

**National Capacity Building Mission  
 for  
 “Banks, NBFCs and Financial Institutions in Financing SME – Corporate  
 & Emerging Sectors Enterprises”  
 (22-24 July, 2025 - Pune)**

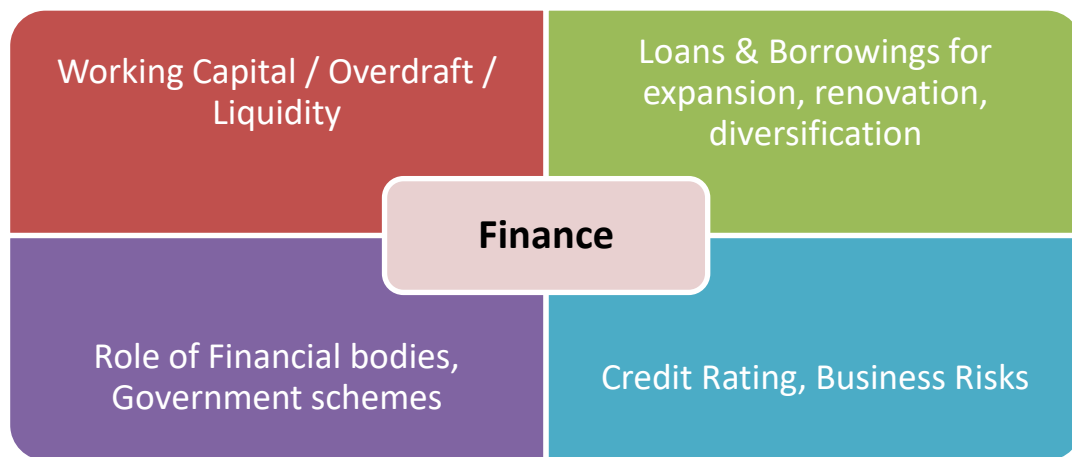
**Overview**

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The financial sector plays a pivotal role in driving economic growth, fostering entrepreneurship, and ensuring financial resilience. In an evolving economic landscape characterized by technological advancements, regulatory changes and emerging financial risks, Banks, NBFCs, and financial institutions must enhance their capacity to effectively finance SME – Corporate and Emerging Sectors Enterprises. Strengthening their capabilities in financing SMEs and Large Enterprises is essential to fostering sustainable economic growth, improving credit risk management and ensuring long-term financial stability.

Finance and credit related issues are widespread though may not be identical across other countries. This is one of the main concerns where serious efforts and advancement is needed because it is implicit that without funds nothing of economic importance or significance can ever be achieved.

**Indian Enterprises (Large & SMEs) with a focus on emerging and sunrise sectors such as Renewable Energy, Electric Vehicles (EV) manufacturing, Environmental sustainability, Electronics and Semiconductors, Agro and Food processing, Engineering and Construction, Healthcare and allied services etc. are experiencing unprecedented growth.**



With Data availability from GSTN, Income Tax, Credit Bureaus, Fraud Registry etc., most of the due diligence is possible online for appraisal of the SME’s loan proposals expeditiously as Banks have now access to such data for speedier and robust credit underwriting standards.

The digital technology has broadened the horizon of business in the times of crisis and hence the same needs to be leveraged by Banks / NBFCs in order to be globally competitive. This has helped the banks to spread their businesses but also exposed them to possibilities of fraud, phishing and a lot of white collar crime impacting their quality of loan assets.

Risk management is not only a critical operational parameter but also a core value proposition for a financial organization. As India develops, it needs an increasingly robust financial system, besides a thriving equity market, if it is to sustain and exceed its current rate of growth. Compared to other verticals, Banking as a business involves managing risks. Such risks are both financial as well as non-

financial in nature. The Indian Financial Institutions are operating in a challenging world of rapid technological change, technology-savvy customers and increasing expectations. The challenge is to adopt innovative and cost effective IT solutions while meeting stringent guidelines set up by the RBI. They also need to deliver consistent and compelling customer experience across multiple channels.

In recent times, many national and even international banks have expansion plans in the rural market because of mandates by the RBI for financial inclusion. While the adoption of an omni-channel banking strategy (use of mobile, online, social media as well as physical bank branches to offer financial services) increases the levels of engagement with customers. While doing this, they also need to ensure that the solutions allow them to capture the attention of new customers, strengthen bonds with existing customers, and balance their focus on increasing revenues while reducing operational expenses and mitigating risks including compliance as well as regulatory ones..

Recognizing this need, the Indian Institute of Corporate Affairs (IICA) is organizing the **National Capacity Building Mission for “Banks, NBFCs and Financial Institutions in Financing SME – Corporate & Emerging Sectors Enterprises”**.

This initiative is designed to equip financial professionals and institutions with the knowledge, tools, and strategic insights necessary to enhance Indian Companies financing. The program will enable financial institutions to address challenges related to credit risk, regulatory compliance, digital transformation, and financial inclusion while leveraging innovative financing solutions.

### **Key Challenges and Opportunities in Financing SME - Corporate and Emerging Businesses:**

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The financial sector is undergoing rapid transformation due to technological disruptions, evolving regulatory frameworks, and the growing complexity of risk assessment. Key challenges and opportunities include:

1. **Credit Risk Management for SME – Corporate:** Traditional credit evaluation models must be enhanced through big data analytics, AI-driven risk assessment tools, and alternative financing mechanisms to improve financial inclusion and access to credit.
2. **Regulatory Compliance and Policy Adherence:** Financial institutions must stay updated on evolving regulations, including priority sector lending requirements, RBI guidelines and corporate governance frameworks to ensure effective lending practices.
3. **Digital Transformation in Financial Services:** The integration of Fintech solutions, digital lending platforms, and AI-based decision-making processes is critical to improving operational efficiency and expanding access to corporate and SMEs financing.
4. **Enterprise Risk Management and Fraud Prevention:** With the increasing digitization of financial transactions, institutions must implement robust cyber security measures, fraud detection frameworks, and comprehensive risk management strategies.
5. **Financial Inclusion and Alternative Financing Models:** Expanding structured credit assessment methodologies, impact investing, and digital financial services can improve financial accessibility for SMEs and emerging businesses.

### **Learning Objectives**

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**National Capacity Building Mission for Banks, NBFCs and Financial Institutions in Financing SME – Corporate & Emerging Sectors Enterprises, aims to equip participants with knowledge and skills:**

- To provide solutions and valuable insights for Lenders (Banks, NBFCs Financial Services Organizations)
- To develop the skills, knowledge and confidence to identify and evaluate business lending opportunities, make sound lending decisions.
- To build capacities and aptitude for lending to SMEs and create awareness about softer aspects of SMEs lending such as entrepreneurial sensitivity, empathy and appropriate communication with entrepreneurs.
- To build effective loan structure that strengthen the organization’s portfolio and reduce its exposure to risk.

- To provide deeper understanding of the compliances, lending norms (including Priority Sector Lending Norms) and on various aspects of banking and financial services
- To enable participants to enhance collaboration, adoption of digital strategies and stronger competitive positioning
- To enable deep dive into cyber risk culture and enhance understanding about need for proper assessment of credit needs and the framework for revival and rehabilitation of SME units.
- Understand Enterprise Risk Management (ERM) integration, Regulations and Technology.
- Understand and apply the techniques required to conduct effective due diligence before making credit decisions for SME loans
- Conduct a structured credit risk analysis
- Conduct high quality financial statements analysis and assess key cash flow, liquidity and solvency metrics to determine repayment capacity
- Mitigate identified risks by building effective loan structures

**Besides, National Capacity Mission for Banks, NBFCs and Financial Institutions in Financing SME – Corporate & Emerging Sectors Enterprises, aims to:**

- **Enhance Credit Risk Management Capabilities:** Equip financial institutions with advanced tools for credit assessment, risk mitigation and financial decision-making.
- **Strengthen Regulatory and Compliance Knowledge:** Provide insights into key financial regulations, risk management policies, and governance frameworks to ensure adherence to evolving industry norms.
- **Leverage Technology for Efficient Financing:** Promote the adoption of AI-driven credit assessment models, digital lending platforms, and Fintech innovations for enhanced financial services.
- **Advance Risk Mitigation Strategies:** Develop comprehensive frameworks for fraud detection, cyber security and enterprise risk management to safeguard financial transactions.
- **Facilitate Financial Inclusion and Responsible Lending:** Encourage innovative financing models, impact investments, and digital banking solutions to promote inclusive economic growth.
- **Empower Professionals with Strategic Financial Insights:** Enable financial leaders, policymakers, and Fintech professionals to navigate the complexities of corporate and SME financing effectively.

### **For Whom**

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This capacity-building program is designed for Banking and Financial Services professionals and leaders, including:

- Investors & Financiers focussed on opportunities within Indian enterprises (SME – Corporate & Emerging Businesses)
- Banking and financial services professionals engaged in corporate and SME financing, risk management and strategic financial planning
- NBFC executives and corporate finance professionals focusing on structured lending and financial innovation
- Government officials, industry experts & policy makers involved in economic development
- SME owners seeking effective growth strategies.
- SME - Corporate looking for funding advice
- Representatives from BMOs (Industry Associations) & Directorate of Industries (Industry Departments) at three levels-
  1. Cluster / industrial estate / district level / Special Purpose Vehicles (SPVs)
  2. State level
  3. Country level
- All professionals involved or aspiring to be involved in any aspect of SME credit, including such functions as client sourcing, credit underwriting and credit monitoring.
- Risk consultants, compliance officers and financial strategists involved in regulatory frameworks and credit risk assessment.
- Business leaders, policymakers, and Fintech professionals driving digital transformation in financial services.
- SMEs and emerging businesses lending professionals aiming to enhance financial data utilization and credit evaluation methodologies.
- Risk management consultants, business leaders and professionals in Banks & Fin-Tech organizations handling similar clients / projects will be empowered through valuable insights of the new age business environment.

## Benefits for SME - Corporate and emerging businesses:

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By participating in this capacity-building program, SME – Corporates & Emerging Businesses will gain several advantages:

- **Improved Access to Finance:** Enhanced financial institution capabilities will result in more accessible and structured financing solutions tailored to the needs of SMEs and Corporates.
- **Faster and More Efficient Loan Processing:** The adoption of digital lending platforms and AI-based credit assessment will streamline financing approvals and disbursements, reducing delays and improving operational efficiency.
- **Better Risk Assessment and Customized Financial Solutions:** Financial institutions equipped with advanced risk assessment tools will be able to offer more customized lending solutions based on specific business models and sectoral needs.
- **Greater Financial Inclusion and Alternative Funding Avenues:** SMEs will benefit from structured credit assessments, impact investing, and digital financial services, ensuring better financial accessibility and growth opportunities.
- **Enhanced Compliance and Governance Support:** With better understanding and adherence to regulatory frameworks, corporates and SMEs will receive improved guidance on compliance, ensuring a more stable and sustainable financial ecosystem.
- **Stronger Financial Partnerships and Ecosystem Development:** A well-trained financial sector will foster a robust ecosystem where businesses can collaborate more effectively with financial institutions, leading to long-term growth and innovation.

## Conclusion

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SME - Corporate Financing and Funding in Emerging Businesses is integral to the economic resilience and growth of the financial sector. **Banks, NBFCs and Financial Institutions in Financing SME – Corporate & Emerging Sectors Enterprises**, initiated by IICA, aims to strengthen the capacity of financial institutions in managing corporate and SME financing effectively. By fostering innovation, improving risk assessment methodologies and enhancing regulatory compliance, this initiative will empower financial institutions to drive sustainable economic progress and financial inclusion. The program will create a robust ecosystem of financial professionals equipped to navigate emerging challenges and contribute to a dynamic and resilient financial landscape.

This initiative aims to equip banking and financial services professionals with essential skills to enhance SME and corporate financing, address credit risk management, regulatory compliance, and digital transformation challenges.

Beyond capacity building, the program seeks to bridge SMEs across sectors with diverse financial organizations, fostering need-based financing opportunities. By providing a common platform, IICA enables SMEs, corporates, and emerging businesses to access comprehensive financial information under one roof. Additionally, the initiative offers bankers and financial service providers a platform to showcase their products and services tailored to the SME-corporate sector.

The program will provide insights into innovative financing models, Fintech integration, and risk mitigation strategies, ensuring sustainable financial growth. Designed for banking and financial professionals, it will help strengthen financial institutions' capabilities and foster economic resilience.

The program will enable banking and financial services professionals to better serve their customers while staying current on the latest regulatory actions and requirements.

**About IICA:** IICA is committed to advancing corporate governance, risk management, and financial sustainability through capacity-building initiatives.

## Content / Coverage

### Day 1 (22 July, 2025)

TIMINGS	SESSIONS
01:30 pm onwards	Check in (Residential Delegates) at the training venue
01:30 pm - 03:00 pm	Lunch at the assigned hall in the hotel
03:00 pm - 03:15 pm	Setting the Context & Introduction among the Participants
03:15pm-06:00 pm	<b>Decoding SMEs – Corporate Financing and Funding in India’s emerging businesses.</b> <ul style="list-style-type: none"><li>• A primer on India’s Economy &amp; the MSME sector in particular and detail understanding of MSME sector</li><li>• Digital Revolution – Driving force for SME Growth</li><li>• Optimizing the Digital Innovation Eco-system for lending to SMEs</li><li>• Overview of Bank credit, SMEs landscape and the unique lending challenges.</li><li>• Key attributes to improve credibility &amp; creditworthiness of MSMEs</li><li>• Best Practices for Bank Lending</li><li>• Trade financing for growth of SME – Corporate</li><li>• SMEs Shifting towards mainboard exchanges</li><li>• Roadmap for the Future &amp; Trends to watch in Emerging Business Opportunities</li></ul>

### Day 2 (23 July, 2025)

TIMINGS	SESSIONS
10:00 am - 12:00 pm	<ul style="list-style-type: none"><li>• Business case for lending to SMEs and Need for Entrepreneurial Sensitivity</li><li>• Recent Guidelines of RBI on MSME Financing</li><li>• Banker’s perspective on lending to SMEs</li></ul>
12:00 pm - 01:00 pm	<b>Evolving Regulatory Landscape and Compliance</b> <ul style="list-style-type: none"><li>• Analysis of the impact of volatile regulations on business operations and decision making</li><li>• Exploring best practices for due diligence, KYC / AML procedures and transaction monitoring, emphasizing the importance of effective internal controls and regulatory compliance</li></ul>
01:00 pm - 02:00 pm	<b>Lunch</b>
02:00 pm - 03:00 pm	<b>Credit Guarantee Architecture for Small Business finance</b> <ul style="list-style-type: none"><li>• Role of CGTMSE</li><li>• Issues and Challenges</li></ul>
03:00 pm - 04:00 pm	Loan documentation and Recovery aspects of SMEs loans
04:00 pm - 05:30 pm	Management of NPA and Recovery of SMEs loans  Relevant sections of <ul style="list-style-type: none"><li>• SARFAESI Act,</li><li>• Debt Recovery Tribunal &amp; Lok Adalat</li><li>• One Time Settlement Scheme</li><li>• Insolvency Bankruptcy Code</li></ul>

**Day 3 (24 July, 2025)**

TIMINGS	SESSIONS
10:00 am - 01:00pm	<ul style="list-style-type: none"> <li>• <b>Monitoring of Advances and Management of stress in MSME accounts</b></li> <li>• <b>Credit Monitoring of MSME advances</b></li> <li>• <b>Revival, Rehabilitation &amp; Restructuring of MSME Loans</b></li> </ul>
	<p><b>Behavioural perspectives on SME lending</b></p> <ul style="list-style-type: none"> <li>• Role of Emotional Intelligence in dealing with SME – Corporate customers</li> <li>• Stress management for enhanced performance</li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Use of Credit Scoring and Rating Models for financing of SMEs - Role of CICs in SME lending</b></li> <li>• <b>Credit risk and the SME credit assessment framework</b></li> <li>• <b>SME Business – Operating risks</b></li> <li>• <b>Business Sustainability risk</b></li> </ul>
01:00 pm - 02:00 pm	<b>Lunch</b>
02:00 pm - 05:30 pm	<p><b>Understanding Entrepreneurial Credit Risk Assessment in SME Financing:</b></p> <ul style="list-style-type: none"> <li>• Effective communication with SME clients</li> <li>• Transactional Analysis</li> <li>• Understanding Accounting systems linked to Borrower type</li> <li>• Understanding the operating cycle</li> </ul>
	<p><b>Financial Risk Assessment &amp; Risk Mitigation in SME Financing</b></p> <ul style="list-style-type: none"> <li>• Understanding Financial Risk Assessment</li> <li>• Financial ratio and cash flow risk metrics</li> <li>• Deal structuring &amp; credit enhancements</li> <li>• Structure Risk Mitigation</li> </ul>
	<p><b>Digital Transformation &amp; FinTech Integration</b></p> <ul style="list-style-type: none"> <li>• <b>Core Banking Solutions (CBS):</b> <ul style="list-style-type: none"> <li>✓ Unified platforms for seamless banking across branches.</li> </ul> </li> <li>• <b>Neo-Banks:</b> <ul style="list-style-type: none"> <li>✓ Digital-only banks offering 24/7 services.</li> </ul> </li> <li>• <b>Artificial Intelligence and Blockchain:</b> <ul style="list-style-type: none"> <li>✓ Fraud detection, risk management, and transaction transparency</li> </ul> </li> <li>• Discussions on the integration of FinTech solutions into existing operations and work flows</li> <li>• <b>ESG Banking:</b> <ul style="list-style-type: none"> <li>✓ Increasing focus on Environmental, Social, and Governance (ESG) factors in lending decisions.</li> </ul> </li> </ul>

## Program Fee & Details

<b>Training Venue</b>	<b>ibis Pune Hinjewadi</b> Rajiv Gandhi Infotech Park, Hinjewadi, Phase II, Pune – 411057
<b>Training Date</b>	22 - 24 July, 2025
<b>Residential Program Fee</b>	INR 43,070/- (INR 36,500 + 18% GST) per participant
<b>Non-Residential Program Fee</b>	INR 26,550/- (INR 22,500 + 18% GST) per participant
<ul style="list-style-type: none"> <li>▪ <b>For Individual Nomination - No Discount is applicable</b></li> <li>▪ <b>For Standard Group of min. 2 &amp; upto 3 nominations from one organization - We will be offering a discount of 5% on Program Fee</b></li> <li>▪ <b>For Prime Group of minimum 4 &amp; above nominations from one organization - We will be offering a discount of 10% for the <b>additional participants</b>. (Example: in case of 6 nominations from one organization, 3 nominations will be eligible for 10% discount and 3 nominations will be eligible for 5% discount )</b></li> </ul>	

- IICA's Residential Program Fee includes 3 nights' accommodation, Breakfast, Lunch & Dinner on Buffet set up, AMT & PMT with cookies.
- IICA's Non-Residential Program Fee includes Buffet Lunch, AMT & PMT with cookies.
- The above program fee does not include transfer to the hotel/venue and airport, local travel and air-travel.

## **IICA RESIDENTIAL PROGRAMME SCHEDULE**

22 July, 2025 Day 1	23 July, 2025 Day 2	24 July, 2025 Day 3	25 July, 2025
Arrival day- Check in from 01:30 pm onwards	Breakfast	Breakfast	Breakfast
Lunch (01:00pm-03:00pm)	Forenoon sessions	Forenoon sessions	Departure day- check out by 11:00 am
1/2 day post lunch sessions	Lunch (01:00pm-2:00pm)	Lunch (01:00pm-02:00pm)	
Dinner	Post Lunch sessions	Post Lunch sessions	
Dinner	Dinner	Dinner	

## Bank Account Details

S. No.	Particulars	Details
1.	Name of the Beneficiary	Indian Institute of Corporate Affairs
2.	Account Number	604810210000007
3.	Bank Name & Branch	Bank of India, Manesar Branch, Haryana
4.	NEFT IFSC Code	BKID0006705

## Target & Expected Participation

Business Enterprises Promoters / Owners	Banks/NBFCs/ Fin-Tech Firms	Board Members	CMDs / MDs / CEOs / CFOs
Regulatory Authorities	Central & State Govt. Organizations/PSUs Directors & Officers	Key Managerial Persons (KMPs)	State Investment Agencies
Exporters / Importers	Women led Enterprises	Independent Directors	Financial Services Organizations
Corporate houses	Head of Finance/ Legal/ Accounts/ Audit	Academic Institutions	Professional & Independent Consultants
Member of ICAI, ICSI, ICMAI, IIA	Company Secretaries/ General Counsels	Internal and External Auditors	Trade Promotion Organizations
State Industrial Corporations	State Directorate of Industries	Trade & Commerce Deptt.	Defence OEMs and its vendors
Public & Private Sector Organizations	Economic Development Corporations	Multilateral & Unilateral Agencies	Emerging & Diverse Entrepreneurs / Suppliers
Founders & Promoters of Funds	Industry Associations and National Level Federations	Governance, Risk & Compliance Professionals	SMEs & Cooperatives
State Financial Corporations (SFCs), Embassies, World Bank, UNDP, Asian Development Bank (ADB), New Development Bank (NDB), OECD, SAARC Development Fund, NDDDB, NABARD, RBI, NSIC, SIDBI, National Bank for Financing Infrastructure and Development (NaBFID), NABARD, ZDH/SEQUA, GIZ, UNIDO, IFCI, IMF, European Bank for Reconstruction & Development (EBRD), WTO, Export Promotion Councils, Shanghai Cooperation Organisation (SCO), Decision Makers.			
C-Suite (including CEO, General Manager, Head of Innovation, Head of Payment, Head of Credit, Head of Strategy, Head of Technology, Head of E-Commerce, Legal, Professionals at all levels involved in risk management, operations, regulatory compliance, business continuity, project management, insurance and data protection) from Emerging & diverse companies engaged in manufacturing & services across multiple sectors such as construction, consumer products, energy, engineering, food & beverage, LED, health products, automotive & auto-components, textile & garments, food processing, electronics industry as well as services such as advertising, business services, communications, consumer services, e-commerce, financial services, education, environmental services, events management services, health services, human resources, insurance, IT management, IT system development, logistics & transportation, management consulting, marketing & PR services, media, retail, security, software development, travel & hospitality, wellness services, facility management etc.			



## Program Director & Facilitator

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**Mr. Rajesh Batra**  
Head-Centre for MSME  
Indian Institute of Corporate Affairs  
(Ministry of Corporate Affairs)

Rajesh currently works as Head of the Centre for Micro, Small and Medium Enterprises (MSMEs). Rajesh has held this position since 2014 with additional responsibilities including Chief Administrative Officer (CAO), Nodal Officer Projects – National CSR Award & Corporate Data Management (CDM) as well as Chairperson of various Committees such as Internal Monitoring Committee (IMC) and Tender Evaluation Committee (TEC) for all projects at Indian Institute of Corporate Affairs (IICA). Additionally, Rajesh has also worked as Head – Institutional Partnership and Corporate Communication (IP&CC).

Rajesh is currently responsible for several development activities through Capacity Building measures by taking serious initiatives in Entrepreneurship Education, Research and Consultancy, Collaboration for Policy Facilitation, professional endeavours for institutional strengthening, Sector guidelines and advocacy to develop best practices for SMEs.

Over the last 30 years, he has worked in different verticals / domains including 18 years of operational experience in public sector financial organization i.e. The National Small Industries Corporation Limited (NSIC) & Indian Institute of Corporate Affairs (IICA), established by Ministry of Finance & Corporate Affairs, extensively in the Policy development work, Business Strategy, Project Management, Programme management, Procurement / Supply Chain Management (SCM), Business development, working capital management, regulatory risk and rationalizing the business and financial structure as well as in areas such as promotion, development and financing of Micro, Small and Medium Enterprises, SME competitiveness enhancement and institutional strengthening.

Rajesh Batra is conferred with “National Award for Excellence in the field of Public Services – MSMEs taking into Global Arena” by H.E. Governor of Mizoram on 7<sup>th</sup> February, 2020.

He was appointed Sole Arbitrator under the Arbitration & Conciliation Act 1996 by the Chairman-cum-Managing Director of NSIC Limited for adjudication of disputes and differences between NSIC Ltd. and Private Business units. Besides, as a member of core team, he worked closely to lead / oversee the matters related with large scale implementation of Activity Plan / Programmes including govt. grant monitoring and administration under the Centrally Sponsored large Schemes of Govt. of India.

Rajesh has done his masters in commerce and postgraduate management courses in the areas of Foreign Trade and Marketing. Currently, Rajesh is working very closely with the industry and with different GOI offices at the Ministry level, State bodies, industry associations/chambers of commerce, entrepreneurship development institutes, SMEs, national and international supporting partners and banks/financial institutions to ensure capacity building at both ends: at the government level as well as at the industries. He gets invited to speak and chair sessions by organizations such as Ministry of MSME and its constituent institutions, Industry Associations and other leading International Institutions in India and overseas.

Before joining IICA – an autonomous institution under the Administrative Control of Ministry of Corporate Affairs, Government of India, Rajesh worked as Deputy General Manager (Heading up SMEs Government Purchase Division, SMEs Marketing & Business Development Division, SMEs Exhibition Division, SMEs training / incubation centres (TICs) on PPP mode with India’s apex SME development organization – The National Small Industries Corporation Ltd. (NSIC) – The Premier Mini – Ratna Government of India Enterprise under Ministry of Micro, Small & Medium Enterprises.

## Subject Matter Expert

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Dr. Vinod Juneja

Dr. Vinod Juneja qualifies with the degrees of B. Com. (Hon.), M.Com., L.L.B. & PhD.

Mr. Juneja has thirty years, vast, banking experience to his credit. His special expertise is in International Banking, Foreign Exchange Syndication and Marketing Department. He worked in various Banks on important positions.

- Public Sector Bank: Syndicate Bank
- Financial Institution: Exim Bank
- Private Sector Bank: Bharat Overseas Bank, Bank of Rajasthan. Under his leadership the Bank of Rajasthan increased the number of its branches from 280 to 640.
- Foreign Banks: Sanwa Bank of Japan, Shinhan Bank of Korea, Sumitomo Bank, right from its set-up to inauguration of its branches and establishment in India
- Indian Bank Association: He was also the Member of the Personnel & Legal Committee and Bank's Sports Board of the Indian Banks' Association since November 2004 to 2007.

Mr. Juneja was an active member of the Public Relation Society of India in 1978 / 1979. He also attended the World Public Relation Conference in 1985 as a part of the India delegation.

In recognition to his services in various fields he has received loads of accolades & awards, some of which are as follows:

1. "UDYOG RATNA AWARD" from the Institute of Economic Studies (IES), New Delhi.
2. "BHARAT GAURAV AWARD" from India International Friendship Society, New Delhi in January 2005.
3. "GOLD STAR AWARD" from the Institute of Economic Studies (IES), New Delhi in February 2005.
4. "INTERNATIONAL GOLD STAR AWARD" from India International Friendship Society & N.R.I. Welfare Society at London in June'2008.
5. Achievers Excellence Award by the NRI Institute at Mauritius on 17th April'2009.
6. ASMs' Award for Excellence-2012 by Audyogik Shikshan Mandal, Pune for excellence in Corporate Achievements. on 13th April'2012.
7. 'Unique Achiever Award' by the Public Relations Council of India." On 13th Dec'2012.

### **An active Member of the following business organizations:**

- National Executive Committee Member of Federation Of Indian Chambers of Commerce & Industry (FICCI)
- Executive Committee Member of International Chamber of Commerce (ICC).
- Chairman of MSME (Micro, Small & Medium Enterprises)
- Co-Chairman of Financial Committee, SAARC Chamber of Commerce & Industry
- Co Chairman FICCI Mining Committee
- Management Committee of Indian Merchant Chambers (IMC)
- President of Indo-Belgian-Luxembourg Chamber of Commerce & Industry
- All India Association of Industries (AIAI)
- Confederation of Indian Industry (CII)
- Member of the Advisory Council of Indian Institute of Finance.
- Member of Europe India Chamber of Commerce (EICC)

Also attached to the service of Humanity through the Membership of the prestigious Rotary Club of Bombay which serves to underprivileged people.

## Subject Matter Expert

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**CA Rajeev Bhargav**  
FCA, FCS, LLB, M.Com  
Registered Valuer(Securities & Financial Assets)

Rajeev is a Chartered Accountant from the Institute of Chartered Accountants of India, an Associate of the Institute of Company Secretaries of India, Law Graduate and Post Graduate in Commerce.

Rajeev is a practicing Chartered Accountant in Delhi and has expertise in Corporate Taxation, Company Law and foreign exchange laws. He is providing consultancy to many reputed companies on various aspects of Taxation and Compliances. He has keen interest in mentoring startups and entry level businesses by handholding them in managing their initial challenges and helping a number of entry level businesses under virtual CFO model. Rajeev is an active speaker on various matters related to Compliances and is also associated with Indian Institute of Corporate Affairs as Guest Faculty for its Seminars.

He is having over 20 years of experience in various aspects of Finance & Compliances. He has exposure to manufacturing and service industries across all size of companies.

He has worked with organizations like Itron (USA), Maccaferri (Italy), s.Oliver (Germany) and Orient Craft prior to founding his CA Firm 'R Bhargav & Associates'.

## Subject Matter Expert

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**Shri P. Udayakumar,**  
Former CMD, NSIC Ltd

Shri P. Udayakumar, EX-CMD, NSIC Ltd is a Postgraduate of the Indian Institute of Management - Bangalore and holds a degree in B.E. (Mech.). He has about 35 years of experience in various areas of Marketing and Policy formation related to the MSME Sector, Petroleum, and Fertilizer Sectors and has contributed significantly to the formulation of innovative strategies while working in different sectors.

### **Achievements as Board Member of NSIC:**

He joined as the Full Time Functional Director (Planning and Marketing) in the year 2010 and finally retired as CMD on 31-07-2022 after serving the Board for about 12 Years with unblemished records. He has been a key member of various task force teams and Strategic initiatives in different organizations he served.

The National Small Industries Corporation has started a separate business vertical for the distribution of Petrochemical products under his guidance. He is instrumental in developing contours for futuristic verticals in Defence Procurement, Machine Selling, Insurance, Waste to Energy, Software Selling, and e-Commerce, for the MSME sector in NSIC.

He is instrumental in launching NSIC Loyalty Card for the first time in NSIC and played a key role in designing the Corporate Logo with the consensus of all stakeholders.

### **Training, Skilling and Incubation in India and Abroad:**

He is instrumental in launching several Incubation and Entrepreneurship oriented programs in NSICs Technical Centres spread across India and commissioned 8 Livelihood Business Incubators in India with unique financial support system for the latest LBI at Rourkela. He has tied up with most of the leading Technology leaders for industry ready Skilling programs for all centres including a Centre of Excellence with LG Electronics Ltd in Okhla campus.

He finalised the MEA funded Training cum Incubation centres in several African Countries with one of the latest one in Mozambique which is acclaimed as one of the best in it's class .He has tied up with several African countries for conducting Business opportunity studies.

### **Other achievements:**

He has been participating as Chief Guest, Guest of Honor and Key Speaker at various prestigious events like Raw-Mat India 2019, Intec 2019, Vibrant Goa 2019, Bank's outreach programme of Bank of India, 8<sup>th</sup> DLF BUSINESS SUMMIT 2019, and EXIM Bank Regional Conclave on India-West Asia and North Africa in Cairo, Egypt etc. He has been a regular speaker in panel discussions in IIM Rohtak, IICA, Manesar, and other Management institutions.

He was a member of the Technology Award Committee of GITA, a CII initiative. He contributed inputs to the One-Man Committee formed for revamping the MSME Sector under the Chairmanship of Dr. Prabhat Kumar, Ex-Cabinet Secretary. He also led delegations to various countries and addressed Round Table Conference on the Topic "Impact of SME Section on the Global Economy" in Guangzhou, China in October 2016.

He fast-tracked the project of setting up of Vocational Training Centre in Mozambique by following up with the Government of Mozambique.

He has been instrumental in signing MoU with various National and International Organizations like the State Government of Sikkim, TANSIDCO, CSC, ARAMCO Asia, Coir Board, IEEMA, ITI Ltd and Mitutoyo for expanding NSIC's business and training areas. Materialized an MoU with the LG for a Centre of Excellence. Also with Arcelor Mittal, and Nippon Steels for Steel distribution and many more MoUs with Raw material producers and NEHDC.

### **In Private Equity Investment area thro Fund of Funds:**

He was a member of the Investment Committee of SRI Fund and same has created a record in onboarding 25 PE funds in a short span of 7 months resulting in investments in portfolio companies. He also chaired the Board Meetings of NSIC and NVCFL and approved the Accounts with one of the best performances in revenue and dividends in the recent past. He is much sought after by various domestic and international circuits for his lectures and views in MSME and PE areas.

He was instrumental in the launch of new schemes like the First Time Exporters scheme, Micro Subsidy scheme for MSMEart.com

### **Awards:**

He has been conferred with Rashtriya Icon Award in recognition of his contribution towards the growth of the MSME sector and Leadership Award for use of ICT in MSME by CMAI.