



BUSINESS PLAN · INDIA

Notary & Documentation Service

Notarisation, affidavits, PoAs, agreements & documentation in India

LEGAL

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This document is confidential and prepared for planning purposes. All financial figures are illustrative model assumptions for an Indian MSME context and must be validated against live quotes, local rates and professional advice before any investment or borrowing decision.

1. Executive Summary

This plan sets out a **Notary & Documentation Service** in India — a legal-documentation business providing notarisation and attestation, affidavits, powers of attorney, declarations and undertakings, agreements (rent, sale, general), and assorted personal and business documentation for individuals, businesses and institutions.

Everyday life and commerce generate a constant need for notarised and properly drafted documents — affidavits for name changes and verifications, rent agreements, PoAs, declarations for banks and courts. This is a high-volume, steady-demand, low-ticket business that, run efficiently with good location and turnaround, generates dependable income and strong repeat/referral flow.

The promoter — a notary/advocate (Notary appointed under the Notaries Act, or an advocate providing documentation) — seeks total funding of **₹3.5 lakh** (₹1.25 lakh promoter + ₹2.25 lakh term loan, eligible under PMMY-Mudra / CGTMSE), targeting **₹18 lakh** revenue in Year 1 and **₹48 lakh** by Year 3.

2. Business Description, Vision & Legal Structure

Concept: A reliable, fast documentation and notary service — correct documents, properly executed and attested, without hassle.

Vision: To be the most trusted, accessible documentation & notary service in the locality, expanding to multiple points.

Mission: Draft and execute every document correctly and quickly, at a fair, transparent price.

Legal structure options

- **Sole proprietorship** — standard for an individual notary/advocate.
- **Partnership / LLP** — as documentation volume and staff grow (notary function remains personal to the appointed notary).

Regulatory note: a Notary is appointed by the Central/State Government under the Notaries Act with a defined area and can notarise/attest documents. Advocates provide drafting; notarisation requires the notary appointment. Fees for notarial acts are governed by rules; documentation/drafting is separately charged. Ethics and record-keeping (notarial register) apply.

3. Promoter & Ownership

Led by a promoter who is an appointed Notary and/or advocate with documentation experience. Delivery uses a documentation assistant/typist and clerk for drafting, formatting and execution support. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Demand for notarisation and documentation is universal and continuous — driven by banks, courts, government processes, property, employment and personal needs. The market is local and volume-based, with steady footfall in areas near courts, registries, banks and commercial hubs. Reliability, speed and correctness win repeat and referral business.

Demand drivers

- **Bank & court requirements:** affidavits, declarations, indemnities, attestations.
- **Property & rental:** rent agreements, PoAs, sale documentation.
- **Government & personal processes:** name change, verification, gap certificates.
- **Business needs:** undertakings, board declarations, agreements.
- **Continuous, non-discretionary demand.**

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Individuals & businesses needing documentation/notary in India	Very large
SAM	Local footfall in the notary's area (near courts/banks/registries)	High daily volume
SOM (Yr 1-3)	Documents handled per year	3,000 → 9,000 docs

Target segments

- Individuals needing affidavits, PoAs, declarations.
- Tenants/landlords needing rent agreements.
- Businesses needing undertakings and agreements.
- Banks, employers and institutions referring clients.

5. Competition & Competitive Advantage

Landscape: other notaries, document writers, advocates and online documentation services. The firm competes on speed, correctness, fair pricing, and a convenient, trusted service.

The firm's edge

- **Fast, correct documentation** with proper execution.
- **Convenient location & hours** near demand centres.
- **Transparent pricing** and reliable turnaround.
- **Institutional tie-ups** (banks, employers) for referral volume.
- **Add-on services** (stamp paper, agreements, typing).

6. Services & Pricing

Service	Model	Indicative fee (₹)
Notarisation / attestation	Per act	Per notarial rules + service
Affidavit (drafting + notary)	Per document	150-1,000
Power of Attorney	Per document	500-5,000
Rent / leave-and-licence agreement	Per document	500-3,000
Declarations, undertakings, indemnities	Per document	200-2,000
General agreement drafting	Per document	500-5,000

Institutional documentation (bulk)	Volume/retainer	Negotiated
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High daily volume of small-ticket documents plus institutional bulk work builds dependable, compounding revenue.

7. Go-to-Market — Marketing & Sales

- **Location visibility:** presence near courts, registries, banks and commercial hubs.
- **Institutional tie-ups:** banks, employers, colleges and agencies referring documentation.
- **Referrals & reputation** from fast, correct service.
- **Local digital presence:** Google Business Profile for "notary / affidavit / rent agreement near me".
- **Add-on convenience** (stamp paper, typing, printouts).

Growth

Build daily footfall and institutional referral volume; consider additional service points/branches as volume proves out.

8. Operations Plan

- **Location:** a small, accessible office near demand centres with good visibility.
- **Process:** requirement → draft → verify details/ID → print on stamp paper as needed → execute/notarise → register in notarial record → deliver.
- **Technology:** document templates, a simple job tracker, and a maintained notarial register.
- **Quality & compliance:** correct drafting; identity verification; proper stamping; notarial-register upkeep; confidentiality.
- **Capacity:** the notary plus documentation staff handle high daily volume; scale by adding staff/points.

Common documents

Document	Common use	Volume
Affidavit	Name change, verification	Very high
Rent agreement	Tenancy	High
Power of Attorney	Authorisation	Medium
Declaration / undertaking	Bank/court/employer	High
Attestation / notarisation	Various	Very high

9. Regulatory, Licences & Compliance (India)

- **Notary appointment** under the Notaries Act (area-specific); advocate enrolment for drafting where applicable.
- **Business registration:** proprietorship (via GST/Udyam) or partnership/LLP; PAN; GST if turnover thresholds apply; Shops & Establishments.
- **Notarial compliance:** notarial register upkeep, fee rules, seal/stamp, and renewal of appointment.
- **Data protection** aligned to the DPDP Act; confidential handling of personal documents and IDs.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Notary-Advocate	1	1	1
Documentation Assistant / Typist	1	2	3
Clerk / Front Desk	1	2	3
Total	3	5	7

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-1	Office, notary setup, templates, tie-up outreach
Launch	Month 1-3	Daily footfall builds; workflow set
Traction	Month 4-9	Institutional tie-ups; break-even
Scale	Year 2	Second service point / added staff
Growth	Year 3	9,000 docs/yr; multiple points

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. They are not projections of guaranteed results.

12.1 Project cost & means of finance

Capital requirement	₹
Office & fit-out	80,000
Computers, printer & IT (2)	90,000
Notary setup, seal, signage	40,000
Branding & local marketing	30,000
Deposits & pre-operative	40,000
Working-capital buffer	70,000
Total project cost	3,50,000
Promoter contribution	1,25,000
Term loan (Mudra / CGTMSE)	2,25,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
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Notarisation & affidavits	8,00,000	15,00,000	21,00,000
Agreements, PoAs & documentation	7,00,000	13,00,000	19,00,000
Institutional / bulk work	3,00,000	6,00,000	8,00,000
Total revenue	18,00,000	34,00,000	48,00,000
Salaries & wages	7,80,000	14,40,000	20,40,000
Rent & utilities	2,00,000	2,40,000	2,80,000
Stamp paper, printing & consumables	1,80,000	3,20,000	4,40,000
Marketing	80,000	1,20,000	1,60,000
Admin & misc	1,40,000	2,00,000	2,60,000
Interest on term loan	24,000	18,000	10,000
Total expenses	14,04,000	23,38,000	32,50,000
Net profit (before tax)	3,96,000	10,62,000	15,50,000
Net margin	22.0%	31.2%	32.3%

12.3 Unit economics & break-even

- **Per document:** low ticket (₹150–2,000) but high daily volume; consumables (stamp paper) are largely pass-through.
- **Break-even:** a steady daily footfall (a few dozen documents/day) — reached within the first several months.
- **Institutional volume** adds a steadier base on top of walk-in footfall.

12.4 Projected Cash Flow — Year 1 (quarterly, illustrative)

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	70,000	55,000	80,000	1,35,000
Collections	3,20,000	4,20,000	5,00,000	5,60,000
Operating outflows	3,15,000	3,75,000	4,25,000	4,60,000
Loan EMI	20,000	20,000	20,000	20,000
Closing balance	55,000	80,000	1,35,000	2,15,000

Daily cash collections make this a naturally cash-positive business; the buffer covers the initial footfall-building phase.

12.5 Key Performance Indicators to Monitor

- **Volume:** documents/day; institutional volume; footfall.
- **Mix:** notarisation vs documentation vs bulk.
- **Efficiency:** turnaround time; error/rejection rate.
- **Growth:** repeat/referral rate; institutional tie-ups.

13. Funding Requirement & Bankability

Total ask: **₹2.25 lakh term loan** against ₹1.25 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹3.96 lakh against annual debt service of ~₹0.75 lakh gives a **DSCR above 3.0** — comfortably bankable for a low-capital, cash-generative business.

13.1 Funding utilisation

Use of funds	₹	% of total
IT, printer & notary setup	1,30,000	37%
Office setup & deposits	1,20,000	34%
Branding & local marketing	30,000	9%
Working-capital buffer	70,000	20%
Total	3,50,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Documentation error	Templates; verification; proper execution and register upkeep
Location footfall dependence	Good location; institutional tie-ups; add-on services
Fraudulent documents/IDs	ID verification; caution; lawful process
Notary-appointment/renewal	Timely renewal; compliance with Notaries rules
Competition	Speed, reliability and reputation

15. SWOT Analysis

Strengths Universal demand; low capital; cash-positive; high repeat; simple ops.	Weaknesses Low ticket; location-dependent; notary act is personal to appointee.
Opportunities Institutional tie-ups; multiple points; add-on services; digital documentation.	Threats Online documentation services; local competition; procedural changes.

16. Recommended AiSevak Tools for This Business

This business would use AiSevak's Legal vertical documentation tools in delivery:

- **Documents:** Affidavit, POA, Rent Agreement, Leave & Licence, Declarations/Undertakings, general agreement templates.
- **Support:** Estate/Succession and NDA tools for related documentation; Business Plan tools to model the service and expansion.

17. Key Assumptions & Notes

- Promoter is an appointed Notary and/or advocate; documentation staff assist.
- ~3,000 documents in Year 1 growing to ~9,000 by Year 3, plus institutional volume.
- Stamp paper/government charges are pass-through; term-loan interest ~11% p.a., 5-year tenure.
- Notarial fees follow prescribed rules; documentation is separately charged; figures exclude GST where applicable.

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