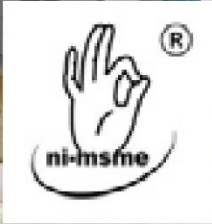


# ni-msme News Corner (NNC)



An in-house monthly magazine published by the National Institute for MSME (ni-msme)

## Workshop on Capacity Building of Telangana Urban Co-operative Banks



Centre of Financial Inclusion (CFI), ni-msme, and the Telangana State Urban Co-operative Banks Federation (TSCUBFED) jointly organised Workshop on "Capacity building for Telangana Urban Co-operative Banks (UCBs)" on November 7, 2024, at Diamond Jubilee Bhavan, ni-msme, Yousufguda, Hyderabad, aimed to empower UCBs to play a more significant role in promoting financial inclusion and MSME lending. Sri Prabhuti Samal, DGM, Department of Supervision, RBI Hyderabad and Sri Prakash Chandra Baror, General Manager, SBI and Convenor, SLBC were the chief guests for the workshop. About 63 participants, who are CEOs/CMDs/Chairmen of Telangana Urban Cooperative Banks attended the workshop.

The workshop was inaugurated with keynote addresses by distinguished speakers. Dr. S. Glory Swarupa, Director General of ni-msme, emphasized the importance of financial inclusion and urged UCBs to leverage ni-msme facilities to foster MSME lending.

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Mr. M.V. Kameswara Rao, Vertical Head - CFI while welcoming the participants, stressed on quality of loan appraisal and role of CFI in capacity building of UCBs for lending to MSMEs.

Shri Prabhuti Samal, Deputy General Manager of the Reserve Bank of India, highlighted the potential of MSME lending for UCBs and the need for diversifying loan portfolios. Panel discussions and expert talks covered a range of topics, including training programs, government schemes, credit risk assessment, and digital lending solutions for MSMEs. Dr. E. Vijaya, Faculty Member at ni-msme, discussed the significance of UCBs in promoting financial inclusion. Shri G Madana Gopala Swamy, Working President of TESCUBFED, raised concerns about UCBs' exclusion from SLBC meetings and urged for their inclusion in key lending programs.

Shri G. Narayana Rao, Assistant Director of KVIC, explained various government schemes and subsidies available to MSMEs, emphasizing the benefits for UCBs. Shri MSRK Murthy, Assistant General Manager of CGTMSE, detailed the CGTMSE schemes and the process of onboarding UCBs as Member Lending Institutions (MLIs). Shri Prakash Chandra Baror, General Manager of SBI, discussed the role of banks in SLBC meetings and the importance of priority sector lending, including MSME. Shri Nimesh Gandhi, Director of TransUnion CIBIL, presented on credit risk assessment, early warning systems, and digital lending solutions for MSMEs. The workshop concluded with a panel discussion involving UCB representatives and experts, addressing challenges, opportunities in the MSME lending space, and a vote of thanks by Mr. M V Kameswara Rao, Vertical Head of CFI. The event was a resounding success, providing valuable insights, fostering networking, and strengthening the collaboration between UCBs, regulators, and other stakeholders.

## Career Progression In-Service Training Program for IEDS Officers (Batch-4)

National Institute for MSME (ni-msme) has organized two-week Career Progression In-Service Training for Indian Enterprise Development Services (IEDS) Officers (batch-4), sponsored by O/o DC-MSME, Ministry of MSME, Government of India from 11 to 22 November 2024 at Pune to enhance the Capacity Building of Officers for effective functioning at workplace and also to support for the growth of



MSMEs. A total of 38 IEDS officers from 18 states have attended the program. The objective of the training program is to develop and refine the skills of officers and allows them to stay updated with the latest methodologies, technologies and best practices relevant to their field of work. The training assists the officers in adapting to changes in policies, regulations and technology. It equips them with the knowledge needed to implement new initiatives effectively and efficiently. During the inauguration, Dr. E. Vijaya, Faculty Member & Program Director, ni-msme gave a brief overview about two weeks training program.

Director General, ni-msme enlighten the participants about the responsibilities of IEDS officers under various schemes of Ministry of MSME and also the need for capacity building of officers to understand the industry best practices for the promotion and development of MSMEs. The training sessions focused on Industry best practices, Quality Management, ESG Initiatives, Digital Transformation, Emerging Technologies, policy updates, MSME Schemes and programs, Procurement portals, Administrative & Financial matters, e-Office Management and Management skills. ni-msme Faculty and Senior Officials from Govt. of Maharashtra, Eminent speakers from Symboisis, VAMNICOM, DIAT, GeM, SIDBI, Senior Lawyers, experts from Industry had handled the sessions during the training. Valedictory session was scheduled on 22 November, 2024. During the valediction, the officers shared their experiences & learnings from the training program. At the end of the program, participation certificates were awarded to the Officers.

## Financial Research and Innovation for Sustainable Enterprises (FinRISE)



The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme was launched in 2000 by the Government of India in collaboration with the Small Industries Development Bank of India (SIDBI). It offers credit guarantees to financial institutions that provide loans to Micro and Small Enterprises (MSEs) without requiring collateral or third-party guarantee. The scheme aims to support first-generation entrepreneurs by providing credit guarantee funding for loans up to INR 2 crores. Launched in 2000, the CGTMSE scheme offers credit guarantees to financial institutions that offered credit facilities up to Rs. 2 crores has now been raised to Rs. 5 crores. CGTMSE scheme offers credit guarantees from 75% to 85% to MSEs across India.

Credit Guarantee refers to a situation where the loan to the applicant is backed by a party without the need for any external collateral or third-party guarantee. Here, the loan sanctioned by the member lending institution is backed by the scheme which provides the guarantee cover for a large portion of the loan amount. Under the CGTMSE scheme, both new and existing micro and small enterprises, including manufacturing and service enterprises are eligible for a credit facility of up to Rs. 5 crores.

### Benefits of CGTMSE Scheme

- Ceiling for Guarantee coverage raised from Rs. 200 lakh to Rs. 500 lakh
- Guarantee fee reduced to diminish the overall cost of borrowings to MSEs
- Micro Finance Institutions as Member Lending Institutions (MLIs) are now eligible
- Concessions related to fees and increased coverage to SC/STs
- Reduced Guarantee fee by 10% and coverage extent increased to 85% to Women, ZED Certified Units and Units in Aspirational Districts
- Annual Guarantee Fee structure revised and fee reduced to as low as 0.37%

### Lending Institutions offering funds under CGTSME Scheme

- Scheduled Commercial Banks (SCBs)
- Regional Rural Banks (RRBs)
- Small Finance Banks (SFBs)
- Non-banking Financial Companies (NBFCs)
- Small Industrial Development Bank of India (SIDBI)
- National Small Industries Corporation (NSIC)
- North Eastern Development Finance Corporation Ltd. (NEDFi)

Small and Micro-Enterprises owned and/or operated by Women Entrepreneurs are eligible for a Guarantee Cover of 80%, whereas all the credit/loans in the North East Region (NER) for credit facilities are eligible for a guarantee of Rs. 50 lakh.

National Institute for MSME (ni-msme) has established FinRISE under Centre of Financial Inclusion (CFI) to create awareness; build the capacity of all stakeholders and carry out policy research for the benefit of MSMEs. The readers may approach ni-msme for further information.

*Dr. S. Glory Swarupa*  
Director General

## PMKVY 4.0 Special Project in NER

ni-msme is conducting Skill Development Programmes under PMKVY 4.0 Special Projects in Northeast region, namely Assam, Meghalaya, Tripura, Mizoram, Nagaland and Arunachal Pradesh sponsored by the National Skill Development Corporation (NSDC). By focusing on these targeted sectors, the PMKVY 4.0 Special Project fosters both self-employment and wage employment opportunities. The program curriculum is designed to offer practical, hands-on training that equip participants with the skills they need to thrive in these roles. Medicinal and Aromatic Plants Grower (AGR/Q0901), Organic Grower (AGR/Q1201), Bamboo Work Artisan (HCS/Q8702). By the end of November 2024, a total of 5,036 candidates enrolled for the trainings. Certificates were issued for 32 batches, assessments completed for 39 batches, and 68 batches have completed their programmes.



## PMKVY 4.0 Short Term Training

ni-msme is conducting Skill Development Training under the PMKVY 4.0 Short Term Training Programme on campus. By the end of November 2024, a total of 960 candidates had enrolled in trades such as Junior Software Developer, Cloud Application Developer, Beauty Therapist, self-Employed Tailor, and Craft Baker. Certificates have been issued for 8 batches, assessment completed for 8 batches, and 10 batches. A total of 300 candidates have completed their programmes.



## CBC Certificate

Received certificate for participating in the Introductory Course on Case Writing for Public Policy workshop, held virtually on October 15 and 22, 2024. This program, co-organized by the Capacity Building Commission (Government of India), the Asian Development Bank Institute, and the Leadership Academy for Development.



## ni-msme Library Member as Indian Foreign Services Officer

Ms. Sneha belongs to the 2016 batch of the Indian Foreign Service. She assumed the role of Regional Passport Officer and Head of Branch Secretariat, Hyderabad in November 2023. Previously, she served as the Second Secretary at the Embassy of India, Beijing. In Delhi, her roles included Under Secretary in the Bangladesh and Myanmar Division and the Vigilance Division at the Ministry of External Affairs (MEA). Ms. Sneha hails from Hyderabad. Prior to joining the civil service, she worked in the private sector as Chartered Accountant.



The ni-msme Hyderabad Library/Reading room is a peaceful place right in the middle of the city. Despite being centrally located, the moment you walk in, it feels like a completely different world. The place is surrounded by greenery, and the silence here is a refreshing break from the constant noise of city traffic. It's the perfect spot for studying or simply focusing without distractions.

This library is more than just a study space for me—it's where I made some wonderful friends. We spent time sharing ideas, helping each other, and building memories that I still treasure today. Those friendships have stayed with me, and the time I spent there was truly special.

Even now, I look back fondly on my days in this calm and beautiful space. It's a place I will always recommend to anyone seeking peace and focused studying. I would once again like to thank ni-msme for providing such excellent facilities for students.

## Constitution Day Pledge

Faculty and Staff of ni-msme has successfully taken the read the Preamble Pledge to uphold the values of Justice, Liberty, Equality and Fraternity on occasion of Constitution Day on 26 Nov 2024.



## Confederation of Women Entrepreneurs (COWE) Visited Campus

22 participants from Agri-clinics and Agri-Business Centers (ACABC) from Confederation of Women Entrepreneurs (COWE) visited ni-msme. Dr. Shirish Kulkarni briefed them about ni-msme, Entrepreneurship Development and Honey Beekeeping activity for livelihood.



## Workshop on Entrepreneurship Development

A workshop was on Entrepreneurship Development on 19 November 2024 for the benefit of ESDP trainees under ATI Scheme for the FY 2024-25. Mr. Sushma Anil, from IMETA was invited to deliver a presentation on Career Guidance, covering topics such as Interview Skills, Self-Preparation, Resume Writing, and Communication Skills. Dr. C. G. Sastry provided valuable insights into the preparation of Detailed Project Reports (DPR), emphasizing their importance, key features, and relevance in starting enterprises. Mr. Rajendra Prasad, Faculty Member, ni-msme, shared information on concepts of Entrepreneurship, Characteristics of Entrepreneurs, Business Opportunities, Start-up schemes, PMEGP, Mudra Loans, and CGTMSE, during an engaging session. Mr. Koteswara Rao, Associate Faculty Member, ni-msme, delivered a presentation on Enterprise Development through Self-Employment, highlighting enterprise promotion through PMEGP Scheme.



## Inauguration of In-Service Training Program for Office Superintends of O/o DC-MSME

ni-msme is organising a two week In-Service Training Program for Office Superintends, sponsored by O/o DC-MSME, Ministry of MSME, Govt. of India from 25 November to 6 December 2024 at ni-msme campus, Hyderabad. A total of 23 Office Superintends from 10 states are attending the program. The objective of the training is to familiarize with latest technological advancements & document management systems relevant to their field and equip with latest rules, regulations, and procedures related to administration, establishment, and accounts. The training will update the knowledge on latest amendments, Govt. rules & regulations, office procedures & management to Office Superintends to enhance their productivity and to work more effectively in the workplace. The Program Directors are Dr. E. Vijaya, Director, SEM and Dr. V. Radhika, FM(Consultant), SEM. During the inaugural Session, Dr. E. Vijaya, Director, SEM, gave a brief overview about the program. Director General, ni-msme addressed the participants and expressed that In Service Training is very important for the Government officers to update their fundamental skill-sets and knowledge with government rules and regulations in order to enhance productivity. She advised the trainees to apply the learning in their work-place to enhance their role efficiency and improve their core competencies. The program concluded with a vote of thanks by Dr. V. Radhika, FM(Cons.), SEM.



## Memorandum of Understanding (MoU)

On 19 November 2024, APMSME DC and ni-msme formalized an Agreement to conduct 64 workshops on Intellectual Property Rights (IPR) under the Raising and Accelerating MSME Performance (RAMP) Scheme in Andhra Pradesh for FY 2024-25. The workshops aim to raise awareness among MSMEs about IPR's role in protecting innovations, boosting competitiveness, and supporting business growth. Ms. V. Swapna, Faculty Member, ni-msme, attended an online meeting with APMSME DC officials and General Managers to discuss the workshop objectives and benefits. The collaboration emphasizes the importance of mobilizing entrepreneurs and ensuring active participation, reinforcing the commitment to empowering MSMEs with essential tools for innovation and intellectual asset protection.



## DG Participated in TOLIC (CGO-1) Meeting

Dr. S. Glory Swarupa, Director General, ni-msme and Dr. Shirish Kulkarni, Hindi Translator participated in the 15th Half Yearly Meeting of Town Official Language Implementation Committee at NRIUMSD (TOLIC), Hyderabad on 12 November 2024. The meeting was presided by Dr. Yunis Iftekhar Munshi, Director, NRIUMSD. Shri Anirban Kumar Vishwas, Dy. Director (Implementation) & In-charge, South Regional Office, Bengaluru, Department of Official Language, Ministry of Home Affairs was the Chief Guest on this occasion. Smt. J. Snehaja, Regional Passport Officer, also shared the dais.

Addressing to the meeting Shri Anirban Kumar Vishwas has given suggestions to improve effectiveness in the implementation of Official Language Hindi as well as other Indian languages

in the day-to-day Office work. He also suggested to set-up a sub-committee nominating Hindi Officers in it allotting them specific responsibility from TOLIC. He also urged the officers to avail themselves of the services of Hindi Officers of other offices if there is no Hindi officer in their office. He also requested to increase utilization of Kanthastha 2.0 software for translation. Smt. Bela, Dy. Director, Hindi Teaching Scheme also addressed the meeting earlier. She requested all the officers to



nominate suitable candidates of the training programs being conducted by Hindi teaching Scheme to achieve the target set by the Govt. of India to complete the training of the employees of Central Govt offices by 2025. In the beginning Dr. Iftekhar Munshi, President, TOLIC (CGO-1), Hyderabad and Director NRIUMSD presented progress report of the committee. Dr. Kashif, Member Secretary presented power Point Presentation for review of the quarterly report submitted by the members. Shri Anirban Kumar given suggestions to the members offices to avoid shortfalls in the reports. Officials from various 21 members offices of the committee were present in the meeting.

## Management Development Programmes

### a) **Advanced MDP on Manufacturing Excellence through Lean & Zero Defect Zero Effect (ZED) Practices:**

The National Institute for Micro, Small, and Medium Enterprises (ni-msme), Hyderabad, successfully conducted a 5-day Advanced Management Development Program on "Manufacturing Excellence through Lean & Zero Defect Zero Effect (ZED) Practices" under the ESDP Scheme of the Ministry of MSME. The program, held in collaboration with the Quality Circle Forum of India (QCFI), took place from 18th to 22nd November 2024 at the Ambattur



Industrial Estate Manufacturers' Association (AIEMA), Chennai. The event witnessed the participation of 25 quality professionals from various MSMEs, who engaged in intensive training sessions. Shri R. S. S. Satish Babu, President of AIEMA, inaugurated the program as Chief Guest, following a ceremonial lamp-lighting. In his inaugural address, Mr. Satish Babu emphasized the importance of 'Make in India' and the critical role of MSMEs in driving national development. He urged industries to achieve excellence through innovative methods and practices. The inaugural session featured Mr. C. V. Ramana, Lean Consultant from QCFI, who provided insights on Lean & ZED Practices and the ZED certification process, highlighting its significant benefits for MSMEs. Over five days, participants attended comprehensive sessions on workplace management and quality concepts, integrating Lean and ZED methodologies. The training was facilitated by QCFI experts Mr. R. Srinivasan and Mr. C. V. Ramana, complemented by an industrial visit on the fourth day to Varsha Technologies, a ZED Gold-certified company, where participants observed best practices in action. Mrs. V. Swapna, Faculty Member, ni-msme, conducted an engaging session on key MSME schemes, equipping participants with knowledge of government support initiatives. During the valedictory session, an online examination was conducted to evaluate the participants' understanding and absorption of the program content. Additionally, participants were advised to develop a "Back Home Work Plan" as a strategic framework for implementing the Lean and ZED practices learned during the training. The program was well received and marked as a significant initiative to propagate Lean and ZED practices among MSMEs, fostering their journey towards manufacturing excellence and global competitiveness.

### b) **Work Place Management for MSMEs:**

Management Development Programme is organized at Vidyanagar for the prospective MSMEs on the topic "Workplace Management for MSMEs ", Work ethics, types of work ethics and motivating employees. The objective of the programme is to focus on creating an efficient, productive, and safe work environment while maximizing available resources. Since MSMEs often operate with limited



budgets and staff, workplace management aims to streamline operations, improve employee well-being, and support business growth. The programme was inaugurated by Director of Andhra Mahila Sabha College Dr. Vijayalakshmi. The participants have thanked the Programme Director Ms. V.Swapna, Director General Dr.S.Glory Swarupa and the programme Coordinator Dr. Vemula Radhika.



### c) SME Financing - Approaches & Strategies:

School of Enterprise Management at National Institute for MSME (ni-msme) organized a Management Development Program on SME Financing - Approaches & Strategies from 19 to 23 November 2024. The program was sponsored under ESDP Scheme, O/o Development Commissioner, Ministry of MSME, Gol and was attended by 25 participants from various streams such as management professionals, entrepreneurs, and academicians. The program director was Dr. E. Vijaya, Director, SEM. The objective of the program was to improve the operational skills to assess the credit requirements of borrowers, scrutinize and appraise loan proposals, and to develop suitable systems of supervision and follow-up to ensure proper utilization of funds by the borrowers and prompt recovery.



The sessions were handled by ni-msme faculty and also well-experienced bankers, industry officials, and rating officials, and they enlightened the participants on the topics such as financing small and micro enterprises, risk in financing, monitoring, recovery financial services, sickness & rehabilitation, and credit rating, etc. The participants expressed their views about the program. They said that the program was very useful and informative. The participants also appreciated the faculty, ni-msme and guest speakers and rated the program as very good.

### d) Diffusion of Innovation and Transfer of Technology:

SEE organised 5 days Management Development Programme (MDP) on Diffusion of Innovation and Transfer of Technology, sponsored by the DC-MSME. The programme was organised at Dilsukhnagar in Hyderabad, from November 25 to 29, 2024 with 25 participants.



The MDP was designed to provide participants with a comprehensive understanding of how innovations spread within organizations and society, and how technology transfer can be effectively managed. The sessions were delivered by ni-msme faculty and external experts. Participants engaged in interactive sessions, case studies

and discussions, which provided them with practical knowledge and tools to implement in their respective fields. The feedback from the participants has been excellent, with many expressing their appreciation for the valuable learning experience.

### e) Soft Skills for Personnel and Professional Excellence:

One week Management Development Programme on “Soft Skills for Personnel and Professional Excellence” was conducted during 18 to 22 November 2024. The MDP is sponsored under ESDP Scheme of DC-MSME, Ministry of MSME, Govt of India. The programme is conducted in collaboration with St. Mary’s Centenary College of Management Secunderabad. There are 28 active participants.



Ms. Anusha, Associate Professor (HRD) & Programme co-ordinator welcome the programme participants and all the guests and briefed about the programme coverage and content. Father Dr. Anthony Vinay, Principal, St. Mary Centenary College of Management, inaugurated the programme by the lighting the lamp. During his inaugural speech, he

highlighted that communication skills are important for students because they help with teamwork, active listening, conflict resolution, critical thinking, and public speaking.

Mr J. Koteswara Rao, Associate Faculty Member of ni-msme highlighted that communication is a process of exchanging information or ideas between two or more individuals or entities. It involves a sender transmitting a message through a chosen medium such as speech, writing, or gesture to a receiver, who then interprets and responds to the message. Effective communication requires both parties to understand the same language or code, and to share a common context or frame of reference. The inaugural programme concluded with a formal vote of thanks proposed by Dr. Praveen Kumar, Professor of St.Mary’s Centenary College of Management.

### f) e-waste Management and Recycling Options for MSMEs:

ni-msme has conducted a one-week Management Development Programme on “e-waste Management and Recycling options for MSMEs” conducted during 25 to 29 November 2024 at Marri Lakshman Reddy Institute of Technology and Management at Dundigal, Hyderabad. This is sponsored under ESDP scheme of DC-MSME Ministry of MSME Govt. of India. There are 25 no. of MBA Pursuing students participated in the program enthusiastically and actively.

The objective of the programme is to provide a better understanding of the key issues of e- waste management, legal aspects and legislative tools for effective management of e-waste while also focusing on how shifting to responsible purchase and consumption patterns can strengthen and foster the proposed concepts of ‘Circular Economy’ and ‘Resource Efficiency’.

Dr M. Sarvanan, HoD of Civil Engineering Dept inaugurated the programme by formal lighting of the lamp and highlighted his inaugural speech about emerging trends in e-waste management. Mr. J. Koteswara Rao, Associate Faculty of ni-msme, attended as guest of honour and his inaugural speech highlighted about the world generated a striking 53.6 million metric tons of e-waste, Asian continent generated 24.9 MT, largest in the world, of which India generated 3.2 MT, and is the third largest producer of e-waste after China and U.S.A.

The program concluded with a formal vote of thanks by Dr. V. Vara Lakshmi, Professor of Civil Engineering & Programme Co-ordinator expressed her sincere thanks to sponsoring organization Ministry of MSME and co-ordinators, especially Ms. V. Swapna FM, SEM and Mr. J. Koteswara Rao, Associate Faculty of ni-msme, and All the program participants for their support and cooperation extended during the program and made it programme a grand success.



### **g) Recycling of Wastes in MSMEs:**

ni-msme has conducted a one-week Management Development Programme on “Recycling of wastes in MSMEs” during 18-22 November 2024 at Malla Reddy Engineering College at Maissammaguda, Bahadurpally, Medchal- Malkajgiri District. This is sponsored under ESDP scheme of DC-MSME Ministry of MSME Govt.of India. There are 25 no. of MBA Pursuing students participated in the program enthusiastically and actively.

Dr. P. Saritha, Associate Professor of EDC Cell & Programme Co-ordinator welcome the programme participants and all the guests and briefed about the programme coverage and content.

Dr.A.Ramaswami Reddy Principal of the Malla Reddy Engineering College inaugurated the programme by formal lighting of the lamp and highlighted his inaugural speech about emerging trends in waste management, good management practices, Interestingly, the private sector can play a huge role in providing the service economically and efficiently and the role of this sector is well accepted in policy circles across the world.

There are multiple benefits arising from increased private sector participation. Apart from the possibility of fast technology adoption, innovation potential in waste management technology and processes, and new ways of recycling, the Government of India will contribute by creating thousands of new jobs in the recycling and waste management industry and help create cleaner cities and a given boost to a greener economy.

Mr J.Koteswara Rao, Associate Faculty of ni-msme attended as guest of honour and his inaugural speech highlighted about increase in volume and types of industrial waste have become an unmanageable problem for national and local governments. It has come to be a major challenge for all developing economies. Waste mountains have come to be a regular scene in many cities around the world, especially in developing countries.

then programme technical sessions were continued as per the schedule.

The feedback of the participants was taken, all program participants were shared their experience as to how they would implement their learning in realizing their dreams and they were advised to establish the recycling units and provide business opportunities to budding and aspirational entrepreneurs at their respective places.

The program concluded with a formal vote of thanks by Dr.Ramajaneyulu Head of the Department of MBA,. Expressed sincere thanks to sponsoring organization Ministry of MSME and co-ordinators, especially Mrs.V.Swapna FM,SEM, Mr. J.Koteswara Rao Associate Faculty of ni-msme and Dr. P. Saritha, Associate Professor of EDC Cell & Programme Co-ordinator and All the program participants for their support and co-operation extended during the program days and made it grand success.



## New Entrants Assimilation Training (NEAT)

The NEAT programme, sponsored by Coromandel International Limited was organized by SEE from 11 to 15 November 2024. Dr. Shreekant Sharma, Director, SEE, ni-msme, welcomed the participants and highlighted the programme's objectives. Special addresses were delivered by Dr. Binaya Kumar Parida, Sr. AVP & Chief Agronomist, and Dr. Bhaskara Reddy, Sr. AVP Sales & Marketing, Coromandel International Limited. The session concluded with the inaugural address by Mr. Sudheer Kumar Baride, Lead Learning and Development, Coromandel International. This programme was designed to onboard and empower new entrants, focused on fostering



key professional skills, enhancing personality development and aligning participants with the organizational culture of Coromandel International. The five-day intensive training focused on professional and personal development, covering topics such as: Communication Skills including Verbal, Non-verbal, and Public Speaking, Team Building and Conflict Resolution, Emotional Intelligence, Personality Profiling and Personality Development, Introduction to Generative AI Tools e.g., ChatGPT, Bard, Understanding the Market Environment for Agricultural Inputs, Positive Thinking & Attitudinal Change, Geo-spatial Technology, Agronomical Principles of Crop Production, Soil Nutrient Management, Customer Service & Feedback Analysis. Participants engaged in interactive sessions, business games, and practical workshops led by esteemed faculty from ni-msme. The valedictory session was held on November 15, 2024, the session began with Welcome Address by Mr. Gudela Devan Sai, Faculty Associate, SEE, followed by a briefing on the programme highlights. Chief Guests, including Mr. Subba Reddy, GV-VP & Divisional Head, and Mr. Nikesh Baidya, AVP & Head of Branding, Coromandel International Limited, addressed the gathering, encouraging participants to leverage their learnings in their professional journey. Mr. Sudheer Kumar Baride,

delivered the Valedictory Address, emphasizing the importance of continuous skill development. Participants expressed their appreciation for the programme, highlighting the practical relevance of the sessions and the engaging teaching methods. The NEAT programme served as a solid foundation for their journey within Coromandel International, equipping them with the tools to contribute effectively to their



roles. The session concluded with the awarding of certificates to all participants by the dignitaries.

## Capacity Building Programmes under RAMP Scheme

ni-msme successfully conducted three Capacity Building Programmes on “Designing Strategic Interventions to Make MSMEs Vibrant, Green, and Digital” under the Raising and Accelerating MSME Performance (RAMP) Scheme. The programmes, held for Maharashtra (two batches) from 11 to 15 & 18 to 22 November 2024 for Madhya Pradesh from 25 to 28 November 2024 equipped MSME stakeholders with strategies for sustainability, green practices, and digital transformation. Dr. S. Glory Swarupa, Director General of ni-msme, highlighted the significance of RAMP in bridging state and central initiatives to create impactful strategies for MSME growth. She emphasized the critical need for innovative and sustainable approaches to ensure the sector’s competitiveness in the global economy. Shri S. S. Rawath, IAS, addressed participants on leveraging digital and green interventions to build resilient MSMEs, stressing their transformative potential in overcoming industry challenges.

The sessions featured expert presentations, including Anupam Agnihotri from JNARDDC and FLO Hyderabad representatives, focusing on market linkages, credit access, and sustainable practices. Participants also visited innovation hubs like T-Hub and We-Hub, gaining hands-on insights into cutting-edge technologies. The programs culminated in participant presentations on district-level action plans and a feedback session, setting actionable roadmaps for implementation.

Certificates were awarded to 87 participants across all batches, reflecting ni-msme’s commitment to fostering vibrant, green, and digitally empowered MSMEs under the RAMP Scheme.



## Completion of SVEP DPRs to MPSRLM Officials

ni-msme successfully presented the completion of five Detailed Project Reports (DPRs) under the Start-up Village Entrepreneurship Programme (SVEP) to Madhya Pradesh State Rural Livelihoods Mission (MPSRLM) officials. The presentation also included updates on the progress and finalization of these DPRs, along with a proposal to establish a Model Block in Narmadapuram District, aiming to foster rural entrepreneurship and empower local communities. The initiative was led by ni-msme Faculty Member Shri Surya Prakash Goud and National Resource Person (NRP) Shri Nilendhu Mukherjee. Their efforts focused on demonstrating the potential socio-economic impact of SVEP in creating sustainable livelihood opportunities in rural areas.

The presentation was honored by the presence of Shri Sojan Singh Rawath, IAS, Chief Executive Officer (CEO) of the Zilla Panchayat, Narmadapuram. Shri Rawath appreciated the initiative and emphasized the importance of such collaborative efforts in driving rural development. State Program Manager (SPM) Garima Sai Sundharam also joined the session, providing her valuable support and reiterating the mission's commitment to the program's success. This achievement



marks a significant milestone in ni-msme’s collaboration with MPSRLM. The finalized DPRs and the proposed Model Block for Narmadapuram serve as a blueprint for enhancing entrepreneurship opportunities and strengthening the rural economy in Madhya Pradesh. This initiative highlights ni-msme’s ongoing dedication to driving impactful projects aligned with government missions to transform rural livelihoods.

## Virtual Training Programme for Himachal Pradesh SRLM

ni-msme NRO officials conducted a virtual training program for the Himachal Pradesh SRLM-facilitated team for the SVEP project. The discussion focused on DPR preparation and preparatory activities for field-level data, including socio-economic status, block-level resources, and other required information for DPR work. The identification of CRP, EPS, and other resources required at the block level was also covered. Mr. K.S.P. Goud, Director, Rajath Sharma, State Project Manager, along with Mr. D. Tejeswara Rao, FA from SED, and NRPs Nilendhu Mukherjee and Goutham Muzumdar participated and coordinated the sessions.



## Strengthening DNT SEED Activities in Chittoor & Tirupati Region

On 22 & 23 November 2024, a significant field visits was conducted in Tirupati and Chittoor to assess and enhance the implementation of the SEED scheme for De-notified, Nomadic, and Semi-Nomadic Tribes (DNTs). Sh. Rathikanth Jena, General Manager, NSFDC (MoSJ), and Mr. Duvvada Tejeswara Rao, Faculty Associate conducted series of Visits.

The team, along with PIAs and NSFDC officials, visited Kolavarivooru, Ragimanipenta, Jayanthi, BN Kandriga villages & TMC Manual Scavengers Colony. Interactions were held with SHG members from Yanadhi and Yerukula communities, focusing on document verification, bank accounts, and orientation on Environmental Protection Activities (EPA) and Participatory Rural Appraisal (PRA). A discussion with the Deputy Director of Social Welfare at the Chittoor Collector's Office highlighted challenges and strategies for the SEED project. Engagements with SHG groups and Gram Panchayats emphasized the importance of sustainable practices and livelihood improvements. This visit reinforced collaborative efforts between ni-msme, NSFDC, and local stakeholders to empower DNT communities and ensure effective implementation of the SEED scheme for inclusive development.



## ni-msme Celebrated the 4th Janjatiya Gaurav Divas



ni-msme as part of the 4th Jan Jatiya Gaurav Diwa, marking the 150th Birth Anniversary of Birsa Munda, conducted various camps for De Notified tribes in terms of value addition of their products by giving branding flavour to it. Also is supported in terms of financial literacy. Shri Ratikanth Jena, General Manager, NSCFDC, New Delhi interacted with the SHG members of De notified Tribes in Chitoor District, Andhra Pradesh. ni-msme is all set to implement a full-fledged project under DNT SEED at various districts of Andhra Pradesh, Maharashtra and Jharkhand.

## Workshop on DNT SEED Scheme

Workshop on the DNT SEED Scheme was organized at ni-msme under the guidance of Rathikanth Jena, GM, NSCFDC, Delhi. The session included detailed discussions with Jena and his team on the objectives and strategies for implementing the scheme, focusing on supporting De-notified, Nomadic, and Semi-Nomadic Tribes. ni-msme faculty and team members also participated in the workshop, contributing valuable insights. The session aimed to enhance skill development, financial access, and sustainable growth for these communities.



## Child Future Sports Academy Inaugurated

Dr. Glory Swarupa, Director General, ni-msme inaugurated "Child Future Sports Academy"- Building Champions for Future at campus on 25 November 2024 at ni-msme as campus. Guest of Honor Mr. Arshad Shaik, Indian Paracycling Star, represented India at the 2024 Paralympics in Paris.



## Director General Visits



DG, ni-msme as the Hon'ble speaker, delivered a talk during the webinar on "Small Enterprises to Strengthen Rural Economy, Challenges and Opportunities" organised by Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP), Bangladesh.



As Panelist addressed the MSMEs & Startups on Industry 5.0: Integration of Human Capabilities with Advanced Technologies in the MAN'EXE 2024 organised by CII, Hyderabad, Govt. of Telangana and ISB.



Interacted with Management Students, Copenhagen Business School, Denmark undergoing Industry immersion at ni-msme, Hyderabad.



Discussed with Dr. Zaheer Ahmed, Director General, CCRUM, Ministry of AYUSH for Entrepreneurship Module and Joint establishment of Innovation & Incubation Centre.



Exploring integration of entrepreneurship with skill education for better employment creation. In dialogue with Prof. Rajesh Ingle, Vice Chancellor, Symbiosis Skills & Professional University, one of the pioneers in skilling ecosystem. Girl skill power at Symbiosis Skills & Professional University, Pune. Hands on engineering skills by girls to fulfil the industry demand.







Shri N. Tej Bharath, IAS, Mission Director, MEPMA, Guntur District, Andhra Pradesh. ni-msme presented to the Mission Director to enable MEPMA to initiate interventions on Entrepreneurship.

Ms. Gunjan Krishna, IAS, Commissioner for Industrial Development & Director of Industries & Commerce, to discuss ni-msme activities and the implementation of RAMP in Karnataka.

Attended a meeting of Capacity Building Unit (CBU) for MoMSME, Chaired by DC-MSME, Gol. Highlighted the Accreditation Certificate for ni-msme, Training Modules Developed by ni-msme and training for all Group A, B & C cadre Officers, and Ministry Institutions like NSIC, KVIC, Coir Board & MGIRI.

Met with Dr. Hema Yadav, Director, VAMNICOM, Pune Ministry of Cooperation, for possible collaboration to create awareness among Urban & Rural Cooperative Banks across the Country about CGTMSE Scheme and Role of CFI, ni-msme.

## Visitor's Gallery



Participated in the lunch meeting hosted in honour of His Excellency Mr. Reuven Azar, Ambassador, Embassy of Israel in India and had a fruitful discussion on Women Entrepreneurship, Youth Development and Professional Excellence.



Glad to welcome Shri M.N. Sudhakar, State Director, KVIC, Telangana to campus on assuming charge.



Dr. D.P. Naik, IPS, Additional DGP (Rtd.), Hyderabad visited ni-msme campus on 12 November 2024.



Meeting with Mr. Anupam Agnihotri, Director, Jawaharlal Nehru Aluminium Research Development and Design Centre (JNARDDC), Ministry of Mines, Nagpur.

## SUCCESS STORY

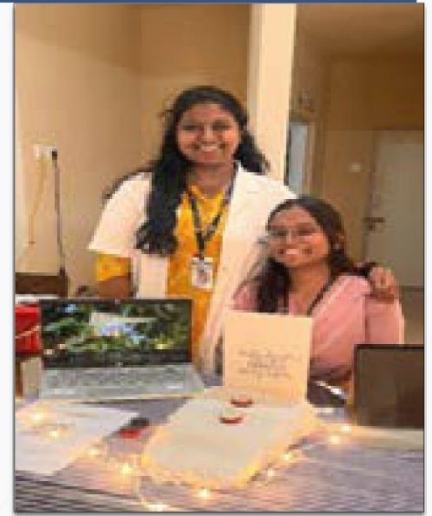
### The Kritaayu Journey: Blending Tradition with Innovation

MMs. Kriti S Raj and Ms. Arundathi S Kulkarni undergraduate students of SDM college of Ayurveda and the founders of Kritaayu, a pioneering venture took shape here at Hassan. It embarked on a remarkable journey, blending tradition with innovation. Conceived as an idea, Kritaayu has evolved significantly over the months, culminating in the creation of its first product, Anjana. Inspired by the "Dinacharya" chapter of the ancient Ayurvedic text, Asthanga Hridaya, the founder experimented with accessible flowers like jasmine and rose to create the Anjana. Specifically, they focused on "Nandyavarta".

After a month of trial and error, the technique was mastered. The positive reception from a few individuals inspired them to delve deeper into this endeavor. Collaboration with Ms. Arundathi S Kulkarni led to participation in the "Ayurveda Sapatah" event, where they presented their Anjana to the public, generating keen interest in purchasing the innovative product.

The institute's evaluation by the MARBISM committee of the National Council of Indian Systems of Medicines (NCISM), who emphasized the significance of their endeavors. The committee endorsed replicating their initiatives in other educational institutions. Along with all this, our college has appointed a staff as a co-ordinator who is being trained by National Institute for Micro, Small and Medium Enterprises (ni-msme) in entrepreneurship. Our co-ordinator has taken a lot of initiatives to make our journey very smooth for all of us and guide us in the best way possible. The guidance of our Co-ordinator helped us develop and build our brand. Kritaayu has since introduced new products, including a tan removal scrub in churna form, enriched with Ayurvedic herbs like Yastimadhu and Haridra and lip balm using ghee as the base and many other ayurvedic drugs. The institution's international conference, "Garbhakruti," provided a platform for showcasing and selling their products, allowing them to network with esteemed individuals in the field. The rollercoaster ride of the conference and subsequent opportunities have truly showcased the potential for achievement when passion and dedication converge. Today, Kritaayu proudly offers many distinct classic Ayurvedic products, each meticulously sourced and crafted in adherence to traditional Ayurvedic texts. We are thankful for ni-msme for this initiative and for the immense support

For more information on Kritaayu and its array of authentic Ayurvedic products: You can contact Kritaayu at: Email: kritaayu23@gmail.com; Phone: +91 8618332779; Instagram: @kritaayu



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**JIEMS**

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