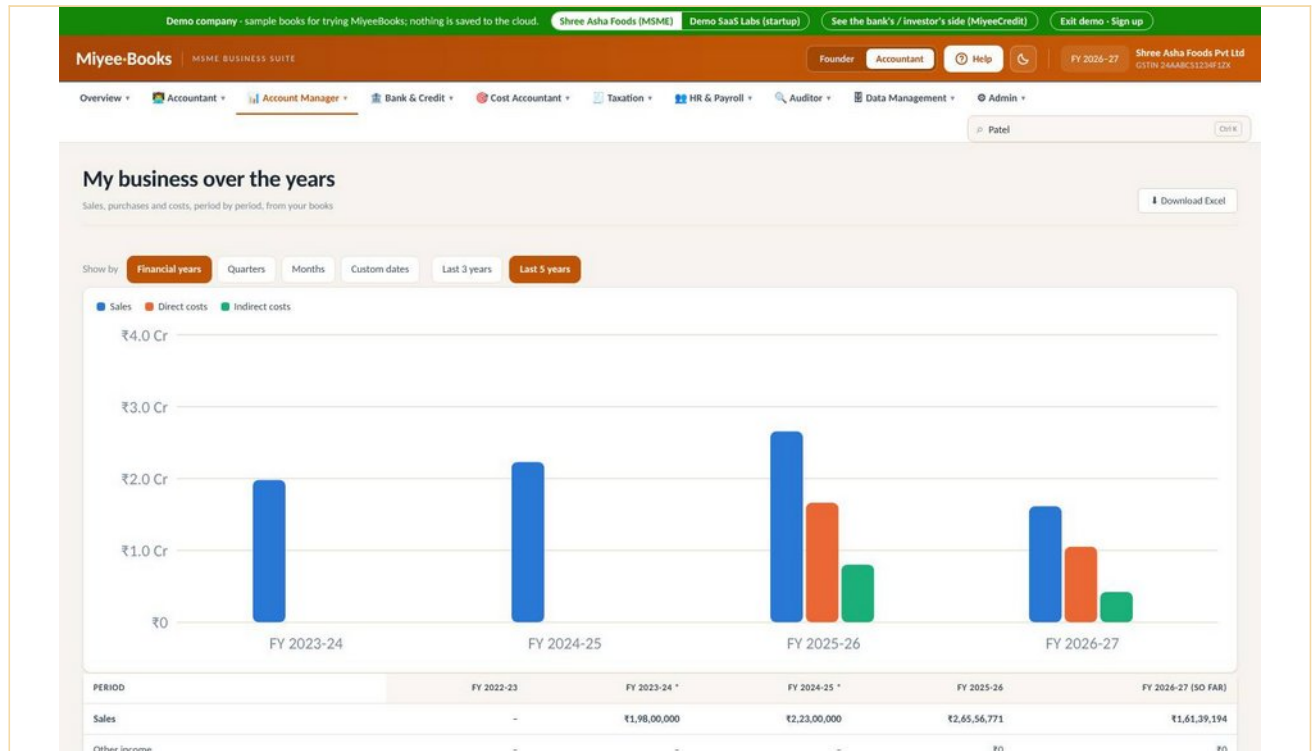
P&L Monthly Trend
FY 2026-27 · Month-by-month income & expense view

PARTICULARS	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	TOTAL
Revenue from Operations	23,37,234.00	23,57,099.00	23,77,134.00	23,97,338.00	24,17,719.00	24,38,268.00	18,14,402.00	+	+	+	+	+	1,61,39,194.00
Other Income	+	+	+	+	+	+	+	+	+	+	+	+	0.00
Cost of Materials / Purchases	14,63,606.00	14,76,047.00	14,88,594.00	15,01,247.00	15,14,008.00	15,26,877.00	15,39,855.00	+	+	+	+	+	1,05,10,234.00
Employee Benefits	3,56,993.00	3,58,378.00	3,59,768.00	3,61,164.00	3,62,566.00	3,63,973.00	+	+	+	+	+	+	21,62,842.00
Finance Costs	29,450.00	28,575.00	27,700.00	26,825.00	25,950.00	25,075.00	10,500.00	+	+	+	+	+	1,74,075.00
Depreciation	62,000.00	62,000.00	62,000.00	62,000.00	62,000.00	62,000.00	+	+	+	+	+	+	3,72,000.00
Other Expenses	2,26,921.00	2,27,346.00	2,27,774.00	2,28,205.00	2,28,641.00	2,29,080.00	1,47,522.00	+	+	+	+	+	15,15,489.00
Profit Before Tax	1,98,264.00	2,04,753.00	2,11,298.00	2,17,897.00	2,24,554.00	2,31,263.00	1,16,525.00	0.00	0.00	0.00	0.00	0.00	14,04,554.00

Screen: P&L Monthly Trend

Multi-year Comparison

Sales, purchases and costs, period by period, from your books



Screen: My business over the years

Balance Sheet

Schedule III · As at 2026-10-18 · Click any line to drill into the ledger

Balance Sheet
Schedule III · As at 2026-10-18 · Click any line to drill into the ledger

10/18/2026 | Excel | Print

Shree Asha Foods Pvt Ltd
CIN: U72200GJ2020PTC123456 · PAN: AABC1234F · GSTIN: 24AABC1234F12X

BALANCE SHEET
As at 2026-10-18

PARTICULARS	AMOUNT (₹)
I. EQUITY AND LIABILITIES	
(1) Shareholders' Funds	
(a) Share Capital	₹25,00,000.00
(b) Reserves & Surplus	₹66,45,201.50
Retained earnings (earlier years): ₹18,91,786.00 · Current year profit after tax: ₹10,53,415.50	
Sub-total Shareholders' Funds	₹91,45,201.50
(2) Non-Current Liabilities	
(a) Long-term Borrowings	₹11,00,000.00
(b) Deferred Tax Liabilities (Net)	₹0.00
Sub-total Non-Current Liab.	₹11,00,000.00
(3) Current Liabilities	

Screen: Balance Sheet

Notes to Accounts

Significant accounting policies & Schedule III notes · as at 18-10-2026

Notes to Accounts
Significant accounting policies & Schedule III notes · as at 18-10-2026

Shree Asha Foods Pvt Ltd
CIN: U72200G2020PCL123456 - PAN: AAABC1234F - GSTIN: 24AAABC1234F1ZK
NOTES FORMING PART OF THE FINANCIAL STATEMENTS
As at 18-10-2026 · FY 2026-27

A - Significant Accounting Policies

- 1. Basis of preparation**
The financial statements are prepared under the historical-cost convention on the accrual basis of accounting and in accordance with the presentation requirements of Schedule III to the Companies Act, 2013, for the financial year 2026-27.
- 2. Use of estimates**
The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, income and expenses. Actual results may differ from those estimates.
- 3. Revenue recognition**
Revenue from the sale of goods is recognised when the significant risks and rewards of ownership pass to the buyer; revenue from services is recognised as the services are rendered. Revenue is stated net of GST, returns and discounts.
- 4. Property, plant & equipment and depreciation**
PPE is stated at cost less accumulated depreciation. Depreciation is provided over the useful lives of the assets as prescribed under Schedule II to the Companies Act, 2013.
- 5. Inventories**
Inventories are valued at the lower of cost and net realisable value. Cost is determined on the basis followed consistently by the entity (FIFO / weighted average).
- 6. Taxes on income**
Current tax is provided on the taxable income at the applicable rate (estimated at 25% for these statements). Deferred tax, where applicable, is recognised on timing differences.
- 7. Provisions & contingencies**
Provisions are recognised when there is a present obligation as a result of a past event that can be reliably estimated. Contingent liabilities are disclosed, not provided for.
- 8. Foreign-currency transactions**
Foreign-currency transactions are recorded at the exchange rate on the transaction date; monetary items are restated at the closing rate and the resulting gain or loss is recognised in the Statement of Profit & Loss.

B - Notes to the Balance Sheet

Screen: Notes to Accounts

Cash Flow (AS-3)

AS-3 (Revised) · Indirect Method · Period: 01-04-2026 → 18-10-2026

Cash Flow Statement
AS-3 (Revised) · Indirect Method · Period: 01-04-2026 → 18-10-2026

Shree Asha Foods Pvt Ltd
CIN: U72200G2020PCL123456 - PAN: AAABC1234F - GSTIN: 24AAABC1234F1ZK
CASH FLOW STATEMENT
For the period 01-04-2026 to 18-10-2026

PARTICULARS	AMOUNT (₹)
A. CASH FLOW FROM OPERATING ACTIVITIES	
Net Profit Before Tax	₹14,04,554.00
Adjustments for non-cash items:	
Add: Depreciation & Amortization	₹3,72,000.00
Add: Interest / Finance Cost	₹91,875.00
Less: Interest Income	₹0.00
Add: Forex Loss / (Less: Gain)	₹0.00
Operating Profit before Working Capital Changes	₹18,68,429.00
Working capital adjustments:	
(Increase) / Decrease in Trade Receivables	₹-8,69,424.16
B. CASH FLOW FROM INVESTING ACTIVITIES	

Screen: Cash Flow Statement

Fund Flow Statement

Sources & applications of funds · 01-04-2026 → 18-10-2026

Fund Flow Statement
Sources & applications of funds · 01-04-2026 → 18-10-2026

10/18/2026 | Excel | Print

Sources of Funds		Applications of Funds	
Funds from Operations (profit + depreciation)	₹17,76,554.00	Repayment of Long-term Loans	₹7,00,000.00
Total Sources	₹17,76,554.00	Total Applications	₹7,00,000.00

Schedule of Changes in Working Capital ✓ RECONCILES WITH FUND FLOW

PARTICULARS	OPENING (₹)	CLOSING (₹)	CHANGE (₹)
Current Assets	77,33,572.50	88,51,132.96	11,17,560.46
Current Liabilities	31,97,786.50	32,38,792.96	41,006.46
Net Working Capital	₹45,35,786.00	₹56,12,340.00	₹10,76,554.00
Net Increase/(Decrease) in WC per Fund Flow			₹10,76,554.00

Increase in current assets or decrease in current liabilities increases working capital; the fund flow above must reconcile to that change. Depreciation is added back (non-cash); the current-year profit sits inside operations, not in the capital line.

Screen: Fund Flow Statement

13-Week Cash Forecast

Weekly cash runway from receivable/payable due dates, recurring entries, payroll & statutory dues

Demo company - sample books for trying MiyeeBooks; nothing is saved to the cloud.

Shree Asha Foods (MSME)

Demo SaaS Labs (startup)

See the bank's / investor's side (MiyeeCredIt)

Exit demo · Sign up

Miyee-Books

MSME BUSINESS SUITE

Founder

Accountant

Help

PY 2026-27

Shree Asha Foods Pvt Ltd

GSTIN 29AAAC13234F15X

Overview

Accountant

Account Manager

Bank & Credit

Cost Accountant

Taxation

HR & Payroll

Auditor

Data Management

Admin

Patel

OK

13-Week Cash Forecast

Weekly cash runway from receivable/payable due dates, recurring entries, payroll & statutory dues

Excel

Print

OPENING CASH & BANK

₹29,78,254.80

EXPECTED INFLOWS (13W)

₹50,44,451.08

EXPECTED OUTFLOWS (13W)

₹16,48,072.84

LOWEST POINT

₹54,46,467.85

Week of 12-10-2026

WEEK	STARTING	AR IN	RECUR. IN	AP OUT	RECUR. OUT	PAYROLL	GST/TDS	NET	CLOSING
W1	12-10-2026	24,68,213.05	-	-	-	-	-	24,68,213.05	₹54,46,467.85
W2	19-10-2026	3,47,985.75	-	-	-	-	-	3,47,985.75	₹57,94,453.60
W3	26-10-2026	3,23,130.16	-	-	-	-	-	3,23,130.16	₹61,17,583.76
W4	02-11-2026	11,02,965.16	-	13,62,831.28	-	-	9,500.00	-2,69,366.12	₹58,48,217.64
W5	09-11-2026	2,50,673.86	-	2,75,741.56	-	-	-	-25,067.70	₹58,23,149.94
W6	16-11-2026	5,51,483.10	-	-	-	-	-	5,51,483.10	₹63,74,633.04
W7	23-11-2026	-	-	-	-	-	-	0.00	₹63,74,633.04
W8	30-11-2026	-	-	-	-	-	-	0.00	₹63,74,633.04
W9	07-12-2026	-	-	-	-	-	-	0.00	₹63,74,633.04
W10	14-12-2026	-	-	-	-	-	-	0.00	₹63,74,633.04
W11	21-12-2026	-	-	-	-	-	-	0.00	₹63,74,633.04
W12	28-12-2026	-	-	-	-	-	-	0.00	₹63,74,633.04

Screen: 13-Week Cash Forecast

Budget vs Actual

Set annual budgets per P&L account · variance vs period actuals (budget pro-rated to period)

Demo company · sample books for trying MiyeeBooks; nothing is saved to the cloud. Shree Asha Foods (MSME) Demo SaaS Labs (startup) See the bank's / investor's side (MiyeeCredit) Exit demo · Sign up

Miyee-Books MSME BUSINESS SUITE Founder Accountant Help PY 2026-27 Shree Asha Foods Pvt Ltd GSTIN 24AAABC13234F1ZK

Overview Accountant Account Manager Bank & Credit Cost Accountant Taxation HR & Payroll Auditor Data Management Admin Patel

Budget vs Actual

Set annual budgets per P&L account · variance vs period actuals (budget pro-rated to period) Excel Save Budgets

FROM 04/01/2026 TO 10/18/2026 Budget shown for period = annual × 55%

ACCOUNT	ANNUAL BUDGET (₹)	PERIOD BUDGET	ACTUAL	VARIANCE	VAR %
INCOME					
Sales - Domestic (Goods)	0	0.00	1,61,39,194.00	+1,61,39,194.00	-
Total Income	₹0.00	₹0.00	₹1,61,39,194.00	₹1,61,39,194.00	
EXPENSES					
Purchase - Raw Materials	0	0.00	93,69,588.00	-93,69,588.00	-
Purchase - Trading Goods	0	0.00	11,40,646.00	-11,40,646.00	-
Salaries & Wages	0	0.00	20,98,042.00	-20,98,042.00	-
PF & ESI Contribution	0	0.00	64,800.00	-64,800.00	-
Interest on Loan	0	0.00	91,875.00	-91,875.00	-
Bank Charges	0	0.00	7,200.00	-7,200.00	-
Depreciation	0	0.00	3,72,000.00	-3,72,000.00	-
Rent	0	0.00	5,25,000.00	-5,25,000.00	-

Screen: Budget vs Actual

Profitability Analysis

Revenue & gross margin by item · COGS estimated from average purchase cost

Demo company · sample books for trying MiyeeBooks; nothing is saved to the cloud. Shree Asha Foods (MSME) Demo SaaS Labs (startup) See the bank's / investor's side (MiyeeCredit) Exit demo · Sign up

Miyee-Books MSME BUSINESS SUITE Founder Accountant Help PY 2026-27 Shree Asha Foods Pvt Ltd GSTIN 24AAABC13234F1ZK

Overview Accountant Account Manager Bank & Credit Cost Accountant Taxation HR & Payroll Auditor Data Management Admin Patel

Profitability Analysis

Revenue & gross margin by item · COGS estimated from average purchase cost Excel

By Item By Customer By HSN/SAC

FROM 04/01/2026 TO 10/18/2026

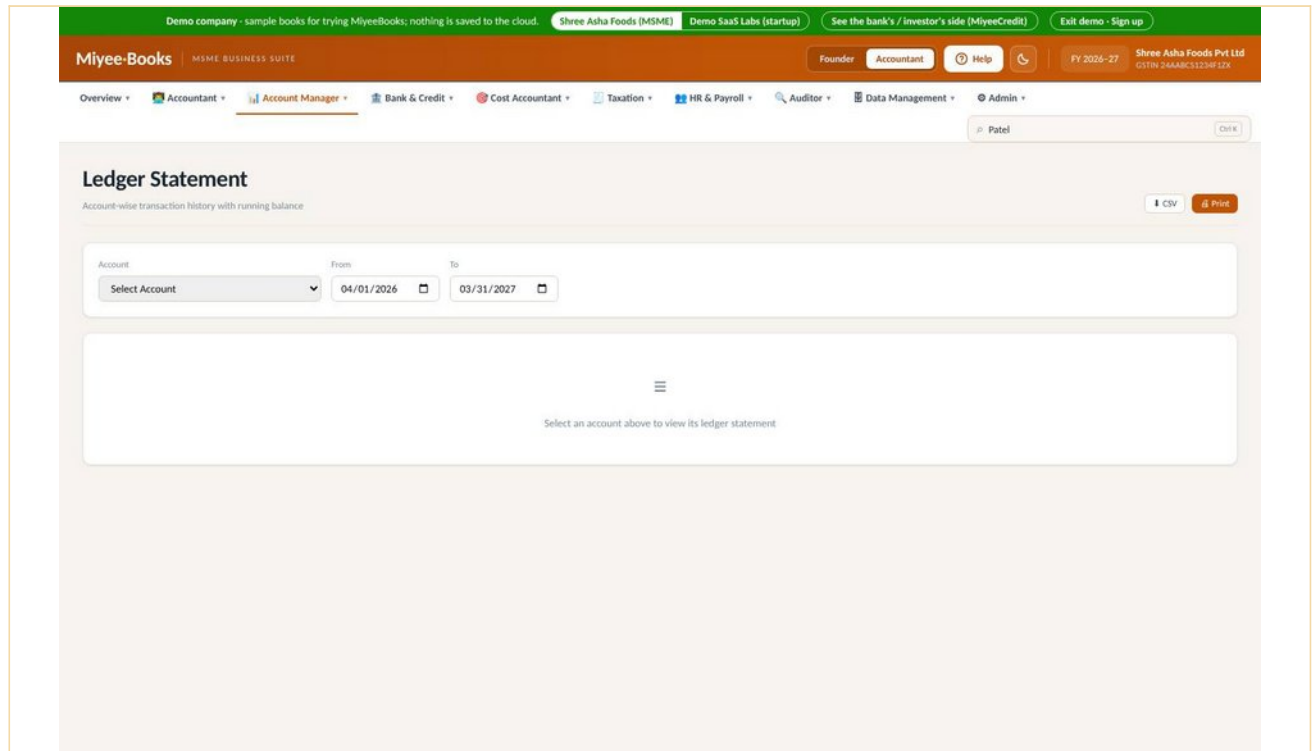
ITEM	QTY	REVENUE (₹)	COGS EST. (₹)	MARGIN (₹)	MARGIN %
Packaged spices and snacks	46.00	1,61,39,194.00	3,07,85,789.14	-1,46,46,595.14	-90.8%
TOTAL	46.00	₹1,61,39,194.00	₹3,07,85,789.14	₹-1,46,46,595.14	-90.8%

COGS is estimated using the average purchase rate per HSN/Item in the period - accurate where you record purchases with matching HSN/descriptions. Items without a purchase match show margin as revenue.

Screen: Profitability Analysis

Ledger Statement

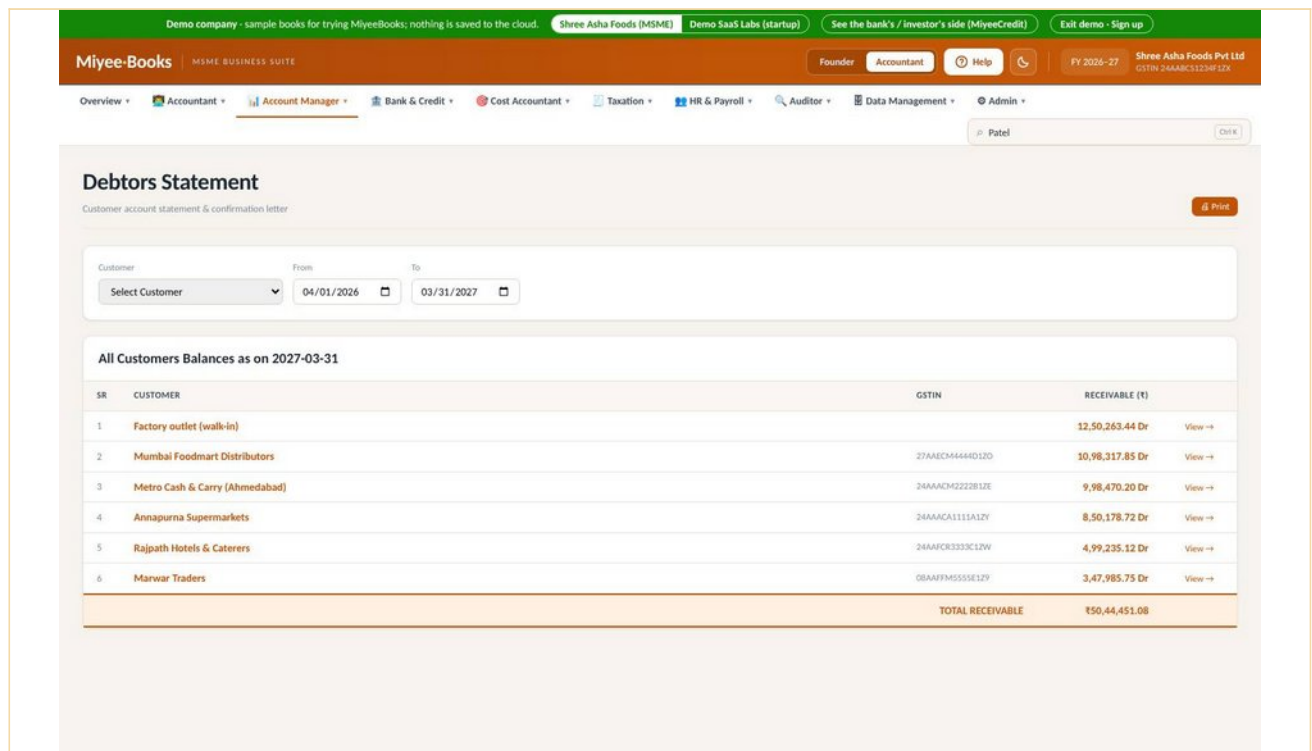
Account-wise transaction history with running balance



Screen: Ledger Statement

Debtors Statement

Customer account statement & confirmation letter



Screen: Debtors Statement

Vendor Statement

Supplier account statement & confirmation letter

Vendor Statement
Supplier account statement & confirmation letter

Vendor: From: To:

All Vendors Balances as on 2027-03-31

SR	VENDOR	GSTIN	PAYABLE (₹)	
1	Unjha Spices & Grains	24AAGCU666F124	14,41,375.96 Cr	View →
2	Kalol Packaging Industries	24AAHCK7777G125	1,97,196.88 Cr	View →
3	Mehta & Shah, Chartered Accountants	24AAATM999912B	4,48,400.00 Dr	View →
4	Sabarmati Roadways	24AAJF3888B12D1	9,25,723.00 Dr	View →
5	Factory landlord - Mr. Desai		14,25,000.00 Dr	View →
			TOTAL PAYABLE	₹-11,60,550.16

Screen: Vendor Statement

CFO Dashboard

MIS analytics · Shree Asha Foods Pvt Ltd · FY 2026–27

CFO Dashboard
MIS analytics · Shree Asha Foods Pvt Ltd · FY 2026–27

Working Capital: ₹56,12,340.00 (Current ratio: 2.73)
Cash Runway: Cash-positive
Statutory Dues: ₹9,500.00 (GST/TDS/PP/ESEC/PT)
Net GST Payable: ₹-3,87,970.40 (ITC in hand)

PROFITABILITY

REVENUE	GROSS PROFIT	EBITDA	EBIT	NET PROFIT	TOTAL EXPENSES
₹4,26,95,965.00	₹1,55,55,523.00	₹50,08,065.00	₹38,92,065.00	₹32,96,340.00	₹3,93,99,625.00
All income streams	GP Margin: 36.4%	EBITDA Margin: 11.7%	Operating margin	PBT Margin: 7.7%	Expense ratio: 92.3%

BALANCE SHEET & LIQUIDITY

CASH & BANK	TRADE RECEIVABLES	TRADE PAYABLES	INVENTORY	WORKING CAPITAL	GST NET PAYABLE
₹29,78,254.80	₹37,94,187.64	₹16,38,572.84	₹16,00,000.00	₹56,12,340.00	₹-3,87,970.40
Liquid assets	Days: 32	Days: 22	Turnover days: 22	Healthy	Output: ₹90,720.12 ITC: ₹4,38,695.52

CASH RUNWAY & BURN

AVG MONTHLY BURN	CASH RUNWAY	AVG MONTHLY REVENUE	CASH ON HAND
₹0	Cash-positive	₹60,99,423.57	₹29,78,254.80
Operating cash-positive	No burn - not cash-constrained	Over 7 active months	Liquid runway healthy

Screen: CFO Dashboard

Business Valuation (quick)

An indicative value from your own books · as on 18-10-2026 · last 12 months to 18-10-2026

What is my business worth?
An indicative value from your own books · as on 18-10-2026 · last 12 months to 18-10-2026

ESTIMATED VALUE OF THE BUSINESS
₹2.41 crore
Range ₹94.96 lakh to ₹2.93 crore
about 0.86x a year's sales · 13.52x profit after tax · ₹96.39 a share (2,50,000 shares of ₹10)

Your assumptions

BUSINESS TYPE Food processing & FMCG	SALES GROWTH NEXT YEAR (%) Last year to this: 5.87%	PRIVATE-COMPANY DISCOUNT (%) 30
RETURN AN INVESTOR EXPECTS (%) 18	LONG-TERM GROWTH (%) 5	FACE VALUE OF A SHARE (₹) 10
RETURN A VC WANTS (% A YEAR) 40	YEARS TO EXIT 5	MONEY YOU WANT TO RAISE (₹)
RECURRING REVENUE A YEAR - ARR (₹)	ARR MULTIPLE (x) 10	

Why this value?
1. Sales for the year are ₹2.81 crore.
2. Profit after tax is ₹17.82 lakh a year; the business keeps ₹6.34 of every ₹100 it sells.

Screen: What is my business worth?

Financial Model & Valuation

Institutional-grade DCF / valuation suite · ValuMetrics

Financial Model & Valuation
Institutional-grade DCF / valuation suite · ValuMetrics

Choose Your Valuation Approach
Pick the methods that suit the company and how the headline target price is set. Change it anytime from the button.

1 What kind of company is this? (optional: pre-selects suitable methods)

Stable, cash-generative | High-growth / pre-profit | Start-up / VC-backed / pre-IPO | Bank / insurer

M&A / acquisition pricing | Full institutional (all methods)

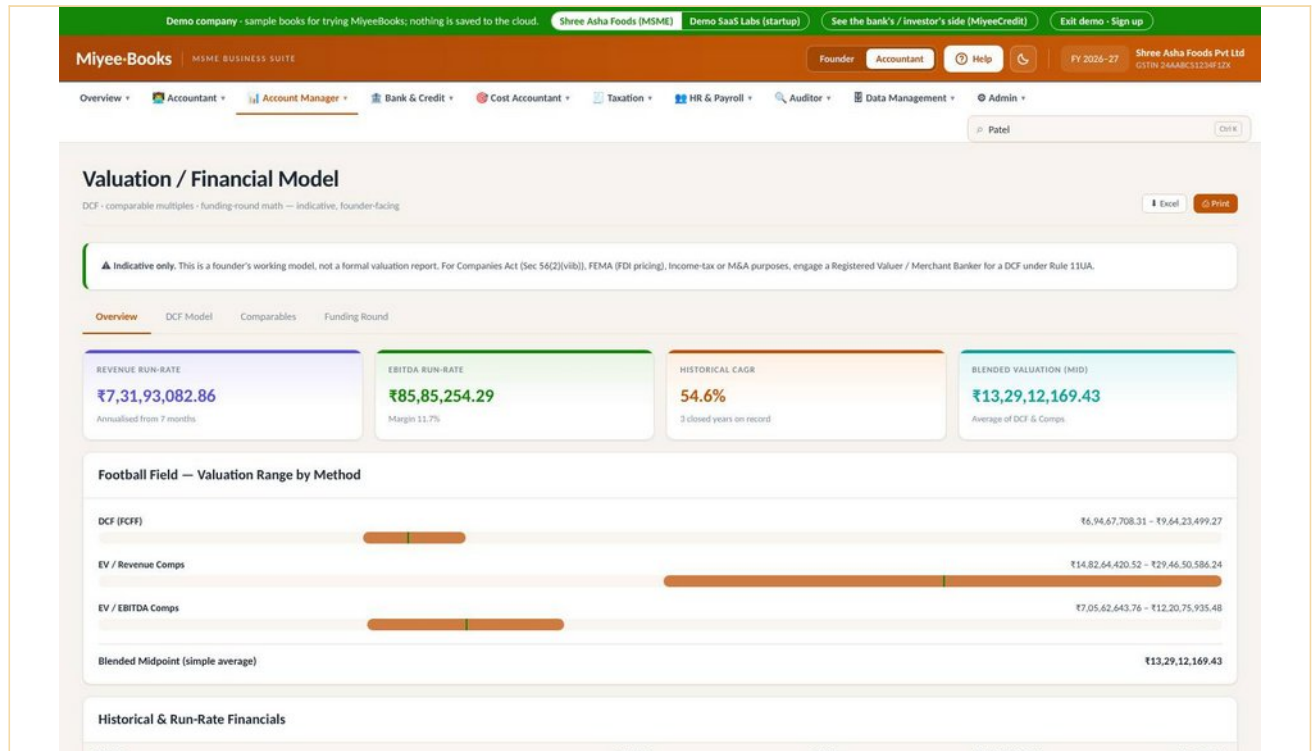
2 Which valuation methods do you want to use?

DCF: FCFF (Gordon growth) Free cash flow to the firm discounted at WACC, Gordon terminal value. Best for stable, cash-generative businesses. ₹820 +1.8%	DCF: Exit multiple Same forecast, terminal value set by an exit EV/EBITDA multiple. Common in M&A / PE pricing. ₹921 +14.4%	DCF: FCFE (equity) Free cash flow to equity discounted at cost of equity. Suited to banks, insurers and leveraged firms. ₹734 -8.9%
Scenario-weighted DCF Bull / Base / Bear DCFs weighted by probability. For uncertain or high-growth stories. ₹833 +3.5%	Peer comparables Peer median multiple applied to the latest actual year. What the market pays for similar companies. ₹677 +9.0% EV/EBITDA	VC Method Exit value discounted at a venture target IRR, with dilution. For start-ups, pre-profit and pre-IPO. ₹406 -49.6%

Screen: Financial Model & Valuation

Quick Valuation (DCF)

DCF · comparable multiples · funding-round math — indicative, founder-facing



Screen: Valuation / Financial Model

Financial Ratios

27 key ratios · Benchmarked for MSME · As on 2026-10-18

Financial Ratios

27 key ratios · Benchmarked for MSME · As on 2026-10-18

Profitability Ratios

RATIO	VALUE	FORMULA	MSME BENCHMARK	STATUS
Gross Profit Margin	36.4%	Gross Profit / Revenue from Ops	30-50%	✓
EBITDA Margin	11.7%	EBITDA / Total Income	15-25%	⚠
Net Profit Margin	7.7%	PAT / Total Income	8-15%	✓
Return on Equity (ROE)	34.7%	PAT / Shareholders Funds	> 15%	✓
Return on Assets (ROA)	23.8%	PAT / Total Assets	> 5%	✓
Return on Capital Employed	36.7%	EBIT / (Equity + LT Debt)	> 12%	⚠

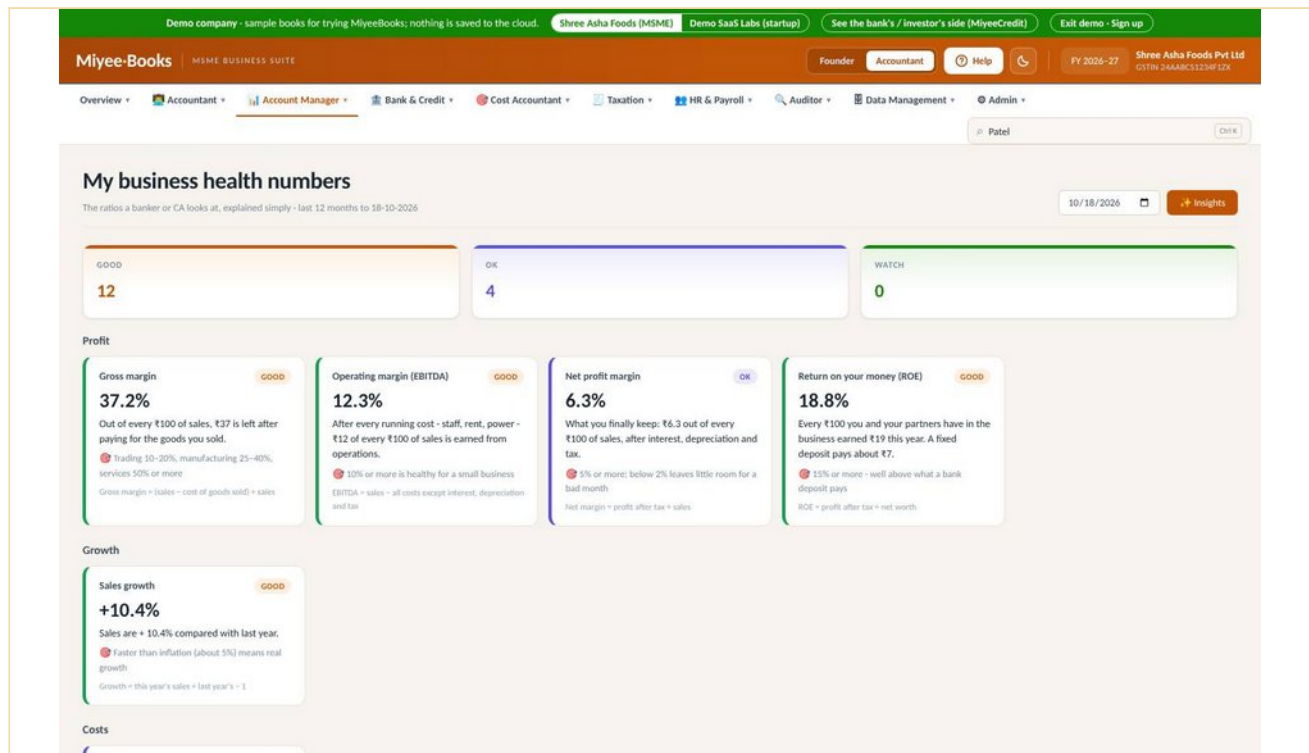
Liquidity Ratios

RATIO	VALUE	FORMULA	MSME BENCHMARK	STATUS
Current Ratio	2.73	Current Assets / Current Liabilities	1.5 - 2.5	✓
Quick Ratio (Acid Test)	2.24	(Current Assets - Inventory) / CL	> 1.0	✓
Cash Ratio	0.92	Cash & Bank / Current Liabilities	> 0.2	⚠
Working Capital	₹56,12,340.00	Current Assets - Current Liabilities	Positive	✓

Screen: Financial Ratios

Key Ratios Explained

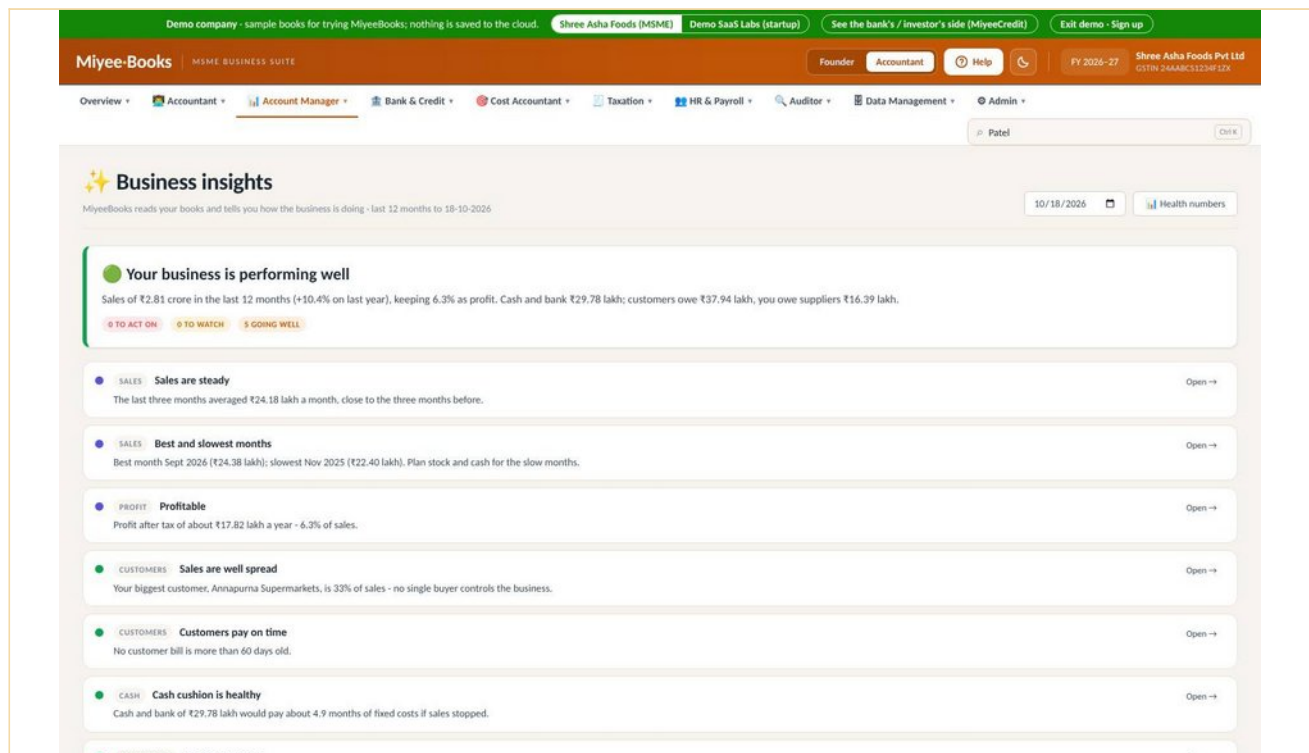
The ratios a banker or CA looks at, explained simply · last 12 months to 18-10-2026



Screen: My business health numbers

Business Insights (AI)

MiyeeBooks reads your books and tells you how the business is doing · last 12 months to 18-10-2026



Screen: Business insights

Aging Analysis

Accounts Receivable aging schedule · As on 2026-10-18

Demo company · sample books for trying MiyeeBooks; nothing is saved to the cloud. **Shree Asha Foods (MSME)** Demo SaaS Labs (startup) See the bank's / investor's side (MiyeeCredit) Exit demo · Sign up

Miyee-Books MSME BUSINESS SUITE Founder Accountant Help FY 2026-27 Shree Asha Foods Pvt Ltd GSTIN 24AABC1234F1ZX

Overview Accountant Account Manager Bank & Credit Cost Accountant Taxation HR & Payroll Auditor Data Management Admin

Patel Out X

Aging Analysis

Accounts Receivable aging schedule · As on 2026-10-18 Receivables Payables Print

TOTAL OUTSTANDING
₹50,44,451.08

CURRENT (0-30D)
₹25,76,238.03

31-60 DAYS
₹13,66,458.47

OVERDUE (60+ DAYS)
₹11,01,754.58
21.8% of total

Shree Asha Foods Pvt Ltd

ACCOUNTS RECEIVABLE AGING SCHEDULE

As on 2026-10-18

PARTY	GSTIN	0-30 DAYS	31-60 DAYS	61-90 DAYS	91-180 DAYS	180+ DAYS	TOTAL	RISK
Factory outlet (walk-in)	URG	74,568.90	73,939.96	73,316.26	2,16,263.28	8,12,175.04	₹12,50,263.44	HIGH
Mumbai Foodmart Distributors	27AECM444ED1D	5,51,483.10	5,46,834.75				₹10,98,317.85	LOW
Metro Cash & Carry (Ahmedabad)	24AACM4222B1Z	5,01,347.70	4,97,122.50				₹9,98,470.20	LOW
Annapurna Supermarkets	24AACA1111A1ZV	8,50,178.72					₹8,50,178.72	LOW
Rajpath Hotels & Caterers	24AACP2333C1ZW	2,50,673.86	2,48,561.26				₹4,99,235.12	LOW
Marwar Traders	08AATP4555S1ZV	3,47,985.75					₹3,47,985.75	LOW
TOTAL		₹25,76,238.03	₹13,66,458.47	₹73,316.26	₹2,16,263.28	₹8,12,175.04	₹50,44,451.08	

Screen: Aging Analysis

4.4 Bank & Credit

Bank Papers (CMA Data)

What a bank or NBFC asks for, in their formats: CMA data, statements, ratios, stock statement and bank summary

Demo company · sample books for trying MiyeeBooks; nothing is saved to the cloud. **Shree Asha Foods (MSME)** Demo SaaS Labs (startup) See the bank's / investor's side (MiyeeCredit) Exit demo · Sign up

Miyee-Books MSME BUSINESS SUITE Founder Accountant Help FY 2026-27 Shree Asha Foods Pvt Ltd GSTIN 24AABC1234F1ZX

Overview Accountant Account Manager **Bank & Credit** Cost Accountant Taxation HR & Payroll Auditor Data Management Admin

Patel Out X

Bank papers

What a bank or NBFC asks for, in their formats: CMA data, statements, ratios, stock statement and bank summary Registered No: MB-D3M0-2026-5 10/18/2026 Print / PDF Download Excel (CMA)

Next year: sales growth % Margin on stock % Margin on debtors % Cash credit limit sanctioned, ₹ Apply for credit →

Summary Operating statement Balance sheet Current assets & liabilities MPBF Funds flow Ratios Stock & drawing power Bank & GST

Shree Asha Foods Pvt Ltd

Registered No: MB-D3M0-2026-5
Constitution: Private Limited Company
Nature of business: Spices and packaged snacks · manufacturing
GSTIN: 24AABC1234F1ZX
PAN: AABC1234F
Udyam: UDYAM-GJ-01-0098765
Address: Plot 42, GIDC Naroda, Ahmedabad, Gujarat, 382330
MSME class (by turnover): Micro
Papers as on: 18-10-2026

Headline figures · FY 2026-27 (estimate)

Net sales: ₹2.93 crore
EBITDA: ₹35.29 lakh
Net profit after tax: ₹19.13 lakh
Tangible net worth: ₹95.32 lakh
Current ratio: 1.89
MSME credit score: 93 / 100 · MB-1 · Data confidence: High
Drawing power today: ₹22.77 lakh

Existing credit facilities (from the books)

FACILITY	TYPE	OUTSTANDING
Long Term Borrowings - Bank Loan	Term loan	₹11,00,000

Screen: Bank papers

MSME Credit Score & Report

How a bank or NBFC would read your books · as on 18-10-2026 · last 12 months to 18-10-2026

The screenshot shows the 'Credit score & bank report' page in the MiyeeBooks application. The page displays a credit score of 93/100 (MB-1) and a detailed breakdown of the score by pillar. The pillars and their scores are: A. Scale & track record (13.3/15), B. Growth & profitability (21.1/25), C. Financial risk (29.3/30), D. Statutory compliance (20.0/20), and E. Banking & books (9.9/10). The page also includes a table titled 'What the score is made of' which lists various financial metrics and their corresponding scores.

MEASURE	YOUR FIGURE	WHAT LENDERS LOOK FOR	POINTS
Annual turnover	₹2,81,15,507	Larger, steadier sales spread fixed costs	8.3 / 10
Track record in the books	43 months	3 years of accounts are usually asked for	5.0 / 5
Sales growth, year on year	10.4%	Stable or rising sales	8.1 / 10
Operating (EBITDA) margin	12.3%	10% or more	6.9 / 8
Net profit margin	6.3%	Profitable, ideally 5% or more	6.1 / 7

Screen: Credit score & bank report

Credit Applications

Term loan, cash credit / overdraft and other business credit: send your papers to lenders on MiyeeCredit, or apply on a bank's own site

The screenshot shows the 'Apply for credit' page in the MiyeeBooks application. The page provides information about the user's MSME credit score (93/100) and offers various credit options. The credit options are: Cash credit / overdraft, Term loan, Working capital demand loan, Invoice discounting (TReDS), Equipment / vehicle finance, and MUDRA (PMMY). The page also includes a section for 'Cash credit / overdraft' with a form to apply, and a section for 'Lenders on MiyeeCredit'.

Cash credit / overdraft

What the lender looks at: Turnover, stock and debtors, the drawing-power statement, bank account conduct, GST returns.

AMOUNT NEEDED, ₹:

WHAT IT IS FOR:

SECURITY OFFERED:

NOTE TO THE LENDER (OPTIONAL):

Lenders on MiyeeCredit: ☐ Bank's own site: ☐ Government portals & TReDS: ☐

These banks and NBFCs are on MiyeeCredit. Your papers reach them straight from your books, and you see their reply here.

☐ Demo Sahakari Bank Ltd

Screen: Apply for credit

Shared with Lenders

Who can see your papers, and lenders asking to see them

Shared with lenders
Who can see your papers, and lenders asking to see them

MIYEEBOOKS REGISTERED NO
MB-D3M0-2026-5

Give this number to your bank. A lender on MiyeeCredit can ask to see your papers with it; nothing is shared until you say yes here.

Lenders asking to see your papers

Lender	Facility	Term	Action
Demo Sahakari Bank Ltd, Navrangpura branch We would like to offer a cash credit limit. Please share your papers through MiyeeCredit.	Cash credit / overdraft	18-10-2026	Share papers Decline

Papers a lender can see now [My applications →](#)

No lender can see your papers.

Screen: Shared with lenders

Funding: Schemes, Proposal, Pitch

Government schemes you fit, a credit proposal banks want to read, your market size and an investor pitch - from your own books

Raise funds
Government schemes you fit, a credit proposal banks want to read, your market size and an investor pitch - from your own books

[Schemes for me](#) [Credit proposal](#) [Market size](#) [Investor pitch](#)

SALES, LAST 12 MONTHS	NET WORTH	DSCR	SCHEMES THAT FIT YOU
₹2,81,15,507 Micro enterprise	₹94,96,340	1.99 banks look for 1.25 or more	6 5 more worth checking

Tell us about the business [The rest comes from your books](#)

Udyam number: Business type: What do you need money for? How much (₹)?

☐ This is a new unit (not yet running a year)
 ☒ We process or pack food
 ☐ Traditional artisan trade (tailor, carpenter, potter...)
 ☐ DPIIT-recognised startup
 ☐ Women-owned (51% or more)

☐ SC/ST-owned (51% or more)
 ☐ Unit is in a rural area
 ☐ North-East, hill or border area
 ☐ We export
 ☐ Green project (solar, EV, energy saving)

☐ We sell to government, PSUs or large companies
 ☒ No overdue with any bank or NBFC
 ☐ Repaid a Mudra Tarun facility
 ☐ Already had a government subsidy for this unit.

Do it in this order

- ☒ Register on Udyam (free, under an hour) - most schemes need it.
- Register on GeM and NSIC to sell to government buyers.
- ☒ Clear any overdue with a lender and check your credit report before applying.
- Pick the one subsidy scheme you fit (PMEGP, PMFME, PM Vishwakarma or SCLSS) and apply early in the year.
- Ask for guarantee cover on the bank credit (CGTMSE, MCGS-MSME or CGSS) instead of offering property.

Screen: Raise funds

Share with Investors

Investors on MiyeeCredit see only the highlights you choose, only after you say yes, and only until your consent ends

Share with investors
Investors on MiyeeCredit see only the highlights you choose, only after you say yes, and only until your consent ends

Investors asking to see your highlights

Investor	Date	Action
Demo Angel Network, Ahmedabad chapter We back food and consumer brands in Gujarat. Would you share your business highlights with us?	18-10-2026	Share highlights Decline

What investors will see [Preview](#)

- ☐ Sales, margins and growth (always included)
- ☒ Your pitch: problem, solution, the ask and use of funds
- ☒ Market size (TAM, SAM, SOM)
- ☐ MSME credit score
- ☐ Indicative valuation range

Never shared: your ledgers and entries, customer and supplier names, bank details, staff and salaries. Write your pitch first under Raise funds → Investor pitch.

Share with verified investors

☐ Demo Angel Network - Angel network - Ahmedabad
Cheque size ₹25 lakh - ₹2 crore - Food, consumer, SaaS for MSMEs

Note to the investor (optional)
e.g. Raising our first round to set up a second line

☐ I allow the investors I picked to see the highlights listed above for 60 days, to consider investing. I can withdraw this at any time here. This is not an offer of shares to the public.

Screen: Share with investors

4.5 Cost Accountant

Cost Centres

0 cost centres defined

Cost Centre Master
0 cost centres defined [+ New Cost Centre](#)

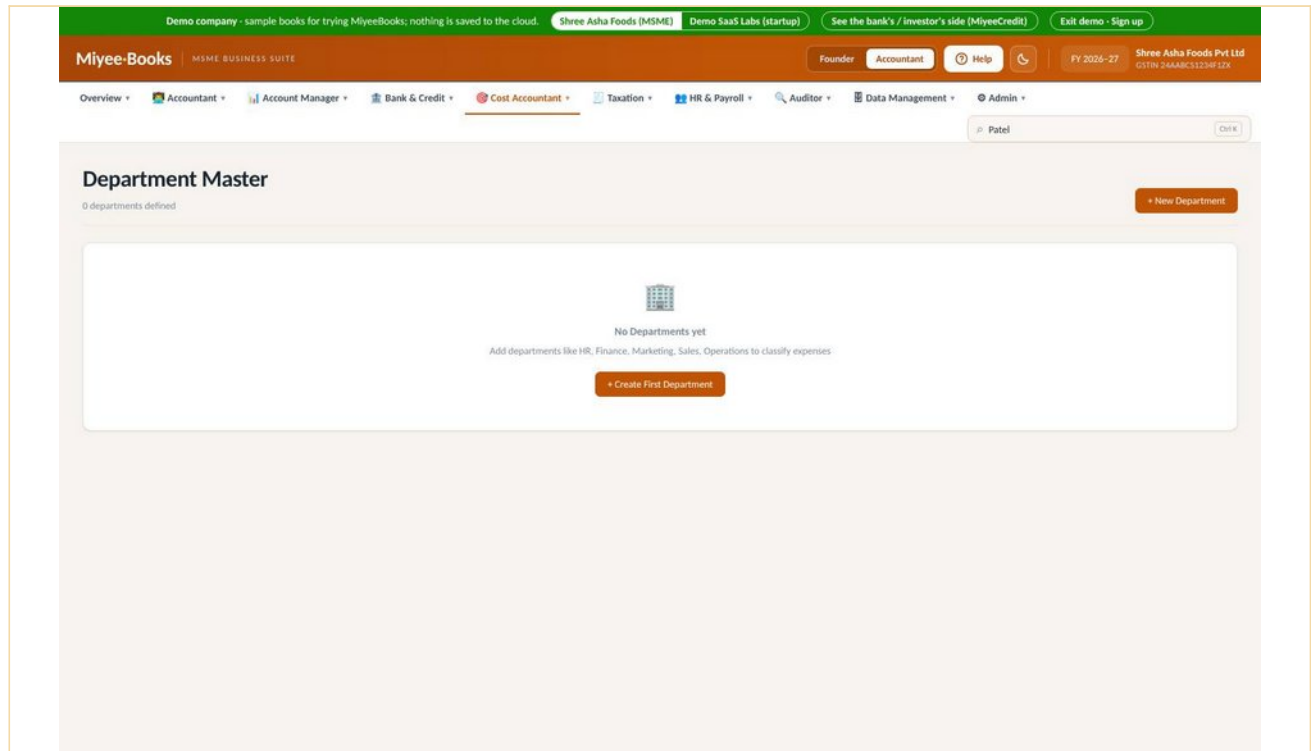
No Cost Centres yet
Cost Centres let you track expenses by project or business unit and set budgets

[+ Create First Cost Centre](#)

Screen: Cost Centre Master

Departments

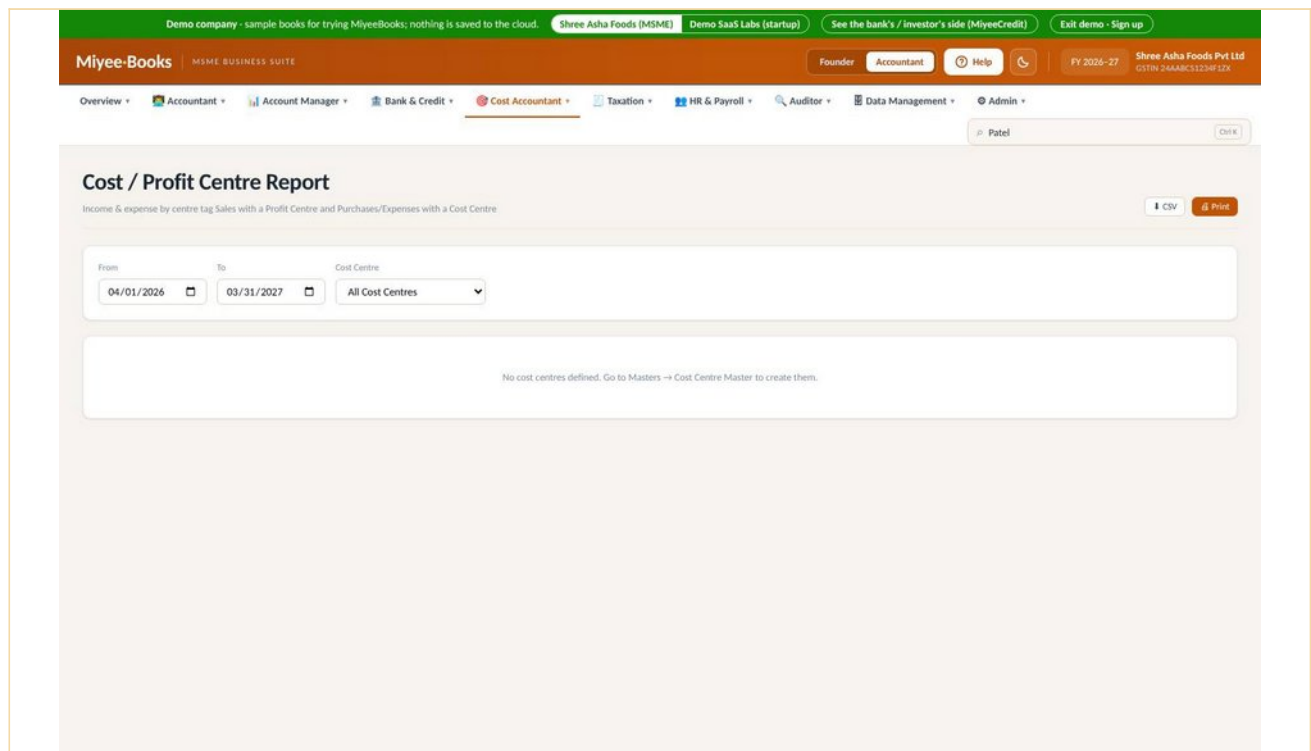
0 departments defined



Screen: Department Master

Cost / Profit Centre P&L

Income & expense by centre tag Sales with a Profit Centre and Purchases/Expenses with a Cost Centre



Screen: Cost / Profit Centre Report

Department Expenses

Expense analysis by department / function

The screenshot displays the 'Department Expense Report' interface. At the top, there's a navigation bar with various roles like Founder, Accountant, and Help. Below this, a sub-header shows 'Overview', 'Accountant', 'Account Manager', 'Bank & Credit', 'Cost Accountant', 'Taxation', 'HR & Payroll', 'Auditor', 'Data Management', and 'Admin'. The main title 'Department Expense Report' is followed by a subtitle 'Expense analysis by department / function'. There are buttons for 'CSV' and 'Print'. The filter section includes 'From' (04/01/2026), 'To' (03/31/2027), and 'Department' (All Departments). A message at the bottom says: 'No departments defined. Go to Masters -> Department Master to create them.'

Screen: Department Expense Report

Stock Items

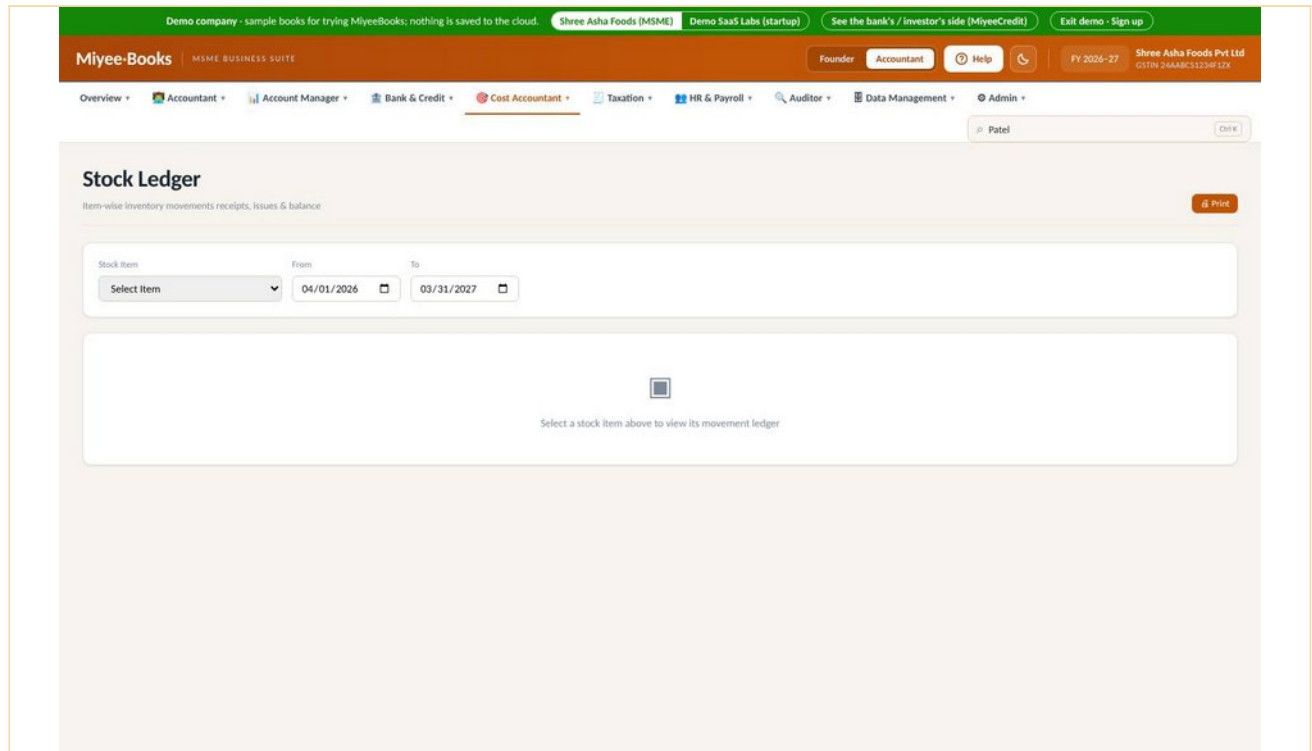
Inventory item master products, raw materials & consumables

The screenshot shows the 'Stock Items' interface. The top navigation bar is consistent with the previous screen. Below the navigation, there's a sub-header with 'Overview', 'Accountant', 'Account Manager', 'Bank & Credit', 'Cost Accountant', 'Taxation', 'HR & Payroll', 'Auditor', 'Data Management', and 'Admin'. The main title 'Stock Items' is followed by a subtitle 'Inventory item master products, raw materials & consumables'. There are buttons for '0 Items' and 'Import CSV'. The main section has a search bar and a table with columns: CODE, NAME, CATEGORY, UNIT, HSN, GST%, OPENING QTY, and REORDER. The table is empty with a message 'No Items. Add one ->'. On the right, there's a 'Add Item' form with fields for Item Code, Item Name, Category (Trading Goods), Unit of Measure (Nos), HSN / SAC, GST Rate % (18%), Opening Qty, Opening Value ₹, Reorder Level (Qty), Selling price ₹ (billing counter), Barcode, and checkboxes for 'Selling price includes GST (MRP-style)' and 'Track batches & expiry'.

Screen: Stock Items

Stock Ledger

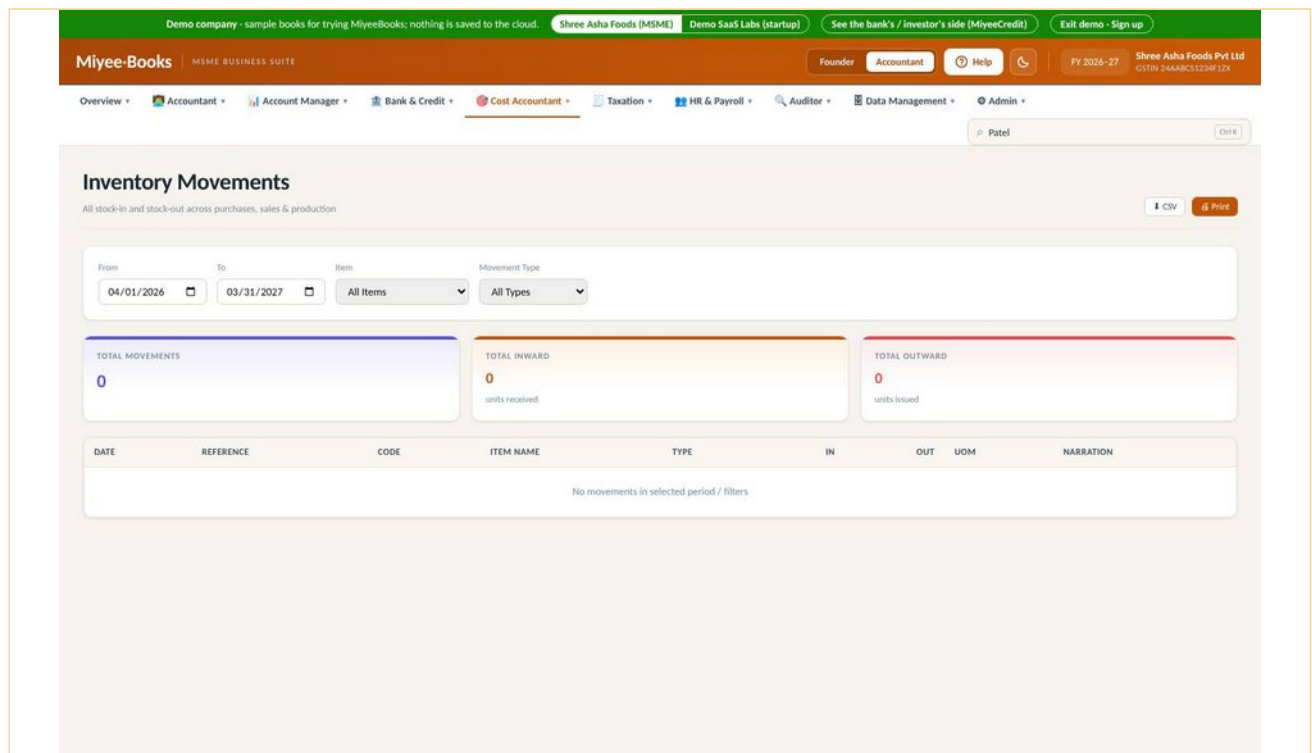
Item-wise inventory movements receipts, issues & balance



Screen: Stock Ledger

Inventory Movements

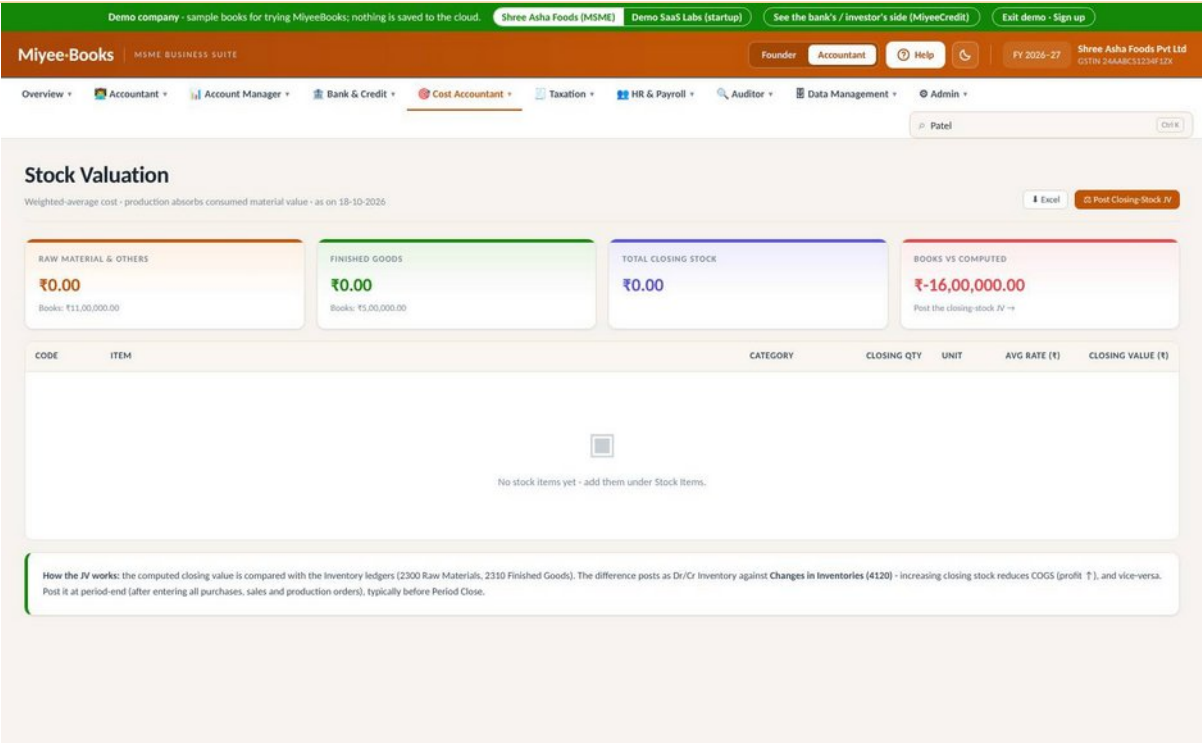
All stock-in and stock-out across purchases, sales & production



Screen: Inventory Movements

Stock Valuation

Weighted-average cost · production absorbs consumed material value · as on 18-10-2026



Stock Valuation
Weighted-average cost · production absorbs consumed material value · as on 18-10-2026

RAW MATERIAL & OTHERS: ₹0.00
Books: ₹11,00,000.00

FINISHED GOODS: ₹0.00
Books: ₹5,00,000.00

TOTAL CLOSING STOCK: ₹0.00

BOOKS VS COMPUTED: ₹-16,00,000.00
Post the closing-stock JV →

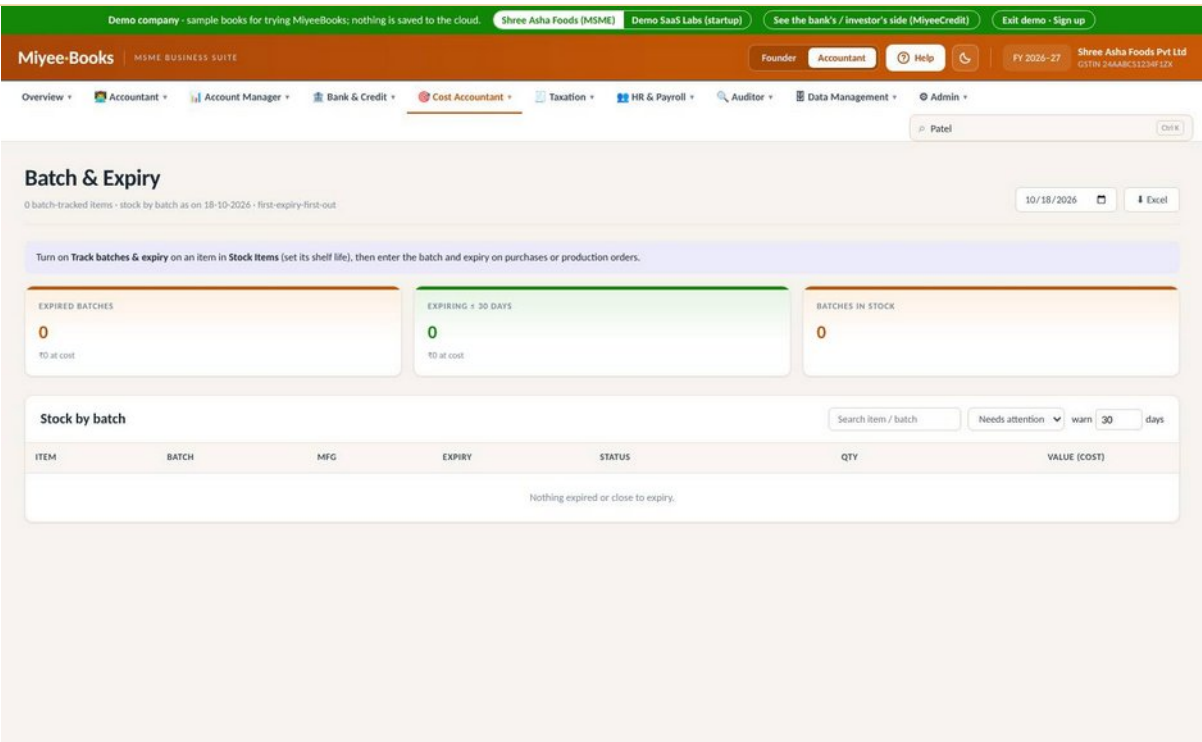
CODE	ITEM	CATEGORY	CLOSING QTY	UNIT	AVG RATE (₹)	CLOSING VALUE (₹)
No stock items yet - add them under Stock Items.						

How the JV works: the computed closing value is compared with the Inventory ledgers (2300 Raw Materials, 2310 Finished Goods). The difference posts as Dr/Cr Inventory against Changes in Inventories (4120) - increasing closing stock reduces COGS (profit ↑), and vice-versa. Post it at period-end (after entering all purchases, sales and production orders), typically before Period Close.

Screen: Stock Valuation

Batch & Expiry

0 batch-tracked items · stock by batch as on 18-10-2026 · first-expiry-first-out



Batch & Expiry
0 batch-tracked items · stock by batch as on 18-10-2026 · first-expiry-first-out

EXPIRED BATCHES: 0
TO at cost

EXPIRING + 30 DAYS: 0
TO at cost

BATCHES IN STOCK: 0

Stock by batch

ITEM	BATCH	MFG	EXPIRY	STATUS	QTY	VALUE (COST)
Nothing expired or close to expiry.						

Screen: Batch & Expiry

4.6 Taxation

GSTR-1

Outward supplies return · 2026-10 · GSTIN: 24AABCS1234F1ZX

Demo company · sample books for trying MiyeeBooks; nothing is saved to the cloud. [Shree Asha Foods \(MSME\)](#) [Demo SaaS Labs \(startup\)](#) [See the bank's / investor's side \(MiyeeCredit\)](#) [Exit demo · Sign up](#)

MiyeeBooks MSME BUSINESS SUITE [Founder](#) [Accountant](#) [Help](#) [FY 2026-27](#) [Shree Asha Foods Pvt Ltd](#) GSTIN: 24AABCS1234F1ZX

Overview [Accountant](#) [Account Manager](#) [Bank & Credit](#) [Cost Accountant](#) [Taxation](#) [HR & Payroll](#) [Auditor](#) [Data Management](#) [Admin](#)

Patel [Out](#)

GSTR-1

Outward supplies return · 2026-10 · GSTIN: 24AABCS1234F1ZX

Monthly [October 2026](#) [Print](#) [Offline-Tool Excel](#) [Export JSON](#)

TOTAL INVOICES 4	B2B (REGISTERED) 4	B2C (UNREGISTERED) 0	EXPORTS 0	TOTAL TAXABLE VALUE ₹18,14,402.00	TOTAL TAX (CGST+SGST+IGST) ₹90,720.12	CDN ISSUED 0
INVOICE VALUE ₹19,05,122.12						

4A B2B (4) 5 B2CL (0) 6A Exports (0) 7 B2CS (0) 8 Nil-rated (0) 9B CDN (0) 12 HSN (1) 13 Documents [Summary](#)

Table 4A B2B Regular Invoices (Registered Recipients)

GSTIN OF RECIPIENT	RECEIVER NAME	INVOICE NO.	DATE	PLACE OF SUPPLY	REV.CHARGE	INVOICE VALUE	TAXABLE (₹)	IGST	CGST	SGST
24AAAC1111A1ZY	Annapurna Supermarkets	SAL/0127	04-10-2026	24	N	6,01,617.46	5,72,969.00	0.00	14,324.23	14,324.23
24AAAC2222B1ZE	Metro Cash & Carry (Ahmedabad)	SAL/0128	09-10-2026	24	N	5,01,347.70	4,77,474.00	0.00	11,936.85	11,936.85
24AAFC3333C1ZW	Rajpath Hotels & Caterers	SAL/0129	13-10-2026	24	N	2,50,673.86	2,38,737.00	0.00	5,968.43	5,968.43
27AAEC4444D1ZO	Mumbai Foodmart Distributors	SAL/0130	17-10-2026	27	N	5,51,483.10	5,25,222.00	26,261.10	0.00	0.00
Total (4 Invoices)							18,14,402.00	26,261.10	32,229.51	32,229.51

Screen: GSTR-1

GSTR-3B

Summary return · 2026-10 · GSTIN: 24AABCS1234F1ZX

Demo company · sample books for trying MiyeeBooks; nothing is saved to the cloud. [Shree Asha Foods \(MSME\)](#) [Demo SaaS Labs \(startup\)](#) [See the bank's / investor's side \(MiyeeCredit\)](#) [Exit demo · Sign up](#)

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GSTR-3B

Summary return · 2026-10 · GSTIN: 24AABCS1234F1ZX

Monthly [October 2026](#) [Print](#) [Utility Excel](#) [Export JSON](#)

OUTPUT TAX LIABILITY ₹90,720.12	ITC AVAILABLE ₹23,014.92	ITC UTILISED ₹23,014.92	NET CASH TO PAY ₹67,705.20
---	------------------------------------	-----------------------------------	--------------------------------------

GST Books Reconciliation - 2026-10

[ERROR - CHECK ENTRIES](#)

PARTICULARS	PER INVOICES (₹)	PER LEDGER (₹)	DIFFERENCE (₹)
Output CGST	32,229.51	-7,421.95	-39,651.46
Output SGST	32,229.51	-7,421.95	-39,651.46
Output IGST	26,261.10	-16,349.40	-42,610.50
ITC - CGST Input	49,358.92	11,507.46	-37,851.46
ITC - SGST Input	49,358.92	11,507.46	-37,851.46
ITC - IGST Input	0.00	0.00	✓ 0.00

▲ An output-tax difference means a sale was posted as a Journal (bypassing GST ledgers), or ITC in a purchase invoice did not hit the input GST ledger. Check the period's JV entries.

Shree Asha Foods Pvt Ltd

GSTIN: 24AABCS1234F1ZX

FORM GSTR-3B

Return for: 2026-10

Screen: GSTR-3B

GSTR-2B Recon.

Return period 2026-09 · 0 documents

GSTR-2B Reconciliation
Return period 2026-09 · 0 documents

September 2026 | Upload GSTR-2B (JSON / Excel) | Excel

Category	Count	Details
MATCHED	0	
PROBABLE / DIFFERS	0	
IN 2B, NOT IN BOOKS	0	
IN BOOKS, NOT IN 2B	3	ITC ₹97,885.90 on hold

ITC for GSTR-3B Table 4 · 2026-09

	IGST	CGST	SGST	CESS	TOTAL
ITC available as per 2B (4A)	0.00	0.00	0.00	0.00	0.00
Reverse charge - pay in cash, then claim (4A(3))	0.00	0.00	0.00	0.00	0.00
ITC not available as per 2B (4D(2))	0.00	0.00	0.00	0.00	0.00
Input GST booked in the month (ledgers)					22,851.34

Claim only what 2B shows (Rule 36(4)). A bill in your books but not yet in 2B waits until the supplier files - it appears in a later month's 2B and is matched there automatically.

No GSTR-2B loaded for 2026-09

GST portal → Returns → GSTR-2B → select the period → Download JSON (or the Excel). The JSON carries its

Screen: GSTR-2B Reconciliation

GST 3-Way Recon

Books vs GSTR-1 vs GSTR-3B · 2026-10 · catch mismatches before filing

GST Reconciliation (3-Way)
Books vs GSTR-1 vs GSTR-3B · 2026-10 · catch mismatches before filing

October 2026 | Excel | Print

Category	Value	Details
BOOKS OUTPUT TAX	₹-31,193.30	from GST ledgers
GSTR-1 (INVOICES)	₹90,720.12	Taxable ₹18,34,402.00
GSTR-3B (AS FILED)	₹90,720.12	editable below
STATUS	Mismatch	

TAX HEAD	BOOKS (LEDGER)	GSTR-1 (INVOICES)	GSTR-3B (AS FILED)	MAX SPREAD	STATUS
IGST	₹-16,349.40	₹26,261.10	26261.1	42,610.50	CHECK
CGST	₹-7,421.95	₹32,229.51	32229.51	39,651.46	CHECK
SGST	₹-7,421.95	₹32,229.51	32229.51	39,651.46	CHECK
TOTAL	₹-31,193.30	₹90,720.12	₹90,720.12		RECONCILE

How to read this: Books = tax actually posted to your CGST/SGST/IGST output ledgers. GSTR-1 = tax computed from your outward invoices (Sales - Credit Notes). GSTR-3B (As Filed) = what you reported on the portal (type it in to reconcile against your books). Books - GSTR-1 usually means an invoice carries tax that never hit the GST ledgers (fix the voucher), or a manual JV moved the ledger. GSTR-1 - As Filed means you under/over-reported - amend before the deadline.

Screen: GST Reconciliation (3-Way)

GSTR-9 Annual

FY 2026-27 · annual summary from your books · GSTIN: 24AABCS1234F1ZX

Demo company · sample books for trying MiyeeBooks; nothing is saved to the cloud. [Shree Asha Foods \(MSME\)](#) [Demo SaaS Labs \(startup\)](#) [See the bank's / investor's side \(MiyeeCredit\)](#) [Exit demo · Sign up](#)

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GSTIN: 24AABCS1234F1ZX

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GSTR-9 - Annual Return

FY 2026-27 · annual summary from your books · GSTIN: 24AABCS1234F1ZX [Excel](#) [Print](#)

TOTAL OUTWARD TAXABLE	TOTAL OUTPUT TAX	TOTAL ITC AVAILABLE	NET TAX (CASH)
₹1,61,39,194.00	₹8,06,959.89	₹6,98,995.76	₹1,07,964.13

Part II - Outward & Inward Supplies (Tables 4 & 5)

NATURE OF SUPPLY	TAXABLE (₹)	CGST	SGST	IGST
4A - Supplies to registered (B2B)	1,57,21,967.00	0.00	0.00	0.00
4A - Supplies to unregistered (B2C)	4,17,227.00	0.00	0.00	0.00
5 - Zero-rated / Export supplies	0.00	0.00	0.00	0.00
Less: Credit notes issued	0.00	0.00	0.00	0.00
Total Outward Taxable Supplies	₹1,61,39,194.00	₹2,65,181.32	₹2,65,181.32	₹2,76,597.25

Part III - Input Tax Credit (Table 6)

ITC AVAILABLE	CGST	SGST	IGST
6 - ITC on inward supplies (inputs, services, capital goods)	3,49,497.88	3,49,497.88	0.00
Total ITC Available			₹6,98,995.76

Part IV - Tax Payable & Paid (Table 9)

Screen: GSTR-9 - Annual Return

GST Refunds (RFD-01)

Rule 89(4) · Statement 3 · 2026-10

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GSTIN: 24AABCS1234F1ZX

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GST Refunds (RFD-01)

Rule 89(4) · Statement 3 · 2026-10 [October 2026](#) [Statement 3](#)

RULE 89(4) Export under LUT (no tax paid) Statement 3	RULE 89(5) Inverted duty structure Statement 1 & 1A	SECTION 54 Export of services with tax paid Statement 2	SECTION 147 Deemed exports Statement 5B
Refund of ITC accumulated on zero-rated exports made without payment of IGST.			

Before you file (2)

No valid LUT covers this period. Exports made without a live LUT should have carried IGST, so this claim will not stand.

No GSTR-2B has been loaded for this period, so Net ITC below is provisional: it assumes every purchase invoice appears in 2B. Load 2B in the GSTR-2B Reconciliation screen before filing, since refund is only allowed on credit that actually reached the ledger.

Workings · Rule 89(4)

Turnover of zero-rated supply (goods)	₹0.00
Turnover of zero-rated supply (services)	₹0.00
Zero-rated turnover (A)	₹0.00
Net ITC, inputs and input services (B)	₹98,717.84

Screen: GST Refunds (RFD-01)

Shipping Bill Recon

IGST refund on goods exported with payment of tax · FY 2026-27

Shipping Bill Reconciliation
IGST refund on goods exported with payment of tax · FY 2026-27

Goods exported with IGST paid need no RFD-01; the shipping bill itself is the refund application and the money should arrive automatically. When it does not, the cause is almost always a mismatch between GSTR-1 Table 6A and the Customs record. Import the ICEGATE data from your customs broker to see exactly which invoices are stuck and why.

EXPORT INVOICES (IGST PAID)	VALIDATED (\$B000)	STUCK	IN CUSTOMS ONLY
0 ₹0.00 IGST	0 ₹0.00 clear for the scroll	0 ₹0.00 not moving	0 shipping bills with no invoice in your books

By response code

All (0) No IGST-paid exports in this period.

No ICEGATE data loaded yet. Ask your customs broker for the shipping bill data, or download it from ICEGATE, then use **Import ICEGATE** above. Until then, invoices show as \$B001 because there is nothing to match against.

Screen: Shipping Bill Reconciliation

Sales / Purchase Register

GST-format invoice register · 46 documents · 01-04-2026 → 18-10-2026

Sales Register
GST-format invoice register · 46 documents · 01-04-2026 → 18-10-2026

FROM: 04/01/2026 TO: 10/18/2026

DATE	INVOICE NO	TYPE	PARTY	GSTIN	POS	TAXABLE	CGST	SGST	IGST	INVOICE VALUE
04-04-2026	SAL/0085	SAL	Annapurna Supermarkets	24AAACA1111A12Y	24	5,44,598.00	13,614.95	13,614.95		₹5,71,827.90
09-04-2026	SAL/0086	SAL	Metro Cash & Carry (Ahmedabad)	24AAACM2222B12E	24	4,53,832.00	11,345.80	11,345.80		₹4,76,523.60
13-04-2026	SAL/0087	SAL	Rajpath Hotels & Caterers	24AAAFK3333C12W	24	2,26,916.00	5,672.90	5,672.90		₹2,38,261.80
17-04-2026	SAL/0088	SAL	Mumbai Foodmart Distributors	27AAEOM4444D12D	27	4,99,215.00			24,960.75	₹5,24,175.75
22-04-2026	SAL/0089	SAL	Marwar Traders	08AAAFM5555E12P	08	3,17,682.00			15,884.10	₹3,33,566.10
26-04-2026	SAL/0090	SAL	Annapurna Supermarkets	24AAACA1111A12Y	24	2,26,916.00	5,672.90	5,672.90		₹2,38,261.80
28-04-2026	SAL/0091	SAL	Factory outlet (walk-in)	-	24	68,075.00	1,701.88	1,701.88		₹71,478.76
04-05-2026	SAL/0092	SAL	Annapurna Supermarkets	24AAACA1111A12Y	24	5,49,227.00	13,730.68	13,730.68		₹5,76,688.36
09-05-2026	SAL/0093	SAL	Metro Cash & Carry (Ahmedabad)	24AAACM2222B12E	24	4,57,689.00	11,442.23	11,442.23		₹4,80,573.46
13-05-2026	SAL/0094	SAL	Rajpath Hotels & Caterers	24AAAFK3333C12W	24	2,28,845.00	5,721.13	5,721.13		₹2,40,287.26
17-05-2026	SAL/0095	SAL	Mumbai Foodmart Distributors	27AAEOM4444D12D	27	5,03,458.00			25,172.90	₹5,28,630.90
22-05-2026	SAL/0096	SAL	Manwar Traders	08AAAFM5555E12P	08	3,30,382.00			16,019.10	₹3,46,401.10

Screen: Sales Register

HSN / SAC Rate Finder

GST 2.0 master · Notif. 9/2025-CT(Rate) · 228 codes · search by code or description

HSN / SAC Rate Finder
GST 2.0 master · Notif. 9/2025-CT(Rate) · 228 codes · search by code or description

SEARCH: e.g. 8471, laptop, cement, audit, hotel...

TYPE: All | GST RATE: All Rates

CODE	TYPE	DESCRIPTION	GST %	CESS %	SCHEDULE
0101	HSN	Live horses, asses, mules	5%		I
0102	HSN	Live bovine animals (cattle, buffalo)	0%		NIL
0103	HSN	Live swine	0%		NIL
0105	HSN	Live poultry	0%		NIL
0201	HSN	Meat of bovine fresh/chilled	0%		NIL
0201	HSN	Meat of bovine frozen, packed & labelled	5%		I
0207	HSN	Poultry meat fresh/chilled	0%		NIL
0207	HSN	Poultry meat frozen, packed & labelled	5%		I
0302	HSN	Fish fresh/chilled	0%		NIL
0303	HSN	Fish frozen, packed & labelled	5%		I
0306	HSN	Crustaceans (shrimps, prawns) fresh/chilled	0%		NIL
0306	HSN	Crustaceans frozen, packed & labelled	5%		I
0401	HSN	Milk and cream (unconcentrated, no sugar)	0%		NIL

Screen: HSN / SAC Rate Finder

Tax Rate Reference

Common rates for FY 2026-27 · verify against the latest notification for your period

Tax Rate Reference
Common rates for FY 2026-27 · verify against the latest notification for your period

⚠ These are the commonly-applicable rates for ready reference. GST slabs, TDS rates, surcharge thresholds and income-tax options change with each Budget/notification - confirm the current rate for your exact case before filing.

GST Rate Slabs

SLAB	RATE	TYPICAL SUPPLIES
0% / Exempt		Fresh produce, milk, education, healthcare, most unbranded food
5%		Essential goods, transport, small restaurants, job work (some)
12%		Processed food, business-class travel, some machinery/parts
18%		Most goods & services - the standard rate (electronics, services)
28%		Luxury / sin goods - cars, ACs, aerated drinks, tobacco (+ cess)

Composition scheme: 1% (traders/mfrs), 5% (restaurants), 6% (services > ₹50L turnover).

Company / Business Income-Tax Options

REGIME	RATE	APPLIES TO
Domestic co. (turnover ≤ ₹400 cr)	25%	MSME companies on normal provisions
Sec 115BAA	22%	Domestic co. opting out of most exemptions
Sec 115BAB	15%	New manufacturing companies (conditions apply)

Screen: Tax Rate Reference

Compliance Calendar

GST • TDS • PF / ESIC • PT • advance tax • annual returns • last 45 and next 90 days

Compliance Calendar
GST • TDS • PF / ESIC • PT • advance tax • annual returns • last 45 and next 90 days

Summary Cards:

- OVERDUE: 0
- DUE WITHIN 7 DAYS: 0
- UPCOMING PAYABLE (EST.): ₹0
- DONE IN THIS WINDOW: 14

Deadlines

RETURN / PAYMENT	PERIOD	DUE	AMOUNT (₹)	STATUS
Tax audit report (if turnover above the limit) - optional Income tax	FY 2025-26	30-09-2026	-	180 OVERDUE
Form 131 (was Form 16A) certificates TDS	Q2 FY 2026-27	15-11-2026	-	IN 280
GSTR-3B + GST payment GST	Oct 2026	20-11-2026	Nil	IN 330
GSTR-1 GST	Nov 2026	11-12-2026	-	IN 540
Advance tax - 3rd - 75% Income tax	FY 2026-27	15-12-2026	-	IN 580
GSTR-3B + GST payment GST	Nov 2026	20-12-2026	Nil	IN 630
GSTR-9 annual return GST	FY 2025-26	31-12-2026	-	IN 740
GSTR-1 GST	Dec 2026	11-01-2027	-	IN 850

Screen: Compliance Calendar

Period Close

Month / quarter-end checklist & GST ITC set-off • 2026-10

Period Close
Month / quarter-end checklist & GST ITC set-off • 2026-10

GST ITC Set-off - 2026-10

HEAD	OUTPUT LIABILITY	INPUT CREDIT	SET-OFF	NET PAYABLE
CGST	32,229.51	2,39,345.26	32,229.51	0.00
SGST	32,229.51	2,39,345.26	32,229.51	0.00
IGST	26,261.10	0.00	26,261.10	0.00
TOTAL	₹90,720.12	₹4,78,690.52	₹90,720.12	₹0.00

Head-wise set-off (CGST + CGST, SGST + SGST, IGST + IGST). The IV clears input against output per head. "Net Payable" is the cash GST for the month. IGST surplus cross-utilisation against CGST/SGST is left for manual review to stay safe.

Period-Close Checklist

- ☐ Depreciation posted for the period
Use the Fixed Asset Register to compute & post depreciation. Open
- ☐ Prepaid / accrual amortization run
Post this month's prepaid portions. Open
- ☐ Bank accounts reconciled
Match the bank statement and clear unreconciled items. Open
- ☐ GST set-off posted & GSTR-3B filed
Set off ITC (below) and file the return. Open
- ☐ TDS deducted, deposited & 26Q ready

Screen: Period Close

TDS Sections

Income Tax Act 2025 (§392/393) · rates, thresholds & linked payable ledgers · 23 sections

Demo company · sample books for trying MiyeeBooks; nothing is saved to the cloud. **Shree Asha Foods (MSME)** Demo SaaS Labs (startup) See the bank's / investor's side (MiyeeCredit) Exit demo · Sign up

Miyee-Books MSME BUSINESS SUITE Founder Accountant Help PY 2026-27 Shree Asha Foods Pvt Ltd GSTIN 24AAABC13234F12X

Overview Accountant Account Manager Bank & Credit Cost Accountant **Taxation** HR & Payroll Auditor Data Management Admin

Patel

TDS Sections

Income Tax Act 2025 (§392/393) · rates, thresholds & linked payable ledgers · 23 sections

Load ITA-2025 Standard Add TDS Section

SECTION	NATURE / DESCRIPTION	RATE %	THRESHOLD (₹)	ANNUAL LIMIT (₹)	LINKED LEDGER
392 Old: 192	Salary (TDS on Salary) Salary	0%			1321 - TDS Payable 192 Salary
393(1)-6(i)(a) Old: 194C	Contractor / Sub-contractor (Individual/HUF) Contractor Payments	1%	₹30,000.00	₹1,00,000.00	1314 - TDS Payable 194C Contractor
393(1)-6(i)(b) Old: 194C	Contractor / Sub-contractor (Others) Contractor Payments	2%	₹30,000.00	₹1,00,000.00	1315 - TDS Payable 194C Others
393(1)-6(ii)(a) Old: 194D(a)	Fees for Technical Services / Call Centre Technical Services	2%	₹50,000.00		1316 - TDS Payable 194J Professional
393(1)-6(ii)(b) Old: 194D(b)	Fees for Professional Services Professional Fees	10%	₹50,000.00		1316 - TDS Payable 194J Professional
393(1)-6(iii)(b) Old: 194J	Director Remuneration / Sitting Fees Director Remuneration	10%			1316 - TDS Payable 194J Professional
393(1)-2(i)(a) Old: 194(a)	Rent Plant, Machinery or Equipment Rent	2%	₹50,000.00		1317 - TDS Payable 194I Rent
393(1)-2(i)(b) Old: 194(b)	Rent Land / Building / Furniture Rent	10%	₹50,000.00		1317 - TDS Payable 194I Rent
393(1)-1(i) Old: 194H	Commission / Brokerage (non-insurance) Commission	2%	₹20,000.00		1318 - TDS Payable 194H Commission
393(1)-1(ii) Old: 194D	Insurance Commission (Others) Insurance Commission	10%	₹20,000.00		1318 - TDS Payable 194H Commission

Screen: TDS Sections

TDS Deducted Report

All TDS deductions · Section-wise summary · 01-04-2026 to 18-10-2026

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Miyee-Books MSME BUSINESS SUITE Founder Accountant Help PY 2026-27 Shree Asha Foods Pvt Ltd GSTIN 24AAABC13234F12X

Overview Accountant Account Manager Bank & Credit Cost Accountant **Taxation** HR & Payroll Auditor Data Management Admin

Patel

TDS Deducted Report

All TDS deductions · Section-wise summary · 01-04-2026 to 18-10-2026

Print

FROM TO SECTION
04/01/2026 10/18/2026 All

TDS DEDUCTIONS 14	TOTAL TDS DEDUCTED ₹66,500.00	SECTIONS USED 2
-----------------------------	---	---------------------------

Section-Wise Summary

TDS SECTION	NO. OF DEDUCTIONS	BASE AMOUNT (₹)	TDS AMOUNT (₹)
194I	7	5,25,000.00	₹52,500.00
194J	7	1,65,200.00	₹14,000.00
TOTAL	14	₹6,90,200.00	₹66,500.00

Form 26Q Quarterly Deductee Summary

Q1 (Apr - Jun) Excel (26Q) 26Q Text (FYU prep)

DEDUCTEE	PAN	SECTION	PAYMENTS	AMOUNT PAID (₹)	TDS DEDUCTED (₹)
Factory landlord - Mr. Desai	ABCPD1234E	1	3	2,25,000.00	₹22,500.00
Mehta & Shah, Chartered Accountants	AAK7499999J	1	3	60,000.00	₹6,000.00

Screen: TDS Deducted Report

TDS Return (Form 138/140)

Resident non-salary payments (from vouchers) · Q3 FY 2026-27 · 01-10-2026 – 31-12-2026 · due 31-01-2027

TDS Return · Form 140 (was 26Q)
Resident non-salary payments (from vouchers) · Q3 FY 2026-27 · 01-10-2026 – 31-12-2026 · due 31-01-2027

Form 140 (was 26Q) - Non-salary · FY 2026-27 · Q3 Oct-Dec · Export Excel

Check before preparing the statement (6)

- Company TAN is missing or invalid - add it in Company Settings → Entity Profile.
- Person responsible for deduction is not set (Company Settings).
- Factory landlord - Mr. Desai 05-10-2026 ₹7500: no challan with enough balance for this quarter - record the TDS payment in the challan register.
- PAW/0325: TDS section could not be read - pick the section on the vouchers.
- Mehta & Shah, Chartered Accountants 10-10-2026 ₹2000: no challan with enough balance for this quarter - record the TDS payment in the challan register.
- Short deposit: ₹9500 deducted but not covered by challans.

DEDUCTEE ROWS	TAX DEDUCTED	DEPOSITED (CHALLANS)	INTEREST FOR LATE DEPOSIT
2	₹9,500.00	₹0.00	₹0.00

Challans paid for this statement

#	DATE	BSR CODE	CHALLAN NO.	TAX	INTEREST	FEE	TOTAL	MATCHED
No challans recorded for Q3. Add each TDS payment (from the challan / C/P) - every deductee row must sit against one.								

TDS payments in your books not yet recorded as challans: 06-10-2026 - PRN/0322 - ₹7,500.00 · 06-10-2026 - PRN/0323 - ₹2,000.00

Deductee rows (Annexure I)

Screen: TDS Return · Form 140 (was 26Q)

TDS Certificates (Form 16/16A)

Form 130 (was Form 16) for employees · Form 131 (was Form 16A) for vendors · FY 2026-27

TDS Certificates
Form 130 (was Form 16) for employees · Form 131 (was Form 16A) for vendors · FY 2026-27

Form 130 (was Form 16) - Salary · Form 131 (was Form 16A) - Other payments · Salary TDS planner

Form 130 (was Form 16) · 0 employees paid in FY 2026-27

Receipt (token) numbers of the filed quarterly statements: Q1: 15 digits · Q2: 15 digits · Q3: 15 digits · Q4: 15 digits

EMPLOYEE	PAN	REGIME	GROSS SALARY	TOTAL INCOME	TAX FOR THE YEAR	TDS DEDUCTED	BALANCE	CHECKS
No payroll posted for FY 2026-27.								

Part B (salary and tax computation) is the employer's document. Part A is shown from your books for checking - issue the Part A downloaded from TRACES. Give the certificate by 15 June after the year ends.

Screen: TDS Certificates

MSME Dues - 43B(h)

Micro & Small vendor payments overdue beyond 45 days · as on 2026-10-18

MSME Dues - Sec 43B(h)
Micro & Small vendor payments overdue beyond 45 days · as on 2026-10-18

Limit: 45 days | 15 days | Excel | Print

MSME BILLS OPEN	OVERDUE > 45 DAYS	BILLS FLAGGED	OVERDUE COUNT
₹16,38,572.84	₹0.00	3	0

⚠ Under Sec 43B(h), any amount payable to a Micro or Small enterprise still unpaid beyond the MSME-Act time limit (45 days) is **not allowed as a deduction** in the year of accrual - it becomes deductible only in the year of actual payment. Clear the overdue bills below before 31-Mar to avoid the add-back.

VENDOR	UDIAM	BILL DATE	BILL NO	OUTSTANDING (₹)	AGE	STATUS
Ungha Spices & Grains (Micro/Small)	UDIAM-GJ-09-0004521	03-10-2026	PUR/0055	₹11,65,634.40	15	Within limit
Kalol Packaging Industries (Micro/Small)	UDIAM-GJ-08-0011873	08-10-2026	PUR/0057	₹1,97,196.88	10	Within limit
Ungha Spices & Grains (Micro/Small)	UDIAM-GJ-09-0004521	14-10-2026	PUR/0056	₹2,75,741.56	4	Within limit
Disallowable u/s 43B(h) (overdue)				₹0.00		

Screen: MSME Dues - Sec 43B(h)

Fixed Asset Register

FY 2026-27 · Depreciation under Companies Act Sch-II & Income-Tax Sec 32 (block WDV)

Fixed Asset Register
FY 2026-27 · Depreciation under Companies Act Sch-II & Income-Tax Sec 32 (block WDV)

Excel | Post Depreciation JV | Add Asset

ASSETS	TOTAL COST	DEPRECIATION (COMPANIES ACT)	DEPRECIATION (INCOME TAX)
0	₹0.00	₹0.00	₹0.00

ASSET	PURCHASE	COST	OPENING WDV	CA MTD	CA %	CA DEPR.	CA CLOSING	IT %	IT DEPR.	IT CLOSING
No fixed assets yet. Add Plant & Machinery, Computers, Furniture, Vehicles to compute depreciation.										

Companies Act (Sch II): WDV or SLM at your rate; additions pro-rated by days held. Income Tax (Sec 32): block WDV at prescribed rate, additions held > 180 days get full rate. "Opening WDV" is the written-down value at the start of this FY - set it equal to cost for assets bought this year. Post the Companies Act depreciation as a JV (Dr Depreciation / Cr Accumulated Depreciation).

Screen: Fixed Asset Register

Prepaid Amortization

Spread a prepaid expense (insurance, AMC, rent) over months - auto-posts each month's portion

Screen: Prepaid / Accrual Amortization

Advance Tax Estimator

FY 2026-27 · Editable computation · Sec 208/211 · Surcharge + 4% Cess

Screen: Advance Tax Estimator

Startup Reliefs & ROC

DPIIT benefits, tax holidays and ROC annual-filing tracker

Startup Reliefs & Compliance
DPIIT benefits, tax holidays and ROC annual-filing tracker

Eligible Reliefs & Exemptions

- ☐ **DPIIT Recognition**
Recognition by DPIIT (Startup India) is the gateway to most startup benefits. Apply on startupindia.gov.in.
Not recognised yet
- ☐ **Sec 80-IAC - 3-year tax holiday**
100% deduction of profits for any 3 consecutive years out of the first 10, for DPIIT startups incorporated up to the notified cut-off and turnover ≤ ₹100 cr. Needs separate inter-ministerial-board approval.
Set incorporation date below
- ☐ **Sec 56(2)(viib) - Angel-tax exemption**
DPIIT-recognised startups filing Form-2 self-declaration are exempt from angel tax on share premium from eligible investors.
Not declared
- ☐ **Sec 79 - Carry-forward of losses**
Eligible startups can carry forward losses even with a change in shareholding, provided original promoters continue (relaxed condition).
Keep founder shareholding records
- ☐ **MSME / Udyam registration**
Udyam registration unlocks the 45-day payment protection (Sec 43B(h) for your buyers), collateral-free loans and subsidies.
Not registered

Informational only - eligibility depends on the conditions in force for your incorporation year. Confirm with a professional before claiming.

Startup Profile

Incorporation Date:

DPIIT Recognition No.:

Udyam Registration No.:

CIN:

☐ Angel-tax exemption (Form-2) filed

ROC / Statutory Checklist 0/8 done

- ☐ INC-20A - Commencement of Business (within 180 days of incorporation)
- ☐ ADT-1 - Auditor appointment (within 30 days)
- ☐ AOC-4 - Financial statements (within 30 days of AGM)
- ☐ MGT-7 / 7A - Annual Return (within 60 days of AGM)
- ☐ DPT-3 - Return of deposits / loans (by 30 June)
- ☐ DIR-3 KYC - Director KYC (by 30 September)
- ☐ Income-tax Return (by 31 Oct for audit cases)

Screen: Startup Reliefs & Compliance

4.7 HR & Payroll

Employee Master

HR module · 6 employees · Salary structure & statutory config

Employee Master
HR module · 6 employees · Salary structure & statutory config

Import CSV + Add Employee

SEARCH
Name or code...

CODE	NAME	DESIGNATION	DEPT	PAN	UAN	CTC (MONTHLY)	NET PAY	STATUS
EMP001	Kiran Desai	Production Manager	Production			₹63,000.00	₹61,200.00	ACTIVE
EMP002	Meena Rathod	Accounts Executive	Accounts			₹39,000.00	₹37,200.00	ACTIVE
EMP003	Suresh Patel	Supervisor	Production			₹36,000.00	₹34,200.00	ACTIVE
EMP004	Asha Chauhan	Quality Analyst	Production			₹33,000.00	₹31,200.00	ACTIVE
EMP005	Ravi Thakor	Machine Operator	Production			₹24,000.00	₹22,200.00	ACTIVE
EMP006	Pooja Solanki	Packing Lead	Production			₹22,500.00	₹20,700.00	ACTIVE

Screen: Employee Master

Run Payroll

Process monthly salary · Auto-generates JV with all statutory deductions

Run Payroll
Process monthly salary · Auto-generates JV with all statutory deductions

October 2026

ACTIVE EMPLOYEES	TOTAL GROSS (EST.)	PAYROLL RUNS (YTD)
6	₹2,17,500.00	0

[Generate Payroll Preview for 2026-10](#)

Screen: Run Payroll

Payslips

Individual payslip generation · Print / Save as PDF

Payslips
Individual payslip generation · Print / Save as PDF

October 2026

No payroll processed for 2026-10. Run payroll first.

Screen: Payslips

PF & ESIC Returns

EPFO ECR file and ESIC monthly contribution sheet from the payroll · due 15-11-2026

PF & ESIC Returns
EPFO ECR file and ESIC monthly contribution sheet from the payroll · due 15-11-2026

EPFO - ECR 2.0 - 0 members

Fix before uploading (1)
• No payroll has been run for this month.

UAN	MEMBER NAME	GROSS WAGES	EPF WAGES	EPS WAGES	EDLI WAGES	EPF (EE)	EPS	EPF-EPS DIFF	NCP DAYS
Run payroll for this month first.									

Upload on the EPFO Unified Portal → ECR / Return Filing → upload ECR, verify, then pay the TRRN challan. EPS is 8.32% of wages up to ₹15,000; the rest of the employer's 12% goes to EPF (A/C 1).

ESIC - monthly contribution - 0 employees

Fix before uploading (1)
• No payroll has been run for this month.

IP NUMBER	NAME	DAYS PAID	WAGES	REASON CODE	LAST WORKING DAY	EE	ER
Run payroll for this month first.							

Upload on the ESIC employer portal → Monthly Contributions → Upload Monthly Contribution. Employees who left need status Resigned / Retired and the last working day in Employee Master.

Screen: PF & ESIC Returns

4.8 Auditor

Data Health Check

Live integrity checks across your books · run anytime before filing or year-end

Data Health Check
Live integrity checks across your books · run anytime before filing or year-end

CRITICAL ISSUES
✓ 0

WARNINGS
0

CHECKS PASSED
15/15

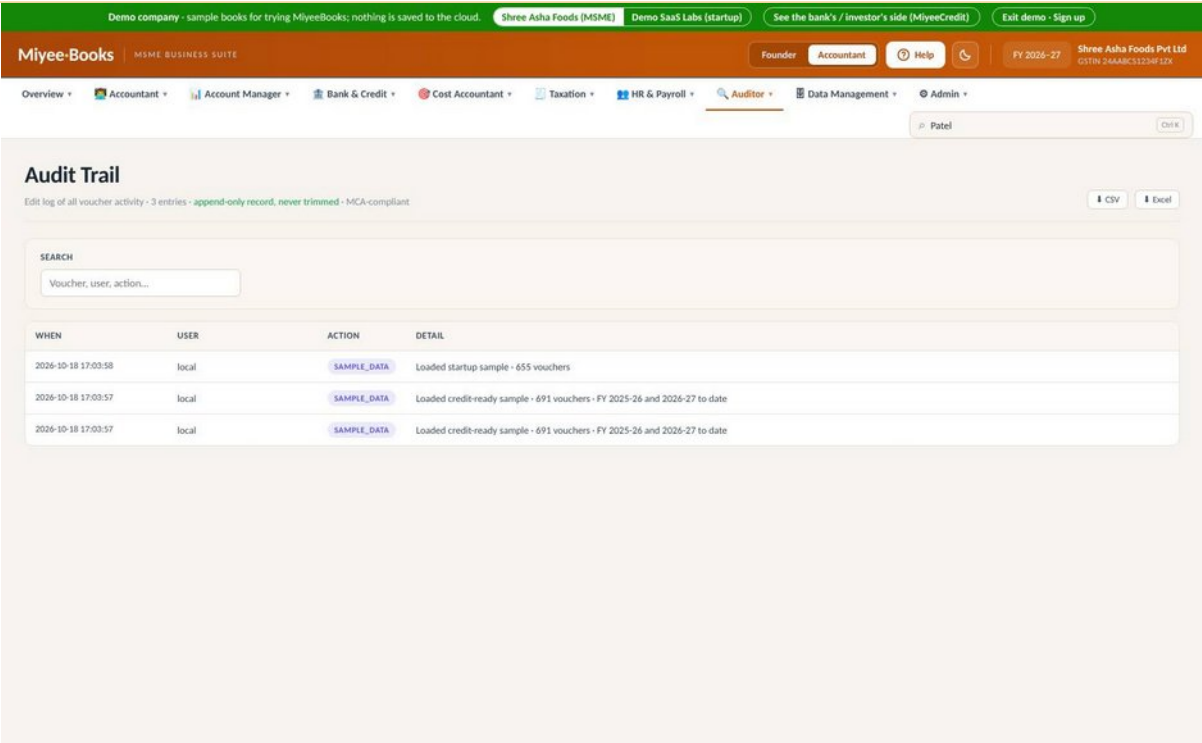
✓ All checks passed - your books are internally consistent and filing-ready.

- ✓ **Trial Balance tallies (Dr = Cr)**
Dr = Cr = ₹5,57,50,757.96
- ✓ **All vouchers balanced (Dr = Cr per entry)**
Every voucher is internally balanced
- ✓ **Opening balances net to zero (opening TB balanced)**
Opening balances are internally balanced
- ✓ **Customer opening balances match Sundry Debtors**
Customer balances agree with the Sundry Debtors opening
- ✓ **Vendor opening balances match Sundry Creditors**
Vendor balances agree with the Sundry Creditors opening
- ✓ **Stock item opening values match Inventory**
Stock item opening values agree with the Inventory opening
- ✓ **Company home state is set**

Screen: Data Health Check

Audit Trail

Edit log of all voucher activity · 3 entries · append-only record, never trimmed · MCA-compliant



Audit Trail
Edit log of all voucher activity · 3 entries · append-only record, never trimmed · MCA-compliant

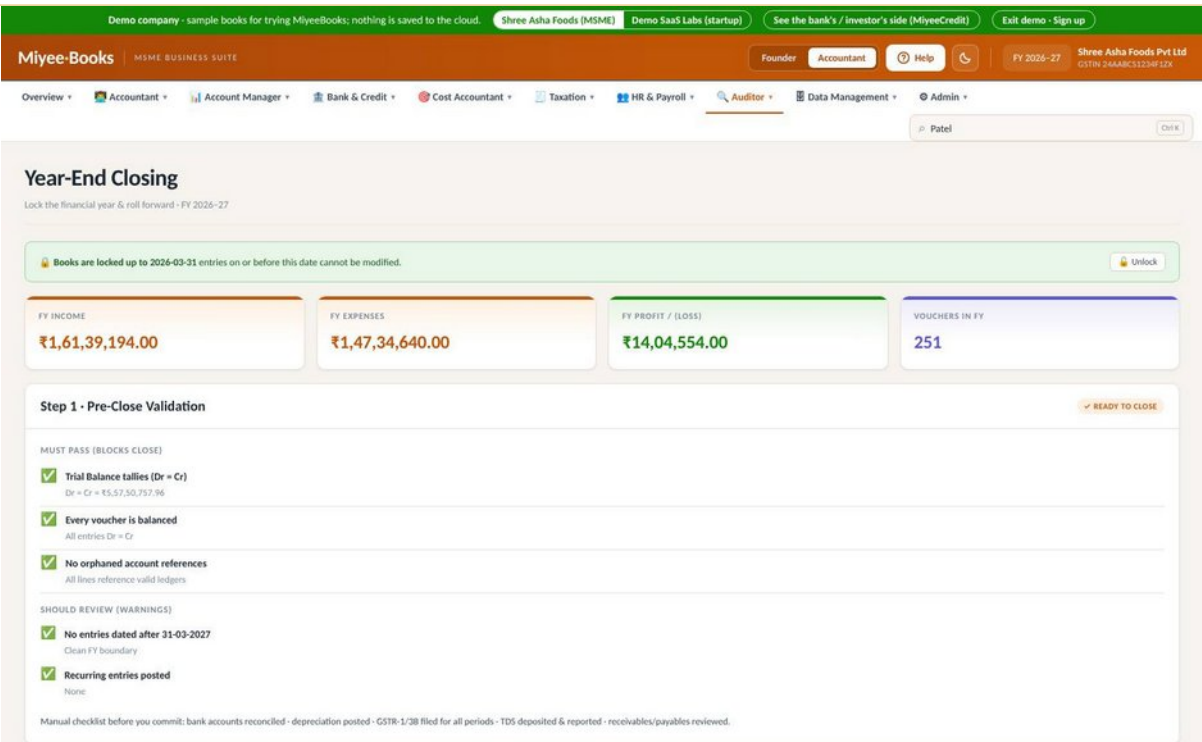
SEARCH
Voucher, user, action...

WHEN	USER	ACTION	DETAIL
2026-10-18 17:03:58	local	SAMPLE_DATA	Loaded startup sample - 655 vouchers
2026-10-18 17:03:57	local	SAMPLE_DATA	Loaded credit-ready sample - 691 vouchers - FY 2025-26 and 2026-27 to date
2026-10-18 17:03:57	local	SAMPLE_DATA	Loaded credit-ready sample - 691 vouchers - FY 2025-26 and 2026-27 to date

Screen: Audit Trail

Year-End Closing

Lock the financial year & roll forward · FY 2026-27



Year-End Closing
Lock the financial year & roll forward · FY 2026-27

Books are locked up to 2026-03-31 entries on or before this date cannot be modified. [Unlock](#)

FY INCOME	FY EXPENSES	FY PROFIT / (LOSS)	VOUCHERS IN FY
₹1,61,39,194.00	₹1,47,34,640.00	₹14,04,554.00	251

Step 1 · Pre-Close Validation [READY TO CLOSE](#)

MUST PASS (BLOCKS CLOSE)

- ✓ Trial Balance tallies (Dr = Cr)
Dr = Cr = ₹5,57,50,757.96
- ✓ Every voucher is balanced
All entries Dr = Cr
- ✓ No orphaned account references
All lines reference valid ledgers

SHOULD REVIEW (WARNINGS)

- ✓ No entries dated after 31-03-2027
Clean FY boundary
- ✓ Recurring entries posted
None

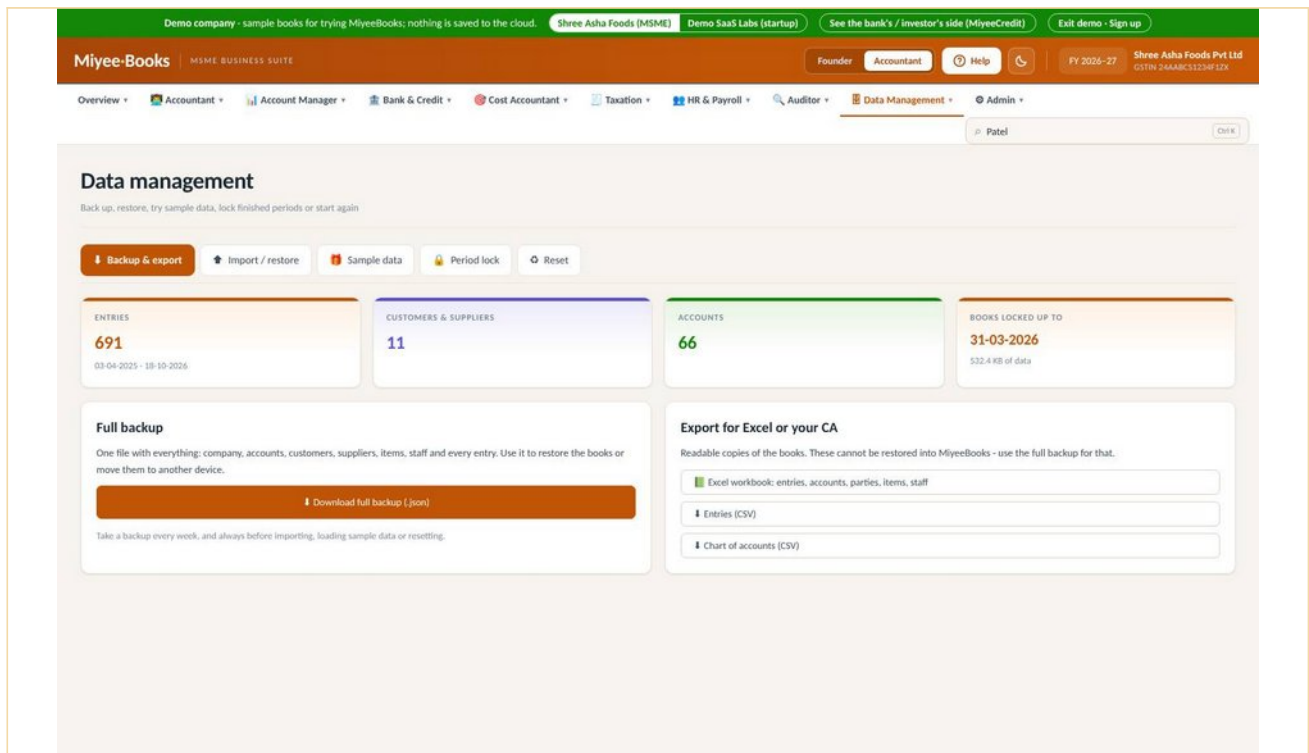
Manual checklist before you commit: bank accounts reconciled · depreciation posted · GSTR-1/3B filed for all periods · TDS deposited & reported · receivables/payables reviewed.

Screen: Year-End Closing

4.9 Data Management

Backup & export

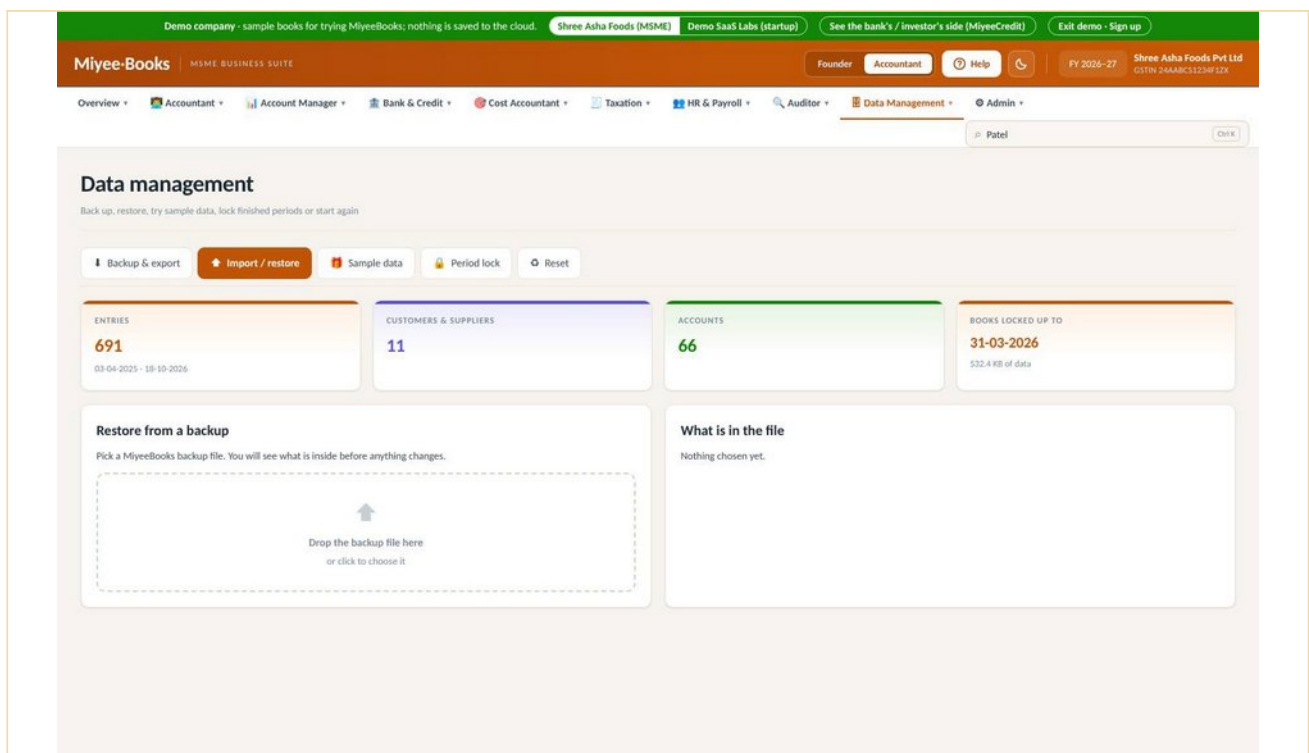
Back up, restore, try sample data, lock finished periods or start again



Screen: Data management

Import / restore

Back up, restore, try sample data, lock finished periods or start again



Screen: Data management

Sample data

Back up, restore, try sample data, lock finished periods or start again

The screenshot shows the 'Data management' section of the MiyeeBooks interface. At the top, there's a navigation bar with 'Demo company - sample books for trying MiyeeBooks: nothing is saved to the cloud.' and tabs for 'Shree Asha Foods (MSME)', 'Demo SaaS Labs (startup)', 'See the bank's / investor's side (MiyeeCredit)', and 'Exit demo - Sign up'. Below this is a sub-navigation bar with 'MiyeBooks', 'MSME BUSINESS SUITE', and buttons for 'Founder', 'Accountant', 'Help', and 'FY 2026-27'. A user profile 'Patel' is visible in the top right.

The main content area is titled 'Data management' with a subtitle 'Back up, restore, try sample data, lock finished periods or start again'. It features a toolbar with buttons: 'Backup & export', 'Import / restore', 'Sample data' (highlighted), 'Period lock', and 'Reset'.

Below the toolbar are four summary cards:

- ENTRIES**: 691 (03-04-2025 - 18-10-2026)
- CUSTOMERS & SUPPLIERS**: 11
- ACCOUNTS**: 66
- BOOKS LOCKED UP TO**: 31-03-2026 (332.4 KB of data)

A note states: 'Try MiyeeBooks with a ready-made company. Loading a sample replaces the current books, so use it in a new or test company.'

There are five sample data options, each with a 'Load' button:

- Factory sample**: Demo Manufacturing Co - FY 2025-26: every voucher type, GST, TDS, payroll, cost centres
- Credit-ready sample**: Shree Asha Foods - three closed years, every return filed on time - credit score about 90
- Exporter sample**: Demo Exports - exports under IUT and with IGST, inverted duty - for GST refunds
- Startup sample**: Demo SaaS Labs - seed-stage SaaS: subscriptions, a convertible note and a seed round - for Investor Desk
- Subsidiary sample**: Demo Trading Co - the other side of the factory sample's group entries

Screen: Data management

Period lock

Back up, restore, try sample data, lock finished periods or start again

This screenshot shows the 'Data management' section with the 'Period lock' button highlighted in the toolbar. The summary cards remain the same as in the previous screenshot.

The 'Lock finished periods' section is expanded, showing:

- Lock finished periods**: Once a month or year is filled, lock it. Nobody can add, change or cancel an entry on or before the lock date, so filed returns and printed accounts stay as they are.
- Now locked up to 31-03-2026**: Buttons for 'End of last month - 30-09-2026', 'End of last quarter - 30-09-2026', and 'End of last financial year - 31-03-2026'.
- LOCK UP TO (DATE)**: A date picker set to 09/30/2026.
- NOTE (OPTIONAL; NEEDED TO UNLOCK)**: A text field containing 'e.g. GST for September filed'.
- 668 entries fall on or before this date.**
- Buttons: 'Lock up to 30-09-2026' and 'Remove the lock'.

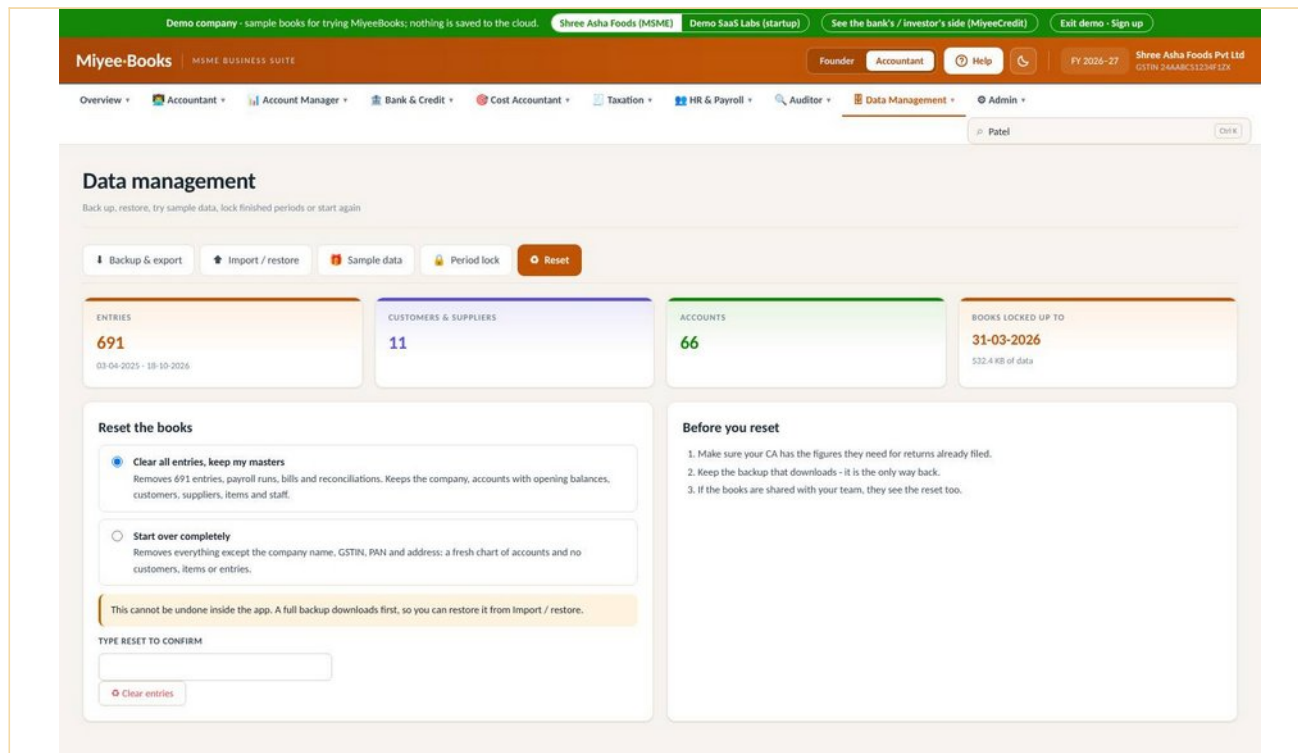
The 'Lock history' section shows:

- Lock history**: No locks recorded yet.
- *Year-end closing (Accountant model) also locks the closed year and carries balances forward.

Screen: Data management

Reset

Back up, restore, try sample data, lock finished periods or start again



Screen: Data management

4.10 Admin

Chart of Accounts

Schedule III aligned ledger master · 66 accounts

Demo company - sample books for trying MiyeeBooks; nothing is saved to the cloud.

Shree Asha Foods (MSME)

Demo SaaS Labs (startup)

See the bank's / investor's side (MiyeeCredit)

Exit demo - Sign up

Miyee-Books

MSME BUSINESS SUITE

Founder

Accountant

Help

FY 2026-27

Shree Asha Foods Pvt Ltd

GSTIN 24AABIC3123H56X

Overview +

Accountant +

Account Manager +

Bank & Credit +

Cost Accountant +

Taxation +

HR & Payroll +

Auditor +

Data Management +

Admin +

Patel

CHX

Chart of Accounts

Schedule III aligned ledger master - 66 accounts

Import CSV

New Account

SEARCH

TYPE

Code or name...

All

CODE	ACCOUNT NAME	TYPE	SCHEDULE III HEAD	OPENING	CURRENT BALANCE	
SHAREHOLDERS FUNDS						
1100	Equity Share Capital	EQUITY	Equity	₹-25,00,000.00	₹25,00,000.00	Edit ✕
1110	Reserves & Surplus	EQUITY	Equity	₹-37,00,000.00	₹37,00,000.00	Edit ✕
NON-CURRENT LIABILITIES						
1200	Long Term Borrowings - Bank Loan	LIABILITY	Non-Current Liab.	₹-30,00,000.00	₹11,00,000.00	Edit ✕
1210	Deferred Tax Liability	LIABILITY	Non-Current Liab.	₹0.00	₹0.00	Edit ✕
CURRENT LIABILITIES						
1300	Sundry Creditors - Trade	LIABILITY	Trade Payables	₹0.00	₹16,38,572.84	Edit ✕
1310	CGST Payable	LIABILITY	Other Current Liab.	₹0.00	₹32,229.51	Edit ✕
1311	SGST Payable	LIABILITY	Other Current Liab.	₹0.00	₹32,229.51	Edit ✕
1312	IGST Payable	LIABILITY	Other Current Liab.	₹0.00	₹26,261.10	Edit ✕
1313	TDS Payable	LIABILITY	Other Current Liab.	₹0.00	₹0.00	Edit ✕

Screen: Chart of Accounts

Company Settings

Entity profile · Financial year · Tax registrations · Logo

Company Settings
Entity profile · Financial year · Tax registrations · Logo

Company Logo

Upload your company logo (PNG, JPG, or WebP). This logo will appear on:
 GST Tax Invoices · Credit Notes · Debit Notes · Reports (P&L, BS) · PDF Exports
 Max 500 KB · Recommended: transparent PNG, min 200x100px · Stored as base64 in your data

[Choose File](#)

GST Invoice Template
Choose a design theme for Tax Invoices / Credit / Debit Notes

Classic Green	Corporate Blue	Royal Purple	Minimal State	Crimson Red	Modern Blue	Modern Teal
Classic Green	Corporate Blue	Royal Purple	Minimal State	Crimson Red	Modern Blue	Modern Teal

10 templates across 5 layouts - classic (dark header band), modern (full colour header), minimal (letterhead rules), elegant (centered serif), boxed (framed page). Click Save Settings, then print any Sales Invoice.

Company Group (Holding / Subsidiary)
Tag entities into a group to see Consolidated Financials

Screen: Company Settings

Google Drive Sync

Cloud backup & restore · Folder-scoped · OAuth 2.0

Google Drive Sync
Cloud backup & restore · Folder-scoped · OAuth 2.0

CONNECTION
✗ Not Connected

DRIVE FOLDER
MiyeeBooks_Backup

SYNC STATUS
● Ready

AUTO-SYNC
OFF

Setup & Connection

GOOGLE OAUTH CLIENT ID
 xxx.apps.googleusercontent.com
 Create at console.cloud.google.com → APIs → Credentials → OAuth 2.0

DRIVE FOLDER NAME
 MiyeeBooks_Backup
 Data will be saved as "miyeebooks_data.json" inside this folder

Auto-Sync on data change: OFF

[Save Settings](#) [Connect Google Drive](#)

Sync Actions

[Backup to Google Drive](#)

[Restore from Google Drive](#)

[Refresh Drive Files](#)

Setup Guide Google Drive API

Step 1: Go to console.cloud.google.com → Create or select a project.

Step 2: Enable Google Drive API from the APIs & Services library.

Screen: Google Drive Sync

Help & Guide

How to use every screen, step by step

MiyeeBooks MSME BUSINESS SUITE

Overview • Accountant • Account Manager • Bank & Credit • Cost Accountant • Taxation • HR & Payroll • Auditor • Data Management • Admin • Patel

User guide
How to use every screen, step by step

GETTING STARTED

- Getting started
 - The Home screen
 - Search anything
- EVERYDAY ENTRIES
 - I sold - make a bill
 - Billing counter
 - I bought - a supplier bill
 - Money came in, money went out
 - All my entries
- SUPPLIERS AND PAYMENTS
 - Supplier bills - scan & check
 - Pay my suppliers
 - Customers, suppliers and supplier check
 - Who owes me
 - Bank statement
- STOCK AND STAFF
 - Stock: Items, batches and value

Getting started

MiyeeBooks keeps your accounts, GST, TDS and payroll in one place. You record what happened in plain words; your CA checks the same books and files the returns.

1. Open [miyeebooks.pages.dev](#) and sign in with Google or your email.
2. A new login opens the setup wizard: enter the company name and GSTIN (state and PAN fill in on their own), the financial year, the parts you need (GST, TDS, payroll, stock) and your UPI ID.
3. Use the Founder / Accountant switch at the top: Founder mode has simple screens for the owner, Accountant mode has every report and return for your CA.
4. Pick your language from the language button at the top. Every Founder screen, and this guide, is available in English and Gujarati.

Want to look around first? Load a sample company from Data Management - Sample data, in a test company.

[Open this screen →](#) [← Previous](#) [Next →](#)

Screen: User guide

5. Detailed reference

The full reference from the app's Help, for the accountant or CA: setup to year-end close, every module and every return.

5.1 Setup Guide — Create Your Company → Close the Financial Year

This is the full lifecycle, in order: create the company, load opening balances, add your masters, run the year, then close it. If you're migrating from Tally, Zoho Books, QuickBooks, or a spreadsheet, jump straight to "**Migrating from Another System**" near the bottom — it lists exactly what data to have ready before you start.

1. Create the Company

1. A brand-new login opens the **Setup Wizard** automatically. It has 4 steps: **Company** (name, GSTIN, PAN, state, email, phone, address — State and PAN auto-fill from a valid GSTIN), **Financial Year** (start/end dates — India defaults to 1 Apr–31 Mar), **Modules** (GST / TDS / Payroll / Trader / Factory / Service Sector — toggle only what this business needs), and **Get Paid** (your UPI ID, so invoices carry a scan-to-pay QR from day one).
2. Skipped the wizard, or need to change something later? Everything it sets lives in **Company Settings**, including a **Launch Setup Wizard** button to re-run it.
3. Upload a **company logo** and **bank details** here too — both print on GST invoices.

2. Load Opening Balances

Every account in **Chart of Accounts** has an opening value. For a brand-new company with no prior books, leave these at zero and skip to Add Your Masters — there's nothing to carry forward.

1. For a business that already has books elsewhere (see the migration section below for the full data checklist), set each account's opening balance either by editing accounts one at a time, or in bulk via **Chart of Accounts → Import CSV** — the template's opening column is exactly this.
2. Open **Trial Balance** as soon as opening balances are in and confirm it shows **zero difference** (Dr = Cr) before you post a single real voucher. An out-of-balance opening position only gets harder to trace the more transactions pile on top of it.

Tip: Opening balances are entered once, right after company creation, before day-to-day vouchers begin. Fix any Trial Balance mismatch here — it is the cheapest point in the whole lifecycle to catch it.

3. Add Your Masters

1. **Customers & Vendors** — add each party with GSTIN, state, and currency (needed for correct IGST vs CGST/SGST and for foreign-currency invoices).
2. **Stock Items** (Trader/Factory only) — add each item with its opening quantity and opening value if you're carrying forward existing stock.
3. **Employees** (Payroll only) — add via **HR & Payroll → Import CSV** for a bulk load, or one at a time.
4. **Cost Centres & Departments**, if you track spend by project or team.

4. Run the Year

1. Post day-to-day **Vouchers** — Sales, Purchase, Payment, Receipt, Journal, Credit/Debit Notes.
2. File **GSTR-1** and **GSTR-3B** each period (if GST module is on); reconcile **GSTR-2B** against your purchase register.
3. Run **Period Close** (Compliance) at each month/quarter end — it is a checklist: depreciation posted, prepaid/accrual amortisation run, bank reconciled, GST set off and filed, TDS deposited, statutory dues paid, closing provisions passed.

5. Close the Financial Year

1. Open **Year-End Close** (Reports). It runs pre-close validation before letting you proceed: **hard checks** that block the close outright — Trial Balance tallies, every voucher is balanced, no voucher references a deleted

account and **soft checks** that warn but don't block, like entries dated after year-end or recurring templates not yet posted for the year.

2. Fix every hard check first the Close button stays disabled until they're clear.
3. Closing the year **automatically downloads a full backup**, then locks books up to the FY-end date (no entry before that date can be added, edited, or cancelled afterwards), rolls the company's financial year forward, carries closing balances into the new year as continuous opening balances, and snapshots this year's P&L for use as a prior-year comparative.

Tip: Books lock permanently up to the closed FY-end date once you confirm there is no in-app "reopen" action. Run through the hard/soft checklist carefully and keep the auto-downloaded backup before confirming.

Migrating from Another System (Tally, Zoho Books, QuickBooks, Excel)

Gather this **before** you start entering anything in MiyeeBooks. Pick a go-live date (typically the first day of a month or the FY), and pull every figure below **as of the day before** that date those are your opening balances.

1. **Closing Trial Balance** from the old system, account by account this is the single most important export. It becomes the opening column on your Chart of Accounts import.
2. **Customer & Vendor list** with GSTIN, state, and currency, plus their outstanding balances either one total per party (Debtors/Creditors), or invoice-wise if you want ageing to carry over exactly.
3. **Stock-in-hand:** item, quantity, and value as of go-live (Trader/Factory businesses only).
4. **Fixed asset register:** cost, accumulated depreciation, and written-down value per asset, if you'll use the Fixed Asset Register here.
5. **Bank balances** matching your last reconciled statement, not just the passbook figure.
6. **Outstanding statutory balances:** GST ITC carried forward, TDS deducted but not yet deposited, any PF/ESIC/PT dues pending.
7. **Employee YTD payroll figures** if you're migrating mid-financial-year needed to keep PF/ESIC/PT and Form 16 correct for the full year, not just the months since go-live.

Loading Migration Data Into MiyeeBooks

1. **Chart of Accounts: Import CSV** with columns code, name, type, group, schedule, opening, hsn, gstRate. The opening column IS your opening trial balance once every account is loaded with the correct signed balance, Dr equals Cr with no extra adjustment entry needed.
2. **Customers & Vendors: Customers & Vendors → Import CSV** with columns name, type, gstin, pan, state, address, city, pincode, email, phone, contactPerson, creditDays, creditLimit, balance, currency, msmeReg (state and PAN fill in from the GSTIN). The balance column is each party's opening outstanding customers as receivable, vendors as payable. It drives the party statements only; the Trial Balance sees the Sundry Debtors / Creditors account, so set that account's opening to the same total. **Data Health Check** flags any difference. If invoice-wise ageing matters, raise a historical Sales or Purchase voucher dated at go-live for each open invoice instead.
3. Anything else that isn't a simple account balance historical adjustments, a multi-line opening journal, whatever your old system can export as a transaction list goes through **Vouchers → Bulk Import Vouchers (CSV)**. Rows sharing the same date, type and reference group into one multi-line voucher, so an opening journal with 30 ledger lines is one CSV of 30 rows, all reference OPEN-2025, all type JV.
4. **Stock Items: Stock Items → Import CSV** with columns code, name, unit, category, hsn, gstRate, openingQty, openingValue, reorderLevel. As with parties, the opening values must add up to the Inventory accounts' opening Data Health Check compares them.
5. **Employees: HR & Payroll → Import CSV** for a bulk load.

Tip: Do the entire opening-balance load in one sitting, before posting a single real voucher for the new period, then check Trial Balance immediately. It must read zero difference before the year begins that's the checkpoint that confirms the migration data went in correctly.

5.2 Founder Mode, Valuation & Credit Score

MiyeeBooks has two modes, switched at the top right. **Founder** is for the owner: a home screen with big buttons and plain questions, no debits or credits. **Accountant** shows every report, return and setting. New companies start in Founder mode; each person's choice is remembered on their device. Founder mode can be shown in हिन्दी, ગુજરાતી, मराठी, தமிழ், తెలుగు or বাংলা with the language picker (🌐) beside it, in the everyday words traders and accountants use; Accountant mode, returns and reports stay in English. Translations live in src/i18n/translations.json.

Founder mode

1. **I sold** makes a GST invoice; **Billing counter** is quicker for walk-in customers.
2. **I bought** enters a supplier's bill.
3. **Money came in:** a customer paid (set against their oldest unpaid bills automatically), other income, your own money put in, or a loan.
4. **Money went out:** tap what you paid for (rent, electricity, transport...). If the bill shows GST and the supplier's GSTIN, it is booked so you can claim the GST back. Paying a supplier settles their oldest bills; money taken for yourself goes to drawings.
5. The home screen shows cash, bank, who owes you, what you owe, this month's sales, profit so far and what is due.

Working with your CA

Invite your accountant or CA (Settings → Invite my CA). Entries made in Founder mode are marked; in Accountant mode the dashboard lists them for review, and the CA can correct, mark them reviewed and file the returns from the same books.

What is my business worth?

1. Uses this year's figures from your books, scaled to a full year if the year is not over.
2. Values the business four ways: a profit multiple, an EBITDA multiple (less debt, plus cash), a 5-year discounted cash flow, and net assets. A business not yet in profit is valued on sales instead.
3. Pick your business type and adjust growth, the private-company discount and the return an investor expects; the multiples can be edited too.
4. **Open the full model with my numbers** fills the ValuMetrics model (3-statement forecast, DCF, scenarios, peers, VC method, PDF report) with your actuals and drivers from your own ratios.

Tip: This is an indicative estimate for planning. Issuing or transferring shares and FEMA, Companies Act or Income-tax purposes need a registered valuer or merchant banker.

My credit score for a loan (MSME Credit Score & Report)

Scores the business out of 100 the way a bank or NBFC appraises a small borrower, and prints a **Credit Analysis Report** to share with the lender.

1. **A. Scale & track record (15)** - annual turnover and how many months / years of books there are.
2. **B. Growth & profitability (25)** - sales growth over the last closed year, EBITDA margin and net profit margin.
3. **C. Financial risk (30)** - TOL/TNW (benchmark 3, at most 4), current ratio (1.33), DSCR (1.25; enter the yearly loan instalments for an exact figure) and the working-capital cycle.
4. **D. Statutory compliance (20)** - GST, TDS, PF / ESIC and income-tax filed on time over 12 months, from What's due. Mark each return done with its filing date.
5. **E. Banking & books (10)** - share of receipts through the bank, bank statement reconciled, books kept every month.
6. Grades run from **MB-1** (highest) to **MB-8**. Negative net worth caps the score at 40, a return more than 90 days overdue at 60, losses in two of three years at 50.

7. The report adds the borrower profile, 3-year figures, ratio analysis against bank benchmarks, the compliance record and an indicative working-capital limit by the **Nayak Committee turnover method** (20% of projected turnover as bank finance, 5% promoter margin) and **Tandon method II** (MPBF).
8. **Two reports:** a one-page **Summary** for the loan officer's first look, and the **Detailed credit report** (executive summary, borrower profile, year-wise figures, ratios, score computation, working capital, every filing with its ARN, banking conduct, data audit, risks, grading scale and a declaration to sign).
9. **Data audit:** 20 sanity checks before a lender relies on the score - trial balance, one-sided entries, unknown ledgers, unposted or future-dated entries, negative cash, bank or stock, wrong-side debtors / creditors, suspense, missing depreciation, sales booked by journal, output GST rate, last year's snapshot against the books, cash receipts of ₹2 lakh or more, cash expenses above ₹10,000, bank reconciliation and ARNs on filings. A failed check makes the score provisional.
10. With a year of books, profit and loss is read for the **12 months to the date**, as lenders do, rather than this year scaled up.
11. To see it at its best: **Backup / export → Load Credit-Ready Sample** loads Shree Asha Foods Pvt Ltd, with clean books and every return filed on time (score about 90, MB-1).

Tip: A self-assessment from unaudited books with MiyeeBooks' own weights - not a CRISIL / CARE / ICRA rating or a CIBIL MSME Rank. Lenders will still check the bureau, GST returns, bank statements and audited accounts.

5.3 Getting Started with MiyeeBooks

MiyeeBooks is a complete MSME business suite - accounting, compliance, credit score, valuation and insights - that runs entirely in your browser. No server, no installation your data lives in your browser's localStorage and can be backed up to JSON or Google Drive.

First-Time Setup (5 minutes)

1. Go to **Company Settings** → Enter your company name, GSTIN, PAN, address, FY dates.
2. **Configure Modules** in the Module Configuration card enable GST, TDS, Payroll, Trader, Factory, or Service Sector based on your business type. Click **Save Settings** and the sidebar adapts.
3. Upload your **company logo** (PNG/JPG, max 500KB) it appears on invoices and reports.
4. Add **bank details** (A/c No, Bank, IFSC) printed on GST invoices.
5. Review the **Chart of Accounts** 40+ accounts are pre-loaded (Schedule III aligned). Add/edit as needed.
6. Add your **Customers & Vendors** with GSTIN, state code, and currency.
7. Start posting **Vouchers** Sales, Purchase, Payment, Receipt, Journal.

Navigation

The left sidebar organizes all modules. Click any item to open it. The top bar shows your company name, GSTIN, and financial year at all times.

5.4 Module Setup Activate Your Business Modules

MiyeeBooks is designed for every type of MSME manufacturers, traders, service providers, and mixed businesses. You only see the features your business needs. Everything else stays hidden to keep the interface clean.

How to Configure Modules

1. Go to **Company Settings** from the sidebar (Masters section).
2. Scroll to the **Module Configuration** card (below Company Logo).
3. Click any module card to **toggle it on or off** the card lights up in colour when active.
4. Click **Save Settings** the sidebar updates to show/hide relevant sections.

Available Modules

1. **GST Module**  Unlocks: GSTR-1 (outward supplies return), GSTR-3B (summary return with ITC), GSTR-2B Reconciliation. Mandatory if your business is GST registered.

2. **TDS Module §** Unlocks: TDS Sections master (rates, thresholds, linked ledgers), Apply TDS on vouchers, TDS Deducted Report (Form 26Q / 24Q data). For businesses that deduct TDS on payments.
3. **Payroll Module 😊** Unlocks: Employee Master (with salary structure, PF/ESIC/PT setup), Run Payroll (monthly payroll with JV posting), Payslips (printable A4 payslip). For businesses with salaried employees.
4. **Trader Module 📦** Unlocks: Stock Items master, Stock Ledger (item-wise movement report), Inventory Movements log. Automatically tracks stock-in on Purchase vouchers and stock-out on Sales vouchers. For retail / wholesale businesses.
5. **Factory Module ⚙️** Unlocks everything in Trader Module PLUS: Bill of Materials (BOM), Production Orders (RM consumption → FG production). For manufacturing businesses. Can be used together with Trader Module.
6. **Service Sector ☺** Marks your business as a service provider. SAC code defaults are prioritised, RCM tracking is highlighted, and service-specific COA groups are recommended. For IT, consulting, agencies.

Which Modules Should I Enable?

1. **Pure Service Business (IT/Consulting/Agency):** GST + TDS + Payroll + Service Sector.
2. **Retail / Wholesale Trader:** GST + TDS + Payroll + Trader Module.
3. **Manufacturer:** GST + TDS + Payroll + Factory Module (includes Trader capabilities).
4. **Manufacturer + Retail:** GST + TDS + Payroll + Factory + Trader both inventory tracks run in parallel.
5. **Sole Proprietor / Freelancer:** GST + TDS only. Keep Payroll off unless you have employees.

Tip: Core accounting Vouchers, Day Book, Trial Balance, P&L, Balance Sheet, Cash Flow, Ledger Statement, Debtors/Vendor Statements, Forex, MIS are ALWAYS available regardless of modules. Modules only control the specialised sections.

5.5 Chart of Accounts

The Chart of Accounts (COA) is your ledger master every financial transaction hits one or more accounts here.

How to Use

1. Go to **Chart of Accounts** from the sidebar.
2. Use the **Search** box or **Type filter** (Asset / Liability / Equity / Income / Expense) to find accounts.
3. Click **+ New Account** to add a custom account. Enter code (unique number), name, type, group, and opening balance.
4. Each account is tagged with a **Schedule III head** (PPE, Trade Payables, Revenue, etc.) for automatic financial statement mapping.
5. Accounts with GST rates (e.g., Sales 18%) auto-calculate tax in invoices.

Pre-loaded Account Groups

Assets: Fixed Assets, Investments, Inventories, Trade Receivables, Cash & Bank, GST ITC. Liabilities: Borrowings, Trade Payables, GST/TDS/PF/ESIC Payable. Income: Revenue from Operations, Other Income. Expenses: Materials, Employee Benefits, Finance Costs, Depreciation, Other Expenses.

Tip: Do NOT delete accounts that have voucher entries posted against them the system will block you.

5.6 Customers & Vendors

The Party Master holds all your customers and vendors with GSTIN, state, and currency information essential for GST compliance.

1. Click **+ New Party** → Fill name, type (Customer/Vendor), GSTIN (15 chars), state, state code.
2. For **foreign parties**, set currency to USD/EUR/GBP etc. and state to "Outside India".
3. For **unregistered dealers**, leave GSTIN blank they'll be tagged as URD automatically.
4. The state code determines **inter-state vs intra-state** supply IGST vs CGST/SGST split.

Tip: State code "24" = Gujarat. If your company is 24 and customer is 27 (Maharashtra), the invoice will auto-apply IGST instead of CGST+SGST.

5.7 Vouchers & Entries

Vouchers are the heart of the system. Every financial transaction is a voucher with double-entry lines (Debit = Credit).

Voucher Types

1. **Sales (SAL)** Create a GST tax invoice. Add line items with HSN, qty, rate, GST%. System auto-generates Dr Debtor / Cr Sales + GST Output lines.
2. **Purchase (PUR)** Record purchase invoice. Add items similarly. Dr Purchase + GST ITC / Cr Creditor. You can **apply TDS** on purchases.
3. **Payment (PAY)** Record payment to vendor/expense. Pick bank account and contra account.
4. **Receipt (REC)** Record receipt from customer. Pick bank and income/debtor account.
5. **Journal (JV)** General journal entry with manual Dr/Cr lines. Used for adjustments, provisions, depreciation, payroll.
6. **Contra (CON)** Cash-to-bank or bank-to-bank transfer.
7. **Credit Note (CRN)** Sales return or discount. Works like reverse Sales. Pick **Against Sales Invoice** to link it to the original bill (its outstanding reduces automatically everywhere), or leave it on **Self** for a general adjustment.
8. **Debit Note (DBN)** Purchase return. Works like reverse Purchase. Same **Against Purchase Invoice / Self** choice linking it helps purchase-side reconciliation and keeps Bill-wise Ageing accurate.

TDS in Vouchers

When posting Purchase, JV, or Payment vouchers, check "**Apply TDS**" at the bottom. Select the TDS section rate and amount auto-calculate. The TDS amount credits the linked TDS Payable ledger. Net payable = Invoice amount – TDS.

Printing & Sharing Invoices

Click  **PDF** on any Sales/Purchase/CN/DN row. The invoice opens in a new window with  **WhatsApp** and  **Email** buttons (pre-filled message attach the saved PDF) plus Print/Save-as-PDF. Use  **e-Inv** to download the IRP e-invoice JSON.

UPI Pay-Now QR on Invoices

Set your **UPI ID** in Company Settings (next to Bank Details). Every sales invoice then prints a  **Scan & Pay QR** with the exact invoice amount and number pre-filled - customers scan with GPay/PhonePe/Paytm/BHIM and pay instantly. **Important:** it must be your **real, active** UPI ID - UPI apps verify the payee, so a made-up/demo ID shows "payee not registered". After saving, print one invoice and test-pay yourself ₹1. (QR renders when online; the UPI ID always prints as text.)

Works on Mobile

On phones and small screens the sidebar becomes a  **menu**, dashboards stack into two columns, and tables scroll sideways - check cash, chase payments or raise an invoice from anywhere.

Invoice Templates (10 designs)

Company Settings → **GST Invoice Template** now offers **10 templates across 5 layouts**: **Classic** (dark header band 5 colourways), **Modern** (full-colour header, soft cards Blue/Teal), **Minimal Mono** (letterhead-style thin rules), **Elegant Gold** (centered serif with double rules) and **Boxed Navy** (framed page with accent side-band). Every invoice also prints the **Due Date** (invoice date + the customer's credit days), the **e-Invoice IRN/Ack strip** when the voucher carries an IRN, amount in words, HSN summary, bank details, a declaration and E.&O.E.

Time-savers

1.  **Copy** duplicate any voucher into a new one, pre-filled, so you only change what differs. Great for repeat invoices/payments.
2.  **Recurring monthly** tick this on a voucher (rent, salary, AMC, subscription invoices). The Dashboard then reminds you each month and re-posts it with one click.
3. **Search & filter** the Vouchers list has a search box (number, party, narration, reference) and pages 50 at a time.
4. **Configurable numbering** set a custom prefix / FY / digit format per voucher type in Company Settings → Voucher Numbering Series.

Tip: The system checks Dr = Cr before posting. If your entry is unbalanced, fix it before posting. Closed/locked periods (Year-End) block back-dated entries.

5.8 Advanced & New Features

Beyond core accounting, MiyeeBooks includes analysis and automation tools to save time and add insight.

Valuation / Financial Model

1. **Overview** historical & run-rate revenue/EBITDA (pulled from closed-year snapshots + your current run-rate), historical CAGR, and a **football-field chart** blending DCF and comparable-multiple ranges into one view.
2. **DCF Model** a 5-year free-cash-flow-to-firm projection with editable growth, margin, tax, D&A, CapEx and working-capital assumptions; choose **Gordon Growth** or an **exit-multiple** terminal value; a sensitivity table shows how the discount rate swings the answer.
3. **Comparables** apply EV/Revenue and EV/EBITDA multiple ranges (from recent deals or listed peers) to your trailing financials for an implied valuation range.
4. **Funding Round** standard priced-round math (pre/post-money, dilution %, price/share, new shares) plus the **VC Method** (exit value ÷ target multiple) as an early-stage sanity check.
5. This is a founder's working model, not a substitute for a Registered Valuer's report - Companies Act, FEMA and Income-tax filings need one.

CFO Dashboard & MIS

1. **13-Week Cash Forecast** weekly cash projection: receivables collect on due date (invoice + credit days), payables go out likewise, plus recurring entries, average payroll and the next GST/TDS dues. Highlights the lowest-cash week and warns of a projected gap the classic CFO survival tool.
2. **Cash Runway & Burn** the CFO Dashboard now shows your average monthly burn, months of runway at the current burn rate, average monthly revenue and cash on hand the metrics investors and founders watch first.
3. **DSO vs DPO trend** a month-by-month chart of collection days (DSO) vs payment days (DPO) with the net cash gap, so you can see your working-capital cycle improving or slipping.
4. **MIS Pack (Excel)** one click exports a multi-sheet workbook (KPIs, monthly trend, top parties, expense breakdown) ready for a board or investor update.
5. **PDF Bundle** one click opens a print-ready bundle (cover, financial summary, Profit & Loss, Balance Sheet, cash position) save as a single PDF for your board pack or bank.
6. **Group Consolidation** (holding + subsidiaries) your **first company is the Holding**; when adding more companies just pick "**Subsidiary of ...**" - the group links automatically. The Consolidation page shows a combined CFO dashboard plus **full consolidated Trial Balance, P&L and Balance Sheet** - account-by-account with a column per entity, an Eliminations column and the consolidated figure. Needs cloud sign-in.
7. **Intercompany eliminations** add the other group company as a party **with its GSTIN** in each entity's books; the Eliminations tab then auto-matches intercompany sales ↔ purchases and receivables ↔ payables, eliminates the **matched** amount (mismatches are flagged, never silently removed) and the toggle applies it across all consolidated statements. Unrealised stock profit / minority interest still need manual JVs (AS-21).
8. **Smart entry suggestion** pick a party on a new voucher and a  chip offers the last similar entry - one click copies the items, accounts, narration and TDS setup with today's date and a fresh number.

Fund Flow & Duplicate Guards

1. **Fund Flow Statement** the sources-and-applications view banks/CAs ask for: funds from operations (profit + depreciation), capital raised, loans, fixed-asset purchases/sales, reconciled to the change in working capital (with an opening-vs-closing WC schedule).
2. **Duplicate guards** the party form flags a GSTIN already used by another party; a Payment/Receipt warns if a near-identical one (same party + amount, within 4 days) already exists - catching double payments.
3. **Recurring catch-up** if a recurring entry was missed for several months, the Dashboard shows "N months due" and posts one for every missed month in a click.

Analysis Reports (Account Manager)

1. **Budget vs Actual** set an annual budget per P&L account; the report pro-rates it to the period and shows favourable/adverse variance. Click Save Budgets to keep them.
2. **Profitability Analysis** revenue and gross margin by Item, Customer, or HSN. COGS is estimated from your average purchase rate per HSN/item.
3. **P&L Monthly Trend & Compare PY** see month-by-month P&L and prior-year comparison.

Sales Pipeline & Collections

1. **Quotations & Challans** (Accountant menu) create a Quotation or Proforma Invoice, print/WhatsApp it, track its status (Draft → Sent → Accepted), then click → **Invoice** to convert it into a posted GST sales invoice in one click - no re-typing. Delivery Challans cover goods sent without an invoice (job work / approval).
2. **Collections / Reminders** lists every invoice past the customer's credit period with one-click  **WhatsApp** /  **Email** payment reminders. The tone escalates automatically: gentle (≤15 days) → firm (≤45) → final notice (cites MSMED-Act interest).
3. **Credit control** when you raise a sales invoice, a banner warns if the customer would exceed their credit limit or already has overdue bills.
4.  **e-Way** on sales rows over ₹50,000, downloads the NIC e-Way Bill bulk-upload JSON (you'll be prompted for vehicle no. / distance - leave blank to fill on the portal).

Stock Valuation & Alerts

1. **Stock Valuation** (Cost Accountant → inventory) weighted-average cost per item; production orders absorb the consumed material value into finished goods. Shows computed vs book value and posts the **closing-stock JV** (Dr/Cr Inventory ↔ Changes in Inventories) in one click so the P&L reflects true COGS.
2. **Low-stock alert** the Dashboard flags items at or below their reorder level.

Faster, Safer Data Entry

1. **Duplicate-number warning** the voucher screen flags in red if another live voucher of the same type already uses the number you typed, so you catch double entries before posting.
2. **GSTIN checksum validation** when you type a 15-char GSTIN on a party or in Company Settings, MiyeeBooks verifies the official check digit and shows ✓ Valid / ✗ Invalid checksum instantly. The Data Health Check also batch-validates every stored GSTIN.
3. **Auto-Balance** on manual (JV/Payment) entries, one click sets the balancing figure (net of TDS).
4. **Bulk CSV import & Duplicate voucher** import many vouchers from a template, or copy any existing voucher as a starting point.
5. **Function keys (Tally-style)** F4 Contra · F5 Payment · F6 Receipt · F7 Journal · F8 Sales · F9 Purchase open a new voucher of that type from anywhere; Esc closes the voucher window.
6.  **Attachments** attach up to 3 bill/receipt images or PDFs (400 KB each) to any voucher; a paperclip shows on the voucher list and files open in a new tab.
7.  **Dark mode** toggle from the top bar; remembered per browser.

Fixed Assets & Period-End (Cost Accountant)

1. **Fixed Asset Register** record assets and compute depreciation under both Companies Act (WDV/SLM, day-prorated) and Income-Tax (block WDV, 180-day half rule). One click posts the depreciation JV.
2. **Prepaid Amortization** spread a prepaid expense (insurance/AMC/rent) over N months; "Post N due" auto-posts each month's Dr-expense / Cr-prepaid JV.

Local Storage Upgraded (IndexedDB)

Local-mode data now lives in **IndexedDB** (hundreds of MB) instead of localStorage (~5 MB cap) - years of vouchers and attachments fit safely. Your existing data **migrates automatically** the first time you open the app after this upgrade; nothing to do. If the browser blocks IndexedDB (some private modes), the app quietly falls back to localStorage. Cloud sync is unchanged.

Data Health & Closing (Auditor)

1. **Data Health Check** live checks: Trial Balance tallies, no unbalanced/orphan/empty vouchers, no duplicate numbers, GST posted to GST ledgers, negative cash, data size. Run it before filing or year-end.
2. **Audit Trail** every create/edit/cancel/import logged with user & timestamp.
3. **Year-End Closing** locks the FY, carries balances forward, downloads a backup.

Tip: Reports always tally: Trial Balance, Balance Sheet and Cash Flow derive totals from account TYPES (not fixed codes), so they stay correct even if you restructure your chart of accounts.

5.9 Compliance & Tax Tools

Compliance Calendar

Every filing and payment due in the last 45 / next 90 days with that period's amount from your ledgers: GSTR-1 and GSTR-3B (monthly, or **QRMP**: PMT-06 by the 25th, quarterly GSTR-1 by the 13th, GSTR-3B by the 22nd / 24th by state), TDS deposit (7th; March by 30 April), TDS statements and certificates, PF / ESIC (15th), professional tax, advance tax, GSTR-9 and the income-tax return. Mark each one **✓ Done** with the date and ARN / challan number; TDS statements are done once their receipt number is entered, GSTR-3B once the month is closed. **Add to my calendar** downloads the pending dates for Google / Outlook / phone with a reminder two days before, and **Desktop reminders** shows a notification once a day for anything due within 3 days. The dashboards show what is overdue or due this week.

Period Close

Month/quarter-end helper: computes the **GST ITC set-off** head-wise (CGST/SGST/IGST) and posts the set-off JV with one click, plus a close checklist that jumps you to depreciation, amortization, bank reco, GSTR-3B, TDS and statutory dues.

Advance Tax Estimator

1. **How the income is derived:** YTD Income – Expenses from your books (Apr → today) = profit for the months elapsed, then **annualised** ($\times 12 \div \text{months}$) to project the full year. You can switch to "Use YTD only" or "Enter manually".
2. **Add extra estimated income** and **deduct extra estimated expenses** for the rest of the year to fine-tune the projection.
3. Pick the entity rate (25% MSME, 22% 115BAA, 15% 115BAB, 30% firm/other, or custom), add surcharge and 4% cess, less TDS credit and advance tax already paid the instalment schedule (15 Jun/Sep/Dec/Mar) shows what to pay by each date.

GST & TDS Returns

1. **GSTR-1** generate the outward-supplies return: B2B (4A) grouped by buyer GSTIN with one line per rate, SEZ supplies with/without IGST (6B) and deemed exports (6C) - set the buyer's *GST Recipient Type* on the party - B2CL (inter-state B2C over ₹1 lakh; ₹2.5 lakh for invoices up to 31-Jul-2024), B2CS by place of supply + rate, exports by WPAY/WOPAY, nil-rated lines in Table 8, credit/debit notes (small unregistered notes are netted

into B2CS as the portal requires), HSN split into B2B / B2C (services as UQC NA), and Table 13 document ranges per series with cancelled numbers counted. Export the **GSTN portal JSON** (iamt/camt/samt, MMYYYY period) or the **Offline-Tool Excel** in the V2.1 template layout (summary rows 1-3, headers row 4, data from row 5, GSTN place-of-supply spellings) to import into the Returns Offline Tool. A **Check before filing** panel lists invalid GSTINs, missing HSN codes and exports without shipping bills.

2. **GSTR-3B** summary return built from the same engine as GSTR-1 (so 3.1 always agrees with GSTR-1), ITC from the input-GST ledgers (purchases and expenses), Rule 88A set-off and a books-vs-return reconciliation. **Export JSON** writes the same file the GSTN GSTR-3B Excel Utility V5.8 generates (every table and head, Table 3.2 only for periods before November 2025); **Utility Excel** puts each figure in the same cell as the utility's GSTR-3B sheet.
3. **GSTR-2B Recon.** upload the portal 2B (JSON or Excel); bills are matched across months, with probable matches to confirm, missing bills to book and the ITC for GSTR-3B Table 4.
4. **GST 3-Way Recon** compares your **Books** (GST ledger postings) vs **GSTR-1** (from invoices) vs **GSTR-3B** (type in what you filed) side by side, and flags mismatches before you file - a books-vs-GSTR-1 gap usually means an invoice's tax never hit the GST ledgers.
5. **GSTR-9 Annual** yearly outward / ITC / tax summary.
6. **TDS** apply TDS on vouchers (with the 206AB higher-rate toggle for non-filers); the TDS Report gives the deducted register; **TDS Return (Form 138/140)** prepares the quarterly statement - Form 140 / 138 from FY 2026-27 (26Q / 24Q before) - from vouchers and payroll, with a challan register (BSR code, challan no., date), each deductee row tagged to a challan, interest for late deposit, PAN and TAN checks, and an Excel export laid out for the RPU / TRACES. Add your TAN and the person responsible in Company Settings.
7. **Bank Reconciliation** import the statement as downloaded from net banking (Excel XLS/XLSX or CSV): the table is found below the bank's account details, Withdrawal/Deposit, Debit/Credit or Amount + Dr/Cr columns and any date format are read, and the running balance is checked. ⚡ **Auto-match** pairs lines with entries on the same bank ledger (same amount and side, within 7 days, reference match first); anything left can be matched by hand or posted as a new entry, with keyword rules learnt for next time.
8. **HSN / SAC Rate Finder** search GST 2.0 rates; the rate auto-fills when you type an HSN on an invoice line.

MSME Dues - Sec 43B(h)

Tracks unpaid purchase bills owed to vendors you have tagged as MSME (fill the **MSME / Udyam Reg. No.** on the vendor master). Any amount overdue beyond the MSMED-Act limit (**45 days** with a written agreement, else 15) is **disallowed as a deduction u/s 43B(h)** until actually paid clear these before 31-Mar to avoid the add-back. Toggle the 45/15-day limit and export to Excel.

Startup Reliefs & ROC

A startup-focused panel: records your **incorporation date**, **DPIIT**, **Udyam**, **CIN** and angel-tax (Form-2) status, then shows which reliefs you likely qualify for **DPIIT recognition**, **Sec 80-IAC 3-year tax holiday**, **Sec 56(2)(viib) angel-tax exemption**, **Sec 79 loss carry-forward**, **Udyam benefits** plus a tickable **ROC / statutory annual-filing checklist** (INC-20A, ADT-1, AOC-4, MGT-7/7A, DPT-3, DIR-3 KYC, ITR). Informational confirm eligibility with a professional.

5.10 Registers Ledger, Debtors & Vendor Statements

The Registers section provides detailed account-level and party-level statements essential for day-to-day reconciliation, audit support, and sending balance confirmations to customers or vendors.

Ledger Statement

1. Go to **Registers → Ledger Statement**.
2. Select any **Chart of Accounts** account from the dropdown (all 40+ accounts available).
3. Set the **From and To** date range defaults to your financial year.
4. The report shows: **Opening Balance** (computed from all transactions before the "From" date), then every transaction (Voucher No, Type, Narration, Dr, Cr) in date order, with a running balance column.
5. **Closing Balance** row at the bottom with totals.
6. Click  **CSV** to export or  **Print** for a hard copy.

Debtors Statement

1. Go to **Registers → Debtors Statement**.
2. Select a **Customer** from the dropdown (only parties with type Customer or Both are listed).
3. Set the date range. The statement shows: Sales (SAL) as Debit, Receipts (REC) and Credit Notes (CRN) as Credit, with running outstanding balance.
4. Click **Show Confirmation Letter** a formal **Balance Confirmation Letter** is generated on your company's letterhead with the debtor's address, closing balance amount, and dual signature blocks (your authorised signatory + debtor's confirmation).
5. Print the letter, get it signed by the debtor, and file it required during statutory audit as third-party confirmation.

Vendor Statement

1. Go to **Registers → Vendor Statement**.
2. Select a **Vendor**. The statement shows: Purchases (PUR) as Credit (amount payable), Payments (PAY) and Debit Notes (DBN) as Debit.
3. Click **Show Confirmation Letter** for a formal **Vendor Balance Confirmation** letter same format as Debtors but styled for payables.
4. Vendor confirmations are required by auditors for accounts payable verification.

Tip: Run Debtors + Vendor Statements at year-end (31st March). Send confirmation letters to all parties with outstanding balances above your materiality threshold. File the signed copies with your CA.

5.11 Inventory Module Stock Items & Stock Ledger

The Inventory Module tracks your physical stock what came in, what went out, and what you have on hand. Enable the **Trader Module** in Company Settings to activate it.

Setting Up Stock Items

1. Go to **Inventory → Stock Items**.
2. Click **Add Item** fill Item Code (unique), Item Name, Category, Unit of Measure, HSN/SAC code, and GST Rate.
3. **Categories:** Raw Material, Semi-Finished, Finished Goods, Consumable, Packing Material, Trading Goods, Service.
4. Set **Opening Qty** (stock on hand at the start of your accounting period) and **Opening Value** (for valuation).
5. Set **Reorder Level** the Stock Ledger will flag items in red when they fall below this threshold.

How Stock Moves Automatically

1. **Purchase Voucher (PUR)** → Stock In: Add **Stock Lines** at the bottom of the voucher select item, qty, rate. The purchase increases inventory.
2. **Sales Voucher (SAL)** → Stock Out: Add Stock Lines similarly. The sale decreases inventory.
3. Stock movements are recorded in the **stockLines[]** array on the voucher separate from the accounting lines.

Stock Ledger Report

1. Go to **Inventory → Stock Ledger**.
2. Select a **Stock Item** and date range.
3. See: Opening balance (qty), every In/Out movement with reference and narration, running balance qty.
4. 4 summary cards: Opening / Total In / Total Out / Closing Balance closing shown in red if below reorder level.
5. Export to CSV or Print.

Inventory Movements

Go to **Inventory → Inventory Movements** for a consolidated log of ALL stock movements across ALL items purchases, sales, production consumptions, and FG output. Filter by date, item, or movement type. CSV export available.

Batch & Expiry

1. On a stock item tick **Track batches & expiry** and set the shelf life (and how many days before expiry to warn).
2. Purchases and sales returns record the **batch no., manufacturing and expiry date** on each line (expiry fills from the shelf life). Production orders give the finished goods a batch.
3. Sales pick a batch, or leave it on **auto** and the oldest-expiry stock is used first (FEFO) - expired batches are never picked. The batch prints on the invoice.
4. **Inventory → Batch & Expiry** lists stock by batch with expired / expiring status and value; the dashboard warns too.
5. **Write off** expired or damaged stock: a journal at average cost (Dr Stock Written Off, Cr Inventory) and, if credit was taken, the input GST reversed (s.17(5)(h)) - GSTR-3B shows it in Table 4(B)(1).

Billing Counter (POS)

1. Set each item's **selling price, barcode** and whether the price includes GST (Stock Items).
2. **Accountant → Billing Counter**: scan or type to add items, change qty / price / discount, take Cash, UPI (with a pay-by-QR if your UPI ID is set) or Card, or split them. Change is worked out for cash.
3. **F9** or **Ctrl+Enter** completes the sale and prints an 80 mm or 58 mm receipt.
4. Walk-in sales go straight to cash / bank. Add the customer's GSTIN for a B2B tax invoice (IGST if they are in another state); a saved customer can also buy on account.
5. Counter bills are sales invoices in their own series (POS/26-27/00001...), so GSTR-1, the HSN summary, documents issued, stock and batches all update. Today's bills and the cash in the drawer are listed below the counter.

Tip: The Inventory Module is physical quantity-based. For financial valuation (FIFO, weighted average), pass a Journal Voucher to adjust the Inventory account in the COA.

5.12 Factory Module BOM & Production Orders

The Factory Module is for manufacturing businesses. It tracks the conversion of Raw Materials into Finished Goods via Bill of Materials (BOM) and Production Orders. Enable the **Factory Module** in Company Settings to activate it.

Bill of Materials (BOM)

1. Go to **Inventory → Bill of Materials**.
2. Click **New BOM**.
3. Select the **Finished Good item** (must have category = Finished Goods or Semi-Finished in Stock Items).
4. Set the **Yield Qty** how many units of FG this BOM produces per production run.
5. Add **Components** (Raw Materials): select item + quantity required per yield. Repeat for all RM components.
6. Click **Save BOM**. You can create multiple BOMs for different products.

Production Orders

1. Go to **Inventory → Production Orders** and click **+ New Production Order**.
2. Enter the **PO Number** (auto-generated as PO-0001, PO-0002...), date, and how many units of FG you want to produce.
3. Select the **BOM** the system immediately **auto-calculates RM consumption** quantities proportionally (e.g. if BOM yields 100 units and you order 250, all RM quantities are multiplied by 2.5).
4. Select the **Finished Good item** (auto-filled from BOM).

5. Click **Save Production Order** it is created in **Draft** status.
6. Review the consumption table and click  **Post** status changes to **Posted** and stock quantities are updated: RM items are reduced, FG item is increased.

How Production Feeds the Stock Ledger

1. When a Production Order is **Posted**, the system records a **Consumption** movement (Out) for each RM component in the Stock Ledger.
2. The Finished Good item gets a **Production** movement (In) for the FG qty produced.
3. These movements appear in both the **Stock Ledger** (item-wise) and **Inventory Movements** (consolidated log).

Tip: For work-in-progress (WIP) accounting, pass a Journal Voucher: Dr WIP Account → Cr Raw Material Account when consuming RM, and Dr Finished Goods → Cr WIP when completing production. This maintains your Balance Sheet inventory values.

5.13 GSTR-1 Outward Supplies Return

GSTR-1 is your statement of outward supplies all sales invoices, credit/debit notes, and exports for the period. MiyeeBooks auto-generates it from your Sales vouchers with zero manual entry.

Period Selection

1. Use the **Monthly / Quarterly (QRMP)** toggle at the top to switch between return modes.
2. For **monthly**: pick the calendar month. For **QRMP**: select Q1 (Apr–Jun), Q2 (Jul–Sep), Q3 (Oct–Dec) or Q4 (Jan–Mar).
3. All tables and totals update instantly for the selected period.

Tables (Tabs)

1. **Table 4A B2B**: Sales to registered GST customers. Shows GSTIN, place of supply, reverse charge flag, taxable value, IGST/CGST/SGST. Subtotal row at the bottom.
2. **Table 5 B2CL**: Inter-state unregistered invoices with value > ₹2.5 lakh. Auto-detected from vouchers where party has no GSTIN + is inter-state + invoice > ₹2.5L.
3. **Table 6A Exports**: Foreign party sales (zero-rated). Marked EXPWOP (without payment). Shipping bill fields shown for manual entry.
4. **Table 7 B2CS**: All other unregistered supplies grouped by Place of Supply and GST Rate for portal-ready aggregate filing.
5. **Table 9B CDN**: Credit Notes and Debit Notes split into CDNR (registered) and CDNUR (unregistered) sub-tables.
6. **Table 12 HSN**: HSN/SAC-wise summary with UQC, total value, taxable value, tax split. Grand total row included.
7. **Summary tab**: One-page summary matching the actual GSTR-1 PDF format table-wise record count and tax amounts.

JSON Export for Portal Upload

1. Click  **Export JSON** at the top right.
2. A GSTN-compatible `gstr1.json` file is downloaded instantly.
3. Log in to **gst.gov.in** → **Returns** → **GSTR-1** → **Prepare Offline** → Upload this JSON.
4. The JSON includes B2B, B2CS, Exports (EXP), CDNR, and HSN sections in the GSTN schema.

Tip: Ensure every Sales voucher has a Place of Supply filled in this drives IGST vs CGST+SGST and determines which B2C table the invoice falls into.

5.14 GSTR-3B Monthly/Quarterly Summary Return

GSTR-3B is the consolidated summary return you file before paying GST. MiyeeBooks computes every table automatically from your vouchers and applies the correct ITC utilisation order as per CGST Rules.

Period & Summary Cards

1. Use the **Monthly / Quarterly (QRMP)** toggle and picker at the top.
2. Four cards show: **Output Tax Liability**, **ITC Available**, **ITC Utilised**, and **Net Cash to Pay** at a glance.

Table 3.1 Outward Supplies

Five rows auto-populate: (a) Taxable outward net of credit notes; (b) Zero-rated (exports); (c) Nil/Exempt; (d) Reverse charge inward; (e) Non-GST. Values are credit-note-adjusted automatically.

Table 3.2 Interstate Supplies

Breaks down interstate taxable supplies from 3.1(a) into supplies to: Unregistered Persons, Composition Dealers, and UIN Holders as required on the GSTN portal.

Table 4 Eligible ITC

1. **Section A** ITC Available: Import of goods (1), Import of services (2), RCM (3), ISD (4), All other ITC from purchase register (5).
2. **Section B** ITC Reversed: Rule 38/42/43, Section 17(5) blocked credits, others.
3. **Section C** Net ITC Available (A – B) highlighted in green, feeds into the payment table.

ITC Utilisation Order (Rule 88A)

MiyeeBooks applies the legal order: **1.** IGST ITC → IGST liability first → then CGST → then SGST. **2.** CGST ITC → CGST liability only. **3.** SGST ITC → SGST liability only. Each column in Table 6.1 shows exactly how much ITC was used from each source.

Table 5 & 5.1

Table 5 captures nil/exempt and non-GST inward supplies (inter-state and intra-state). Table 5.1 shows interest and late fee payable for previous periods enter manually if applicable.

Table 6.1 Payment of Tax

Detailed payment table showing for each of IGST / CGST / SGST: Tax Payable, ITC used from IGST pool, ITC used from CGST pool, ITC used from SGST pool, and final Cash to Pay. Grand total row in green.

Tip: If your IGST ITC exceeds IGST liability, the excess offsets CGST first, then SGST this is the Rule 88A cross-utilisation and is built-in to MiyeeBooks.

5.15 GSTR-2B ITC Reconciliation

GSTR-2B is the ITC statement the portal builds each month from what your suppliers filed. Matching it with your purchase bills tells you which credit you can claim in GSTR-3B (Rule 36(4)) and which suppliers to chase.

Loading GSTR-2B

1. **gst.gov.in** → **Returns** → **GSTR-2B** → pick the period → **Download JSON** (best) or the Excel.
2. In MiyeeBooks: **GSTR-2B Recon.** →  **Upload**. The JSON carries its own return period; for the Excel, pick the month first.
3. Every table is read: B2B, amendments (B2BA), credit / debit notes (CDNR, CDNRA), ISD and imports (IMPG, IMPGSEZ), with the ITC-availability and reverse-charge flags.
4. Load each month as it is generated - matching runs across all months, so a bill your supplier filed late is matched in the later 2B automatically.

What the statuses mean

1. **Matched:** same supplier GSTIN, bill number and type (numbers are compared without separators, case or leading zeros, so "ST/0042" = "st-42"). The supplier's bill number is the **Reference** on your purchase voucher.
2. **Probable match:** same supplier and tax (within ₹1), dates within 5 days, and the bill numbers share a number - check and press **✓ Confirm**.
3. **Amount differs:** found, but the taxable value or tax is different - correct the voucher or ask the supplier to amend.
4. **Not in books:** in 2B but not booked - **Book** creates the purchase entry, or **Link** it to the bill you already have.
5. **In books, not in 2B:** your bill is not in any 2B loaded since its month - the supplier has not filed it yet; hold the credit and follow up.

ITC for GSTR-3B

The ITC card shows the 2B credit available (Table 4A), reverse-charge credit (pay in cash first) and credit not available (4D(2)), next to the input GST booked in your ledgers for the month. Export everything to Excel for your CA.

5.16 TDS Module

Configure TDS sections with rates, thresholds, and linked payable ledgers. Apply TDS when posting expense/purchase vouchers.

Setup

1. Go to **TDS Sections** → 10 common sections are pre-loaded (194C, 194J, 194I, 194H, 194A, 194Q, 192).
2. Each section is linked to a **TDS Payable ledger** (e.g., "TDS Payable 194C Contractor").
3. Edit rates if a deductee has a lower deduction certificate u/s 197.
4. Add custom sections as needed.

Deducting TDS on a Voucher

1. Create a **Purchase / JV / Payment** voucher.
2. Check "**Apply TDS**" in the gold panel below the line items.
3. Select the TDS section rate and amount auto-calculate on the voucher value.
4. You can override the TDS amount manually if needed.
5. The system shows: TDS amount → linked payable ledger → net payable.

TDS Deducted Report

Go to **TDS Deducted Report** for: section-wise summary, detailed register with date/party/section/amount, payroll TDS (u/s 192), and compliance notes with due dates.

TDS Certificates (Form 16 / 16A, Form 130 / 131 from FY 2026-27)

1. **Salary:** one certificate per employee with Part A (quarters, challans) and Part B (salary, standard deduction, tax under the employee's regime, rebate, cess, TDS and balance). Print one or all.
2. **Other payments:** one certificate per deductee per quarter - payments, sections and the challans that carried the tax.
3. Enter the receipt (token) number of each filed quarterly statement - it prints on the certificates and marks the statement filed in the Compliance Calendar.
4. **Salary TDS planner:** the year's tax on salary paid so far plus the salary still to come, less TDS deducted, spread over the months left. **Apply** updates each employee's monthly TDS for the next payroll.

Tip: Form 16 Part B is the employer's own document. Part A and Form 16A are officially issued from TRACES - use these to check the TRACES ones before you give them out.

5.17 HR & Payroll

Employee Master

1. Go to **Employee Master** → Click + **Add Employee**.
2. Fill personal details: code, name, PAN, Aadhaar, UAN, ESIC No., bank account.
3. **Salary structure**: Set Basic, HRA, DA, Special Allowance.
4. **Custom allowances**: Add any number of custom allowances (Conveyance, Medical, Food, etc.) with + **Add Allowance**.
5. **Statutory**: Toggle PF (12% on PF base), ESIC (0.75% employee if gross ≤ ₹21K), Professional Tax, TDS on salary.
6. The summary card shows **Gross** → **Deductions** → **Net Pay** → **CTC** in real-time.

Run Payroll

1. Select the **month** and click **Generate Payroll Preview**.
2. Review the full breakdown Gross, PF, ESIC, PT, TDS, Net for each employee.
3. Click **Post Payroll JV** to create a Journal Voucher with all double-entry lines (Dr Salary, Cr PF/ESIC/PT/TDS/Net Payable).
4. Employer PF (12%) and ESIC (3.25%) are also debited as employee benefit expenses.

Payslips

1. Go to **Payslips** → Select the month.
2. Click  **Payslip** on any employee row.
3. A formatted payslip opens in a new window with earnings, deductions, and net pay.
4. Click **Print** / **Save PDF** to download.

Tip: Payslips include your company logo and are formatted for A4 printing.

PF & ESIC Returns

1. **HR & Payroll** → **PF & ESIC Returns** → pick a payroll month.
2. **ECR text file** for the EPFO Unified Portal: UAN, wages (gross, EPF, EPS, EDLI), EPF, EPS (8.33% up to ₹15,000), the EPF-EPS difference and NCP (loss-of-pay) days. The challan heads A/c 1, 2, 10 and 21 are shown for the TRRN.
3. EPS stops at 58 (add the date of birth) and can be switched off for members who are not in the pension scheme.
4. **ESIC upload (.xls)** in the portal's monthly contribution template: IP number, days paid, wages, reason code and last working day for those who left (status Resigned / Retired).

Income-tax details on the employee

Employee Master → Income-tax: the tax regime (new by default), and for the old regime HRA exemption, 80C, 80D and other deductions; any other income and the previous employer's salary and TDS for the year. These feed the planner and Form 16.

5.18 Reports & MIS Analytics

Registers (Ledger / Debtors / Vendor Statements)

The **Registers** section has three powerful statements: **Ledger Statement** (any account with running balance), **Debtors Statement** (customer-wise with balance confirmation letter), and **Vendor Statement** (vendor-wise with confirmation letter). See the dedicated Registers help section for full details.

Trial Balance

All ledger accounts with opening balance, period movements (Dr/Cr), and closing balance. A balanced trial (total Dr = total Cr) confirms double-entry integrity. Filter by account type. Print or export for your CA.

Profit & Loss Schedule III

Vertical format per Companies Act Schedule III Division I: **Revenue from Operations** → Other Income → **Total Income** → Expenses (Cost of Materials, Employee Benefit, Finance Costs, Depreciation, Other Expenses) → **PBT** → Tax Provision → **PAT** → Basic EPS. Year-to-date and period view.

Balance Sheet Schedule III

Vertical format: **Equity & Liabilities** (Share Capital + Reserves, Non-Current Liabilities, Current Liabilities) vs **Assets** (Fixed Assets with gross/depreciation, Investments, Current Assets). Auto-verifies tallying shows green ✓ if balanced.

Cash Flow Statement AS-3 (Indirect Method)

Starts with PBT, adds back non-cash items (depreciation, amortisation), adjusts for working capital changes (debtors, creditors, inventory), then separately shows Investing activities (asset purchases) and Financing activities (loans, capital). Reconciles to opening + closing cash+bank.

CFO / MIS Dashboard

12 live KPI cards: Revenue YTD, Gross Profit, EBITDA, PAT, Net Margin, Cash Position, Trade Receivables, Trade Payables, GST Payable, DSO, DPO, and Current Ratio. Includes monthly revenue vs expense bar chart and expense category breakdown.

Financial Ratios (27 Ratios)

1. **Profitability:** Gross Margin, EBITDA Margin, Net Margin, ROCE, ROE, ROA.
2. **Liquidity:** Current Ratio, Quick Ratio, Cash Ratio, Operating Cash Flow Ratio.
3. **Activity/Efficiency:** Inventory Turnover, Receivables Turnover, DSO, Payables Turnover, DPO, Asset Turnover.
4. **Leverage/Solvency:** Debt-to-Equity, Interest Coverage, Debt Service Coverage, Net Debt/EBITDA.
5. **MSME-Specific:** Working Capital Cycle, Revenue/Employee, Revenue Growth, Creditor Dependence.
6. Each ratio shows: formula, computed value, industry benchmark, and a Green / Amber / Red status chip.

Aging Analysis (AR & AP)

Receivables and Payables aging in 5 buckets: 0–30, 31–60, 61–90, 91–180, and 180+ days. Risk-flagged per party. Use this to chase overdue debtors and prioritise vendor payments.

Tip: All reports include your company logo, name, and GSTIN in the header ready for printing or sharing as PDF.

5.19 Forex / Multi-Currency

Manage foreign currency transactions per AS-11. Set exchange rates, track exposure, and record forex gains/losses.

1. Update **exchange rates** on the Forex page (USD, EUR, GBP, AED, SGD, JPY).
2. When creating a voucher for a foreign party, the **FX Rate field** appears automatically.
3. Foreign exposure summary shows net open positions by currency with INR equivalent.
4. At year-end, pass a **Journal Voucher** to revalue monetary items (receivables, payables, bank) at the RBI closing rate.

5.20 Data Management & Sync

Data Management menu

1. **Backup & export** Full backup (JSON) of the whole company; Excel workbook (entries, accounts, parties, items, staff) and CSV copies for analysis.
2. **Import / restore** Choose or drop a backup file; its company, year, entry count and any unbalanced entries are shown before you confirm. The current books are backed up first, and the restore REPLACES them.
3. **Sample data** Factory, credit-ready, exporter and subsidiary demo companies, each checked to tally before it loads.
4. **Period lock** Lock the books up to a date (last month, last quarter, last FY presets). Pending or draft entries inside the period are listed first; unlocking needs a note, and both are written to the audit trail.
5. **Reset** Clear all entries and keep masters, or start over keeping only the company identity. Type RESET to confirm; a backup downloads first.
6. Data integrity checks now live in **Auditor → Data Health Check**.

Google Drive Sync

1. Enter your **Google OAuth Client ID** (create at console.cloud.google.com).
2. Set the **folder name** where backups will be stored.
3. Click **Connect Google Drive** and authorize.
4. Use **↑ Backup** and **↓ Restore** buttons. Enable **Auto-Sync** for automatic cloud backup on every change.
5. The system detects **conflicts** (Drive newer than local) and lets you choose which version to keep.

Tip: Take a JSON backup before any major operation. The Google Drive scope is "drive.file" MiyeeBooks can only access files it creates.

5.21 Cost Centres & Departments

Cost Centres and Departments let you tag every voucher journal line to a specific profit centre or team. This enables granular P&L reports, expense drill-downs, and budget enforcement without needing separate company files.

Cost Centres Setup

1. Go to **Masters → Cost Centres** from the sidebar.
2. Click **+ New Cost Centre**. Fill in the **Code** (e.g. CC-01), **Name** (e.g. "Manufacturing Unit"), and an optional Description.
3. Set a **Budget (₹)** amount. Leave it at 0 if you do not want budget tracking for this centre.
4. Choose **Budget Action**:  **Warn Only** shows a confirmation popup when the budget is exceeded (you can still post).  **Block Entry** prevents posting the voucher entirely until the budget allows.
5. Set **Status** to Active. Inactive cost centres are hidden from voucher dropdowns.
6. Click  **Save**. The cost centre is now available in all vouchers.

Departments Setup

1. Go to **Masters → Departments** from the sidebar.
2. Click **+ New Department**. Fill in the **Code** (e.g. HR, MKT, OPS, FIN, SALES) and **Name**.
3. Common departments: HR Human Resources, MKT Marketing, FIN Finance, OPS Operations, SALES Sales, IT Information Technology.
4. Set Status to Active and save.

Tagging Voucher Lines

1. Open any Voucher Journal (JV), Purchase (PUR), Payment (PAY), Receipt (REC), etc.

2. In the **Journal Lines** table, each row now has two extra dropdowns: **Cost Centre** and **Department**.
3. Select the relevant Cost Centre and/or Department for each line. Both fields are **optional per line** leave them blank for lines you do not need to track (e.g. the bank or creditor leg of an entry).
4. **Typical tagging practice:** Tag the **expense/income line**, not the bank/payable/receivable line. Example: For a rent payment, tag the "Rent Expense" Dr line to Cost Centre CC-02 and Department OPS leave the "Bank" Cr line untagged.
5. Post the voucher normally. The Cost Centre and Department tags are stored with each line.

Budget Enforcement

1. When you click **Post** on a voucher, MiyeeBooks automatically checks every tagged expense line against its cost centre's budget.
2. The system sums **all previously posted expense entries** for that cost centre, adds the current entry, and compares against the budget.
3. If the **projected spend exceeds the budget** and the cost centre is set to  **Warn:** a confirmation dialog appears showing the overage details. Click OK to post anyway, or Cancel to revise.
4. If the cost centre is set to  **Block:** a red error toast appears and the voucher is NOT posted. You must reduce the amount, change the cost centre, or increase the budget before posting.
5. **Edit-safe:** When editing an existing voucher, the system excludes that voucher from the "existing spend" calculation to prevent double-counting.
6. Only **Expense-type account lines** are counted for budget purposes income lines and balance sheet lines (bank, creditors, etc.) are ignored.

Cost Centre P&L Report

1. Go to **Reports → Cost Centre P&L**.
2. Set the **From** and **To** date range (defaults to your financial year).
3. Optionally filter to a **single cost centre** using the dropdown.
4. For each cost centre, you see: **Total Income** (credit lines on income accounts), **Total Expenses** (debit lines on expense accounts), and **Net P&L** (Income minus Expenses).
5. If a budget is set, a **budget usage bar** shows: Amount spent / Budget with percentage. The bar turns amber above 80% and red when over budget.
6. Below the summary, a **full transaction table** lists every tagged line: date, voucher number, account, type, debit, credit, and narration.
7. Click  **CSV** to export the summary or  **Print** for a hard copy.

Department Expense Report

1. Go to **Reports → Department Expenses**.
2. Set date range and optionally filter to a single department.
3. A **horizontal bar chart** at the top shows the expense distribution across all departments as a percentage of total quick visual for cost allocation.
4. For each department: a **breakdown by expense account** (shown as coloured chips) and the full transaction detail table below.
5. Total department expenses appear in the card header for quick reference.
6. CSV export available.

Tip: Tag only the expense/income line in each entry not the bank or party lines. This keeps your reports clean and avoids double-counting in budget calculations.

5.22 User Configuration Multi-User Access

MiyeeBooks supports multi-user access via Firebase. The company owner can invite team members with different permission levels. Each user logs in with their own account and sees only the companies they have been granted access to.

Prerequisites

1. Firebase must be configured for your MiyeeBooks instance (apiKey, projectId etc. filled in the source file).
2. Firebase Authentication must have **Email/Password provider enabled** (Firebase Console → Authentication → Sign-in method).
3. Your app's domain must be in **Authorized Domains** (Firebase Console → Authentication → Settings → Authorized domains).
4. Firestore Security Rules must be updated to include the **invitations** and **sharedAccess** collections (see Company Settings → Firestore Rules section for the complete ruleset).
5. A Firestore **composite index** is required on the **grants** collection group: `ownerId ASC + companyId ASC`, scope = Collection group. Create it from the Firestore Console → Indexes → Composite.

User Roles Explained

1. **Owner** The person who created the company. Has full access to everything including company settings and team management. Cannot be changed or revoked.
2. **Admin** Can read and write all data (vouchers, masters, employees, etc.). Can also manage team members invite new users and revoke access. Cannot delete the company.
3. **Limited**    Can read and write transaction data (vouchers, parties) but cannot access sensitive areas like payroll, TDS rates, or company settings.
4. **Viewer** Read-only access. Can see all reports and data but cannot create, edit, or delete anything. All action buttons are hidden. Ideal for auditors, silent partners, or CA reviewers.

Inviting a Team Member

1. Go to **Masters → Team Members** from the sidebar.
2. Click **+ Invite Member**.
3. Select the **Role** (Admin / Limited / Viewer) from the dropdown.
4. Click **Generate Invite Code** an 8-character alphanumeric code is created and stored in Firestore.
5. Click  **Copy Link** this copies a direct link containing the invite code to your clipboard.
6. Share the link (or just the code) with the team member via WhatsApp, email, or any channel.
7. The invited person opens the link, logs in (or registers) with their email, and clicks **Join with Code** on the Company Selector screen.
8. Once accepted, the company appears in their **Shared With Me** section on the Company Selector.

Accepting an Invite

1. Open the invite link shared by the company owner, OR log in to MiyeeBooks normally.
2. On the **Company Selector** screen, scroll to the bottom you will see a **"Have an invite code?"** section.
3. Type or paste the 8-character invite code and click **Join**.
4. The company appears in your **Shared With Me** section. Click it to open the company.
5. Your assigned role (Admin / Limited / Viewer) is shown in the top bar while you are working in that company.

Managing Team Members (Admin View)

1. Go to **Team Members** 4 stat cards show: Total Users, Active Members, Pending Invites, Admins.
2. **Active Members** table: shows each member's name, email, join date, invite code used, and role badge. Click **Revoke** (with confirmation) to remove a member's access immediately.

3. **Pending Invites** table: shows unused invite codes with role, creation date, and expiry. Click **Cancel** to invalidate an unused code.
4. **Role Permissions** table at the bottom summarises what each role can and cannot do.
5. Revoking a member removes their Firestore grant document they will no longer see the company on their next login.

Firestore Security Rules

1. Go to **Company Settings** → scroll to the **Firestore Security Rules** card.
2. Copy the complete ruleset shown there and paste it into your **Firebase Console** → **Firestore** → **Rules** tab.
3. Click **Publish**. These rules ensure: owners can read/write their own company data, shared members can read (and non-viewers can write) shared company data, invite codes can be created and consumed by authenticated users, and grant documents are readable only by the member themselves.

Switching Between Companies

1. Click **Switch Company** in the top-right corner of the app.
2. The Company Selector reopens showing both your owned companies and companies shared with you.
3. Click any company to switch to it. Your role badge in the top bar updates accordingly.

Tip: Invite codes are single-use once accepted, the code is marked as used and cannot be reused. Generate a new code for each person you want to invite.

5.23 Quick Reference

GST Rates Common Slabs

1. **0%** Essential goods: fresh vegetables, milk, eggs, unbranded grains, books, printed maps.
2. **5%** Common use goods: sugar, edible oil, tea, coffee, spices, packed food, transport services.
3. **12%** Processed food, frozen meat, butter, cheese, mobile phones, textile.
4. **18%** Most services (IT, consulting, advertising, banking), FMCG, capital goods, chemicals.
5. **28%** Luxury/sin: automobiles, tobacco, aerated drinks, high-end electronics. **Cess** on select items.
6. **GST Exemptions:** Health services, education, banking interest, agriculture produce, LUT exports.

GST Compliance Key Due Dates

1. **GSTR-1 (Monthly):** 11th of the following month.
2. **GSTR-1 (QRMP Quarterly):** 13th of the month following the quarter.
3. **GSTR-3B (Monthly):** 20th of the following month (large taxpayers). 22nd / 24th for small.
4. **GSTR-3B (QRMP Quarterly):** 22nd / 24th of the month following the quarter.
5. **GSTR-2B:** Auto-generated by portal on 14th of next month download and reconcile before filing 3B.
6. **GSTR-9 (Annual):** 31st December of the next financial year.

TDS Quick Rates (FY 2025-26 / New Tax Regime)

1. **Sec 193 (194C) Contractor:** 1% Individual/HUF · 2% Others · Threshold: ₹30K single / ₹1L annual.
2. **Sec 194 (194J) Professional:** 2% Technical services · 10% Other professional fees · Threshold: ₹30K.
3. **Sec 194-I Rent:** 2% Plant & Machinery · 10% Land/Building/Furniture · Threshold: ₹2.4L annual.
4. **Sec 194H Commission:** 5% · Threshold: ₹15K.
5. **Sec 194A Interest (non-bank):** 10% · Threshold: ₹40K (₹50K senior citizen).
6. **Sec 194Q Goods Purchase:** 0.1% on amount exceeding ₹50L from a single supplier.
7. **Sec 192 Salary:** As per income tax slab. Employer to deduct monthly. Annual 26Q/24Q return.
8. **TDS Deposit:** 7th of next month (March: 30th April). File 26Q/24Q quarterly.

PF, ESIC & Professional Tax

1. **Provident Fund:** Employee 12% + Employer 12% on PF wages (max wage cap ₹15,000/month). Employer: 8.33% → EPS, 3.67% → EPF. Deposit by 15th of next month.
2. **ESIC:** Employee 0.75% + Employer 3.25% on gross wages. Applicable if gross ≤ ₹21,000/month. Deposit by 15th.
3. **Professional Tax (Gujarat):** ₹200/month on salary > ₹12,000. February = ₹300. Annual max ₹2,500.
4. **PT (Maharashtra):** Slab-based: ₹2,500/year for salary ≥ ₹10,001. State-specific slabs vary.

Advance Tax Due Dates

15 June 15% of tax · **15 September** 45% cumulative · **15 December** 75% cumulative · **15 March** 100%. Applicable if total tax liability > ₹10,000 in the year.

GSTR-2B Reconciliation Statuses

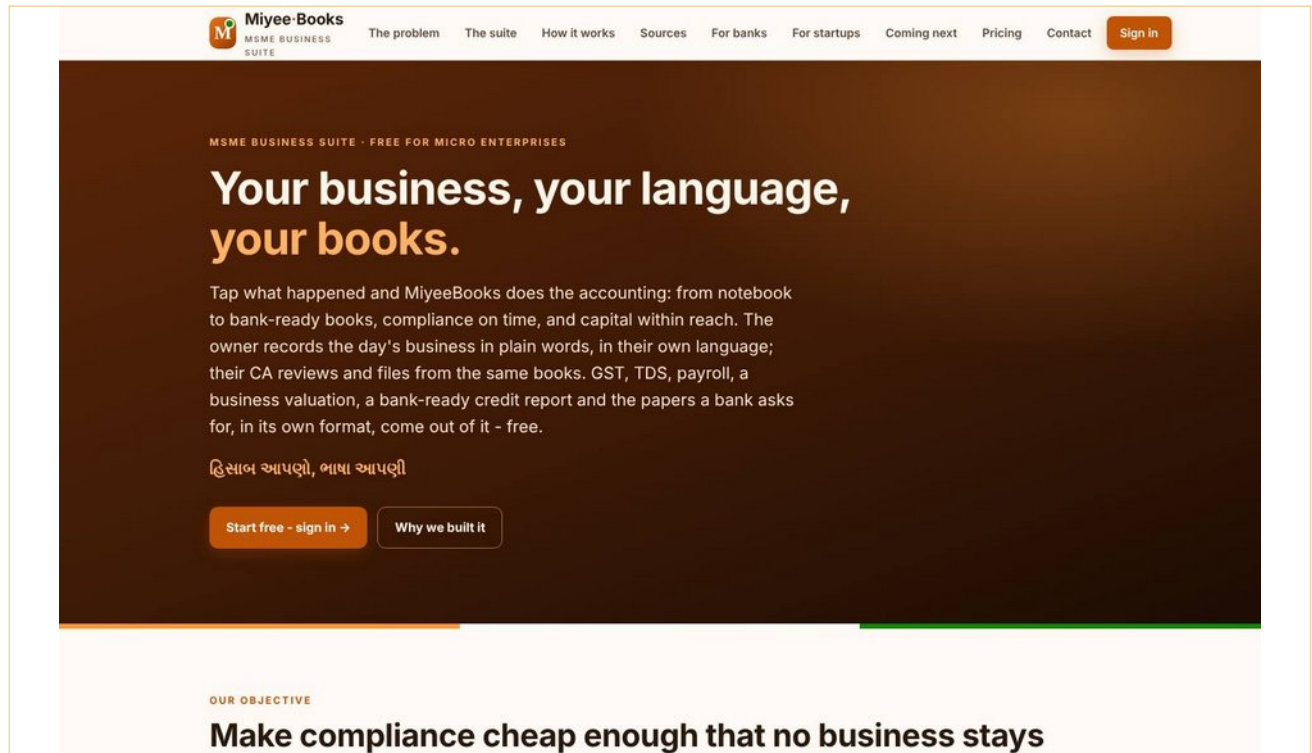
1. ✓ **Matched** ITC fully safe. Same GSTIN + Invoice# + Amount in both books and portal.
2. ⚡ **Amount Mismatch** Correct voucher amount; likely entered wrongly in your books.
3. ⚠ **Inv# Mismatch** Correct inv# in your voucher to match portal record.
4. ⌚ **Books Only** Vendor has NOT filed GSTR-1. Follow up before claiming ITC in 3B.
5. ↓ **2B Only** You have not booked this bill. Book entry to claim the ITC.

ITC Blocked Credits (Section 17(5))

ITC is NOT available on: Motor vehicles (unless transport/driving school business), food & beverages, outdoor catering, beauty treatment, health services, works contract for immovable property, goods/services for personal consumption, and goods lost/destroyed/written off.

Tip: When in doubt about ITC eligibility, consult your CA. Wrongly claimed ITC attracts 24% interest + penalty under CGST Act.

6. About MiyeeBooks: licence, storage and what is coming



Screen: About MiyeeBooks page

Licence and storage

- The software is free to use: no licence fee, for any business and any number of users.
- Books kept on your own device are free without limit.
- Cloud storage per company is free up to 25 MB of books (about 30,000 entries) and 250 MB of attached bills and documents (about 1,000 scanned bills).
- Beyond that, ₹199 a year for each extra 1 GB, plus GST. Nothing is charged without your agreement.

What is coming next

Planned developments, not yet available:

- Live Razorpay payments for Investor Desk: subscriptions and payment links, with payments matched to invoices (a demo today).
- Live bank feeds through an RBI-licensed Account Aggregator, with consent (a demo today).
- Email and WhatsApp alerts when an investor asks a question or replies (in-app alerts today).
- Bills captured from Gmail and WhatsApp, read by AI and checked before booking.
- Pay vendors and salaries from the app through bank APIs, with maker-checker approvals, limits and OTP.
- Voice entry in Gujarati and Hindi; an AI auditor and month-end autopilot.
- e-invoice, e-way bill and direct GST and TDS filing through licensed channels; capital through OCEN and TReDS.

7. Good to know

- Valuations and the credit score are estimates from your own unaudited books, for planning. Share issues need a registered valuer; banks still run their own checks.
- MiyeeBooks prepares GST, TDS and PF files in the portals' formats; the upload is done on the government portals, usually by your CA.
- Take a full backup every week from Data Management - Backup & export, and keep it somewhere safe.
- The browser Back button moves between screens inside MiyeeBooks.
- Help inside the app has this guide in your language, and the detailed reference in English.