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11th MSMEs Convention

MSMEs: Road to Sustainable Development

21st January, 2022 | Virtual Convention

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11th MSMEs CONVENTION

MSMEs: ROAD TO SUSTAINABLE DEVELOPMENT

21st January, 2021
Virtual Convention in online mode

ALL INDIA MANAGEMENT ASSOCIATION

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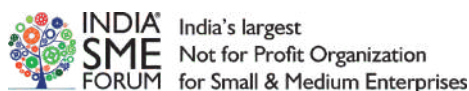
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CONTENTS

| CONTENTS | PAGE NO. |
|--------------------------------|----------|
| • About AIMA/CME ----- | 05 |
| • About MSMEs Activities ----- | 07 |
| • Programme Schedule ----- | 10 |
| • Theme Paper ----- | 15 |
| • Speaker Profiles----- | 29 |
| • Advertisements----- | 45 |



About AIMA / CME

About AIMA

The All India Management Association (AIMA) is the national apex body of the management profession in India. AIMA is a not for profit, non-lobbying organisation, working closely with Industry, Government, Academia and students to further the cause of the management profession in India.

AIMA has a membership base of over 38000 members and close to 6000 corporate /institutional members, through 67 Local Management Associations affiliated to AIMA; and is represented on a number of policy making bodies of the Government of India and national associations.

Established in 1957, AIMA has contributed immensely to the enhancement of management capability in the country over the years. AIMA offers various services in the areas of testing, distance education, skill development & training, research, publications, executive education and management development programmes.

Over the past six decades, AIMA has evolved as times have changed and catered to the growing needs of today's management community. Apart from its flagship Post Graduate Diploma in management, AIMA offers topical and industry-oriented programmes and initiatives to help management professionals and students keep in step with times; while offering state of the art business solutions for organisations and institutions.

As the pioneer of Distance Education, AIMA has always been an early starter, even in the digital space. AIMA was amongst the first mover organisations to offer Internet Based Remote Proctored Tests on a national level; and among the first to shift its service offerings online. AIMA quickly built digital expertise and now has the capability to offer its management programmes and business solutions in the physical, virtual and hybrid mode; as per industry requirements.

AIMA also brings to the Indian managers, the best management practices and techniques through numerous foreign collaborations with professional bodies and institutions. AIMA is an important and long-time member of the Asian Association of Management Organisations (AAMO), which promotes professional management in the Asia Pacific region. India (AIMA) took over the Presidency of AAMO in 2019 and will hold the AAMO Secretariat for the next three years. In addition, AIMA has developed close associations with several leading international Universities and Institutions including University of Berkeley - California, UC Santa Cruz – California, St Gallen Symposium, Horasis, The World Bank to name a few.

Centre for Management Education

Established in 1993, AIMA's Centre for Management Education (CME), functions as a full-fledged autonomous business school, in open and distance learning mode. AIMA CME offers Post Graduate Diploma in Management / Post Graduate Diploma in Information Technology Management approved by AICTE and Post Graduate Certificate Programme and Advanced Certificate Programme. Professional Certificate Programme in Digital Marketing and Analytics, Professional Diploma in Public Procurement, Certification in Financial & Valuation Modeling and Professional Diploma in Business Analytics are also offered as skill based courses. PhD in Business Administration offered by CME in collaboration with Aligarh Muslim University meets the needs of working professionals.



AIMA MSMEs Activities

AIMA MSMEs ACTIVITIES

As the apex body of the management profession in the country, All India Management Association (AIMA) has been at the forefront in encouraging Small & Medium Enterprises (SMEs) to enhance their managerial capabilities and use management tools for their growth and development. AIMA has rolled out several programmes and initiatives to help SMEs address issues and challenges they face in the management of key areas like finance, technology, marketing, HR etc.

AIMA has been regularly organising Annual MSME Conventions to address Policy and Capacity Building issues concerning the MSME sector and have held them previously in Delhi, Ahmedabad, Chennai, Hyderabad and Guwahati. More than 300 delegates participated in each of these conventions. Over the years, these conventions have helped MSMEs come together to review policy initiatives of the Government, appreciate their role and place in the national economy and formulate the agenda for progress.

The last edition, 10th MSME Convention was held on the theme 'Innovative Solutions for MSMEs: Challenges and Opportunities'. The Convention was inaugurated by Mr Nitin Gadkari, then Minister for MSME, Government of India. The Convention covered subjects such as Innovation Readiness of Indian MSMEs: Issues and Challenges, Emerging Opportunities for MSMEs, Innovative Financing for MSMEs, Branding & IP: Challenges for MSMEs and Digital & Social Media Marketing Strategies for MSMEs.

The 11th MSME Convention will be held virtually on 21st January, 2022 on the theme 'MSMEs: Road to Sustainable Development'. The Convention will be inaugurated by Mr Narayan Rane, Hon'ble Minister for MSME, Government of India. The Convention will discuss subjects such as Innovating Towards a Sustainable Future; Developing Entrepreneurial Culture; Towards Sustainable Recovery for MSME; Current Issues and Challenges; Digitization: Challenges for MSMEs. Some of the best minds and professionals will address these topics over various sessions, and will share their valuable experiences and insights on innovative solutions for the MSMEs in these challenging times.

The Convention will witness participation from manufacturing and services industry, investors, budding entrepreneurs, representatives from Government, banks, financial institutions, credit rating agencies, media and academia from all over the country. Participation at the programme is expected to cross two-thousand, with delegates joining through Cisco Webex meeting, Youtube and Facebook.

AIMA with India Uzbekistan Entrepreneurship Development Centre, Tashkent conducted international training programs in the area of international training, so far AIMA has organised many international training programmes sponsored by Ministry of External Affairs (MEA). These programmes are conducted to the satisfaction of participants and their countries on various areas of Managerial and Leadership area. AIMA with Ministry of MSME conducted training Programme on IPR on 16-17 July 2021. The webinar was attended by 100 MSME.

AIMA has also constituted the AIMA-Dr. J S Juneja Award for Creativity and Innovation to give recognition innovative SME organisations. The Award comprising of a citation and a cash component of Rs. 51000/- is conferred on the deserving SME at AIMA's Foundation Day in February every year. AIMA is also conducting Awareness Programmes on Entrepreneurial Development for African students studying in India, on the theme "Don't Hunt for the Job-Be Your Own Boss", in collaboration with the Ministry of External Affairs, under the IAFS initiatives, and that seventeen such programmes have been held so far at Delhi, Pune, Chandigarh, Ludhiana, Hyderabad, Bangalore, Pune, Chennai, Jalandhar, Vadodra and Jaipur. Another three more such programmes are scheduled during the year.

AIMA has also been an implementing partner for the Awareness programmes for the Quality/Council of India ZED Certification and IPR Scheme of the Ministry of MSME and have held 12 such programmes so far. It conducts Capacity Building and workshops for SMEs across the country in collaboration with its Local Management Associations and have conducted 40 such programmes so far. It conducts Survey/Studies on the MSME sector from time to time for Government and Public institutions.



Programme Schedule



11th MSMEs CONVENTION

MSMES: ROAD TO SUSTAINABLE DEVELOPMENT

21ST JANUARY, 2022
VIRTUAL CONVENTION

CONFERENCE AGENDA

1000 – 1100 hrs

Inaugural Session

Introductory Remarks

Rekha Sethi
Director General
All India Management Association

Welcome Address

C K Ranganathan
President AIMA
Chairman & Managing Director,
CavinKare Pvt Ltd.

Setting the Context

J S Juneja
Chairman MSMEs and Past President
All India Management Association

Inaugural Address

Narayan Rane
Hon'ble Minister of Micro, Small and Medium Enterprises
Government of India

Interaction with audience

Vote of Thanks

Raj Agrawal
Director, Center for Management Education
All India Management Association

1100 – 1200 hrs

Plenary Session 1

MSMEs: Towards Sustainable Recovery

Chairperson

Alka Nangia Arora *
Chairman cum Managing Director
The National Small Industries Corporation Ltd (NSIC)

Speakers

Vinod Kumar Wuthoo
President
India SME Forum

Shams Tabrez

Deputy General Manager
SME, State Bank Of India

Kartik Sharma

National Chairman, AIMA YLC and
Director, Agnitio and Co-Founder, DcodeAI

Interaction with audience

| | | |
|-----------------|--------------------------|--|
| 1200 – 1300 hrs | Plenary Session 2 | Indian MSMEs: Current Issues and Challenges |
| | Chairperson | David Sinate Chief General Manager Export-Import Bank of India |
| | Speakers | Mehnaz S. Safavian World Bank, Bangkok |
| | | Vinamra Mishra Director Ministry of MSME, Govt of India |
| | | Ajayan Kavungal Anat Past President, Calicut Management Association |

Interaction with audience

| | | |
|-----------|--|--|
| 1300-1400 | International Experiences: MSMEs; Road to Sustainable Development | |
| | Chairperson | Abdulhasan Al-Dairi Chairman, Bahrain SMSs Society Deputy Chairman & General Coordinator United Int'l SMEs Organizations (UNISMO) |
| | Speakers | Sushma Morthania Director General India SME Forum Sunil Shukla Director General EDII |

1400 – 1430 hrs **BREAK**

| | | |
|-----------------|----------------------------------|---|
| 1430 – 1530 hrs | Plenary Session 3 | Digitization: Challenges for MSMEs |
| | Chairperson | Tamal Datta Chaudhuri Advisor Centre for Knowledge Ideas and Development Studies (KnIDS) |
| | Speakers | Rajesh Kumar Pandey Founder & CEO Omniscient IT Solutions Pvt Ltd Ajay kumar Thakur Head – SME & Start-up BSE Limited Amit Raj Sinha Managing Director & CEO Sigachi Industries Pvt. Ltd |
| | Interaction with audience | |
| 1530 – 1630 hrs | Plenary Session 4 | Innovating Towards a Sustainable Future |
| | Chairperson | Parveen Arora Advisor/ Head of Innovations DST, Ministry of Science & Technology |
| | Speakers | Trilok Kumar Jain Director Ecosystem for Innovation and Entrepreneurship (EIE) Arun Kumar Sarma Director General NECTAR Pallavi Shrivastava Co-Founder & Director Progcap |
| | Interaction with audience | |
| 1630-1730 | Plenary Session 5 | MSME: Developing Entrepreneurial Culture |
| | Chairperson | Chandra Shekhar Thanvi Chief General Manager Small Industries Development Bank of India |
| | Speakers | Barbara Terenzi President, WUSME |

Harpreet Kang
General Secretary
Ludhiana Management Association

Sreedevi Reddy
VP- Startup Ecosystem
@Xelpmoc Design & Tech Ltd

Arup Majumdar
Chief Executive Officer
Trariti Consulting Group

1730 – 1800 hrs

Valedictory Session Summing up

Summing/
Recommendations

J S Juneja
Chairman MSMEs and Past President
All India Management Association

Valedictory Address

B B Swain
Secretary
Ministry of MSME
Government of India

Vote of Thanks

AIMA

AIMA's 11th MSMEs Convention concludes

*Confirmation Awaited



Theme paper

MSMES: ROAD TO SUSTAINABLE DEVELOPMENT

Dr. J S Juneja¹
Chairman, SME Committee &
Past President, AIMA

Introduction

The Micro Small and Medium Enterprises (MSMEs) sector is a major contributor to the socio-economic development of the country. In India, the sector has gained significant importance due to its contribution to Gross Domestic Product (GDP) of the 30.5% of the country and exports to the extent of 49.5%. The sector has also contributed immensely with respect to entrepreneurship development especially in semi-urban and rural areas of India.



Startups now are the “backbone” of new India and the engine that will power the nation’s economic growth in the run up to the 100th year of Independence, as acclaimed to a Virtual gathering of 150 entrepreneurs on the 15th January 2022 by the Hon’ble Prime Minister, Shri Narendra Modi. He further declare that 16th January will be celebrated as “National Startup Day” every year.

Definition of Micro, Small and Medium enterprises in accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are classified as below:

- (i) a micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees
- (ii) a small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees and
- (iii) a medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

At present, India has approximately 6.33 crore (63.3 Million) MSMEs. As per data from the MSME Ministry, as of November 26, 2021, the Udyam Registration portal registered 5,767,734 MSMEs, replacing the former process of filing for an Udyog Aadhaar Memorandum (UAM). Registered micro-enterprises stood at 5,441,220 (94.34%), followed by small enterprises at 293,555 (5.09%) and mid-sized enterprises at 32,959 (0.57%). As of November 26, 2021, under the top five state-wise Udyam registrations, Maharashtra recorded maximum number of registrations with 12.18 lakh units, followed by Tamil Nadu (6.23), Gujarat (4.86), Rajasthan (4.68) and Uttar Pradesh (4.45). New online system of MSME/Udyam Registration launched by the Union MSME Ministry, w.e.f. July 01, 2020, successfully registered >5.7 million MSMEs until November 2021. The Indian MSMEs sector contributes about 30.5% towards the GDP as mentioned above through its national and international trade.

The BSE SME platform, specially designed for SMEs to source funding is expected to witness more than 60 SMEs

¹Past President, All India Management Association (AIMA) and Chairman of SME Committee, Former Chairman National Small Industries Corporation (NSIC) and Chairman, Global Project & Services Pvt. Ltd, Email: globalproject95@gmail.com 2. Ms. Priyanka, Research Assistant, Global Project & Services Pvt. Ltd.

to enter the market in one year (2021-22) to bring up equity funds for meeting their business requirements. The initial public offering (IPO) route witnessed 16 SMEs enter the market; they raised Rs. 100 crore (US\$ 13.74 million) in 2020. In June 2021, Bombay Stock Exchange (BSE) announced that it has collaborated with Electronics and Computer Software Export Promotion Council (ESC) to build awareness among small businesses and start-ups about advantages of listing.

MSMEs are being encouraged to market their products on the e-commerce site, especially through Government e-Marketplace (GeM), owned and managed by the government, wherefrom Ministries and PSUs (public sector undertakings) source their procurement. As on November 26, 2021, the GeM portal has served 8.16 million orders worth Rs. 159,483 crore (US\$ 21.38 billion) from 3.1 million registered sellers and service providers for 55,929 buyer organisations.

Domestic business requires a strong financial stimulus with concessional working capital loans to ensure adequate liquidity is maintained in business operations from the government and financial institutes.

Indian Micro, Small and Medium Enterprises (MSMEs) are rapidly adopting digital payments over cash, with 72% payments done through the digital mode compared with 28% cash transactions. Rise in digital adoption presents prospects for further growth in the sector.

Statutory Bodies

MSME Ministry has a strong institutional framework and functional bodies to support MSMEs namely, Khadi and Village Industries Commission (KVIC) who is responsible for promoting and developing khadi and village industries for providing employment opportunities in rural areas, thereby strengthening the rural economy, Coir Board in charge of promoting overall development of the coir industry and improving living conditions of workers in this industry, National Small Industries Corporation Limited (NSIC) responsible for promoting, aiding and fostering growth of micro and small enterprises in the country, generally on commercial basis, National Institute for Micro, Small and Medium Enterprises, (NI-MSME) in-charge of enterprise promotion and entrepreneurship development, enabling enterprise creation, performing diagnostic development studies for policy formulation, etc. and lastly, Mahatma Gandhi Institute for Rural Industrialisation (MGIRI) responsible for accelerating rural industrialisation for sustainable village economy, attract professionals and experts to Gram Swaraj, empower traditional artisans, encourage innovation through pilot study/field trials and R&D for alternative technology using local resources. New online system of MSME/Udyam Registration launched by the Union MSME Ministry, w.e.f. July 01, 2020, successfully registered more than 1.1 million MSMEs until November 2020. In June 2021, the Ministry of Micro, Small and Medium Enterprises extended the validity of Udyog Aadhaar Memorandum from March 31, 2021, to December 31, 2021.

Innovative Government Policies

The Government of India has designed various policies for the growth of MSMEs in the country.

- In November 2021, the Indian government launched the Special Credit Linked Capital Subsidy Scheme (SCLCSS) for the services sector. This scheme will help enterprises in the services sector meet various technology requirements.
- In November 2021, the Ministry of Micro, Small and Medium Enterprises launched SAMBHAV, The Jammu & Kashmir Government launched a major program for Self Help Groups (SHGs) for women and implemented by India SME Forum successfully, a national-level awareness programme to push economic growth by promoting entrepreneurship and domestic manufacturing.

GOVERNMENT SCHEMES FOR STARTING MSME



- In September 2021, Union Minister for MSMEs, Mr. Narayan Rane introduced 'India Export Initiative' and 'IndiaXports 2021 Portal'. This initiative will help exports reach its Rs. 2,928,000 crore (US\$ 400 billion) target by the end of FY22 and further push it to Rs. 7,320,000 crore (US\$ 1 trillion) by FY27.
- In September 2021, Khadi and Village Industries Commission (KVIC) established the first 'Silk Yarn Production Centre' in Odisha to boost the local silk industry and generate employment.
- In September 2021, Union Minister for MSMEs, Mr. Narayan Rane inaugurated Rohtak Technology Centre, which is expected to train >8,400 trainees annually.
- In September 2021, Khadi and Village Industries Commission (KVIC) launched SPIN (Strengthening the Potential of India) scheme and built a pottery cluster under SFURTI Scheme in Varanasi to support >1,100 individuals of the marginalised potters' community.
- In July 2021, Lok Sabha passed a bill on 'Factoring Regulation (Amendment)' to expedite the payments ecosystem for MSMEs.
- Budget allocation for MSMEs in FY22 more than doubled to Rs. 15,700 crore (US\$ 2.14 billion) vis-à-vis Rs. 7,572 crore (US\$ 1.03 billion) in FY21.
- The government also announced Rs. 3 lakh crore (US\$ 40.85 billion) collateral-free automatic loans for businesses.
- In Union Budget 2021, the government announced funds worth Rs. 10,000 crore (US\$ 1.36 billion) for 'Guarantee Emergency Credit Line' (GECL) facility to eligible MSME borrowers, giving a major boost to the sector.

Recent Initiatives

- In November 2021, the Small Industries Development Bank of India (SIDBI) inked a pact with Google to pilot social impact lending with financial assistance up to Rs. 1 crore (US\$ 133,939.60) at subsidised interest rates to micro enterprises. To reinvigorate the Indian MSME sector, Google India Pvt. Ltd. GIPL, will bring a corpus of US\$ 15 million (~Rs. 110 crore) for micro enterprises as a crisis response related to COVID-19.
- In November 2021, digital freight forwarder Freightwalla, launched a shipment tracking service for MSME exporters and importers based on predictive analytics to help businesses tackle risks associated with shipment delays and improve supply chain efficiency.
- In November 2021, Cashinvoice, a supply chain financing (SCF) platform, announced that it will aid MSMEs with over Rs. 10,000 crore (US\$ 1.33 billion) worth of financing in the year ahead, as it has raised Pre-Series A funding of US\$ 1 million from Accion Venture Lab.
- In October 2021, Sundaram Finance and the MSME Development Institute (Chennai), provided marketing assistance to MSMEs. Entrepreneurial and managerial development of MSMEs will be done through an incubator scheme that will give innovators opportunities to develop and nurture ideas for the production of new products.
- In September 2021, Aerospace Engineers Private Limited, a Tamil Nadu-based MSME, secured a contract from Boeing to produce and supply critical aviation components.



- In September 2021, Walmart and Flipkart announced the completion of the first phase of training of more than 2,500 MSMEs under Vriddhi, the supplier development programme.
- In September 2021, Flipkart introduced 'Flipkart Boost' to help digital-first consumer brands and empower MSMEs.
- In September 2021, HDFC Bank collaborated with the National Small Industries Corporation (NSIC) to offer credit support to the micro, small and medium enterprise (MSME) sector.
- In August 2021, the US Agency for International Development (USAID) and the US International Development Finance Corporation (DFC) collaborated with Kotak Mahindra Bank to support MSMEs.
- In August 2021, Facebook India, in collaboration with Indifi, announced 'Small Business Loans Initiative', a new programme to support small and medium businesses (SMBs) get quick access to credit via independent lending partners.
- In August 2021, Indian Bank introduced 'MSME Prerana', an online business-mentoring programme for MSMEs in Odisha. In FY21, the state (Odisha) accounted for ~5% of the total MSME credit exposure of Indian Bank and recorded an increase of 39% YoY.
- In July 2021, Amazon India announced to expand its existing nine fulfilment centres and launch additional 11 new centres. This expansion plan is expected to create direct and indirect job opportunities in India and further strengthen Amazon's foothold in the country.
- In July 2021, Razorpay acquired TERA Finlabs, a provider of embedded financing solutions, to strengthen capabilities in data-driven risk management, capital solutions and credit underwriting to financially support MSMEs.
- In July 2021, Amazon India introduced Digital Kendra in Surat—its first brick and mortar resource centre to assist 'kiranans' and small businesses to go digital.
- In July 2021, the Federation of Indian Export Organisations (FIEO) signed a memorandum of understanding (MoU) with Aramex India, logistics services provider, to support MSME exporters in India.
- In June 2021, Tide, a UK-based business financial platform, announced to invest >Rs. 1,000 crore (US\$ 134.21 million) in India over the next five years to tap the rising SME (small and medium-sized enterprises) market.

The Ministry of MSME runs numerous schemes targeted at providing credit and financial assistances, skill development training, infrastructure development, marketing assistance, technological and quality upgradation and other services for MSMEs across the country.

Road Ahead – Towards 5 Trillion economy

The Government of India has envisioned doubling the Indian economy to US\$ 5 trillion in five years. It is estimated MSMEs contribute about a trillion at present and its contribution is expected to increase. Assuming we enhanced the contribution of MSMEs to GDP to 40% from a present level of 30.5% GDP, we will have to reach a level of 2 Trillion dollars in next five years as a part of India's \$5 Trillion economy. To achieve this goal, career opportunities for the young population have been generated and MSMEs have the potential to serve as a key employment generator. Therefore, the government has taken up promotion of MSMEs in order to create new jobs in the sector. Further, the government aims to enhance MSME's share in exports and its contribution to GDP.

Based on our assessment, we can have an enormous increase of growth of MSMEs through innovations and we can have quantum jumps.

In order to achieve these targets, the government should invest in providing more back-end services to improve performance of the MSME sector as it supplies goods and services to big industrial enterprises. Lack of technology-based production activities and low investment in R&D activities are bottlenecks hindering the sector to become competent. Globally available technology could be subsidised by the government so that the product quality of MSME players can be improved using the existing resources. This also requires the help of academic institutions in the form of providing research and development (R&D) services for product innovation.

Future Prospective

It is well known that change is the spice of life & actually changes are happening all around us and every day in industry, business or services.

Some enterprises do not want to change before long and they may have to shut their shop before long. We have seen in our lifetime, hundreds of big & small businesses have closed, probably they did not change with the changing time. For example – from the list of first Fortune 500 companies, 440 are no longer existing or closed, only 60 are left, we don't know the reasons. Companies like Pan Am, TWA and several companies in India such as Kingfisher, Jet Air in India are closed. Probably they were not innovative and they could not cope up with the changing environment. Moral of the story is that entrepreneurs have to continue to be creative and innovative.

As you know, our country has been facing a big challenge of Covid-19 and our economy particularly MSMEs have been severely affected. Hundreds of MSMEs have closed down and thousands of people lost their jobs during the lockdown. Many of the MSMEs are catching up, bringing productivity back through diversification and innovative ways of doing business and workers are getting the jobs and MSMEs are catching up and green shoots are visible.

We thank the Government of India which has come up with a package to provide financial assistance for those who had been sanctioned credit limits, additional 20% by the banks.

However, most of the MSMEs who had no credit limit could not avail this facility particularly micro and small enterprises and have been left out. The Government may consider to provide assistance to such enterprises, so that they come back to the main stream and provide jobs. After all, the MSME sector is the highest job creator next only to agriculture.

Aftermath of COVID-19

Micro, Small & Medium Sector has a potential to strengthen the socio-economic growth of the nation by providing solution to the unemployment problem of the country at local levels. This will further lessen the inequalities between the geographical areas in terms of economic imbalances. Further, the



inclusive pattern of sustainable growth of MSME sector will provide employment opportunities at the local level which will lessen the population load at megacities. However, the World is at war with the latest abhorrence-COVID-19. This is a bio-war situation and the whole world is feeling abandoned. Also meeting the diverse skill requirements of MSMEs spread across various sectors horizontally and vertically is a challenge. Ministry and various institutions are making efforts to meet the requirements of the sectors by various level courses through its training institutions spread across length and breadth of the country.

Linkages with Large Organisations for Ease of Doing Marketing

In an effort to help small businesses, artisans, weavers, and micro-entrepreneurs revive their businesses impacted due to the Covid-19, e-commerce marketplace Amazon hosted the third edition of its 'specially curated' online sale – Small Business Day. Amazon, which had around 6 lakh sellers including many small businesses, held the sale on June 27 on the occasion of the Micro, Small and Medium Enterprise (MSME) Day. Amazon said the sale offered consumers “unique and hard-to-find products” from start-ups, women entrepreneurs, artisans and weavers. Amazon has vowed that they will continue supporting MSMEs.

The e-commerce company already runs multiple programs for small and micro sellers such as Local Shops, Amazon Launchpad, Amazon Saheli, and Amazon Karigar to enable them to sell online across India along with handholding them in the onboarding process. “These businesses were on a consistent growth trajectory until Covid-19 disrupted many of them. We are committed to support them and help generate customer demand for their products,” said Gopal Pillai, Vice President, Seller Services, Amazon India.

Creativity & Innovation

Innovation enhances country's competitiveness and facilitates high growth in a sustained manner. High growth is, thus, what we seek out of innovation. Critical to such a culture of innovation are the SMEs which have, in recent years, proved themselves to be the engines of economic growth and principal source of foreign exchange earnings. SMEs account for the bulk of all Indian businesses and in many fields provides the channels along which new technologies are developed.

SMEs play a pivotal role for the success of the Indian economy due to their ability to apply new technologies and to respond quickly to changing market needs. Support for the creation of new ventures and spin-offs from research institutions and large companies, as well as the removal of barriers in the way of their rapid growth and support for the transfer of know-how, also deserve to be accorded the highest priority.

Despite this, SMEs are facing a financial constraint and they are unable to invest in innovations and R&D. Investments in R&D to innovate in technology by SMEs has to be encouraged. However, focused approaches for development of technology products, which are of utmost importance, are missing mostly due to financial constraints and lack of resources to market such a product when developed. And without all these SMEs stand to lose a great deal. Sadly government intervention including public investment which can act as a catalyst for SME growth is still a dream.

In the last 3-4 decades, we have been seeing industries and businesses growing, but the growth in most of them comes from creativity and innovation. We have found that the businesses who are not innovative are slowly vanishing. You find most of the new business startups coming today are set up by the younger people and are creative and innovative.

Let us quote the example of youngest self-made Billionaire in the world, Kylie Jenner, who is a well-known young model. Simultaneous, when she was struggling with herself and had unpleasant experience, she came out with a creative idea, a combination of lipstick and lip liner. She decided to introduce Kylie lip kit and she got 15000 kits, manufactured under sub-contracting and market it on social media. They were all sold within minutes which gave her a lot of confidence. Thereafter, she came out with several products and more significant was a product she introduced The Mini Lip Set in the Kris Collection, which includes eight mini liquid lipsticks, is aptly named “Momager” just before Mother's day. You are aware Mother's Day is very significant in the USA and children like to meet their Moms and carry some gifts, which is also a significant time for product introduction in the market.

Kylie Jenner has broken yet another Instagram record, establishing herself as the undisputed Instagram queen. Kylie Jenner (24 years), has become the first woman in the world to have 300 million Instagram followers. She is only the second person, after soccer star Cristiano Ronaldo (388 million), to reach such a high follower count. With 460 million followers, Instagram's official account is the most followed on the platform.

For Example: In our country a product introduced before Durga Puja & Diwali could realise more business and revenue.

The Concept of Innovation is defined by *Well-known management thinker and Guru, Peter Drucker* -

"Innovation is an essential process of change that is necessary in order to maintain the development and growth of an enterprise. Innovation is the specific tool of entrepreneurs by which they exploit change as an opportunity for a different business or a service."

In other words, an innovation as per Oslo definition could be in the form of Product, Design & Development or a process of manufacturing or fabricated, new marketing techniques or organisation changes within a Company/Firm. You are aware that today's big companies are not like big manufacturers like General Motors, VolksWagen, Toyota and big companies in today's world are Google, Amazon, Facebook, Apple etc.

In our own study for the Government, we found "the innovative firms grow faster than non-innovative firms".

"Entrepreneurial activities go higher with the innovation and Better performance of an enterprise is reflected with innovation."

Conclusion

Setting up of an enterprise may not just be for business or making money but it could be good for the society. I have seen some young people even from top institutions like IITs, IIMs, may not be joining top businesses but start working with organizations who are involved in Social Good. For example: An IIM Graduate from Ahmedabad, known to me joined Ela Bhatt's SEWA rather than joining top MNC offering her a job.

During a program organized by AIMA at Jaipur for African students studying in India in cooperation with the Government of India, we had invited Prof. Trilok Kumar Jain to address African Students and he gave insights into social entrepreneurship.

Social entrepreneurship is all about society and it is an endeavour to do something for the society at large and an initiative to support the society. The government cannot do everything. It is not possible for governments to be doing everything that the society needs. The government can focus only on a few activates and ensure that overall law and order is well maintained and political processes are under control. The rest of the things should be done by entrepreneurs. Beautiful case study of social entrepreneurs such as Jaipur Foot given below.

Jaipur Foot - to Help the Disabled Regain Mobility and Dignity

Jaipur is also well known as the Jaipur Foot – alternatively as Jaipur Leg which is a rubber-based prosthetic leg for people with below-knee amputations. It is inexpensive and widely acceptable as a prosthesis, and as a result has been widely used in India. The idea of the Jaipur Foot was conceived by Ram Chander Sharma under the guidance of Dr. P.K. Sethi, who was then the head of the Department of Orthopedics at Sawai Man Singh Medical College in Jaipur, India. Ram Chandra Sharma designed and developed it in 1968. Designed in and named after Jaipur, India, the prosthetic leg was designed to be inexpensive, water-resistant, and quick to fit and manufacture.

The Jaipur Foot is made of polyurethane, which at the time was the newest material used in the production of the prostheses. This material increases the durability and the convenience of use. The Jaipur Foot has helped many people overcome their leg disability. It is fitted free of cost by Bhagwan Mahavir Viklang Sahyata Samiti, founded by Mr. D R Mehta (Former Governor of RBI). It costs approximately \$45 to make. Jaipur foot is credited with changing lives of more than 2000 people worldwide. Jaipur foot is specially known for underprivileged people, down trodden who have been rampaged by terrorism and diseases. During my visit to Jaipur Foot, Mr. Mehta explained to me that the cost of providing limbs and board and lodging of the beneficiary is borne

by the society and no cost to him. Society is run by the generous contribution of philanthropists and there is demand for its services in many developing countries.

During his Presentation to African students, Prof. TK Jain mentioned that one of his students in MBA class mentioned to him that he would like to use 3D Technology and new materials to make the limbs to help the poor for the accuracy and low cost which is very encouraging.

Indian philosophy and approach are responsible for development of social entrepreneurs in India. A large number of social entrepreneurs have emerged in India and we can find social entrepreneurs in every city – doing something useful for the society. This is due to Indian ethos, culture, heritage, values, traditions and overall philanthropic approach towards life. A large number of success stories about ancient times are circulating among common people, which are motivating people to do something for the society at large.

Social entrepreneurs are those who are engaged in helping the society. Social entrepreneurs can perform great work through their initiatives. There is a need to help the social entrepreneurs. There is a need to train youth in social innovations and social entrepreneurship. This will help us in transforming our own society and bring happiness to the people.

Social Innovation

When thinking of innovation, we usually think of new technologies developed by companies as engines for their own growth. However, there is more than that to innovation. It doesn't just help companies grow; it also helps the society prosper. Today we'll dive deeper into social innovation and show how it can serve your business.

Social innovation refers to the process of developing and implementing new, effective solutions to solve social or environmental issues. Whether these come from national policies, governmental or non-governmental entities, such solutions should meet current social needs better than it has been done before.

Social innovation is meant to have long term impact at large scale. Social innovation is traditionally advanced through non-profit endeavours, but the business community is also open to address society's challenges too.

In today's hyperconnected world, one country's societal problems can become ours. Nations are facing slow economic growth, financial instability, political turmoil, hunger, poverty and disease. These are all social issues that have to be addressed, one way or the other, and such big problems generate big business opportunities. In fact, more than 80% of economic growth comes from innovation and application of new knowledge.

A truly prosperous society in our days consists of both economic prosperity and social prosperity. Traditionally, we assessed if a country was prosperous by looking at its GDP. Today, it's becoming more common to also consider peace and happiness, individual freedoms and liberties and financial wellbeing.

When we look at prosperity from this angle, we see that prosperous societies have an innovative approach to current social issues because our complex problems need new solutions. Social innovation brings a new mindset that leaves behind the narrow way of thinking about social enterprises and for-profit businesses as two mutually exclusive areas.

Social innovation is mistakenly seen by some as charity. It should be acknowledged that social innovation is actually adding an extra dimension to innovation, sustaining economic and social growth.

Embracing social innovation is not just about doing good for the society but also about doing good business.

“Social innovation can bring greater value to public services by catering more effectively and holistically to the needs of populations.”

For social innovation to work well, it has to be tied to business objectives that bring financial value. This means that there is incentive to continuously improve and grow these efforts. In return, on the long term, the business benefits are also increasing.

The MSME, therefore, may consider social innovation while doing business and also look at the societal needs and service society. They may improve the quality of product and services because the demand of the people are looking at quality goods & services.

Now that business leaders are aware that financial goals are no longer enough for their companies to thrive, they should see the greater potential in social innovation. While CSR can still be powerful when done well, it doesn't mean that you can't aspire for excellence and try to improve on your targets and results.

It's important for companies to realize that they have the power to lead the way and create positive consumer behaviour change that can improve current standards. As this is a huge responsibility to undertake, it's also easy to fall in the trap of trying to add social value at the expense of business goals.

The approach to innovation can differ from one organisation to another and while social innovation might not be the only answer for your business, there are still other areas where you can start innovating.

“There is heightened awareness of the importance of micro, small and medium enterprises to economic recovery during the Pandemic period. The flexibility and capacity for innovation make these enterprises critical in a sustainable rebuild”.

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INDIAN MSMEs: ROAD TO SUSTAINABLE DEVELOPMENT

Dr. Raj Agrawal
Director & Professor
AIMA-CME

Micro Small and Medium Enterprises (MSMEs) comprise a major share of total private sector entities in both developed and developing countries. In India, also MSMEs are essential for sustainable economic and social fabric. MSMEs account for approximately 99% of all businesses and 70% of total employment in the OECD. MSMEs are the foundation of the Indian economy and they are a major contributor to industrial output, exports and job creation. Of the six and a half crore enterprises in the country, almost 6.3 crore Indian enterprises are micro businesses, about 3 lakh are small and less than 10,000 are medium sizes companies. Only a few thousand are large enterprises.

The contribution by MSMEs in India is significant in achieving sustainable economic and social development. Most of the empirical studies have proved that job creation through MSMEs benefit the poor and lower strata of society particularly women and youth, thereby directly reducing poverty, increasing income and positively impacting on household investments in education and health over time. Development Goals (SDGs) also aims to end poverty, reduce inequality, and tackle climate change by creating jobs.

The MSME sector has the potential to create 5 crore new jobs. This sector can also generate 10% more exports and increase its share in India's exports from the existing 50%. However, for that to happen, MSMEs need to raise the quality of their products and lower the cost. They also need to improve the reliability of delivery and general compliance with contracts.

The COVID-19 crisis has taught us that the pandemic and containment measures have not impacted all MSMEs in the same way. Among the private sector, unorganised MSMEs, especially those led by women, and rural youth, suffered the most.

An International Trade Centre survey on COVID-19 impact among businesses in 136 countries has shown that nearly 62% of women-led small businesses have been strongly affected by the crisis, compared to just over half of firms led by men, and women-owned are 27% more likely not to survive the pandemic.

The coronavirus pandemic has created a major crisis for the MSMEs. During lockdowns, they could not produce or sell, and with thin cash reserves, they faced a severe financial crisis. Many suspended business and some of them had shut down. In comparison, the larger enterprises used technology to continue at least partial business activity.



Currently, Indian MSMEs have been severely hit by the pandemic and are struggling to recover back swiftly. There are widespread losses observed of jobs, livelihoods, sales and profits. The hospitality, travel, tourism, retail, and wellness sectors are more severely impacted than manufacturing

The micro and small segments of India are diversified unorganised and informal. It has short-cycle times, lean financial, managerial, and technical resources. The pandemic crisis further strengthened the repeated saying that it is high

time to treat the MSME sector with focus for inclusive and sustainable recovery and development.

According to a firm –level impact survey conducted by the United Nations Industrial Development Organisation (UNIDO) in April to May 2021, during the peak of the second Covid-19 wave, it was observed that by exception, only a few firms were able to increase sales (14% firms) and/or profits (8% firms). Most specifically small firms saw business diminishing; one in three firms lost half of its sales, and one in three decline in its profits.

UNIDO survey also noted that firms in vulnerable manufacturing sectors like garments, footwear, beverages, and furniture reported, on average, 75% higher reductions in sales and 33% higher reductions in profits. Further an important observation in the context of women working in small firms survey recorded “Half of the respondent firms had laid off people, one in six firms even laid off half or more of their workforces, with more women being laid off than men”.

Another survey of the International Labour Organisation (ILO) equally observes the extreme vulnerability of MSMEs. In its recent survey it was noted that 60% firms mostly belonging to small businesses reported a lack of access to policy measures, lack of information, eligibility requirements and/or digital barriers.

ILO survey also find out that 46% firms resorted to new work arrangements including laying off workers followed by wage cuts. These measures have affected to small firms and mostly over 90% MSE workers in the informal economy and non-standard forms of employment were affected. These workers have no or limited access to social protection. 85% MSME workers reported an inability to access Covid-19 relief measures. Concerns on compliance burden deter MSMEs from registration, yet it blocks access to Covid-19 relief measures for MSMEs and the protection of their workers

Covid-19 has badly affected to majority of MSMEs but the crisis also presented opportunities for rejuvenation of their business processes, models, products or services. There is also urgent need of developing a conducive entrepreneurial and innovation ecosystems for sustainable development. The system should be designed and operated in partnership with MSMEs employers and workers, with specific opportunities for women and youth. Inclusive and sustainable recovery from the crisis is only possible when MSMEs are wholeheartedly supported by all to regain vibrancy and resilience

Aatma Nirbhar Bharat, the relief package announced by Indian Government, has huge provisions for small scale industries. The package has paved the way for long-term sustainability and profitability of MSMEs. This package will play a major role in rehabilitation and revival of pandemic-hit MSMEs.

Union Finance Minister also provided an extension of Emergency Credit Line Guarantee Scheme in Aatma Nirbhar Bharat. Guaranteed credit support for 26 stressed sectors identified by the Kamath Committee. Original ECLGS had one year of moratorium and 4 years of repayment, the new scheme will have 1-year moratorium and 5 years of repayment. These measures will facilitate in providing immediate working capital requirements to large number of MSMEs

Recently announced revision of the definition of MSME will bring more enterprises under its ambit. That will entail more industries enjoying the special benefits available to MSMEs. The definition of MSMEs has also been revised thereby, widening the range of enterprises that can now flourish with better facilities and promotional advantages extended by the government to the sector.

Government is providing an active support to MSMEs to market their products on e-commerce site, especially Government e-Marketplace (GeM), owned and run by government, wherefrom Ministries and PSUs source their procurement and which has seen more than 55 thousands crore worth of transactions till now. GeM portal is a good opportunity for smaller firms also to market their products in transparent and at competitive price.

Another approach is segment-wise e-commerce portals. The best example of this is the initiative of KVIC which has ventured into online marketing with the launch of portal, www.kviconline.gov.in/khadimask/. It has now evolved into a full-fledged E-market platform with over 180 products at present. KVIC portal is providing an excellent opportunities to small firms engaged in Khadi businesses to market their products digitally.

The manufacturing and services start-ups can now be registered as MSME and start availing the financial and the other benefits. Indian market is slowly but surely shifting its focus from imported products to Indian goods, which despite being of better quality sometimes loose to cheaper imports, the local holds a bright future.

Huge potential demand for Indian consumption and wide demographic advantage will surely drive the local MSMEs to new scale and height of growth.

Innovation and Technology affect the way of working of the businesses and ventures. It also plays a major role in making Micro, Small, and Medium Enterprises (MSEs) adaptive to the global economy. In such a scenario, the need for Business Incubators (BI) arises to promote and support creativity of individual innovators and to assist them to become technology-based entrepreneurs. Business Incubators are essential to accelerate technological development, shaping innovative ideas into actual Industrial upgradations, resulting in successful businesses.

In this direction the Ministry of MSMEs has developed 18 Technology Centers (TCs), which were previously known as Tool Rooms (10 Nos) and Technology Development Centers (8 Nos), spread across the country. To spread the Technology Centres reach, the Ministry has also started 15 new TCs for which the construction work has already been started at various places across the country. The Technology Centers' vital role is to assist MSME ventures in the country through access to advanced technologies, giving technical advisory support and talented labour by offering open doors for technical skill development to the youths at different levels extending from school dropouts to graduates and engineers.

Apart from the Incubation scheme, there are many other programmes and policies of the Ministry of MSME, which helps in technological upgradations such as Technology Upgradation and Quality Certification, Credit Linked Capital Subsidy for Technology Upgradation (CLCSS), Science and Technology Scheme for Coir, etc.

The Ministry also provides awareness on protection of ideas and inventions by the medium of scheme like Intellectual Property Rights (IPR). The purpose of the IPR scheme is to increase awareness among the MSMEs about Intellectual Property Rights, to take measures for protecting their ideas and business strategies. Effective utilisation of IPR tools by MSMEs would also help them in technological upgradation and augmentation of their competitiveness. Under the IPR scheme, the Ministry has been conducting awareness/sensitization programmes on IPR for MSME organizations and expert agencies, pilot studies for particular clusters/groups of industries for MSME organizations, competent agencies and expert agencies.

To widen the scope of Information technology, the Ministry of MSME has been actively working towards ways to facilitate MSMEs and assist them through all the stages in the business cycle. For ease of doing business, the Ministry has launched a robust Information and Communications Technology (ICT) based Internet Grievances Monitoring System portal called 'Champions' (www.champions.gov.in).

The shift to a digital economy requires prioritizing investment in digital infrastructure and services. That not only requires technology and equipment but also redevelopment of the human capital in the region. Management and leadership knowhow are the key elements required for this transformation

The MSME sector has to lead the digital industrialization in the country. Lack of size would not be a major limitation. Better logistics and communication allow MSMEs to build supply chains and access markets within and beyond the region. Digital platforms can help even the tiny local businesses have global visibility.

While the government patronage for MSMEs is welcome, the small firms need a self-sustaining ecosystem to compete and grow. The market for MSME finance, technology and skills has to function well to enable the small firms to focus on efficiency, quality and innovation. Ultimately, it is for the MSMEs to show initiative and seek new forms of funding, find innovative revenue streams and develop new operating models.

Global exposure is also needed for the sustainable recovery and development of MSMEs. Through global market they can develop more varied customer base. Indian MSMEs can also appreciate the need for compliance with quality and regulatory standards of other markets. Exporting helps raise not only the standard of products but also the standard of innovation. MSMEs can use digital technologies to join the supply chains across India and the rest of the world more easily and cheaply. The MSMEs in the food, furniture, textiles and handicrafts sectors can use mobile and cloud technologies to find materials, technology and buyers all over the world. They can learn new design, production and distribution techniques and develop new, innovative products and services.

In fact, innovation has to be the core competence of MSMEs because the big companies specialize in standardization and they leave experimentation and risk taking to the MSMEs. The smaller businesses have to do the heavy lifting in reducing costs and adding features.

While progress has been made in towards strengthening the competitiveness of micro-, small and medium-sized enterprises, the COVID-19 pandemic has not only caused a significant adverse impact on that process but also exposed and deepened fragilities of micro and small enterprises. However, the pandemic also provides an unprecedented opportunity to emerge with a better and more efficient set of policies and measures to promote MSMEs with a view to building a sustainable development environment. Coherent and holistic policy measures and initiatives to support and sustain MSMEs, including in post-pandemic scenarios, in alignment with the crosscutting nature of entrepreneurship, span several interrelated areas, including regulatory reforms, improved access to finance and markets, facilitated technology exchange and innovation, enhanced development of human capital, increased awareness of entrepreneurial opportunities and creation of support networks.

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Speaker Profiles



Narayan Rane

*Hon'ble Minister of Micro, Small and Medium Enterprises
Government of India*

Mr Narayan Tatu Rane (born 10 April 1952) is the Minister for Micro, Small and Medium Enterprises (2021-present) and former Chief Minister of Maharashtra. He was the Leader of Opposition in the state from 1999 to 2005. With an illustrious political career spanning over 37 years during which he held several important portfolios. Mr Narayan Rane hails from the Konkan and represented the region as a member of the Maharashtra legislative assembly from 1990 to 2014 and as a member of the Maharashtra Legislative Council from 2016 to 2017. He formed his own party, the Maharashtra Swabhiman Paksha in 2017 which was later merged with BJP. Narayan Rane was elected to the Rajya Sabha on a BJP nomination in 2018. Mr Narayan Rane launched the Marathi daily P rahaar on 8 October 2008, under the banner of Rane Prakashan Pvt. Ltd. and he serves as the Consulting Editor of the newspaper. He was actively involved in sports activities and represented the Department of Income Tax in their cricket team (1971-84)



C K Ranganathan

*President, AIMA
Chairman & Managing Director,
CavinKare Pvt Ltd.*

Mr. CK Ranganathan was born in Cuddalore to parents with primary interest in education. He took up his Bachelors in Chemistry and after a short stint in the family business, he set up "Chik India". The Company began its journey as Chik India and was renamed CavinKare Pvt. Ltd (CKPL) in 1998 with a starting investment of Rs. 15, 000/-. The Company manufactures and markets many products under the brand of Chik, Spinz, Fairever, Meera, Nyle, Raaga Professional, Karthika, Indica, Cavin's Ruchi, Chinnis, Maa, Bacto V and Garden etc both in domestic and international markets. The Company has pioneered the concept of 'Unisex Salons' in India with country's most popular organized beauty salon brands – Green Trends and Limelite under its salon division, which has a clear-cut focus on providing personal styling and beauty solutions to everyone in the family. Mr. Ranganathan is the Chairman of CII Southern Region for the year 2021/22. He is the President of TiE – Chennai Chapter and also President of All India Management Association for the year 2021/22. CK Ranganathan is one of the founder-members of the Ability Foundation – an NGO working towards the rehabilitation of the disabled. He instituted CAVINKARE ABILITY AWARDS to celebrate annually the exemplary spirit of rare breed of individuals who have risen above their physical limitations to display that attitude is everything. He also instituted an annual CHINNIKRISHNAN INNOVATION AWARDS to encourage small entrepreneurs in memory of his father Shri. R Chinnikrishnan, the man who pioneered the sachet revolution.



J S Juneja

*Chairman MSMEs and Past President
All India Management Association*

Dr. J S Juneja is former Chairman of National Small Industries Corporation (NSIC) - A Government of India Enterprise and Past President of AIMA & Chairman of AIMA SME Committee. AIMA has instituted an Award in his name: AIMA – Dr. J.S. Juneja Award for Creativity and Innovation in recognition of his contribution to SMEs and management development. He is a life fellow of AIMA. He is Vice President and Director on the Board of WUSME (World Union of Small and Medium Enterprises). He is an MBA from University of Oregon, USA and was conferred Doctoral Degree in Applied Economics from the University of Bombay. He has been Visiting Professor to the University of Rhode Island, USA and IIT, New Delhi. He is closely associated with CII and PHD Chamber of Commerce and Industry. He has been the Chairman of SME Task Force and Africa Committee of the PHD Chamber of Commerce and Industry and member of its Management Committee. He also provided management consultancy to the Governments of Egypt, UAE (Dubai), Kenya, Sri Lanka and several other countries of Asia & Africa, United Nations organizations, Commonwealth Secretariat etc. Dr. Juneja has written and authored 'SMEs in Asian Region – Harnessing the Growth Potential' and 'Policy Guidebook for SME Development in Asia and Pacific' edited and published by United Nation ESCAP. A Book on "Innovation : Key to success for Enterprises" written, edited and compiled by the undersigned has been published by AIMA and released by the Hon'ble Union Minister of Railways and Commerce & Industry, Government of India, Dr. J.S. Juneja has also served on the Boards of several prestigious organizations like IIM Kolkata & Kozhikode, CSIR, IPCL, Singer, State Bank of Patiala, ITPO, NRDC, NMDC Hyderabad and many others. Dr. Juneja has been recipient of IMM Top Professional Manager of Year Gold Award, Udoyog Rattan Award and Punjabi Icon Award 2014 for his valuable contribution.



Rekha Sethi

*Director General
All India Management Association*

Ms Rekha Sethi is the Director General of the All India Management Association (AIMA), the apex body for management in India. Ms Rekha took charge of AIMA in June 2008. She has since established AIMA as the preferred platform for discussions and debate on management and has deepened AIMA's relationship with the Government of India and India Inc. AIMA now attracts India's top industry leaders and policy makers on its platform. Ms Rekha is also on the Boards of some leading Indian companies as an Independent Director including Sun Pharmaceutical Industries, the world's fifth largest specialty generic pharmaceutical company and India's top pharmaceutical company. She is also on the Board of Sun Pharma Laboratories Ltd. Ms Rekha is an Independent Director on the Board of CESC, one of India's leading Power generation and distribution companies and the flagship company in the RP-Sanjiv Goenka Group. She is also on the Board of Spencer's Retail Ltd. She is also an Independent Director on the Board of Hero Steels Limited, which manufactures steel sheets and products. She represents AIMA on the Board of All India Board of Management Studies, constituted by AICTE. She is also a member of the sub-Committee of Academic Advisory Committee (AAC) of the National Board of Accreditation, which is mandated to facilitate quality in technical education syllabi in India and a member of the Advisory Board of the Switzerland based St Gallen Foundation think tank, Leaders of Tomorrow – Knowledge Pool. Prior to joining AIMA, Ms Rekha worked with India's premier industry organisation, the Confederation of Indian Industry (CII) for over 17 years. There she led the initiative to create high-profile international events to promote India's economic interests.



Abdulhasan Al-Dairi

United Int'l SMEs Organizations (UNISMO)

Dr. Abdulhasan Al-Dairi is the Deputy Chairman and General Coordinator of the United International SMEs Organisation (UNISMO). He is also the Chairman of Bahrain SMEs Society, a founding member, shareholder of various companies, a researcher and practitioner in the field of entrepreneurship and SMEs development for more than 25 years. With PhD in Entrepreneurship and MBA in Marketing Management, in addition to his Family-Business background, Dr. Al-Dairi enjoys a wealth of experience in private and public sectors as well as an accumulated teaching and training best practises in banking, vocational and academic higher institutions. He is also well known for introducing the entrepreneurship education to tertiary level students in Bahrain since 1990s. Dr. Al-Dairi represented the Kingdom of Bahrain in various international forums and extended his services to the United Nations Industrial Development Organization (UNIDO), the International Labour Organization (ILO) and various other international organizations.



Ajay kumar Thakur

*Head – SME & Start-up
BSE Limited*

A professional with around 26 years of experience in Capital Market spanning India's biggest Custodian to India's biggest and largest Stock Exchange. The key roles have been setting up the depository by the regional stock exchange, developing derivatives and equity market and setting up SME and Startup Platform. He is the Executive Committee Member of Indian Merchant Chamber, Jury Member of India SME Forum, Jury Member of Aspire India, Member of Advisory Committee of GLA University and associated with Nanubhai Desai & Co, as Member of the Advisory Board in their Fintech company, Paaryal Fintech Services Pvt. Ltd. He joined BSE in the year 1996 as Head – Arbitration. Presently he is Head - BSE SME and Startup, responsible for the development of these platforms of BSE. He is credited for launching the first-ever SME Platform and Startup Platform in India on 13th March 2012 and 22 December 2018 respectively. BSE today is the largest SME Platform in India with 356 companies listed and 60 companies are in pipeline. Under his leadership, BSE has also been able to create a successful Startup Platform. 12 Startups have got listed on its Startup Platform which has raised Rs 56.63 crores with a market capitalization of Rs 227.92 crores. He has interacted with almost 30,000 entrepreneurs and 5000 financial advisors. The success of these platforms has been recognized and appreciated by national and international organizations. Under his leadership to create awareness about the benefits of SME and Startup Platform, BSE has signed MOU with various State Government viz Government of Uttar Pradesh, Government of West Bengal, Government of Haryana, Government of Maharashtra, Government of Tamil Nadu, Dun & Bradstreet Information Services India Pvt. Ltd, Yes Bank and with Electronics and Computer Software Export Promotion Council to create awareness about BSE SME and Startups Platform.



Ajayan Kavungal Anat

Past President

Calicut Management Association

Ajayan K Anat presently is the Managing Partner of Vrddhi Consulting & Training Services, (VRDDHI CTS). He was retired from Punjab National Bank as Asst. General Manager. Mr Ajayan was also the Past President of Calicut Management Association(CMA). During his two year term as president, CMA received the “Best Local Management Association Award” - Runner Up in 2017-18 and Winner in 2018-19, from All India Management Association. He has vast experience of 38 years in Banking. He has experience in Project Finance & Monitoring, Loan Syndication & Corporate Credit. He worked in Large Corporate Branches of PNB at Mumbai and Chennai for 8 years and was in charge of Corporate Credit and Project Finance. Mr Ajayan has experience in handling Project Financing and syndication under all-important segments (power, roads, steel, telecom, ports, Microfinance, airports other Infrastructure, real estate etc) of major corporate clients in India. He has also experience in the Management of Stressed Assets/ Bad Loans, restructuring of loans, MSME Credit, financial inclusion, Marketing & Planning and also as a programmer in the IT division. He worked in branches and administrative offices of the bank all over India including, Chennai, Delhi, Mumbai and Hyderabad. He is closely associated with Kerala Startup Mission and K-Disc as a senior mentor. He is a Certified Bank Trainer-Certified by IIBF and NIBM (Pune) and guest faculty to various management institutes, MSME Development Institute & Colleges. He has won various awards from the bank including the Best Branch Award and Best Employee of the Bank Award.



Amit Raj Sinha

Managing Director & CEO

Sigachi® Industries Private Limited

Mr Amit Raj Sinha is the CEO & MD of Sigachi® Industries Private Limited. Sigachi® is into manufacture of Pharma Excipients and specialty ingredients for the food, Pharma, Nutra and beverage industry. Mr Amit is an Indian Navy Veteran and has served onboard warships and other vital Defence installations. He has a Master's in Marine Engineering and MBA from Indian School of Business, Hyderabad. He is an active participant in Pharma and food technological advancement. Till date, 13 of his Technical papers have been published in international Pharma journals. Further 2 more are underway. He is also on the Editorial board of two Pharma Journals. He is also the author of One patent (Patent applied with Indian Patent Office) and holds, many Trade Marks registry. Mr Amit is an avid Marathon runner and a cyclist. He has many marathons in India. He has also participated in Brevets, which are organised by the Audax India Randonneurs. He has been a microlight pilot and has participated in the International Fleet Review(IFR) in 2001. He is also a qualified Instructor in Hang Gliding and has conducted camps, while being in the Navy. He also participated in the Pre World Cup Paragliding Championship in the year 2003.



Arun Kumar Sarma

Director General

North East Centre for Technology Application and Reach (NECTAR)

Dr Arun Kumar Sarma took charge as Director General of North East Centre for Technology Application and Reach (NECTAR) on 30th September, 2019. Prof. Sarma holds doctoral degree in physics from IASST & Guwahati University, Assam in the year 1999. After completing 1st post-Doctoral research at Institute of Space & Astronautical Science (ISAS), Sagami-hara, Kanagawa Japan, he worked as a Scientist at CPP-IRR, (Extension Centre) Govt. of India for one & half year. He served as a faculty in the Department of Applied physics of BIT, Mesra, Ranchi during 2003-07. Then he joined Pandit Deendayal Petroleum University (PDPU) during 2007-2011. He was also serve as a Dean of PG programme for 3 years at PDPU. Before joining NECTAR he served as a Professor of Physics of VIT University, Chennai Campus from 2011 & he was Dean Sponsored Research of VIT Chennai from 2012-2019. He was the recipient of BOYSCAST, DST, Govt. of India fellowship in the year 2004-05. He was also recipient of various prestigious fellowship like AAAPT Research & Training from Chinese Academy of Sciences, Beijing, China, CoE fellowship from Ministry of Education, Culture, Sports, Science and Technology, Japan, INSA bilateral exchange programme, INSA visiting fellow etc. His research interest including fundamental & application orientated research using Plasma Science & Technology & mainly on thin film coating for metal, semiconductor & Textile materials. He has few patents & published number of research papers in international reputed journals. Dr Sarma has also transferred a Technology to an automobile parts Industry. He has completed number of projects from various Government funding agencies & guided few students for their Ph.D degree. He has strong collaboration with foreign Universities from Austria, France, Germany, Japan, Nepal, Thailand & UK.



Arup Majumdar

Chief Executive Officer

Trariti Consulting Group

Mr Arup Majumdar has a B. Tech from IIT Kanpur and an MBA from IIM Ahmedabad. A passion to make an impact to peoples' lives drove him to live in Malaysia, Hong Kong, France & China for 20 years, working with Fortune 500 companies. This has given him the ability to appreciate cultural diversity, build winning teams spread across multiple time zones, understand emotional drivers, and norms of doing business globally. He faced the market uncertainties of 1999 Asian Financial crisis and the 2002 SARS epidemic, and through his skills on strategy development, marketing innovation, multi-cultural leadership, business transformation, operational execution, was able to successfully increase revenues & profitability amid a gloomy situation. He is passionate to bring out the best in organizations, especially during turbulent times. He is the CEO of Trariti Consulting Group, a management consulting firm. It is built on the foundation of confidence, knowledge, curiosity, challenging the status quo, and above all, self-belief. His favorite motto: "Management is an art that is the most noble of professions, if practised well".


B.B Swain

*Secretary
Ministry of MSME
Government of India*

Mr. B.B. Swain joined the Indian Administrative Service (IAS) in 1988 in Gujarat cadre. Presently, he is holding the charge of Secretary in the Ministry of Micro, Small and Medium Enterprises. In his 33 years of service, Shri Swain has served in the Gujarat State as well as the Central Government in New Delhi. He has a Master's degree in Political Science from Jawaharlal Nehru University, New Delhi and a Masters in Public Policy & Management from The Institute of Social Studies, The Hague, Netherlands.


Barbara Terenzi

*President
WUSME*

Barbara Terenzi is a San Marino Entrepreneur engaged in the activity of representing small and medium-sized enterprises and crafts as President of the World Union of Small and Medium Enterprises (WUSME), NGO Non-Profit Association based in the Republic of San Marino. She is Head of the historic family company operating in the engineering and woodworking sectors, started by her father Gian Franco Terenzi in 1962. In the last thirty years, she has been involved, in various capacities, in issues related to small and medium-sized enterprises and crafts by virtue of her long experience within the UNAS association, the National Union of San Marino Artisans. She has supported her father in the management of WUSME since its foundation, which took place in the Republic of San Marino in 2010. Today, she leads the activities of WUSME through the promotion of various initiatives in support of SMEs around the world.



Chandra Shekhar Thanvi

Chief General Manager

Small Industries Development Bank of India

Mr. C.S.Thanvi joined Small Industries Development Bank of India (SIDBI) in 1994 as Industrial Finance Officer. Prior to joining SIDBI he worked in a Public Sector Enterprise, Hindustan Zinc Ltd, Udaipur, from 1985 till 1994. Mr. Thanvi is an Engineer from Indian Institute of Technology (IIT) Varanasi and an MBA professionally. Mr. Thanvi has worked at various senior positions in SIDBI, and at various locations like Jaipur, New Delhi, Hyderabad, Ahmedabad, Mumbai and Lucknow. Mr. Thanvi was CEO of India SME Technology Services Ltd. New Delhi, a technology bank for MSMEs set up by SIDBI and other banks, during 2007 to 2011. He later served as the head of BPRC team, which prepared and executed the reorganization of the bank in 2011-12. Later, he was Regional Head of one of the most industrialised state of the country, Gujarat, from 2014 till 2017. During 2018, he has been the CEO of National Credit Guarantee Company Ltd., NCGTC, for a year before coming to SIDBI Head Office at Lucknow. Mr. Thanvi has received training from Euromoney, London and Kellogg Institute of Management, Chicago and has travelled USA, Mauritius, Malaysia, Germany, England, Sweden etc. in professional capacity. At present Sh. Thanvi is serving as the Chief General Manager heading the Economic Research and Data Analysis Vertical as also MSME Promotional Initiatives Vertical in SIDBI at Lucknow.



Harpreet Kang

General Secretary

Ludhiana Management Association

Ms. Harpreet Kaur Kang is an author of an Internationally acclaimed book, "I Am", published in Europe, and accepted at leading world exhibits like the US Book Show, London Book Show, Lisbon Book Show, etc. She is primarily a life coach and writes about life in her book as well. She is a Glider & Pilot, turned Journalist, turned Academician and Entrepreneur. She has travelled to about 45 countries, and has always been an avid reader, deeply interested in English Literature. For Twenty-one years, she has been the faculty for MBA and BBA students. Subjects taught – Global Business Strategy, International Business, Consumer Behavior, Business Communication, HRM. Eight years as Correspondent with two leading English Dailies of the country – The Indian Express and The Times of India. She's the Dean for International Affairs. To validate her work - there are students from over 42 countries studying at PCTE and from a dozen others have graduated and gone back. To add a feather to her cap, PCTE has been adjudged the best B-School in Punjab, HP, J&K and Rajasthan for the past decade by Outlook magazine, ABP News, ET Now, and UTV Bloomberg. Advance Business Program Graduate in International Business, and International Marketing - Harvard University, Massachusetts, USA. Masters in Journalism - College of Humanities, PAU, Ludhiana. She is General Secretary of Ludhiana Management Association. She is an Independent Director on the Board of Directors of Vardhman Group of Companies. She is an Independent Director on the board of Directors of Sportking India Ltd. She is a Director on the Board of Directors for BCM School, Dugri Ludhiana. She is on the panel of Community Police, Ludhiana. She along with her team pioneered the First British Parliamentary Debate in India at PCTE over a decade back, which has remained an annual feature under LMA since.



Mehnaz S. Safavian

World Bank, Bangkok

Dr Mehnaz Safavian is the Lead Financial Sector Specialist in the Finance, Competitiveness, and Innovation Global Practice in the South Asia Region. She has worked extensively on financial inclusion issues, including micro and SME finance, gender, creditors' rights, informality, and responsible finance. Dr Mehnaz holds a PhD in economics and has published extensively in World Bank and scholarly journals. Before joining the World Bank, Mehnaz held positions in the U.S. government, Development NGOs, and academia.



Kartik Sharma

*National Chairman, AIMA YLC and
Director, Agnitio and Co-Founder, DcodeAI*

Mr Kartik Sharma has been a technology evangelist having experience of building disruptive technology products and high performing product teams. He has been pioneer in setting up Agnitio which is a KPMG Hot 100 awardee, NASSCOM 10,000. He led Agnitio to be part of Commonwealth First programme run by Marlborough House, London under the chairmanship of Lord Jonathan Marland. Mr Kartik is Leadership Fellow at prestigious St. George's House, Windsor Castle, UK. Mr Kartik is a member of Institute of Directors and student mentor, UK. Agnitio is a GESS UAE awardee finalist for best digital product 2018 in UAE. Mr Kartik is a member of the AIMA Young Leaders Council. Mr Kartik is a mentor with NASSCOM's WOMEN WIZARDS RULE TECH (W2RT) program. He is also a mentor with Atal Innovation Mission of Govt. of India. Mr Kartik has experience of working with policy level educational initiatives and implementation of large scale education products. Mr Kartik has earlier worked in Strategy and Operations in Deloitte consulting companies like Hitachi, Airtel, Aircel, ITC, MTN, Vimpelcom, Dialog (Axiata Group), Macquarie Bank and many others working in India, Bangladesh, UK, South Africa, Sri Lanka and Corporate Business Excellence in Nestle where he managed six sigma projects across India. Mr Kartik setup education business for PayU (Nasper) scaling up the business to GMV of USD 150 million with a team of 25 people within a year of setting up. He is a silver medallist of prestigious Indian Institute of Technology, India.



Michel Fossaert

*Member of the Board of Directors
WUSME*

Mr. Michel FOSSAERT is President of TPE Federation Hauts de Seine. It is within the national framework of the movement in charge of the platform of support for the financing of small enterprises TRIPS TPE. He is the national delegate to the TPE correspondents of the Banque de France He is a member of the Board of Directors of WUSME (WORLD UNION OF SMALL AND MEDIUM ENTERPRISES). He chairs the association ADE INTERNATIONAL, which promotes the international development of small independent companies. He is Vice President of the Morvan Study and Development Committee, which has been in existence for sixty years and which is working in 2017 on the installation of a Digital Market Place for the territory of the Morvan He is also Vice President of the European Center for Vocal Game, chaired by Guy REIBEL Shareholder in a dozen companies in various sectors.



Pallavi Shrivastava

*Co-Founder & Director
Progcap*

Ms. Pallavi is the Co-Founder & Director at Progcap, one of the largest providers of last-mile financing solutions in India. At Progcap, her goal is to revolutionize the path of financial access and empower the millions of small and medium enterprises to progress without any financial barriers. Under her vision, Progcap has already enabled last-mile credit solutions to more than 50,000 growing enterprises through its retailer financing platform, with strong growth and outstanding portfolio quality. Being listed as top 50 social innovators globally and Iconic Woman leadership award, Pallavi has won several accolades for her work in the past. After completing her engineering and MBA from XLRI Jamshedpur, she joined the Hinduja Group where she was part of the prestigious Hinduja Leadership Program, that gave her an opportunity to work in cross-functional leadership roles across group companies. Before starting Progcap, Pallavi worked with the World Bank and IFC (International Finance Corporation) where she led IFC's last mile focused investments in South Asia and their scale-up in other emerging markets in Asia and Africa. Born in UP and raised across 9 different states, Pallavi is currently settled in Delhi with her family. Her father is a retired banker and her mother, an erstwhile teacher and a homemaker. A learning addict, she is constantly pursuing her myriad passions to enhance herself at professional and personal level. She is a certified Yoga Instructor, Ukulele player, an avid trekker, and an advanced diploma holder (Diploma Avanzado) in the Spanish language. She has completed Vipassana, a 10 day silent meditation course and a 22-day trek to the Mt. Everest Base Camp. In her limited free time, she enjoys reading, journaling, and jamming with her five year old daughter.



Parveen Arora

*Advisor/ Head of Innovations
DST, Ministry of Science & Technology*

Dr. Parveen Arora is presently Advisor and Head, (CHORD), Department of Science and Technology (DST), New Delhi, Government of India. He holds a Ph.D. in Science Policy from the Jawaharlal Nehru University (JNU), New Delhi. He has been closely associated with international bodies such as UNESCO, OECD and other member countries in developing guidelines and benchmarking for STI indicators. He has been instrumental in conceptualization and evolution of the first ever national programme Science, Technology, Innovation and Creation of Knowledge (STICK) launched in 2010 by DST and bringing out the National Innovation Survey report on 'Understanding of Innovation: Indian Context'. Dr Arora has established a special platform for Bibliometric Indicators Studies for research evaluation in S&T sector as a part of the National Science and Technology Management Information System of DST. He has published over 25 National S&T publications, 18 research papers, organized and made presentations in various national and international workshops on STI Indicators including Bibliometrics, evaluated PhD and M.Phil thesis, served as Reviewer in the panel of International Journal on Technology Policy (Special Issue).



Raj Agrawal

*Director, Center for Management Education
All India Management Association*

Dr Raj Agrawal is Professor and Director of All India Management Association, Centre for Management Education (AIMA CME). Before joining AIMA CME, Dr Agrawal was Professor and Director of IILM Academy of Higher Learning, Greater Noida. He is also a "Visiting Research Professor" at Montana State University, Billings, United States (US). He has more than thirty-five years of academic experience of working in prestigious national institutions like; All India Management Association (AIMA), Association of Indian Universities, Motilal Regional Engineering College and other national institutes. He is also actively associated with statutory bodies like; All India Council for Technical Education (AICTE), NAAC and National Board of Accreditation (NBA). Dr Agrawal has done PhD from Allahabad University. A prolific writer and keen researcher, he has written more than seventy articles in leading national and international journals. He regularly invited by national and overseas organisations to deliver talks on contemporary economic and social issues.



Rajesh Kumar Pandey

Founder, CEO

Omniscient IT Solutions Pvt Ltd.

Mr Rajesh Kumar Pandey has over 39 years of diverse experience started as a computer software programmer in 1981. Currently, he running Omniscient IT Solutions Pvt Ltd. (Group Estd. 1985) as CMD along with Group Companies (eg. Web Techno Experts & Smart Investors Forum). Also recently launched Flying Star India Retails Pvt Ltd with Dev Drishti as a brand for Ayurveda Products during this Covid times. Mr Pandey has done Masters in Business Administration (MBA), IMT Ghaziabad, Advanced Diploma in Computers, IIBM, Patna Bihar with Bachelor of Science, R D & D J College, Bhagalpur University, Bihar He covered a wide range of segments from Manufacturing & Trading, Education, Health, Real Estate, Corporate and more eg. Ganga Ram Hospital & Hindustan Lever in 80's to Delhi University, Earth Infra and currently Wave Group, MAHLE Group, Indian Council of Agricultural Research (ICAR) NAHEP project, Association with PWC. Mr Rajesh Kumar Pandey is a very health-conscious individual, and a regular Airtel Marathon runner since 2010 & completing it every year. Also, he has an interest in writing & expressing himself on various topics of general interests therefore he is associated with Dirt-sheet.com team as a chief editor. Book reading is another habit.



Shams Tabrez

Deputy General Manager

SME, State Bank of India

Mr. Shams Tabrez presently is Deputy General Manager, SME, State Bank of India. He has 20 years of experience in banking. He joined the State Bank of India in the year 2000 as Probationary Officer. He held various critical positions viz. Branch Head of various branches of Bank at Junior, Middle and Senior Management level. He has worked as Credit Officer, Relationship Manager (Medium Enterprises) for more than five years and have been engaged in Analysis of Financial Statements, Appraisal, Assessment, and Post Sanction Follow up & Monitoring of the Credit. He has also worked as Faculty in Credit, Risk and International Banking at State Bank Institute of Credit and Risk Management (An apex Training College of SBI), Gurgaon. For five years from 2014 till 2019. He has been a trainer and speaker and conducted session on 'Emerging Trends, Issues and Challenges in Banking Sector', 'Cashless Economy: Challenges & Benefits', 'Financial Inclusion, Jan Dhan and Digital Banking' at national level conferences.



Sreedevi Reddy

*VP- Startup Ecosystem
@Xelpmoc Design & Tech Ltd*

Ms. Sreedevi is a thought-leader in the Innovation & Entrepreneurship Ecosystem of India and Europe. She is a Chevening Research & Innovation Fellow from Oxford University. Alum of Indian Institute of Management-Kozhikode, Osmania and Kakatiya University, India. She comes with 20+ years of rich cross functional experience. She is currently the lead for Start-up Ecosystem in Xelpmoc Design & Tech Ltd. She is the founding CEO of SRiX- SR Innovation Exchange a Technology Business Incubator under the aegis of DST (Department of Science and technology, GoI). She strongly believes that strategic partnerships across Academia-Industry-Corporate-Start-up's are key to any country's economic advancement, especially ours that is experiencing an interesting era. She believes a mindset of innovation and entrepreneurship among the youth will be instrumental in making India an innovation capital. She is the recipient of the Prestigious NATIONAL ENTREPRENEURSHIP AWARD by the Govt. of India in 2019. She contributes her time to build robust ecosystems as part of many Industry Bodies/Boards.

More about her on: <https://www.linkedin.com/in/drsreedevi/>



Sunil Shukla

*Director General
EDII*

Dr. Sunil Shukla, Director General of Entrepreneurship Development Institute of India, Ahmedabad, has been closely working, for more than three decades now, in various areas linked with entrepreneurship education and development. His contribution to entrepreneurship education, research, training and institution building have been quite innovative. Dr. Shukla institutionalized 'entrepreneurship education' internationally and went on to launch an application-oriented, award winning post graduate, full-time education programme in entrepreneurship. Towards establishing a strong premise for entrepreneurship, Dr. Shukla also envisioned an outcome-based skill enhancing model for children and youths. Several organizations and departments are benefitting from his guidance and mentorship by having him on their Boards. As a researcher, he has ably extended the frontiers of entrepreneurship, nationally and globally through empirical research and dissemination. He leads the largest and the most prestigious annual study of entrepreneurial dynamics in the world - the Global Entrepreneurship Monitor (GEM) India Chapter. Dr. Shukla has extensively worked in the international arena as well. His work in the Greater Mekong Subregion (GMS) countries, Asia, Africa, America, Iran and Uzbekistan has been highly appreciated.



Sushma Morthania

*Director General
India SME Forum*

Ms. Sushma passionately works for Small and Medium Entrepreneurs as the Founder Director General at the India SME Forum, apart from advising various government agencies and institutions to strategize and deal with current issues and future challenges. Apart from day to day overseeing and leading extensive research and analysis of linkages, growth potential and market factors of MSMEs involved in over 29 clusters across 11 Sectors. Sushma's experience in startups and capacity building of MSMEs has successfully lead to innovative strategies in the development of successful strategies for a nationwide Capacity Building Framework, at the INDIA SME FORUM. Sushma's belief in Women Empowerment and Entrepreneurship as the key for social and economic change in India, made her start encouraging & working with various clusters of artisans and backward class, self employed women, as a continuous social activity.



Tamal Datta Chaudhuri

*Advisor
Centre for Knowledge Ideas and Development Studies (KnIDS)*

Dr. Tamal Datta Chaudhuri did his graduation in Economics from Presidency College, Calcutta, India and Masters in Economics from Calcutta University, India. He obtained his PhD in Economics from The Johns Hopkins University, USA. He taught in Calcutta University for 15 years and then joined a Development Financial Institution, Industrial Investment Bank of India, where he became Chief General Manager in Charge. He has 42 years of teaching experience and 23 years of industry experience. He has taught in several institutes like Indian Statistical Institute, Calcutta, ICFAI Business School, Calcutta and Hyderabad, IISWBM, IIFT, IMT Ghaziabad and Towson State University, Maryland, USA. He was Visiting Fellow at the University of Illinois, Urbana Champaign, USA. The subjects that he has taught are Microeconomics, Macroeconomics, Critical Analysis of Organizations, Stock Market Simulation Game, Concepts in Management, Security Analysis and Portfolio Management, Corporate Finance, Financial Derivatives Management, Risk Management in Banks and Treasury and Foreign Exchange Management. He has published several research papers in domestic and foreign journals and has six books to his credit. Dr. Datta Chaudhuri has executed research projects on behalf of the Planning Commission and the Department of Science and Technology, Ministry of Science and Technology, Government of India. His last position was Professor and Dean, Calcutta Business School, Kolkata. He is currently Advisor, Centre for Knowledge and Development Studies (KnIDS), Kolkata.



Trilok Kumar Jain

Director

Ecosystem for Innovation and Entrepreneurship (EIE)

Dr Trilok Kumar Jain is Professor in School of Business and Commerce in Manipal University Jaipur. He has been conducting workshops and webinars on social entrepreneurship, sustainability and social innovations. He is actively writing case studies on Micro and Small Enterprises and has been promoting small entrepreneurs from underdeveloped regions. He is passionate towards "Aatm-nirbhar or self-reliant India" and has been conducting webinars and workshops on self-reliant India. He is on the board of many industries and organizations. He is regularly publishing articles in various newspapers and print media. He is mentor of many startups.



Vinamra Mishra

Director

Ministry of MSME, Govt of India

Mr. Vinamra Mishra is Director (Technical & Projects) at Ministry of Micro Small and Medium Enterprises. He belongs to the Indian Railway Services of Mechanical Engineering (IRSME), Government of India. He anchored all the Externally Aided Programmes (EAPs) of the Ministry with multilateral organizations like World Bank, ADB, KfW, AIIB, NDB, UNIDO, GIZ etc for over 8000 million USD. These programmes were aimed at improving the competitiveness of MSMEs and the institutional architecture of MoMSME. He is also a Nodal officer for flagships programmes of the ministry for Technological upgradation viz. the Zero Defect Zero Effect Scheme(ZED), Digital MSME, Incubation Scheme, IPR Scheme, Design MSME and LEAN Manufacturing Programme for the MSMEs. His experience in Technical Management includes to operational logistics of train movements and maintenance of Diesel Locomotives, Coaches and Wagons. He has worked both as a leader and team player on cross-functional teams in the areas like Operations, Project Management, Macro-Engineering, Sustainable Asset Management and Human Resource optimization and welfare. He successfully led large teams towards achieving and surpassing organisational goals in extremely challenging, extremists' infected, economically backward areas of the states of Bihar and Jharkhand. He has extensive hands-on experience in the improvement of maintenance practices and design aspects of rolling stocks plying over Indian railways.



Vinod Kumar Wuthoo

President

India SME Forum

Starting his career in international collaborations and projects, Mr Vinod has been at the nerve centre of various successful Joint Ventures and Collaborations in Electronics, Telecom, Media & Publishing, Industrial & Consumer Electronics, Hospitality and Finance, with Multinational corporations entering India through the FDI route. He then went on to head one of India's big 4, IT Consulting companies, as its MD, before starting out as a technology entrepreneur to lead the development of a patent and business on navigation and geographic information system, which he subsequently sold to a Russian Space & GIS Conglomerate. Mr Vinod, currently serves as the Honorary President at the India SME Forum, apart from advising various governments and International institutions for strategizing and dealing with current issues and future challenges of Sustainable Livelihoods & Economic Empowerment. Mr Vinod is member of the Board of World Union of SMEs headquartered in San Marino, nominated as a Member of India's Central Bank, the Reserve Bank of India's Standing Advisory Committee on Flow of Institutional Credit to MSME Sector under the Financial Inclusion Development Department and is also a nominated member on the High Powered Monitoring Committee under National Scheduled Caste and Scheduled Tribe Hub under StandUp India and on the Advisory Committee of the Ministry of Micro, Small and Medium Enterprises of the Government of India.



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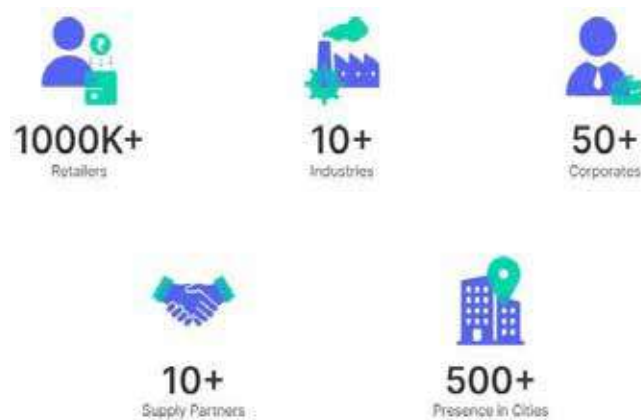
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| | |
|---|-----------------|
| No. of companies listed till date | 359 |
| Mkt. cap. of cos. listed till date | ₹ 53,300.21 Cr. |
| Total amount of money raised till date | ₹ 3796.81 Cr. |
| No. of companies migrated to the main board | 129 |

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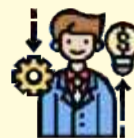
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Convergence of Public and Private sectors
to maximize value through Green and
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March 7-8, 2022 | New Delhi



All India Management Association, an apex body of management profession in India, join hands with World Bank and other international/national partners for bringing together the most senior and regional procurement community to examine the effective convergence of Public and Private sector in the area of Procurement to maximize value.

Targeting senior officers engaged in public procurement at central and state public entities, private sector purchasers and the critical bidding communities (represented by manufacturers, suppliers, contractors and consultants), the key objectives of Global Procurement Summit 2022 is to discuss on how to make PPP more relevant to both public and private sector, to deliberate on issues in growth of infrastructure, and way forward on green procurement.

This year summit will be held on a specially curated digital platform. Live streaming on AIMA's YouTube, Facebook and Twitter channels will also increase viewership by several thousand.

TOPIC COVERED:

- Procurement as Enabler for Economic Development
- Making supply chains more resilient to meet emergencies
- Green Procurement – way forward
- How to make PPP more attractive for quick infrastructure development
- Minimizing delays and disputes in infrastructure contracts
- Plans of governments for modernizing procurement

For further details, please contact

Yash Kashyap

Program Manager | +91-8800893848

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Approved by AICTE,
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All India Management Association's one-year POST GRADUATE CERTIFICATE IN BUSINESS ANALYTICS is a programme approved by AICTE, Ministry of HRD, Government of India. This unique programme is designed by academicians and endorsed by industry experts. The lectures are delivered by senior professors and experienced industry professionals. The programme aims to equip the students and working professionals with industry relevant skills in Business Analytics.

Programme Highlights

- Instructor-led training in blended learning mode
- Face to face classroom teaching and online live classes (both the learning options are available)
- 200 hours of comprehensive training (135 hours live classes, 25 hours of online recorded sessions and 40 hrs of capstone project)
- Online doubt solving by experts
- World class study material from leading publishers
- 24x7 free access to online e-library containing books, reports & journals
- On the job training & placement assistance after completion of the programme

For more details, please contact

Ekta Nayyar (Programme Manager)

All India Management Association (AIMA)

15 Link Road, Lajpat Nagar – Part III, Near Lajpat Nagar

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Leveraging the digital marketing tools, and technology to achieve the competitive advantage and building market lead, CRM and innovations is the main objective of the digital marketing strategy programme.

The programme is intended for Sales & Marketing and IT professionals, who want to take, advantage of digital marketing tools and techniques to upscale their career and achieve better revenues for the organisation and create business values.

*in ODL mode

For more details, please contact: Ekta Nayyar
All India Management Association – Centre for Management Education
15 Link Road, Lajpat Nagar – Part III, Near Lajpat Nagar Metro Station, New Delhi – 110024
Ph: +91 011-47673000/49868399 Extn:- 732/709 | Mobile: +91 - 9899056265; +91 9250127573
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ADVANCED CERTIFICATE PROGRAMME IN BUSINESS CONSULTING

The Advanced Certificate Programme in Business Consulting is aimed at catering to the growing need for trained and skilled management consultants. This programme will help the participants in gaining knowledge and developing skills to act as a business/management consultant and further develop them as experts who can help the organisations to come out of the problematic situations they face.

Eligibility

- Post-Graduate or equivalent in any discipline from a recognised university
- Minimum work experience of 5 years is desirable

Duration

The duration of the programme is 6 months.

Programme Fees

The programme fees for this course is ₹ 41,300/- (including GST @18%) which include cost of Course Learning Material & Examination fees.



Certificate Programme in **Contractual Dispute Resolution**

With Technical Support from The World Bank

About the Programme

The Certificate in Contractual Dispute Resolution, a blended learning programme is designed to prepare participants with the foundational knowledge and skills to understand and effectively manage contractual agreements. The course assists in developing the skills to identify and avoid the basic problems / issues which may lead to the dispute in the contract and provides the skills to resolve disputes, if arise, through various methods. With a focus on both theory and practice, the curriculum explores a range of topics, including the legal framework of contract management, dispute resolution and best practices. The programme will be pursued in such a manner as to encourage the managerial perspective of contract management and dispute resolution process.

Key Features

- Certification from premier institute like AIMA with technical support from the World Bank
- Focused Course Structure to address specialised needs
- Blended Learning Environment
- Benefit from strong AIMA industry connect and networking

Eligibility

Graduate in any discipline from a university recognised by UGC.
Working experience of 2-3 years is desirable

Fee Structure

INR 25000 plus GST as applicable.

AIMA GSTIN ID Number: 07AAATA1644A1ZH

PAN no. of AIMA: AAATA 1644 A

For further details contact - Programme Manager
ALL INDIA MANAGEMENT ASSOCIATION
15 link Road, Lajpat Nagar - III, New Delhi

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CERTIFICATE PROGRAMME IN WASTE MANAGEMENT AND SOCIAL ENTREPRENEURSHIP



Programme Director

Dr. Nayan Mitra

Distinguished Researcher & Founder
Sustainable Advancements

This programme covers key elements of waste management and challenges faced in social entrepreneurship. This programme is designed for participants to identify a problem they care about and understand the skills required for impact and learn how social entrepreneurship could serve as an effective solution. It will provide participants the opportunity to develop their skills and knowledge in understanding waste management and social entrepreneurship.

This programme is of 3 months duration having 30 Instructional Hours with a few session exclusively conducted in workshop format.

The industry professionals, entrepreneurs, consultants, govt. officials, faculty members as well as B-Schools, Engineering and other HEI's Students (currently pursuing as well as pass outs) working or aspiring to work in the area of Waste Management and Social Entrepreneurship will find this programme immensely valuable.

**THE SESSIONS WILL BE OFFERED DURING WEEKENDS IN ONLINE LIVE
(SYNCHRONOUS) MODE**

**Duration - 3 months programme. You may register online. The batch is starting from
February 2022 onwards**

***For further details, please contact
Rahul Bhatia***

All India Management Association Centre For Management Education
15, Link Road, Lajpat Nagar - 3, New Delhi, India-110024

Tel: +91-11-47673000 / 49868399, Ext. 722 | Mob: +91-9891963303 | Email: rbhatia@aima.in

www.aima.in

Procurement

AIMA and The World Bank offers Professional Diploma in Public Procurement (PDPP)

PDPP caters to procurement practices across the globe and the endeavor is to enable anyone interested in Public Procurement to get an overview of the field and to understand the rationale behind Public Procurement decisions.

The course is delivered as a blend of e-Learning, instructor-led-sessions, self-study and social learning. The delivery of this course is governed by the 'Charter on Public Procurement Studies' (CPPS). The ILT sessions (face to face) are spread over five days. At the end of comprehensive online and offline training, a summative assessment will be conducted. On successful completion of the programme, the partner institute will award the Professional Diploma in Public Procurement(PDPP).

Will benefit :

- Procurement Professionals for updating their domain knowledge
- Non-procurement professionals who participate in or manage procurement function
- Employees of private sector bidding in Public Procurement
- Anyone interested in Public Procurement.

Key Features

- Certification by premier institute like AIMA and the World Bank
- Enhance Knowledge and skills to undertake effective procurement using best in class practices
- Blended learning/ Actionable learning
- Opportunity to get AIMA's library membership
- User friendly & easy to use technology interface
- Benefit from strong AIMA industry connect and networking
- Student membership of AIMA with all privileges like subscription to Indian Management Journal

Responsibility

9

CSR

Corporate

Social



Programme Director:
Dr. Nayan Mitra
Distinguished Researcher &
Founder – Sustainable
Advancements



**SUSTAINABLE
ADVANCEMENTS**
actioning responsibilities

AIMA
ALL INDIA MANAGEMENT ASSOCIATION

Certificate programme in Corporate Social Responsibility

The Sustainable Development Goals (SDGs), also known as the Global Goals, were adopted by all United Nations Member States in 2015 as a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030. At the heart of these are 17 sustainable development goals that are universal, integrated and indivisible. One of the key players in achieving these SDGs is through responsible leadership and corporate social responsibility (CSR). India in recent times has mandated its CSR policy and interestingly most of Schedule VII of the Companies Act 2013 integrates with the Sustainable Development goals.

This programme is of 3 months duration having 30 Instructional Hours with a few session exclusively conducted in workshop format.

The industry professionals, entrepreneurs, consultants, govt. officials, faculty members as well as B-Schools, Engineering and other HEI's Students (currently pursuing as well as pass outs) working or aspiring to work in the area of corporate social responsibility will find this programme immensely valuable.

The sessions will be offered during weekends in online live (Synchronous) mode.

Duration - 3 months programme. You may register online. The batch is starting from February, 2022 onwards.

For further details, please contact:

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AIMA with Technical Support of The World Bank Offers

CERTIFICATE COURSE IN PPP PUBLIC PRIVATE PARTNERSHIP

The Certificate in Public Private Partnership, is a blended learning programme designed to nurture certain basic level of Knowledge amongst individuals, working on PPPs or those interested in learning about PPPs, regardless of discipline or sector. The programme assists in preparing participants with the conceptual knowledge and skills to understand the Public Private Partnership as project. With focus on both theory and practice, the curriculum encompasses topics related to the designing a PPP transaction, financing options available, bidding for PPP, PPP contract management and dispute resolution. It also includes extensive regional and sectoral knowledge and comprises PPP best practices in India and around the World.

Who can benefit

- Government and PSU officials involved or interested in designing and managing PPP transactions
- Employees of Private Concessionaires, Contractors and suppliers involved or interested in implementing PPP contracts
- EPC and other downstream contractors
- Procurement Professionals for updating their domain knowledge

Eligibility

Graduate in any discipline from university or recognized institute.

Fee Structure

Course fee - ₹ 25,000/- plus GST (18%) -
Total fee (inclusive of all taxes) - ₹ 29,500/-

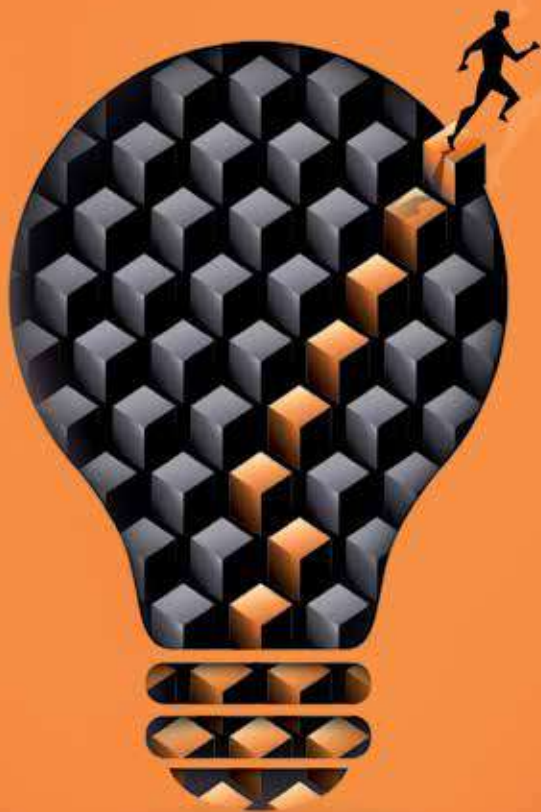
For further details contact

Yash Kashyap - Programme Manager

15 link Road, Lajpat Nagar - III, New Delhi

M: +91 8800893848 | Ph: 011-47673000, 49868399-Ext 721 / 710 | Email: ppp@aima.in | Website: www.aima.in

Ph.D (Business Administration)



Ph.D Programme

Ph.D Programme was launched in 2000 by AIMA in collaboration with Aligarh Muslim University. The programme is divided in two phases - Foundation Phase and Research Work Phase. The Foundation Phase of the programme includes course work conducted by AIMA.

For Whom

This programme has especially been designed for working professionals (both in industry & academia) which provide enough flexibility so that they continue to make academic pursuits without compromising on their respective job duties & responsibilities.

Admission Procedure

Register online at www.aima.in in the month of March-April/October-November. Candidates need to appear in Research Aptitude Test (RMAT) to be held in May and December every year. Qualified candidates are interviewed for final selection and admission.

Eligibility

A candidate will be eligible for admission to a course of study leading to the degree of PhD in Business Administration subject to fulfilling the following criteria:

- **Educational Qualification:** Master's Degree in Management or allied subjects like Commerce, Humanities, Science, Engineering and Law etc. or a PGDM / PGDITM duly approved by AICTE, of two years duration with not less than 55% marks or equivalent grade OR Chartered Accountancy, Cost Accountancy or any other professional qualification which are considered equivalent to Master Degree with at least 55% marks or equivalent grade. In addition, the candidate should have a minimum of 50% marks in Graduation.
- AND
- **Work Experience:** Minimum 5 years post qualification work experience in industry at the managerial level or a minimum 5 years of teaching experience as full time Faculty in a Management Institute approved by AICTE or affiliated to a University.

For further details contact: **Manager (PhD Programme)**
ALL INDIA MANAGEMENT ASSOCIATION
CENTRE FOR MANAGEMENT EDUCATION

15, Link Road, Lajpat Nagar 3, New Delhi -110024

Tel: +91-11-47673000/49868399 (Ext.741) | Fax: 011-24643035 | email: phd@aima.in | Visit our website: www.aima.in

CERTIFICATE PROGRAMME ON CYBERSECURITY AND DATA PRIVACY

This programme has been designed with the objective of providing the participants the technical knowledge and skills needed to protect the confidential data/information and also to defend computer systems and networks. The programme will further equip the participants with:

- The knowledge and skills to identify and mitigate the potential cyber risks and threats
- The skills to adopt and implement a cyber-risk mitigation or resiliency plan
- Encryption techniques to guard the information and communication from unauthorized revelation and access of information
- Latest tools and technologies for secure emails, secure data transfer, firewalls, security of Wifi, Cloud, LAN and mobile devices and the Hardware security.
- The knowledge on setting up comprehensive and transparent policies on security and privacy.
- Cyber Laws and IPR Issues

The industry professionals from IT, audit, risk, compliance, information security, HR, Marketing, Operations, finance, legal professionals, govt. officials including the faculty members, B-Schools, Engineering and other HEI's Students (currently pursuing as well as pass outs) will find this programme immensely beneficial.

Duration - 3 Months Programme offered in online (live) mode. You may register online. The batch is starting from February 2022 onwards.

For further details, please contact:

Dr. Ritesh Saxena, Associate Professor (IT)
Mob: 9871375898, Email: rsaxena@aima.in

Mr Rahul Bhatia, Asst Director
Mob: 9891963303, Email: rbhatia@aima.in

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Certificate Programme In Design Thinking for Business Innovation

A powerful, proven way to Solve Business Problems in a Human Centric,
Creative, Holistic manner for Sustained Competitive Advantage



Programme Director:

Mr. Uday Gharpure
Visiting Professor - IIM
Indore, SPJIMR; Ex-MD Atos
Origin India; Ex- EVP LTI

Design Thinking is a powerful, proven tool available to business leaders to tackle these challenges. It consists of processes, techniques and mindsets for creatively solving problems in a human centric, holistic fashion. As Prof Roger Martin says, "Business people do not need to understand Design better. They need to be Designers themselves". This programme will help you achieve far higher levels of job satisfaction by contributing to your organization at a significantly higher level in an innovative and creative manner. It will open pathways to determine unstated and hidden issues as well as give you the wherewithal to deal with continuously evolving business, technology and people landscape.

The faculty members, B-Schools and Engineering and other HEI's Students (currently pursuing as well as pass outs) will also find this programme immensely valuable.

The sessions will be offered during weekends in online live (Synchronous) mode.

Duration - 3 Months Programme. You may register online. The first batch is starting from February, 2022 onwards.

For further details, please contact:

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Advanced Certificate Programme In **Digital Innovation and Transformation for Enterprises**

An immersive online learning
programme supported by "CIO's
of India (powered by ISMF)"



PROGRAMME DIRECTOR

Prof. M D Agrawal
Adjunct Professor – IIT, Gandhinagar, Visiting Professor, IIT, BOMBAY
Former General Manager and CIO – BPCL, Former Advisor & consultant, TCS

This program has been designed considering key learning areas for industry professionals, analysts and academicians in field of digital transformation. It will offer embedded learning in areas of business transformation, management, strategy, innovation, emerging technology, implementation strategy, leadership and governance. For better understanding of global best practices, another deliverable will be live case studies on technologies such as Cloud computing, big data, IoT/IIoT, AI/ML, deep learning, AR/VR, Computer vision, Robotics etc.

This Advanced Certificate Programme in Digital Innovation & Transformation for Enterprises is an excellent opportunity of learning from a pool of faculties from the industry and IIT Bombay.

The industry professionals, entrepreneurs, govt. officials including B-Schools, Engineering and other HEI's Students (currently pursuing as well as pass outs) working or apprising to work in the area of digital innovation and transformation will find this programme immensely valuable.

Duration - Four and Half Months Programme. Register online. Batch starting from February 2022 onwards.

For further details, please contact:
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15, Link Road, Lajpat Nagar - 3, New Delhi, India-110024
Tel : 011-47673000/011, 49868399, Ext. 722, Website: www.aima.in

Certificate Programme In **Social Enterprise Management**



Programme Director

Dr. Nayan Mitra
Distinguished Researcher &
Founder – Sustainable
Advancements



The nature and scope of social enterprises have undergone a huge transformation in recent times. There is a boost to the startup ecosystem that has motivated many educated youths to embark on a journey to change the world. Innovation, technology has further enabled their scale of operations. Moreover, with pertinent global issues like the climate change, many actions have become urgent and collaborative. However, what is lacking is an understanding of the issues, the legal framework, potential financing, strategic model building and so on.

The industry professionals, entrepreneurs, consultants, govt. officials, faculty members as well as B-Schools, Engineering and other HEI's Students (currently pursuing as well as pass outs) will find this programme immensely valuable.

The sessions will be offered during weekends in online live (Synchronous) mode.

Duration - 3 months programme. You may register online. The first batch is starting from February, 2022 onwards.

For Further Details, Please Contact:

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CERTIFICATE COURSE ON Sustainability Management

Course Director:
Dr. Nayan Mitra,
Distinguished Researcher
& Founder – Sustainable
Advancements

The nature and scope of managing sustainability have undergone a huge transformation in recent times not only on existing ecosystems, but also through new emerging economic models like sustainable business and social enterprises. There is a boost to the startup ecosystem that has motivated many educated youths to embark on a journey to change the world. Innovation, technology has further enabled their scale of operations. Moreover, with pertinent global issues like climate change, many actions have become urgent and collaborative. However, what is lacking is an understanding of the core issues of sustainability, how it can be integrated within existing business models or nurtured through new enterprises and so on. Sustainability entrepreneurship is a new breed in the entrepreneurship world (Aghelie, Sorooshian and Azizan) in terms of its operational efficiency and needs.

Sustainability unfortunately is not covered in any of the B-School curriculum. But it is the integral part of a business right now. On undertaking this course, the students will be able:

- To know what sustainability means
- To understand how it can be managed
- To integrate sustainability among the various verticals of a business entity
- To initiate a sustainable business
- To learn hands on from national and international experts and develop a global perspective

B-Schools, Engineering & other HEIs Students (currently pursuing as well as passouts), Industry Professionals, Consultants and Government officials working or aspiring to work in the area of Sustainability Management, Sustainability/Environmental Managers/Chief Sustainability Officers /Responsible Business Managers will find this programme immensely valuable

Duration - 3 months programme in Online (Live) Mode. You may register online also. Batch starting from February 2022 onwards.

For further details, please contact:

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