

## SIOM ED Cell

### Index

SR No.	Particulars	Page No
1	SIOM EDC - Preamble	1- 3
2	SIOM EDC Wall Inauguration	4 -7
3	Top 10 Best Agritech Companies- Article	8-14
4	Rahul Bajaj - Article	15-21
5	Ayush Startup challenge- information	22-23
6	National Startup Awards	24-27
7	Dr. Avinash Joshi session for women entrepreneurs	28-31
8	Business Plan Evaluation for Learning Links Foundation (Business plan format exhibit)	32-47
9	Business plan Evaluation Framework format exhibit	48-55

10	E-Mail communication towards business plan evaluations	56-59
11	Business plan evaluation mark sheet format (total 384 business plans evaluated)	60
12	Invitation to Dr. Penkar Sir for grants and certificate distribution (YASHADA Event)	61
13	YASHADA Event brief and event day photos	62
14	YASHADA Event news in Maharashtra Times	63
15	YASHADA Event news in Sakal	64
16	YASHADA Event news appeared in local channel Samantar	65-67
17	Corporate Training approach letter on social media platforms	68-69
18	ED Cell Wall, students putting articles	70-71
19	India has right ingredients to nurture manufacturing - Article	72
20	Five Women Entrepreneurs You Must Follow - Article	73-82
21	SMART INDIA HACKTHON	83
22	CCTNS Hackathon & Cyber Challenge -Information	84-85
23	Dr. Penkar Sir - Philanthropy News	86-87



24	Corporate training promotion by Dr. Avinash Joshi on his social media accounts	88-92
25	AGROSTAR - Article	93-102
26	अल्प संख्यांक समाजासाठी, शासन योजना आणि व्यवसाय रोजगार माहिती	103-106
27	The story of Indigo Paints	107-119
28	Funding for Startups	120-127
29	Akasa Air Lines	128-130
30	Unicorns of India	131-140
31	MoU with Agrozee Organics Pvt. Ltd	141
32	Students Article-Sugar Cosmetics	142-155
33	Students Article -Chatrapati Shivaji Maharaj- The Management Guru	156-162
34	Students- Article-Tanla	163-175
35	Guidance to student startup –soap business	176
36	Glimpses of Entrepreneurs Conclave	177-199
37	Guidance to student startup – Online Tiffin service business	200
38	Students- Article- Srilanka Crisis	201-214
39	Students- Article- Wipro	215-221
40	Dr. Avinash Joshi Seminar on IPR	222

41	Dr. Avinash Joshi – One Day Workshop at Bhau Institute	223
42	Guidance to student startup –Agri business	224
43	MoU with Bhau Institute	225
44	Felicitation of Dr. Apurva Palkar, V C Skills University	226-230
45	Article on Canebot Startup	231-246
46	Students article on Ather	247-255
47	MoU with COEP's Bhau Institute- Notice on ED Cell Wall	256-258
48	MoU with Entie	259-262
49	Innovative Startup- Kudarat bioleather	263-266
50	Innovative Startup- Lavana Locks	267-269
51	Innovative Startup- Mukunda Foods Pvt. Ltd	270-272
52	Innovative Startup- Tohands	273-276
53	MCA Induction Session - Startup & SIOM ED Cell	277-279
54	MBA Induction Session - Startup & SIOM ED Cell	280-290
55	SIOM ED Cell - Orientation visit to COEP's Bhau Institute	291-305
56	The story of Berger Paints	306-315
57	Essay Writing Competition on Startup and Entrepreneurship	316



58	SIOM ED Cell- National Startup Day	317
59	Anand Mahindra - The Business Tycoon of India	327
60	The Story of Bose	341



Sinhgad Technical Educational Society's  
**SINHGAD INSTITUTE OF MANAGEMENT**  
(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)  
S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041  
Telefax : (020) 24356592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

## Budget Proposal

### Essay Writing Competition on - Startup and Entrepreneurship

Date: 24/08/2022

To,  
The Honorable President,  
STES, Pune  
Respected Sir,

Request to kindly consider the proposal of conducting an Essay Writing Competition on – Startup and Entrepreneurship at our Institute.

The details of the proposal are as follows.

**Preamble:** We at SIOM are pursuing numerous activities in the domain of Startup and Entrepreneurship Development from last year. Conducting an Essay Writing Competition on – Startup and Entrepreneurship at our Institute, is another initiative and activity towards empowering our student's in the domain of startup and entrepreneurship.

For this Essay competition we want to invite 3<sup>rd</sup> Semester students from all Sinhgad MBA Institutes.



The proposed dates and flow of the event is as follows,

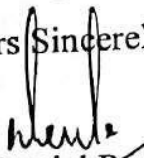
- Announcement and notice of the competition to all Sinhgad MBA Institutes: 5<sup>th</sup> December 2022 (Hard copy and soft copy)
- To conduct essay competition at SIOM: 16<sup>th</sup> December 2022
- Results announcements: 22<sup>nd</sup> December 2022
- Prize distribution ceremony: 30<sup>th</sup> December 2022 (2<sup>nd</sup> Half)

Proposed budget for this event is as follows


Particular	Amount ( Rs)
Tea & snacks for students participants	2250
Certificates to participants	1200
Prizes to winners (Books on Start-up and Entrepreneurship)	3,000
Judges refreshments	500
Miscellaneous	550
<b>Total</b>	<b>7500</b>

Thanking You,

Yours Sincerely

  
Dr. Daniel Penkar

Director

*Approved*  


Introductory post



Sinhgad Technical Educational Society's  
**SINHGAD INSTITUTE OF MANAGEMENT**  
(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)  
S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041  
Telefax : (020) 24356592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

Date: ~~11/09/2022~~

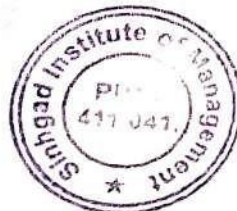
4/2/2022

**Dear Students**  
**Welcome to**  
***SIOM Entrepreneurship Development Cell***  
***(SIOM-EDC)***

**SIOM-EDC Preamble:**

In last few years India has emerged as one of the vibrant countries towards empowerment of entrepreneurship amongst young generation. Factors like sustainable development of our economy, technology inventions, strong GDP growth, stable policies, and schemes like 'Make in India', 'Start-up India', and 'MUDRA' have fuelled the growth of entire ecosystem of startups and entrepreneurship.

India currently holds the world's 3<sup>rd</sup> rank in startup ecosystem with 38 firms being valued over \$ 1 billion. The new



↓



entrepreneurship movement has propelled the job creations in recent years. Around 5, 00,000 new jobs are created by new age entrepreneurs.

Therefore, it becomes imperative & ubiquitous for SIOM to take lead and pursue our 'Entrepreneurship Development Cell'.

**SIOM-EDC Vision:**

To create and support new generation of entrepreneurs who are strong nation builders and generate substantial employment for our young population.

**SIOM-EDC Mission:**

To pursue Entrepreneurship as a continuous movement and develop entrepreneurship amongst our students at a large.

**SIOM-EDC Objectives:**

- To build entrepreneurial culture amongst students
- To act as a bridge between businesses and students



- To conduct various diverse activities which promote entrepreneurial spirit amongst students
- To invite successful entrepreneurs to campus to share their stories to students
- To pursue research, training and consultancy under SIOM Entrepreneurship Development Cell

**For further information please contact:**

*SIOM Entrepreneurship Development Cell (SIOM-EDC)*

*Sinhgad Institute of Management,*

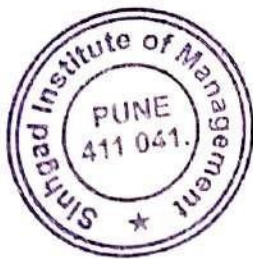
*44/1, Off Sinhgad Road, Vadgaon (Bk.) Pune 411 041*

*Maharashtra, India*

*Prof. Dr. Avinash Joshi*

*Contact: 9822037037*

*Email: [avinashj.siom@sinhgad.edu](mailto:avinashj.siom@sinhgad.edu)*



*Handwritten signature*  
*4.02.2022*



## SIOM EDC Wall Inauguration

### Event Brief

A new initiative of SIOM Entrepreneurship Development Cell (SIOM EDC) was inaugurated by Director Dr. Daniel Penkar Sir.

A dedicated board 'SIOM EDC Wall' is allotted on ground floor of the main building to showcase and share news, articles and other activities related to entrepreneurship development cell.

The SIOM EDC Wall was inaugurated on Monday, 14<sup>th</sup> February, 2022. Faculty, students and staff were present for the event.

After inauguration Director Dr. Penkar Sir gave a brief speech. He elaborated the basic objective of developing Entrepreneurship Cell at the institute. He also highlighted the vision, mission and core objectives behind developing the cell.

Dr. Penkar Sir mentioned two major activities to be focused under SIOM Entrepreneurship Development Cell, are research, training and consultancy in entrepreneurship development and in corporate training.

While explaining the importance of entrepreneurship development, Dr. Penkar Sir addressed various key issues like emerging area of agri businesses, importance of women entrepreneurship, philanthropy being carried out by legendary business cons like Sir Ratan Tata, Mr. Azim Premji and many others.

He also emphasized on empowering and enriching student's knowledge through sharing various stories of young generation start-ups from various industries like technology, agribusiness, food, and tourism.

At the end Dr. Daniel Penkar Sir gave best wishes 'SIOM Entrepreneurship Development Cell'.

(Inauguration brief & photos)



Page 1 of 2  
[Faint text and a circular stamp]

Page 2 of 2  
[Faint text and a circular stamp]

Page 3 of 3  
[Faint text and a circular stamp]

Page 4 of 4  
[Faint text and a circular stamp]











## Top 10 Best AgriTech Companies in India 2022

### What is Agri-tech?

It refers to environmentally sound, sustainable and profitable farming methods that enhance yield, efficiency, and profitability in agriculture using Agri-tech. The equipment could be water filters, pumps, or digital services that connect buyers with sellers in the rural markets. Other options include chemical-free fertilizers, heirloom seeds, and intelligent agriculture technologies.

## Top 10 Best AgriTech Companies in India 2022

### 1. EM3 Agri Services

Adwitiya Mal and Rohtash Mal founded EM3 Agri Services in 2013 as an AgriTech start-up in India. The start-up's purpose is to facilitate the agricultural cultivation process by providing rental services. This company provides land preparation, sowing and planting, harvesting, crop management, and post-harvest farm management services. The company has been funded with \$13.3 million.

### 2. Aibono

Founded in 2014 by Vivek Rajkumar, Aibono is a successful AgriTech start-up in India. This start-up is the first in India to collect food data using artificial intelligence. Their services



have won several awards. Using the start-up, farmers will be able to control planting material, which would enhance their earnings. Seed funding for the company has been distributed at \$3.5 million.

### 3. Fasal

In 2018, Ananda Verma founded Fasal, an Indian start-up specialising in AgriTech. This start-up uses an application to allow farmers to plan, monitor, and analyse their farming activities. The Fasal sense predicts the future of pests and insects based on artificial intelligence. Funding from seed investments amounts to \$1.8 million.

### 4. Agro wave

The AgriTech start-up Agro wave was founded on March 17, 2017, by Anu Meena. The start-up helps farmers by providing them with an integrated mobile pickup stations (MPS) network. By connecting directly with small and medium-sized businesses in the fruits and vegetable market, the company helps small and medium-sized businesses.

### 5. Agricx

In October 2016, Saurabh Kumar founded Agricx, an AgriTech start-up in India. In the start-up, AI-enabled SaaS solutions are offered to companies that finance, process, transport, trade, sort, or produce Agri products. AI-enabled





SaaS stack is the world's first start-up. A \$500K seed round has been provided to the company.

## 6. Gold Farm

Karthic Ravindranath and Abhilash Thirupathy founded Gold Farm in India on December 1, 2012. A start-up specialising in providing farmers in India with services for renting farm equipment. It is an AgriTech start-up that runs on mobile apps. Farmers in India can also purchase solar water pumps through the company. A seed funding round of \$3 million has been raised.

## 7. Way Cool

Karthik Jayaraman and Sanjay Dasari founded Way Cool in July 2015, an AgriTech start-up in India. Chennai is the company's headquarters. In addition to processing and distributing products, the company also carries fresh foods and dairy products. Besides sourcing products, processing them, branding, marketing, and providing farm inputs, it also included other activities. In a debt financing round, the start-up raised \$66.3 million. Some of its investors are Caspian Impact Investment Advisor, Madhu Krishnaswamy, CK Ranganathan, etc.

## 8. Crofarm

Founded in May 2016 by Varun Khurana and Prashant Jain, Crofarm is a successful AgriTech start-up in India. Besides helping farmers, Crofarm offers valuable services to



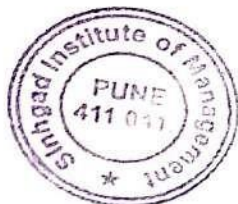
consumers and businesses. Offline or online, various ways are used to procure fresh vegetables and fruits from farmers. An early-stage venture-funded the start-up with \$2.8 million.

## 9. Ninja Cart

Founded by Thirukumaran Nagarajan, Kartheeswaran KK, Sharath Babu Loganathan, Ashutosh Vikram, and Vasudevan Chinnathambi in 2015, Ninja Cart is an Indian AgriTech start-up. Through the start-up, farmers can directly sell their products to retailers and restaurants, and farmer income is increased by selling directly to retailers. A corporate round of funding has funded the start-up with \$164.2 million. Trifecta Capital, ZopSmart, Joe Hirao, etc., are among its investors.

## 10. Agro Star

Agro Star was founded in 2013 by brothers Shardul and Sitanshu Sheth to provide an online agricultural marketplace for farmers. Additionally, farmers can also get real-time advice from experts about better managing their crops and boosting their yield from this AgriTech start-up. Agro Star raised \$42 million in funding to date.



↓



## Why AgriTech and its future?

Agriculture is a sector that offers a range of opportunities for capital investments and agriculture to grow together thanks to the sustainable investigation. Agri-tech is designed for sustainability as an alternative to western-influenced chemical-heavy methods that are widely used today. In comparison to other start-ups today, agricultural tech start-ups are strongly focused on solving real problems rather than perceived problems, which is enough for them to attract quantitative investment.

The agricultural sector is and probably will remain unpredictable in the future if we are to talk about the future of Agri-Tech. In this regard, start-ups in India would do best if they continue to ride the investment wave and solve real problems rather than perceptions.

Future Agri-tech methods will be based on more sustainable methods, rather than today's chemically heavy methods influenced by western countries. Small-scale farmers' problems will be dealt with when they receive the attention they need. Farmers need to be consulted before solutions are suggested.

Last but not least, we need to find a way to reduce farmers' reliance on rainfall. The irrigation system is still lacking in many ways, and more needs to be done in this area. There will be a new irrigation fund with a budget of Rs 20,000 crore, which is good.

There are signs that the Agri-tech sector is about to undergo some exciting changes, with more and more people acknowledging that the agricultural sector needs support. It is intended that this stream of innovation and implementation





will divert the focus of ongoing agricultural debates from the problems faced by small scale farmers and reduce their reliance on government assistance.

AgriTech start-ups are also advancing technology in market linkages like B2B and B2C marketplaces retail and digital agronomy platforms so that AgriTech start-ups are going beyond one of their social missions to provide technological benefits.

### Advantages

Agricultural technology reforms offer many advantages. Organic farming and growing food have become increasingly popular among home gardeners and farmers alike. Compost, Mulch, and Organic Fertilizers come into play in this scenario, and AgriTech aids in this process.

Secondly, integrated farming is becoming more popular among farmers. They aim to find alternative ways to earn money that don't rely on a single occupation, such as the honeybee and silkworm raising. Farmers can explore new possibilities by combining agriculture with technology. With the advancement of technology, people can start soilless agriculture, such as growing crops in hydroponic systems.

Farms can use less land to grow more crops: Farmers can plant more crops on less land. Dedicated seed, fertilizer, and timely water supply ensure maximum yield on each acre.



↓

(13)



## Conclusion

With a two-pronged approach of embracing the latest technologies and a sustainable direction, we feel that AI/ML, IoT and related technologies can truly affect the lives of farmers and transform agriculture into a move towards sustainability. India's agricultural technology sector is still in the infancy stage with just 1% penetration of the potential market of US\$24b.

Growth in the sector has been accelerated in recent years due to increased investment. As a result, stakeholders across the AgriTech ecosystem need to engage for the Indian AgriTech market to succeed:

Agriculture is one of the best weapons against hunger and poverty, and it has improved the lives of billions of people.



*Handwritten signature*  
12.02.2022.

24/02/2022

## Rahul Bajaj

*The legendary businessman who offered  
the first family two wheeler to common  
man of India*

**Education:** Rahul Bajaj was born on 10<sup>th</sup> June, 1938 in Kolkata. He was a grandson of great freedom fighter Jamanalal Bajaj. His parents were kamalnayan Bajaj and Savitri Bajaj. From childhood of Mr. Rahul Bajaj, the Gandhian philosophy was imbibed in him as his grandfather was a great follower of Mahatma Gandhi.

Shri. Rahul Bajaj completed his school education from 'The Cathedral & John Cannon School' from Mumbai. He saw a dream at the age of 12 to become business man of India. He got the graduation in Economics from St. Stephens College from Delhi in 1958. He also completed his bachelor's





degree in Law from Mumbai University. Later Shri. Bajaj also pursued his management education from the prestigious Harvard Business School in 1964.

***Bajaj Auto - the revolution in Indian auto industry:*** After his management education, Shri. Rahul Bajaj began working closely in auto industry. In just few years the first plant of 'Bajaj Auto' was set up at Akurdi near Pune city. It was the year 1965, the Akurdi plant started functioning and in just 3 years he became one of the youngest CEO of Bajaj Auto at the age of 30.

Then in 1985 the second plant was erected at Aurangabad, Maharashtra. The third plant of Bajaj Auto was set at Chakan MIDC near Pune.

In 2007 the fourth plant started operating at Rudrapur at Pantnagar, Uttarakhand. Thus under visionary leadership of Shri. Bajaj four plants of Bajaj Auto have been fulfilling the demand of Indian consumers for Bajaj's two wheeler, three wheeler and bikes.

Rahul Bajaj was involved in manufacturing 3 Wheelers from 1961. But the real push for Bajaj auto was came in when 'Bajaj Chetak' model was



(16)

(2)

introduced in 1972. Chetak scooter made a history in automobile industry. It was first two wheeler family scooter. The demand for the scooter was very high. People used to wait for many months to purchase the Chetak scooter.

Shri. Rahul Bajaj was always keen in innovative advertising for their products. The campaign '*Hamara Bajaj*' is still remembered after 50 years. The tagline of advertising, '*Buland Bharat ki Buland Tasveer ... Hamara Bajaj*' is one of the most successful one in Indian advertising history.

Under the leadership of Shri. Rahul Bajaj the company took the quantum jump in manufacturing vehicles at their various plants. In 1968 the company was manufacturing 3, 00,000 vehicles per year. Today, Bajaj Auto's Akurdi plant alone is geared up to manufacture more than 5, 00,000 vehicles per year. In the last year the turnover of the company was Rs. 29,017 Crore and profit was Rs. 4534 Crore.

The Bajaj Group earlier was engaged in business in Vardha a small part of Vidarbha, Maharashtra, today exporting their vehicles to many countries. Last year in 2021 the flagship sports motorcycle '*Bajaj Pulsar*' vehicle has reported highest ever exports of 2.5 million (25Lakh) to countries like Colombia, Mexico, Turkey, Bangladesh Nepal and many





more. Today Bajaj Group is well diversified in consumer finance, insurance, electrical.

It is because of Shri. Rahul Bajaj the Indian auto industry has taken leadership in the world. He has been always conscious about quality of their product.

He made Pimpri- Chinchwad area as an 'Auto Hub' of India. Hundreds of small ancillary units are established and are supplying small parts, material and other services to Bajaj Auto. This has given direct employment to thousands of workers from all over India.

***Unmatched leadership style of Shri. Rahul Bajaj:*** Shri. Bajaj spent more than 40 years at Akurdi plant. He used to visit plant regularly and used to remember and call workers by their names. He spent his life with workers. He was very clear and precise in his thoughts. He was always disciplined and keen for quality in every aspect. His both sons, Rajiv and Sanjeev went to the same school in Pimpri where worker's children used to go for studies. Under his visionary leadership Bajaj Group has been giving employment to thousands of people in India.



In 2003 Indian industry and economy witnessed a big slowdown. People were afraid that Bajaj Auto plant will have to go for a closure. But under dynamic leadership of Shri. Rahul Bajaj, the new plant at Chakan started manufacturing super-duper 'bike Bajaj Pulsar'. It took the graph of Bajaj vehicles upward in such a manner Bajaj auto never looked back.

**Deeply rooted philanthropy:** The Bajaj group has a history of more than 90 years. The group from last many decades is involved in empowerment of rural India. The group has been working in rural development, child education, women empowerment, and in healthcare. The Jamanalal Bajaj Foundation is formed in 1977, which is doing great work in rural development, women empowerment and in healthcare. It has more than 15 institutions working at grass root level.

The Jamanalal Bajaj Institute of Management Studies (JBIMS) formed in 1965 is one of the most prestigious management institute and is known as CEO factory in corporate world.

Bajaj Auto has initiated two flagship projects, Bajaj Education Initiative (BEI) and e- Learning project. The BEI covers 76 low cost schools in Pune



(12)



and its nearby area. The e- Learning project has reached nearly 1550 schools in Maharashtra and Rajasthan.

The group has helped to set up three ITI colleges. In Aurangabad, the 'Kamal Nayan Bajaj Hospital' is serving the community with 225 bedded hospital with all modern healthcare facilities.

Through 'Bharatiya Yuva Shakti Trust' (BYST) Bajaj Auto has trained 25,000 persons in Aurangabad. It has a plan to create 1,000 new entrepreneurs in next five years.

During last two years of pandemic Shri. Rahul Bajaj has himself donated more than Rs. 300 Crore to fight against corona virus.



ad

## ***Awards and Accolades to Shri. Rahul Bajaj:***

- ❖ Honorary Doctorate from Seven Universities
- ❖ Awarded the third-highest civilian award in India, the Padma Bhushan, in 2001
- ❖ Two times President of Confederation of Indian Industry, CII (1979-80, 1999- 2000)
- ❖ President of Maratha Chamber of Commerce Industries and Agriculture (MCCIA) (1980-82)
- ❖ Indian Airlines – President (1986 -89)
- ❖ Alumni Achievement Award from Harvard Business School (2005)
- ❖ French Government highest civilian award 'Knight in the order of the Legion of Honor' (2011)

Dr. Avinash Joshi

SIOM (EDC)

Sinhgad Institute of Management



(2)

(7)



28/02/2022

## Ayush Start-up challenge

Dear Students,

The Ministry of Ayush has launched Ayush Start-up challenge

Please find the information.

All India Institute of Ayurveda, New Delhi has set up Incubation centre for Ayurveda Innovations and Entrepreneurship (iCAINE) under the mandate of Ministry of Ayush given to the institute to nucleate a cluster of new age ventures and to promote entrepreneurship leveraging the academic knowledge through new ideas. This incubation centre at AIIA is the first incubation centre in AYUSH recognised by MSME dept. under GOI.

AIIA under the Ministry of Ayush has launched Ayush Start-up challenge. The Start-up Challenge would be held in the categories namely - 1) Food Innovations, 2) Ayush Digital Solutions (Software Solutions) and 3) Ayush Bio-Instrumentation (Hardware Solutions).

Early stage start-ups and individuals as a team (3-5 members) will be eligible to participate in the challenge.

The applications will be screened with the panel of judges comprising academia, industry and technical experts. There would be two winners in each category. The winners would be awarded cash incentives for winners in each category i.e. 1st Prize -Rs 1, 00,000/- and 2nd Prize -Rs 50,000/-. The winners will also be incubated at AIIA-iCAINE and its partners, the

Under this Start Up initiative at AIIA, we aim at providing holistic and nutritive options to our budding entrepreneurs wanting to contribute to the discipline of Ayurveda.

More details can be availed  
at: [www.aiaa.gov.in](http://www.aiaa.gov.in) | [www.startupindia.gov.in](http://www.startupindia.gov.in).

**The last date for applying is 4th March 2022.**

Those students who are interested to participate in 'Ayush Start-up challenge', contact Prof. Dr. Avinash Joshi.



Dr. Daniel Penkar

Director







Sinhgad Technical Educational Society's

**SINHGAD INSTITUTE OF MANAGEMENT**

(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)

S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041

Telefax : (020) 24356592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

03/03/2022

**National Start-up Awards -2022**

Dear Students,

The Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry, conceptualized the 'National Start-up Awards' to strengthen the Start-up ecosystem in the country. These awards seek to recognize and reward outstanding Start-ups and ecosystem enablers that are building innovative products or solutions and scalable enterprises, with high potential of employment generation or wealth creation, demonstrating measurable social impact.

The first National Start-up Awards were announced in 2020 and witnessed applications from over 1,600 start-ups, and ecosystem enablers across India. The recently concluded National Start-up Awards 2021 saw participation from over 2,200 start up and ecosystem



enablers. The winning start-ups and finalists are handheld across various pillars of support to help achieve their growth potential and get recognition in their respective domains.

With two editions successfully underway, the third edition of the coveted National Start-up Awards was launched on 1st February 2022. In line with Azadi Ka Amrit Mahotsav, National Start-up Awards 2022 will acknowledge start-ups and enablers who have been instrumental in revolutionising the development story of India and hold within them the power and potential to further fuel the spirit of Atma Nirbhar Bharat.

This year the start-up applications are open across 17 sectors, 50 sub-sectors and 7 special categories. The Awards also aim to acknowledge the enablers - incubators and accelerators - for boosting the start-up ecosystem. The last date for submission of the application is 15th March 2022.

National Start-up Awards 2022 offers the following rewards:

Start-ups

Cash prize of INR 5 lakhs to one winning start up in each





of the sub-sectors

Pitching opportunities to winners and finalists for presenting to relevant public authorities and corporates for potential pilot projects and work orders

Priority to winners and finalists for participation in DPIIT sponsored events (national and international)

Incubators

Cash prize of INR 15 lakhs to one winning incubator

Accelerators

Cash prize of INR 15 lakhs to one winning Accelerator

In an effort to encourage the spirit of innovation and entrepreneurship among students in academia, one of the 7 special categories for start-ups in National Start-up Awards 2022 is Campus Start-up.

For more information on National Start-up Awards 2022, please contact:

Salil Seth ([salil.seth@investindia.org.in](mailto:salil.seth@investindia.org.in))

Pallavi Gupta ([pallavi.gupta@investindia.org.in](mailto:pallavi.gupta@investindia.org.in))

Website link

: <https://www.startupindia.gov.in/content/sih/en/nsa2022.html>

From,  
Manoj Singh  
Assistant Director (eGovernance),  
All India Council for Technical Education,  
Nelson Mandela Marg, Vasant Kunj, New Delhi-110070  
Ph 011-29581330

Those students who are interested to participate in  
'National Awards 2022', contact Prof. Dr. Avinash Joshi.



Dr. Daniel Penkar

Director







Sinhgad Technical Educational Society's  
**SINHGAD INSTITUTE OF MANAGEMENT**  
(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)

S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041  
Telefax : (020) 24356592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

04/03.2022

SIOM Entrepreneurship Development & Corporate Training

( Dr. Avinash Joshi session for women entrepreneurs )

Recently our faculty Prof. Dr. Avinash Joshi was invited as a resource person in the workshop arranged for women entrepreneurs. The workshop was arranged for 50 women entrepreneurs' from Pune.

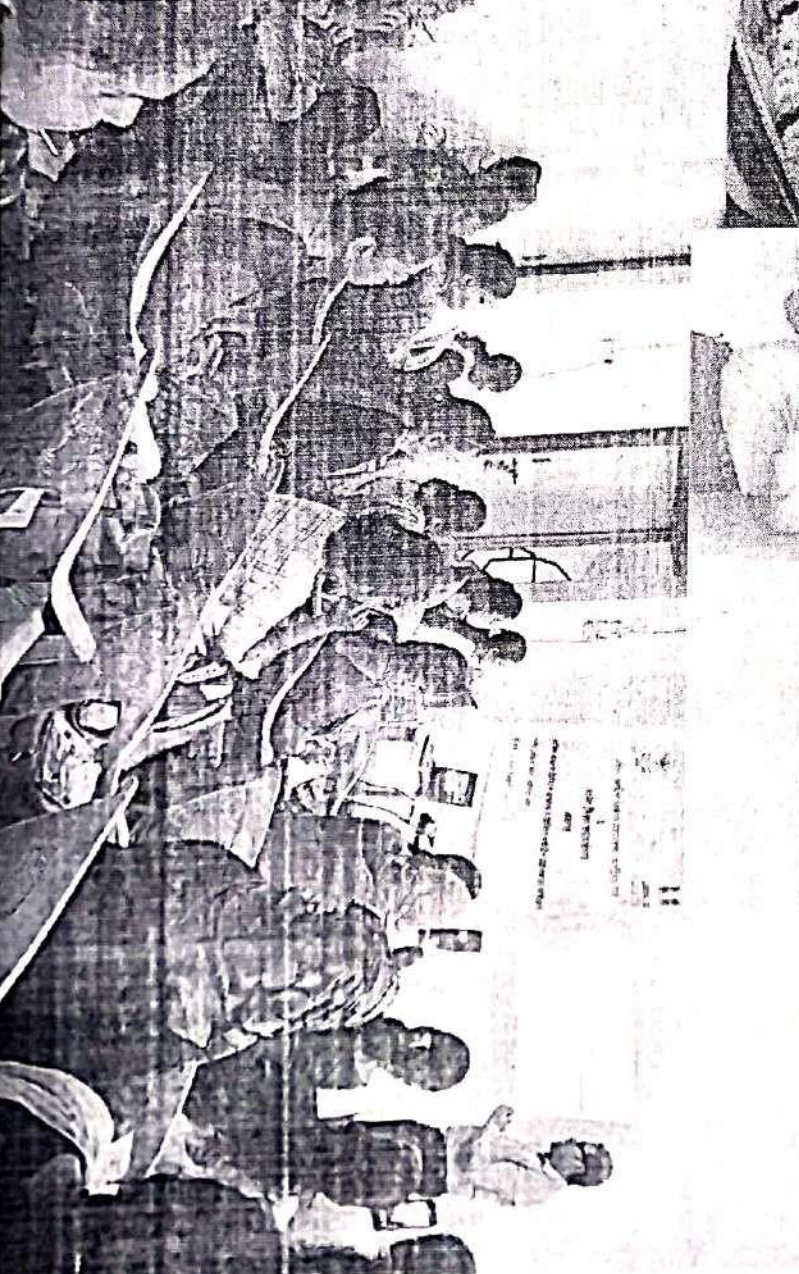
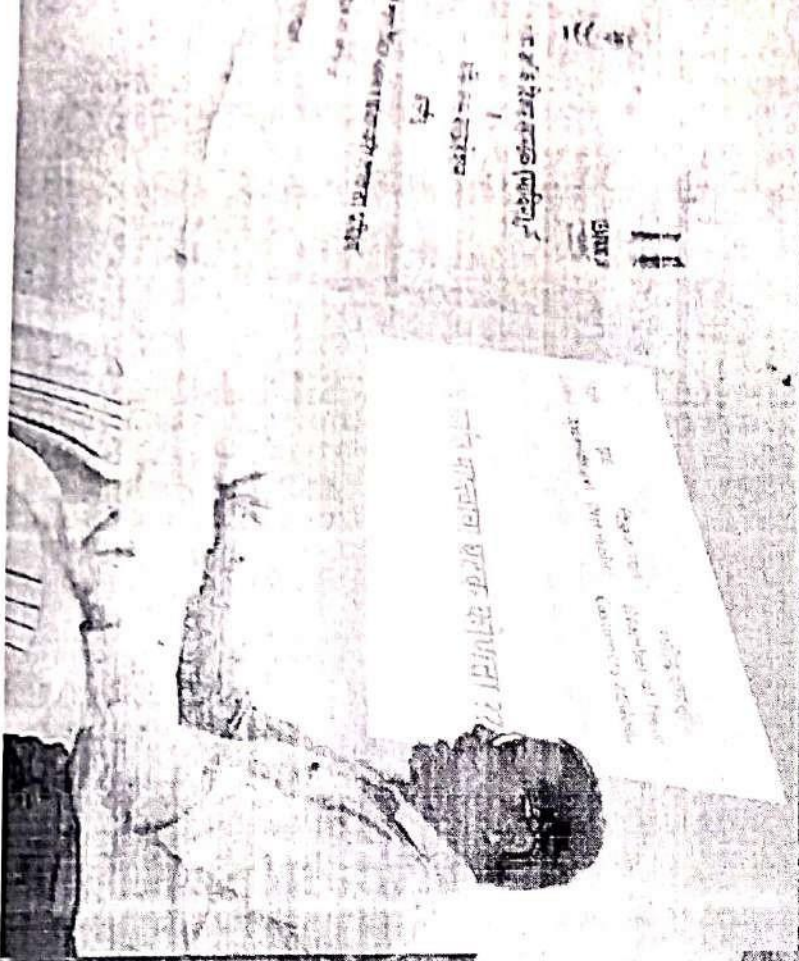
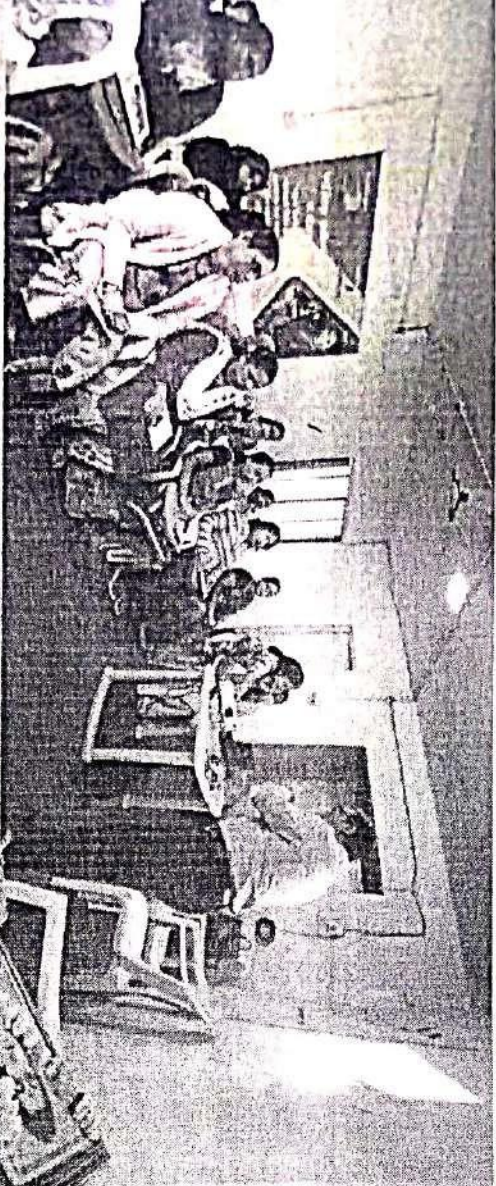
The workshop was organized by 'Mahila Arthik Vikas Mahamandal' (Govt of Maharashtra Undertaking)

Dr. Avinash Joshi empowered women entrepreneurs towards various key business topics like sales, marketing, brand development, use of digital and social media in their business.

The workshop was arranged at Shishak Bhavan, Navi Peth, Pune on 12 February 2022.

The workshop was organized by 'Mahila Arthik Vikas Mahamandal' (Govt of Maharashtra Undertaking) in association with Learning Links Foundation and Master Card.

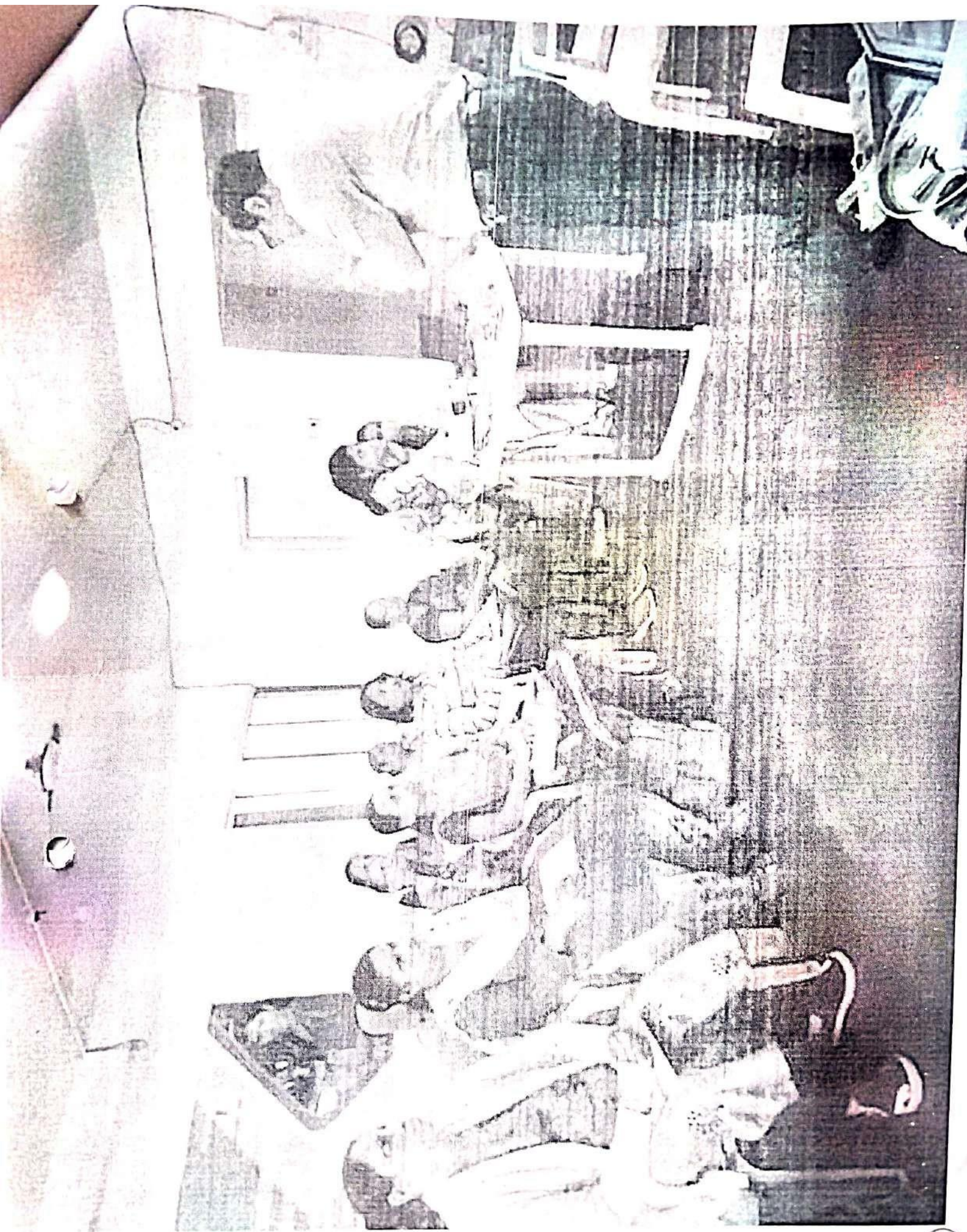














# Business Plan Evaluation for Learning Links Foundation & Mastercard

## विस्तृत व्यवसायिक योजना

(A) आपले उद्योगाचा काय उद्योग स्थिति

1. उद्योगाचा प्रकार - जो पूर्ण दिवसाचा आहे

2. उद्योगाचा स्वरूप - प्रदूषणरहित

3. उद्योगाचे क्षेत्र - Information Technology

4. उद्योगाचे क्षेत्र - दिवसाभर चालणारे

5. उद्योगाचा प्रकार - M. A. (Mastercard)

6. उद्योगाचा वार्षिक खर्च - 20,000

7. उद्योगाचा उद्योग -  नव्या  पुरवठा

8. उद्योगाचा उद्योग - दळणवळणची निरवधी (वेबसाईट)

9. उद्योगाचा उद्योग -  नव्या  पुरवठा

10. उद्योगाचा उद्योग -  नव्या  पुरवठा

(Business plan exhibit)

# Business Plan Evaluation for Learning Links Bundles & Mustard

## विस्तृत व्यवसायिक योजना

(A) आपन उद्योग का स्वीस दीक्षण

- 1. व्यवसाय का नाम जो पूर्व दिनेस आगे
- 2. पता मजदूर 253012 7604
- 3. ईमेल आईडी Karwasilave 127@gmail.com
- 4. पता पाले का नाम दिनेस तांदली आगे
- 5. शैक्षणिक योग्यता M. A (commerce)
- 6. वार्षिक की वार्षिक आय 20,000
- 7. क्या आपका उद्योग ✓ उद्योग है
- 8. व्यवसाय का उद्योग का दलण दलणगी तिरणी (वेबसाइट)

9. क्या आपका व्यवसाय पंजीकृत है? 2.0 ✓

सही है तो रजिस्ट्रेशन न

( Business Plan exhibit )



# **BUDGET 2022**

---

## **Linking of MSME portals:**

**ASEEM, NCS, Udhyam, e-shram will now be inter-linked and scope will be widened to include access to credit, market linkage etc, providing the much needed backward and forward linkage support to MSMEs**

---



10) व्यवसाय का उद्देश्य (विद्यमान व्यवसायों का उद्देश्य) क्या है? क्या व्यवसाय का उद्देश्य लाभ प्राप्ति ही है? व्यवसाय के उद्देश्यों में से कौन से व्यवसायिक उद्देश्य हैं? व्यवसाय के उद्देश्यों में से कौन से सामाजिक उद्देश्य हैं? व्यवसाय के उद्देश्यों में से कौन से व्यक्तिगत उद्देश्य हैं?

11) व्यवसाय का अर्थ क्या है? व्यवसाय के अर्थ में क्या-क्या शामिल है? व्यवसाय के अर्थ में क्या-क्या शामिल है? व्यवसाय के अर्थ में क्या-क्या शामिल है? व्यवसाय के अर्थ में क्या-क्या शामिल है?

12) व्यवसायी का आर्थिक व्यौरा

1) व्यवसाय शुरू करने में किसे किसे धन की आवश्यकता होगी? व्यवसाय शुरू करने में किसे किसे धन की आवश्यकता होगी?

2) व्यवसाय को शुरू करने के आर्थिक स्रोत

✓ धन ✓ धन की सहायता ✓ व्यवसाय के लिए धन

3) व्यवसायी समूह के धन स्रोत किसे किसे धन की आवश्यकता होगी?

पंच वर्षागाड़ी लोन दोब्बाची इत्यादि आदि





Aman Gupta 🌟 @amangupta0303 · 3h

We are living in an India where entrepreneurs are now being welcomed in shows like The Kapil Sharma Show. This is my new India. Proud and humbled to be the first Chartered Accountant and Entrepreneur to be on this stage. 🙏

@KapilSharmaK9 @TheKapilSShow  
@sharktankindia





10) प्रकृत रूप - ...

11) ...

12) ...

प्रवर्तित

(C) तीन मॉडल केनवास की विस्तृत जानकारी

समस्या

19) यह समस्या क्या नियमों और अपने स्वयं के ...

मासा व्यवसाय (पीठबिम्ब) बेचने द्वारा कर्षणात्मा आते योग्य  
दोन शिखी श्रावणी चार महिला आते या व्यवसाया मुळे माझ्या  
सहकारी धोर महिलांचे उदरनिर्वाह व्यवस्थित चालेल. या महिलांना  
काज मिलेल त्यातून त्यांचे घर चालेल त्यांच्या हिताना काज मिलेल.  
व स्वतः स्वतः काशवती महिला उदरनिर्वाह स्वतःचा गेल अशिमरु वटेल  
शोध काही तरी करू शकतो. किंवा कर्मचारी शोध आनंद व  
समाधान त्या महिलांला देहवापर असेल. याचा अन्वही आनंद व  
असाधान असेल ही योग्यासाठी काही तरी करू शकते याचा अन्वही आनंद  
व नेहमी वापरले जाणारे पीठ आहे याची वाजयत नेहमी म्हणते कोण  
वर्षात माझी असते तसेच खीटगाई, हुंदेल, धरमुली महिला यांचा  
अहवाला घरक म्हणून आपल्या किचन मध्ये वापरला जाणारे प्रोडक्ट आहे.



## Why Lenskart's CEO says there's more to HR than talent acquisition

Why CEOs are now wearing the HR hat



*The idea of HR managers becoming CEOs is just taking root, when it looks like there's a reverse of that trend as well- CEOs are taking on HR roles. In this interview, Peyush Bansal, CEO of Lenskart, explains why he has taken over as the company's chief people officer*

Peyush Bansal, co-founder and CEO of Lenskart, an eyewear retail chain has taken over as the company's chief people officer. Clearly there's more to this than meets the eye. To be sure, founders have often worn the HR hat in the early days of setting up, but most of them ensure that this role is taken over by a professional. So, why is Bansal taking on this role? I ask him that, as well as other questions in this interview. Edited excerpts:

समाधान

मात्र मयले व्यवसाय नु हुक्या काय सिवा सम्पत्तय मर एतान रड म  
 या व्यतमाया मयले मन्तोस लेखापीठ तयार केन्नाये माय्या चार  
 महिनाया काम सिकेल त्या सार कसवाया लेखे तयार लेखेला  
 मयले विलयन होऊन व धरुती तेकत विकल्याने यातून पैसे  
 घेतलेल त्यातून माझा व महिनाया उदरनिर्वाह लेखे तसेच  
 माहेरीस काय करायचे, महिनाया काय जेवायचे, किंवा हे फीठ काय  
 विक्याचे याचा अनुभव मज्याने त्या मन्तोस व्यवस्थेत काय करतील  
 तसेच धरानत बसून असल्या महिना व कायानी गरज असल्याका महिनाया  
 साहक काम सिकेल यणे समाधान पावेल व रूप आनंद होवेल

मात्र मयले साहक मयले  
 महिनाय  वर  या  
 काम उपाय  सामय  मयले मयले

मात्र मयले मयले मयले मयले  
 उपाय मयले  महिना मयले  मयले मयले

मात्र मयले मयले मयले मयले मयले मयले मयले मयले  
 माझा व्यतमाय मयले मयले मयले मयले मयले मयले मयले मयले  
 आरे लेखे, मयले मयले, मयले मयले मयले मयले मयले मयले मयले  
 धरुती मयले मयले मयले मयले मयले मयले मयले मयले  
 मयले मयले मयले मयले मयले मयले मयले मयले  
 मयले मयले मयले मयले मयले मयले मयले मयले  
 मयले मयले मयले मयले मयले मयले मयले मयले

मात्र मयले मयले मयले मयले मयले मयले मयले मयले  
 मयले मयले मयले मयले मयले मयले मयले मयले  
 मयले मयले मयले मयले मयले मयले मयले मयले  
 मयले मयले मयले मयले मयले मयले मयले मयले



## **Q: Why have you taken on this CPO's role?**

A: If you listen to the conversations of every leader in the organization, and as you go through the reasons why they are achieving and accomplishing whatever they set out to do, it all comes down to people. If every leader could solve their people issues, whether it is in terms of managing or recruitment, we would deliver collectively better as a company.

While in the initial stages, as I was building Lenskart, I may not have realised it, but lately it has started becoming clearer that it is the culture that will be important for the organisation to scale beyond a certain point.

If you look at all the start-ups in India, most of them are not doing what they started out with. They all evolved. The companies that have succeeded are the ones where the entrepreneurs and the core team did a phenomenal job of understanding this. In the Indian context, while there has been a significant importance given to talent acquisition, the biggest bottleneck has been where people aspects and culture is considered like a support function.

The western world has done a little better, especially on a global perspective largely because in those parts of the world the investment in understanding the people aspect and the culture aspect, and the founder's involvement in the same has been very high. I've had some experiences that made me realise that what we deliver as a company in the next 10 years is going to be directly dependent on what culture we are building and what talent we are bringing in. And if that is not aligned to our business goals, it won't happen; it will literally start cracking up.

"It's the job of the core leaders to manage their people, and not for a support function to do that"





## **Q: What metrics are you bringing in?**

**A:** One metric can be eNPS (employee net promoter score), like we measure customer NPS. Managing and measuring eNPS, not just at a company level, but dissected at each leader's level and making the leader accountable for their NPS, is crucial.

The second is the business metric. If the business had a revenue target of X, and an EBITDA target of Y, and a customer target of Z, and if these are getting met, I think you can say very confidently that the people metric would have also met the challenge. What cannot be the case, at least in my view, which a lot of people may not agree with, is HR saying 'I've had a phenomenal result; I have done 100% hiring and I got all the ratings; look at scores', and the business is sitting at 50% of the planned target. That HR partner is then not a business partner. Because they see their success, not as business success.

Gone are the days where HR thinks their success lies in closure of the hiring process of a candidate. The success lies in that candidate delivering results. Similarly, if a manager says that this particular person has outgrown the organisation, and now we need to give that person a different role and bring in another person, usually HR is the first one to resist by saying 'let's try for three or six more months'. If an organisation's goal is to deliver 100% growth in a particular year, then an HR which is willing to wait for six months before doing a role shift is not aligned to the business goal.

I can guarantee that if you can fix HR at the leadership level, the rest will get fixed in an organisation.





**Q: What targets have you set for yourself in the first year?**

A: I would measure my success in a few ways. One is to deliver in the international markets what we have been able to deliver in India, because that would be a good proof of concept from a culture perspective.

I also think that an equally important piece is talent. Just like no culture is good or bad, there is also no talent that is good or bad. It is about talent that fits in a certain culture and there's a talent that doesn't. The challenge is always about assessment. Some of the best organizations in the world have figured this out much earlier, which is what has allowed them to grow exponentially.

If I figure out the talent piece, and if I figure out the culture piece, which allows us to meet those goals, I would call it a success.

"I can guarantee that if you fix HR at the leadership level, the rest will get fixed in an organization."

**Q: How much time are you investing on the people aspect?**

A: Less than I need to — may be 30–40%. But it needs to be more like 60–70%.

There are two ways of working and making an organisation grow. I'm a student of game theory, and economics and engineering combinations. Old robotics had a central controller, and the controller used to tell every part of the robot what to do. The new age robotics doesn't have a controller in the centre, it basically tells every part very clearly what is your benefit, and what is your cost, and tells every part to do what is best for them. An organization is very similar. If you can craft the antecedents, behaviours and consequences for people in the right way, then you don't necessarily need to care a about most of

# Detailed Enterprise Plan

विस्तृत व्यवसायिक योजना

## I. Enterprise Summary

अपने उद्योग का ब्रीफ दें।

1. Name of the Entrepreneur:   
 उद्योगकारी का नाम : मणिसा तुकाराम -रांगण
2. Phone/ Mobile No.:   
 फोन / मोबाइल नं. : 8421876643
3. Email ID:   
 ईमेल आईडी : manishachavan1953@gmail.com
4. Father's/Spouse's Name:   
 पिता / जीवन साथी का नाम / पति - पत्नी : तुकाराम रामदास -रांगण
5. Constitution Legal Status:   
 संविधान (कानूनी स्थिति) : ब्राह्मी
6. Unit Address:   
 इकाई का पता : गोकुलगाडी करेरी रोड, आई रोडवेज, फ्लॉट व लखमती
7. Product and by Product:   
 उत्पाद और उप-उत्पाद : उल्लेखित काम , 3 दिवसीय प्रदर्शन व उत्तर
8. Cost of Project:   
 परियोजना की लागत : ₹ 30,000/-
9. Means of Finance   
 पित के साधन स्वतः है
  - Term Loan अवधि ऋण
  - Own Capital स्वयं की पूंजी
  - Any Other कोई अन्य



# **BUDGET 2022**

---

## **Trust Based Government:**

1486 laws have been revealed  
across the country, making it  
easier to do business,  
especially for nano, micro and  
small businesses

---



10. Pay Back Period: ऋण वापसी की अवधि —

11. Break Even Point: ब्रेक ईवन पॉइन्ट एक वर्ष

12. No. of staff including the promoter: उद्योगी को मिलाकर कर्मचारियों की संख्या : द्वादश

13. Estimated Annual Sales Turnover: वार्षिक अनुमानित बिक्री ₹ 45,000/-

14. About Promoter/Entrepreneur/Team

व्यवसायी / टीम के बारे में -

कुछी सामान आवाले

घर सीजवले

पेकिंग करवले

लेबल आवाले

अजका करव करवले



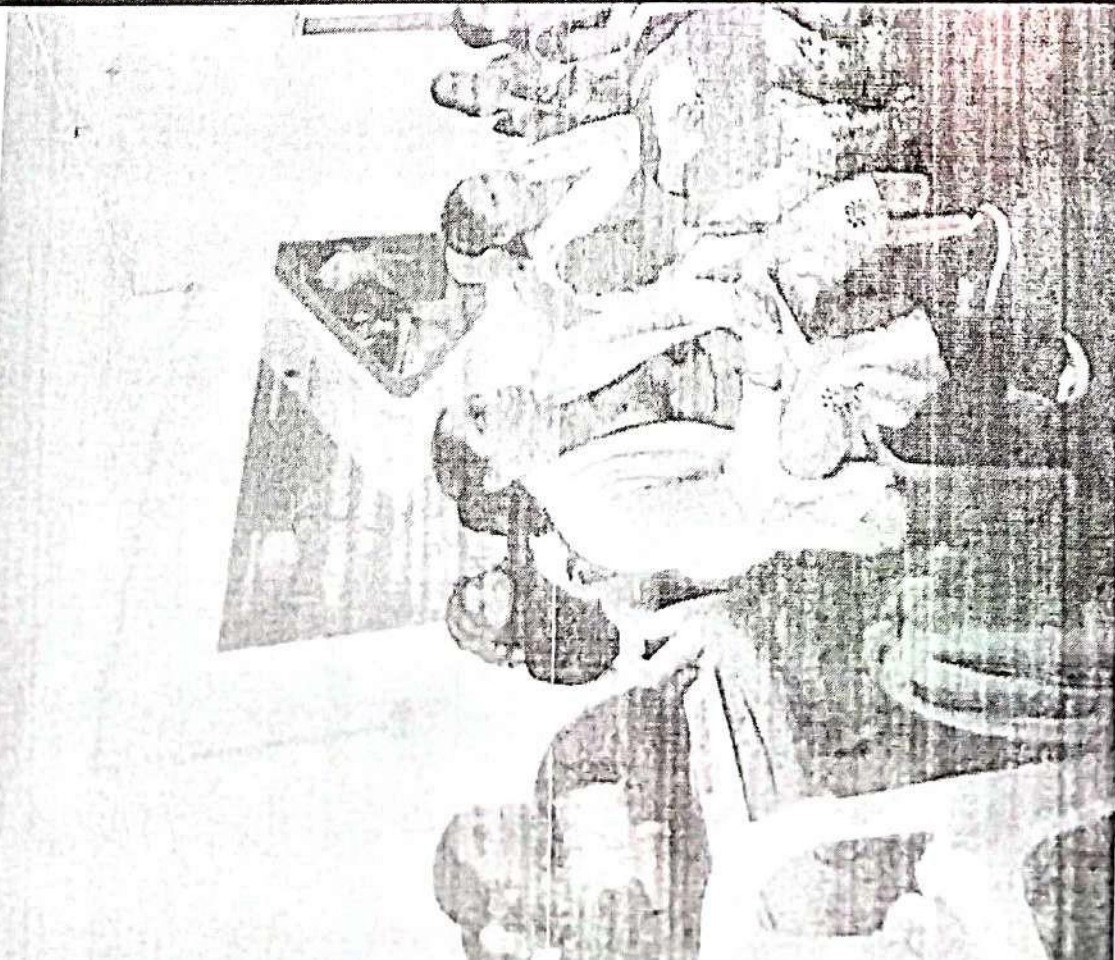
# BUDGET 2022

---

## **Linking of MSME portals:**

ASEEM, NCS, Udhyam, e-shram will now be inter-linked and scope will be widened to include access to credit, market linkage etc, providing the much needed backward and forward linkage support to MSMEs

---









# **BUDGET 2022**

---

**Govt to launch an e-portal for skill development & entrepreneurship related training, skilling, up-skilling and re-skilling. It will also serve as a platform to look for jobs and entrepreneurial opportunities for the youth of the country**

---



Detailed Information on Loan Market Equilib

दोनों गोलों के बीच की 10% में करणकारी

Problem:

रामरसा

Explain the problem in your own words

यह रामरसा मतारै लिखना आप अपने अपने मत हल करने का है।

आर्थिक स्थिति

दोनों प्रतिक्रिया करके व जाये हुए  
ताम्र के अन्तर्गत जब एक ही पत्र देते

मुझे शिष्टता देना है।

मैं जानूँ कि मैं क्या

रामरसा स्वतः पुरवता

Solution:

समाधान

Describe what solution you are proposing (think about how you can solve the problem)

अपने व्यवस्थापक के द्वारा आप किस समाधान का प्रस्ताव दे रहे हैं।

अच्छा प्रस्ताव प्रोड्यूस मित्रता है

मुझे शिष्टता देना है।

वारे प्रीतिता एवम्

एवम् रामरसा



## Customers

ग्राहक

LEARNING OBJECTS

Who are your customers? आपके ग्राहक कौन हैं? महिला, पुरुष, बच्चे, होटल, म

What is the sex, age, income, & literacy profile of your customers? आपके ग्राहकों की

समाजिक-आर्थिक-जनसांख्यिकीय रूपरेखा क्या है? 100 To 200 अक्षरों/पढ़ाई/लिंग

What do customers do to reach the customer? आप अपने ग्रा

ह्राहकों को क्या बेचते हैं? ! बुद्धिमान, विपरीत, कम व अल्प

How does your product solve a key customer

problem? आपके उत्पाद/सेवा किस प्रकार ग्राहकों

की मुख्य समस्याओं को समाधान करते हैं? उन्हें के काम प्रयोग में आसानी

How difficult is it to retain a customer? ग्राहकों को

बनाए रखना कितना मुश्किल होता है? अपने प्रोडक्ट/सेवा की अवधि/समय/मूल्य

How much does it cost to support a customer? एक ग्राहक

को उत्पाद/सेवा प्रदान करने में कितनी लागत

आती है? 4000/-

## Unique Selling Proposition

यूनिक सेलिंग प्रपोजिशन

What distinguishes your business proposition from your competitors?

आपका उद्योग/सेवा/उत्पाद आपके प्रतिद्वंद्वियों से

कैसे अलग है? पॉलिग, कंडी, डर, घब, स्वर, मसा

What will your customers pay for your product?

क्या करेंगे आपका अपने ग्राहकों पर जोर देना/बेचना?

स्वच्छ पॉलिग, समय डर व तबड़े तैयारी/बेचना

## Channels (Sourcing/Supplying):

कच्चा माल प्राप्त करने एवं बेचने वाले माध्यमों के

माध्यम कारखानों व मुकद, पुन

From where will you source your raw materials and what will be your distribution channels to reach to your customers?

आप कहाँ से कच्चा माल प्राप्त करेंगे और उसको

किन माध्यमों के द्वारा आपसे ग्राहकों तक पहुँचायेंगे?

Transportation. Home delivery



II. Market Survey बाजार सर्वेक्षण

**Questionnaire** प्रश्नावली

- Name of the enterprise Owner  
उद्योग/उद्योग के मालिक का नाम श्रीमान. नम्रतुल्यमा चम्पू  
शुभता गौरी कारख
- What was his/her first product (education, real estate, stock, printing, etc.) and how he started the business?  
व्यापार शुरू करने से पहले उनकी क्या परिचय में (शिक्षा, आर्थिक स्थिति, पूरा अनुभव आदि के बारे में बताएँ) सम्भारण, अनुभव था.
- What are the Product/Services?  
उत्पाद/सेवाएं क्या हैं? उन्हाळी काम, क्लिअरि कळण व इतर वस्तुएं
- Who are the customers and wherefrom they come?  
उनके ग्राहक कौन हैं और वह कहाँ से आते हैं? महिला, महिला, होटल, और
- If the enterprise is working on product manufacturing, product selling or product value added services then where from is the raw material purchased?  
manufacturing

6. Costs and Revenue  
लागत और आमदनी 30,000/- to 45,000/-

- A. Monthly cost of raw material  
कच्चा माल की मासिक लागत 30,000/-
- Cost price of goods  
कच्चा माल / सामान का मूल्य 30,000/-
  - Transportation costs of raw materials  
कच्चे माल की परिवहन लागत 5,000/-
  - Other extra costs involved in purchasing the raw material  
कच्चे माल को खरीदने में आई कोई अन्य लागत 2,000/-

4. Monthly revenue  
मासिक आमदनी

- Services sales (Quantity, no. of orders & Price per order)
  - Service line 1 13-11-134
  - Service line 2 411-11-134
  - Service line 3 244-11-134
- Product sales (Quantity & Price per product)
  - Product 1 90
  - Product 2 40
  - Product 3 300
- By Product sale
- Other

Total monthly revenue



7. What is the process of market structure / value added services involved?

आपके उद्योग में किस तरीके का इस्तेमाल कर संचालन किया जाता है? प्रक्रिया

8. What kind of marketing / branding involved?

किस प्रकार की मार्केटिंग / ब्रांडिंग शामिल है? सामाजिक Wholes app, messenger to messenger

9. What was the investment made for starting the business?

व्यवसाय / उद्योग को शुरू करने के लिए कितना निवेश किया गया था? 50,000/-

10. How is inventory managed?

माल / वस्तु सूची का क्या प्रबंधन है? Home Inventory

11. How many employees are working in enterprise?

आपके उद्योग / व्यवसाय में कितने कर्मचारी कार्य कर रहे हैं? 4

12. Where is the enterprise located? Describe the neighboring area available.

आपका उद्योग / व्यवसाय कहाँ पर स्थित है? उसके आस-पास के क्षेत्र का नाम बता दें।  
करोली रोड, जयसमती  
जयसमती, अहमदाबाद

13. Is the business seasonal? What are the high demand seasons / months and what are the lean business season or months? Is their change in price or process depending on high demand / lean season period?

क्या व्यवसाय मौसमी है? उच्च मांग वाले सीजन / महीने कौन से हैं और कम मांग वाले सीजन / महीने कौन से हैं? सीजन की मांग को आप कैसे समझते हैं (मैनेज) है? पुष्पावली, शिवरात्रि

14. What challenges do you face in particular?

आमतौर पर मालिक का क्या परेशानियाँ सामने आती हैं?

जॉकिंग अनस्थित तरीके

काय मेल करने का रूप दिखाने से दिखाने

उत्पन्न की समझना



• मोरया खानावळ •

- १) शाकाहार - २०/-
- २) मासाहार - १५०/-
- ३) महिला - ३००/-

• संपर्क •

\* शुभ्रा महिला धरत वाट \*

• मोरया कु कुडम अँवु खानावळ

प्रो. पा. मनिषा चांगण.

मो. नं - ८५२१८७६६५३.

८०८७६३८८३२.

• पत्ता : साई पॅलेस लॉट नं-८  
गोकळवाडी कचेरी रोड,  
धारमती. ५१३१०२.

• टिप :- आठ र चार दिवस आधी देणे.



उन्हावे काग

पदार्थ	साहित्य	किंमत	पत्र
१) कुरडई	मीठ, तुरती	४२५/-	किलो
२) रंगीत कुरडई	मीठ, तुरती, खाद्यचा करंग	४५०/-	किलो
३) खिच्ये	मोदूळ, उडोप डाळ, जिरें, पापड खार, मीठ	९२०/-	शेकडा
४) रसाडगो	मसकी डाळ, हरभरा डाळ, तांदूळ निखट, मीठ, जिरें, बसुण, मोडीबीर	३५०/-	किलो
५) मिक्स पिठाचा श्रातवड्या	तांदूळ, तांदूळ, ज्वारी, बाजरी, मका, पोहे, शाबुदाणा, हाने, जिरें, मोवा, हिंग, पापड खार, मीठ	३००/-	शेकडा
६) शाबुदाणा पापड	शाबुदाणा, मीठ, बटाटा, जिरें	५००/-	किलो
७) उडोपचे पापड	उडोप डाळ, मुगा डाळ, रामबंधू पापड साळा, पापड खार, मीरें, मीठ	४५०/-	किलो
८) शेवई	रवा, मीठ	९००/-	किलो
९) तांदूळ निखट	तांदूळी मिरची, मीठ, तेल, तांदूळी मिरची	५००/-	किलो
१०) कांदा-बसुण निखट	मवेगी मिरची, षेडगी मिरची, लकड, मीठ, तेल, कांदा, बसुण, मूंग, वाचण्णो, मीरें, शहा जिरें, खाज हिंग, लमाळ पत्र, दगड, दूध, नाकेश्वर, खासखस, तीळ, पुणफळ, जायपत्ती, मसाळा वेवणेडा, मोवा, खोबर, बादल फुन	५००/-	किलो



सो. भा. फुड्स  
(शुभ्रा)

(देवा. धवत. गव.)



• दिवाळी फराळ • प्रो.पा. - मनिषा चांगण  
• मो.नं. - 8421816643

पदाश्चिन्ना

साहित्य

किंमत

पदाश्चिन्ना	साहित्य	किंमत
गोड शंकरपाळ	मैदा, पीठी साखर, लेव, तूप,	350/- किलो.
2) खशि शंकरपाळ	प्रीति पावडर.	
3) तिळ करंज्या (पुड)	मैदा, लेव, गीठ, छाने, जीरे,	350/- किलो.
4) तिळ करंज्या (साध)	ओवा, बेकीचा पावडर.	
5) रवा करंज्या (पुडा)	मैदा, रवा, लेव, गुळ, खोबर,	1000/- किलो.
6) रवा करंज्या (साध)	खसखस, विनायची, कॉल्फ्लॉवर	
7) बेसन वाडू	पावडर, मीठ.	500/- किलो.
8) रवा वाडू	मीठ, रवा, लेव, गुळ, खसखस,	
9) चिरोटे (गोड)	खोबर, विनायची, मीठ.	200/- किलो.
10) चिरोटे (साध)	रवा, लेव, पीठी साखर, खोबर	
11) आमठी चकली	खसखस, कॉल्फ्लॉवर पावडर,	800/- किलो.
	विनायची, द्राघफुडस, तूप, मीठ	
	रवा, लेव, पीठी साखर, खोबर,	500/- किलो.
	खसखस, विनायची, तूप,	
	द्राघफुडस, मीठ.	
	बेसन, तूप, द्राघफुडस, मणुके,	800/- किलो.
	पीठी साखर.	
	रवा, साखर, तूप, मणुका,	800/- किलो.
	विनायची	
	मैदा, कॉल्फ्लॉवर, पीठी साखर	95/- नग
	मिठ, मीठ	
	मैदा, कॉल्फ्लॉवर, मीठ, लेव	95/- नग
	गुळ, हरभरा डाळ, मूग डाळ,	850/- किलो.
	जेड, शाबूदाणा, रुडीय डाळ	
	जीरे, ओवा, तीळ, मीठ,	
	मसूर तिखत, लेव.	
मैदा चकली	मैदा, लेव, मीठ, मुगडाळ,	800/- किलो.
	जीरे, ओवा, भाव	
	जव, तीळ.	



## E- Mail communication to Learning Links towards Business Plan Evaluations

**Dr.Avinash Joshi** <avinashj.siom@sinhgad.edu>

Thu, 10 Mar, 09:24  
(4 days ago)

to SIOM

Dear Sir,

Very happy to share that we have completed the evaluation of all 'Business Plans' one day earlier than the scheduled date.

Thanks & Regards!

**Dr. Avinash Joshi**  
Professor,  
Sinhgad Institute of Management (SIOM), Vadgaon, Pune 41  
Contact No.: +91-9822037037

**Swati Dudhale**

Wed, 9 Mar, 11:30  
(5 days ago)

to me, Avinash

Dear Sir,

Thank you very much for your fastest evaluation work . actually it is not completed without your support.

We will do needful all process.

Thanks You.

**SWATI DUDHALE**  
Lead Consultant,  
Learning Links Foundation,

(R)



# **BUDGET 2022**

---

## **Extension of Credit:**

**Credit Guarantee Trust for Micro & Small Enterprises (CGTMSE) to facilitate an additional 2 lakh crore for micro and small enterprises.**

**Additionally, Emergency Credit Line Guarantee has been extended until March 2023, with guarantee cover being extended to INR 50,000 crore to a total cover of INR 5 lakh crores.**

**Additional impetus has been given to the hospitality sector MSMEs.**

---



Pune, Maharashtra.  
9545522785.

## Business Plan Evaluation (Day 6)

External

Inbox

D

Dr. Avinash Joshi <avinashj.siom@sinhgad.edu>

Tue, 8 Mar, 16:23  
(6 days ago)

to Swati, avinash.tikar

To,  
Swati Dudhale,  
Lead Consultant,  
Learning Links Foundation

Hello Madam,

Please find the business plan evaluation Excel sheet attached herewith for today's evaluations from Sankalp Sakhi (37) and Kolvan Bhalkudi (1) areas.

### Total - 38 evaluations

Herewith, we have completed evaluation of all the business plans that you have provided to us.

We have evaluated total 384 business plans.

Thanks & Regards!

Dr. Avinash Joshi

Professor,

Sinhgad Institute of Management (SIOM), Vadgaon Pune 41

Contact No.: +91-9822037037

(57)



# BUDGET 2022

---

## **Impetus to Digital Banking:**

Government plans to launch 75 digital banking units across 75 districts- ensuring financial inclusion across rural and remote parts of the country. Additionally, under the larger government's mandate, **Digital Tech has emerged as a key enabler** for macroeconomic growth, education, skill development, and job creation by MSMEs

---



## Evaluation Framework

**To Select Eligible Women Entrepreneurs Based on Their Business Plans**

Name of the entrepreneur \_\_\_\_\_

### A. Educational Qualification:

Question	Qualification	Corresponding Marks	Marking
What is the education qualification of aspiring women entrepreneur?	Graduate	3	
	Class 9 <sup>th</sup> – 12 <sup>th</sup>	2	
	Up to Class 8 <sup>th</sup> Only	1	

### B. Entrepreneur's Experience:

Question	Experience	Corresponding Marks	Marking
Does the women entrepreneur have past experience of doing a business?	Yes, Good Enough	3	
	Yes, But Not Much	2	
	Not At All	1	

### C. 'Problem', the entrepreneur is trying to solve:

Question	Assessment	Corresponding Marks	Marking
Does the problem actually exist and is there supply-demand gap in the market?	Yes, Definitely	3	
	May Be	2	
	Not at all	1	

### D. 'Solution', the entrepreneur is proposing:

Question	Assessment	Corresponding Marks	Marking
Does the company's solution actually solve the problem? Is the product/service addressing the real pain-point of customers? If Yes, what is the potential of product/service offered?	Must Have	3	
	Nice to Have	2	
	Not Required	1	

### E. Product Differentiation/USP:

Question	Assessment	Corresponding Marks	Marking
How does the business plan focus on product/service differentiation? How does it showcase Unique Selling Proposition (USP)?	Clearly Showcased	3	
	Partly Showcased	2	
	No Differentiation	1	



**F. Product-Market Fit:**

Question	Assessment	Corresponding Marks	Marking
<p>How will the entrepreneur achieve product-market fit?</p> <p>This is a scenario in which the entrepreneur has found a market where her product or service is satisfying customers in large numbers and she is getting repeated orders</p>	Well Explained	3	
	Partly explained	2	
	Not Explained	1	

**G. Target Customers:**

Question	Assessment	Corresponding Marks	Marking
<p>Does the entrepreneur have good understanding of her target customers, their need, taste, paying capacity and cost of retention?</p>	Yes	3	
	Maybe	2	
	No	1	

**H. Marketing Strategy:**

Question	Assessment	Corresponding Marks	Marking
<p>What is the marketing strategy to reach out to prospective customers and retain them?</p>	Fully Explained	3	
	Partly Explained	2	
	No strategy	1	

**I. Access to Capital:**

Question	Assessment	Corresponding Marks	Marking
<p>What is the plan for access to capital required to start the business activity?</p>	Self-funded	3	
	Business Loan	2	
	No Arrangements	1	

**J. Business Scalability:**

Question	Assessment	Corresponding Marks	Marking
<p>What is the business growth-potential? Is the business scalable?</p>	Highly Scalable	3	
	Moderately Scalable	2	
	Not Scalable	1	



**K. Business Model:**

Question	Assessment	Corresponding Marks	Marking
<b>What kind of business model woman entrepreneur has proposed in her business plan?</b>  Example: Asset-Light is the model where lesser capital assets – building, machineries, staff etc. – are required to run the business. It has lower overhead expenses.	Asset Light	3	
	Asset Moderate	2	
	Asset Heavy	1	

**L. Go-To-Market Strategy:**

Question	Assessment	Corresponding Marks	Marking
<b>Does the business plan have clearly defined Go-To-Market strategy – how will they reach target customers and what would be their distribution model?</b>	Clearly Defined	3	
	Ambiguity	2	
	No mention at all	1	

**M. Gestation Period:**

Question	Assessment	Corresponding Marks	Marking
<b>What is the business gestation period?</b>  This is the time between when investment starts and when first profit is realized?	Nil or Few Days	3	
	Short (Few Weeks)	2	
	Very Long	1	

**N. Break-Even Point:**

Question	Assessment	Corresponding Marks	Marking
<b>When will the business break-even?</b>  This is the point at which total revenue equals total expenses. Beyond this point company starts making profits.	Within three months	3	
	Within a year	2	
	More than a year	1	

**O. Sustainability:**

Question	Assessment	Corresponding Marks	Marking
<b>Is the business sustainable in the long term based on unit economics figures?</b>  Unit Economics are a measure of the profitability of producing and selling a 'single unit' of product	Yes, Seems so	3	
	May be	2	
	Not at all	1	



**P. Online Presence**

Question	Assessment	Corresponding Marks	Marking
Does the woman entrepreneur have any plans in future to sell her products/services online?	Yes	3	
	May Be	2	
	No	1	

**Q. Staffing**

Question	Assessment	Corresponding Marks	Marking
How will she hire the trained/qualified staff and workers to run her business?	Fully Explained	3	
	Partly Explained	2	
Is there any strategy explained in business plan?	No Strategy	1	

**R. Sourcing/Procurement Plan:**

Question	Assessment	Corresponding Marks	Marking
What is the raw material-sourcing and machines-procurement plan? Are the suppliers identified?	Already Identified	3	
	Yet to Identify	2	
	No Plan at all	1	



Mark-Sheet

S.N	EVALUATION PARAMETERS (18)	MARKS OBTAINED (MO)	WEIGHTING FACTOR (WF)	EFFECTIVE MARKS (EM) = MO x WF
A	Entrepreneur's Educational Qualification		1.00	
B	Entrepreneur's Experience		1.00	
C	Problem, the entrepreneur is trying to solve		1.50	
D	Solution, the entrepreneur is proposing		1.50	
E	Product Differentiation/USP		1.00	
F	Product-Market Fit		1.25	
G	Target Customers		1.00	
H	Marketing Strategy		1.00	
I	Access to Capital		2.00	
J	Business Scalability		1.50	
K	Business Model		1.00	
L	Go-To-Market Strategy		1.00	
M	Gestation Period		1.00	
N	Break-Even Point		1.00	
O	Sustainability		2.00	
P	Online Presence		0.50	
Q	Staffing		0.50	
R	Sourcing/Procurement Plan		0.50	
<b>TOTAL MARKS</b>				

Evaluation By \_\_\_\_\_

Date \_\_\_\_\_

End of the document



Evaluation Framework

To Select Eligible Women Entrepreneurs Based on Their Business Plans

Name of the entrepreneur \_\_\_\_\_

**A. Educational Qualification:**

Question	Qualification	Corresponding Marks	Marking
What is the education qualification of aspiring women entrepreneur?	Graduate	3	
	Class 9 <sup>th</sup> – 12 <sup>th</sup>	2	
	Up to Class 8 <sup>th</sup> Only	1	

**B. Entrepreneur's Experience:**

Question	Experience	Corresponding Marks	Marking
Does the women entrepreneur have past experience of doing a business?	Yes, Good Enough	3	
	Yes, But Not Much	2	
	Not At All	1	

**C. 'Problem', the entrepreneur is trying to solve:**

Question	Assessment	Corresponding Marks	Marking
Does the problem actually exist and is there supply-demand gap in the market?	Yes, Definitely	3	
	May Be	2	
	Not at all	1	

**D. 'Solution', the entrepreneur is proposing:**

Question	Assessment	Corresponding Marks	Marking
Does the company's solution actually solve the problem? Is the product/service addressing the real pain-point of customers? If Yes, what is the potential of product/service offered?	Must Have	3	
	Nice to Have	2	
	Not Required	1	

**E. Product Differentiation/USP:**

Question	Assessment	Corresponding Marks	Marking
How does the business plan focus on product/service differentiation? How does it showcase Unique Selling Proposition (USP)?	Clearly Showcased	3	
	Partly Showcased	2	
	No Differentiation	1	

2 + 2 + 2 + 2 + 2 + 3 + 3 + 2 + 3 + 2 + 2 + 2 + 2 + 2 + 2 + 3



F. Product-Market Fit:		Assessment	Corresponding Marks	Marking
Question				
How will the entrepreneur achieve product-market fit?  This is a scenario in which the entrepreneur has found a market where her product or service is satisfying customers in large numbers and she is getting repeated orders	Well Explained		3	
	Partly explained		2	
	Not Explained		1	

G. Target Customers:		Assessment	Corresponding Marks	Marking
Question				
Does the entrepreneur have good understanding of her target customers, their need, taste, paying capacity and cost of retention?	Yes		3	
	Maybe		2	
	No		1	

H. Marketing Strategy:		Assessment	Corresponding Marks	Marking
Question				
What is the marketing strategy to reach out to prospective customers and retain them?	Fully Explained		3	
	Partly Explained		2	
	No strategy		1	

I. Access to Capital:		Assessment	Corresponding Marks	Marking
Question				
What is the plan for access to capital required to start the business activity?	Self-funded		3	
	Business Loan		2	
	No Arrangements		1	

J. Business Scalability:		Assessment	Corresponding Marks	Marking
Question				
What is the business growth-potential? Is the business scalable?	Highly Scalable		3	
	Moderately Scalable		2	
	Not Scalable		1	



**K. Business Model:**

Question	Assessment	Corresponding Marks	Marking
<b>What kind of business model woman entrepreneur has proposed in her business plan?</b>  Example: Asset-Light is the model where lesser capital assets – building, machineries, staff etc. – are required to run the business. It has lower overhead expenses.	Asset Light	3	
	Asset Moderate	2	
	Asset Heavy	1	

**L. Go-To-Market Strategy:**

Question	Assessment	Corresponding Marks	Marking
<b>Does the business plan have clearly defined Go-To-Market strategy – how will they reach target customers and what would be their distribution model?</b>	Clearly Defined	3	
	Ambiguity	2	
	No mention at all	1	

**M. Gestation Period:**

Question	Assessment	Corresponding Marks	Marking
<b>What is the business gestation period?</b>  This is the time between when investment starts and when first profit is realized?	Nil or Few Days	3	
	Short (Few Weeks)	2	
	Very Long	1	

**N. Break-Even Point:**

Question	Assessment	Corresponding Marks	Marking
<b>When will the business break-even?</b>  This is the point at which total revenue equals total expenses. Beyond this point company starts making profits.	Within three months	3	
	Within a year	2	
	More than a year	1	

**O. Sustainability:**

Question	Assessment	Corresponding Marks	Marking
<b>Is the business sustainable in the long term based on unit economics figures?</b>  Unit Economics are a measure of the profitability of producing and selling a 'single unit' of product	Yes, Seems so	3	
	May be	2	
	Not at all	1	



**P. Online Presence**

Question	Assessment	Corresponding Marks	Marking
Does the woman entrepreneur have any plans in future to sell her products/services online?	Yes	3	
	May Be	2	
	No	1	

**Q. Staffing**

Question	Assessment	Corresponding Marks	Marking
How will she hire the trained/qualified staff and workers to run her business?	Fully Explained	3	
	Partly Explained	2	
Is there any strategy explained in business plan?	No Strategy	1	

**R. Sourcing/Procurement Plan:**

Question	Assessment	Corresponding Marks	Marking
What is the raw material-sourcing and machines-procurement plan? Are the suppliers identified?	Already Identified	3	
	Yet to Identify	2	
	No Plan at all	1	



### Mark-Sheet

S.N	EVALUATION PARAMETERS (18)	MARKS OBTAINED (MO)	WEIGHTING FACTOR (WF)	EFFECTIVE MARKS (EM) = MO x WF
A	Entrepreneur's Educational Qualification		1.00	
B	Entrepreneur's Experience		1.00	
C	Problem, the entrepreneur is trying to solve		1.50	
D	Solution, the entrepreneur is proposing		1.50	
E	Product Differentiation/USP		1.00	
F	Product-Market Fit		1.25	
G	Target Customers		1.00	
H	Marketing Strategy		1.00	
I	Access to Capital		2.00	
J	Business Scalability		1.50	
K	Business Model		1.00	
L	Go-To-Market Strategy		1.00	
M	Gestation Period		1.00	
N	Break-Even Point		1.00	
O	Sustainability		2.00	
P	Online Presence		0.50	
Q	Staffing		0.50	
R	Sourcing/Procurement Plan		0.50	
<b>TOTAL MARKS</b>				

Evaluation By \_\_\_\_\_

Date \_\_\_\_\_



Mark-Sheet

S.N	EVALUATION PARAMETERS (18)	MARKS OBTAINED (MO)	WEIGHTING FACTOR (WF)	EFFECTIVE MARKS (EM) = MO x WF
A	Entrepreneur's Educational Qualification		1.00	
B	Entrepreneur's Experience		1.00	
C	Problem, the entrepreneur is trying to solve		1.50	
D	Solution, the entrepreneur is proposing		1.50	
E	Product Differentiation/USP		1.00	
F	Product-Market Fit		1.25	
G	Target Customers		1.00	
H	Marketing Strategy		1.00	
I	Access to Capital		2.00	
J	Business Scalability		1.50	
K	Business Model		1.00	
L	Go-To-Market Strategy		1.00	
M	Gestation Period		1.00	
N	Break-Even Point		1.00	
O	Sustainability		2.00	
P	Online Presence		0.50	
Q	Staffing		0.50	
R	Sourcing/Procurement Plan		0.50	
<b>TOTAL MARKS</b>				

Evaluation By \_\_\_\_\_

Date \_\_\_\_\_



S.N	EVALUATION PARAMETERS (18)	MARKS OBTAINED (MO)	WEIGHTING FACTOR (WF)	EFFECTIVE MARKS (EM) = MO x WF
A	Entrepreneur's Educational Qualification		1.00	
B	Entrepreneur's Experience		1.00	
C	Problem, the entrepreneur is trying to solve		1.50	
D	Solution, the entrepreneur is proposing		1.50	
E	Product Differentiation/USP		1.00	
F	Product-Market Fit		1.25	
G	Target Customers		1.00	
H	Marketing Strategy		1.00	
I	Access to Capital		2.00	
J	Business Scalability		1.50	
K	Business Model		1.00	
L	Go-To-Market Strategy		1.00	
M	Gestation Period		1.00	
N	Break-Even Point		1.00	
O	Sustainability		2.00	
P	Online Presence		0.50	
Q	Staffing		0.50	
R	Sourcing/Procurement Plan		0.50	
<b>TOTAL MARKS</b>				

Evaluation By \_\_\_\_\_

Date \_\_\_\_\_



### Mark-Sheet

S.N	EVALUATION PARAMETERS (18)	MARKS OBTAINED (MO)	WEIGHTING FACTOR (WF)	EFFECTIVE MARKS (EM) = MO x WF
A	Entrepreneur's Educational Qualification		1.00	
B	Entrepreneur's Experience		1.00	
C	Problem, the entrepreneur is trying to solve		1.50	
D	Solution, the entrepreneur is proposing		1.50	
E	Product Differentiation/USP		1.00	
F	Product-Market Fit		1.25	
G	Target Customers		1.00	
H	Marketing Strategy		1.00	
I	Access to Capital		2.00	
J	Business Scalability		1.50	
K	Business Model		1.00	
L	Go-To-Market Strategy		1.00	
M	Gestation Period		1.00	
N	Break-Even Point		1.00	
O	Sustainability		2.00	
P	Online Presence		0.50	
Q	Staffing		0.50	
R	Sourcing/Procurement Plan		0.50	
<b>TOTAL MARKS</b>				

Evaluation By \_\_\_\_\_

Date \_\_\_\_\_

End of the document



Mark-Sheet

S.N	EVALUATION PARAMETERS (18)	MARKS OBTAINED (MO)	WEIGHTING FACTOR (WF)	EFFECTIVE MARKS (EM) = MO x WF
			1.00	
A	Entrepreneur's Educational Qualification		1.00	
B	Entrepreneur's Experience		1.50	
C	Problem, the entrepreneur is trying to solve		1.50	
D	Solution, the entrepreneur is proposing		1.00	
E	Product Differentiation/USP		1.25	
F	Product-Market Fit		1.00	
G	Target Customers		1.00	
H	Marketing Strategy		2.00	
I	Access to Capital		1.50	
J	Business Scalability		1.00	
K	Business Model		1.00	
L	Go-To-Market Strategy		1.00	
M	Gestation Period		1.00	
N	Break-Even Point		2.00	
O	Sustainability		0.50	
P	Online Presence		0.50	
Q	Staffing		0.50	
R	Sourcing/Procurement Plan			
<b>TOTAL MARKS</b>				

Evaluation By \_\_\_\_\_

Date \_\_\_\_\_

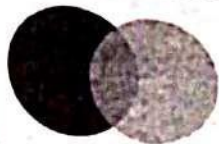


Sr. No.	Area	Name of beneficiary	Contact No.	Marks
1	Baramati	Rakhidevi Shekhar Hosmane	7387859602, 8421850130	52
2	Baramati	Sonali Satyawar Zore	9421905299	48.75
3	Baramati	Anuradha Dattatray Chafe	8805922823, 9922909381	46.25
4	Baramati	Madhavi Laxman Mulik	9970726645	46
5	Baramati	Yashwita Dasa Shelar	8605823218	45
6	Baramati	Kavita Amol Shinde	9823506332	44
7	Baramati	Nita Vilas Kambale	8600237008	43
8	Baramati	Harshada Umesh Pawar	9850286263	42.75
9	Baramati	Manisha Tukaram Changan	8421876643	41
10	Baramati	Dhanashri Santosh Nade	9272362721	41
11	Baramati	Sadak Shahid Jineri, Sameena Jineri	7767930782	39.5
12	Baramati	Seema Sharad Musale	8788297249	39.25
13	Baramati	Shaikh Shamshad Javed	7387734649	39
14	Baramati	Vaishali Vikas Petkar	8263087900	38.25
15	Baramati	Puja Vivek Nirhali	9545484813	37
16	Baramati	Sunita Ganesh Devkar	9075518414	36.75
17	Baramati	Sonali Anant Kalekar	7709990077	36.5
18	Baramati	Supriya Sujit Magade	8329391895	33
19	Baramati	Suraiyya Ibrahim Shaikh	9623757006	33
20	Baramati	Sihvani Sagar Sarvade	8805807573	32
21	Baramati	Jayashri Sunil Shinde	8412939505	32
22	Baramati	Zareena Gulab Shaikh	9923642215	30
23	Baramati	Pushpa Ajit More	7776883004	30
24	Baramati	Hema Balaso Gaikwad	9970530293	29
25	Baramati	Momin Sumaiyya Jafar	9359494406	29
26	Baramati	Usha Kailash Vadile	9112878065	28
27	Baramati	Priti Ganesh Vadile	9112878065	28
28	Baramati	Shaikh Rukaiyya Ismail	7410185867	28
29	Baramati	Asma Azaruddin Pathan	9561545577, 9970839955	28
30	Baramati	Rupali Sagar Dhotre	7773965354, 9762770762	28
31	Baramati	Manisha Kailas Dhotre	8007651413	28
32	Baramati	Suman Krushnaji Kalaskar	9604124308	26.75
33	Baramati	Sarika Ganesh Nalawade	9325283171	25

Dr Arinads Joshi - Business Plan Evaluation marks format  
5/3/2022

60





To,  
Dr. Daniel Penkar,  
Sinhgad Institute of Management,  
Pune-41.

**Sub: Seeking Invitation for We & Tech Grants and Certificate distribution Event of Learning Links Foundation's initiative supported by Mastercard.**

Dear Sir,

Greetings from Learning Links Foundation

Learning Links Foundation was born out of the idea that every child, youth, and citizen should have an opportunity to learn and rise to their potential. The organization is dedicated to enhancing quality, promoting innovation, and developing future-ready citizens. Working extensively in the women's empowerment sector.

Taking a step further towards literacy and value addition to the development of the society and nation at large, the Foundation has partnered with MasterCard for Nationwide implementation of "WE&TECH". This program is aligned with the Government's objective to make the masses financially planned & stable.

"WE&TECH" is a Women Entrepreneurs program launched to create awareness amongst the target group (Young Women) on the tenets of financial planning, digital literacy, and business planning to be rolled out in 6 states across the country.

This is the invite you for the We & Tech Grants and Certificate Distribution. We are fortunate to have the opportunity to invite you for our Grants and Certificate Distribution Program being organized on 11<sup>th</sup> March 2022 at Yashada, Baner, Pune "SAMPADA" Auditorium You are requested to come and honor our participant. Program details are as follows:

Time	Activity	Details
2.00 pm	Introduction & Welcome of Guest (Yashada "SAMPADA" Auditorium)	Anchor, LLF, Mastercard
2.05 pm	The lighting of the Lamp	MP, Mastercard, Director of SIOM, LLF
2.10 pm	Introductory Remarks	Mohammad Aamir Aijaz, Managing Consultant, LLF
2.15 pm	Pune We & Tech Journey Video Clips	LLF Avinash Tikar (lead Consultant)
2.20 pm	Address by Master Card	Mastercard Guest
2.30 pm	Presentation of beneficiaries' experiences	Trained Women
2.45 pm	Address by Chief Guest	Dr. Daniel Penkar (Director, SIOM Pune)
3.00 pm	Grants and Certificate presentation	Adv. Smt. Vandana Chavan & Mastercard & Director of SIOM
3:20 Pm	Address by Chief Guest	Smt.Vandana Chavan (MP)
3.30 p.m.	Vote of Thanks followed by Group Photo	Swati Dudhane Lead Consultant, LLF

Look forward to seeing you there.

Warm regards  
WE& TECH Team

RSVP

Diksha Chopra, Learning Links Foundation, [diksha.chopra@learninglinksindia.org](mailto:diksha.chopra@learninglinksindia.org)  
Mohammad Aamir Aijaz, Learning Links Foundation, [mohdaamir.aijaz@learninglinksindia.org](mailto:mohdaamir.aijaz@learninglinksindia.org)  
Swati Dudhane, Learning Links Foundation, [swati.dudhale@learninglinksindia.org](mailto:swati.dudhale@learninglinksindia.org)  
Avinash Tikar Learning links foundation, [avinash.tikar@learninglinksindia.org](mailto:avinash.tikar@learninglinksindia.org)





Sinhgad Technical Educational Society's  
**SINHGAD INSTITUTE OF MANAGEMENT**  
(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)  
S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041  
Telefax : (020) 24356592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

Date: 14/03/2022

Learning Links Foundation in association with MasterCard arranged an event for grants and certificate distribution to select 125 women entrepreneurs from Pune district. Dr. Daniel Penkar Sir, Director, SIOM, was invited as a Chief Guest for this event. MP Rajya Sabha, Adv. Vandana Chavan Madam was present to grace this event.

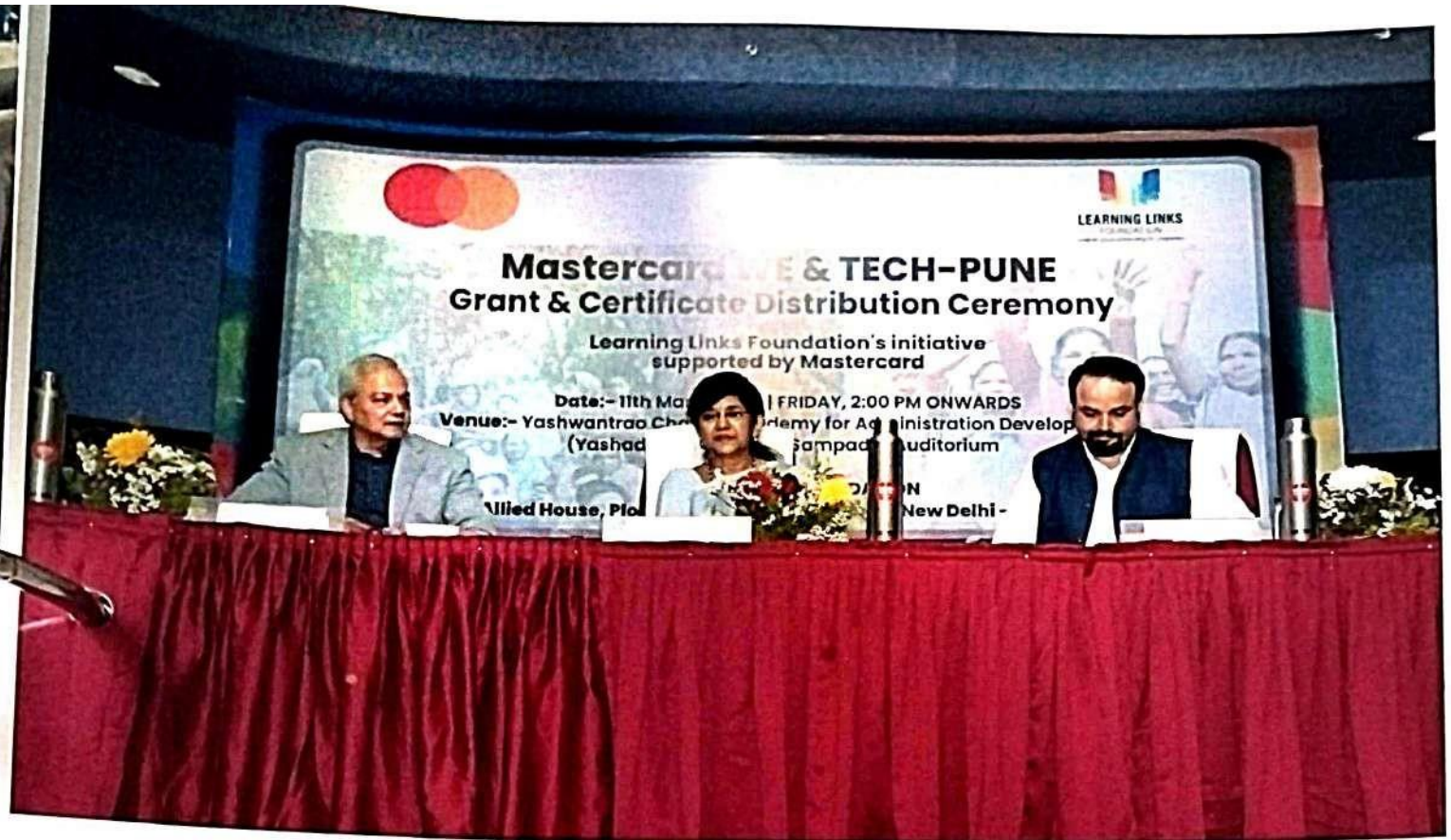
Dr. Penkar Sir, through his speech, empowered women entrepreneurs and offered a valuable guidance towards their sustainable business development.

This wonderful event was arranged at YASHADA, Pune on Friday, 11th March 2022.

Dr. Daniel Penkar

Director





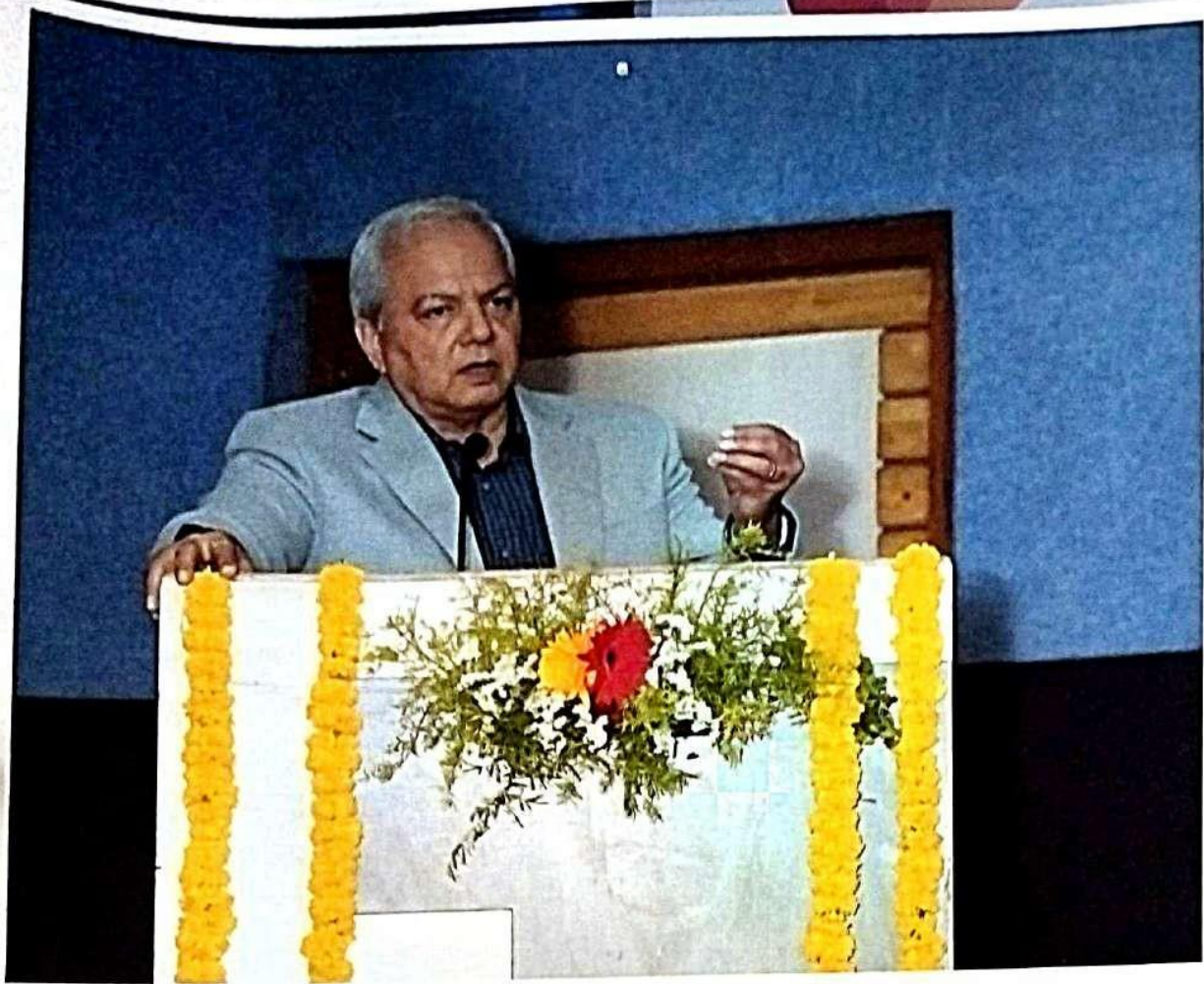


































# 'उद्योजिका होण्याची महिलांत क्षमता'



म. टा. प्रतिनिधी, पुणे



महिला उद्योजकता व तंत्रज्ञान प्रकल्पांतर्गत महिलांना अनुदानाचे धनादेश खासदार वंदना चव्हाण यांच्या हस्ते सुपूर्त करण्यात आले.

'महिलांना संधी मिळाली, तर तिचे त्या सोने करतात. सचोटी, प्रामाणिकता, कष्टाची तयारी यामुळे त्यांच्यात उद्योजिका होण्याची क्षमता असते. योग्य संधी आणि पाठिंबा मिळाल्यास महिला उद्योगातही यशस्वी होते,' असे मत खासदार अॅड. वंदना चव्हाण यांनी व्यक्त केले.

महिला उद्योजकता व तंत्रज्ञान प्रकल्पांतर्गत पुणे जिल्ह्यातील १०९० महिलांना लर्निंग लिंक्स फाउंडेशन आणि मास्टरकार्ड यांच्यातर्फे आर्थिक साक्षरता, डिजिटल साक्षरता व मार्केटिंग, उद्योजकता व बिझिनेस प्लॅन या विषयांचे प्रशिक्षण देण्यात आले. त्यातील १२५ महिलांच्या उद्योगांना

मान्यता देण्यात आली. बारा महिलांना अनुदानाचा धनादेश चव्हाण यांच्या हस्ते सुपूर्त करण्यात आला. 'यशदा' मध्ये झालेल्या या कार्यक्रमाला सिंहगड इन्स्टिट्यूट ऑफ मॅनेजमेंटचे संचालक डॉ. डॅनियल पेनकर, लर्निंग लिंक फाउंडेशनचे व्यवस्थापकीय सल्लागार महंमद अमीर अजिज, फाउंडेशनच्या स्वाती दुधाले उपस्थित होते.

वंदना चव्हाण यांच्या हस्ते हेमलता गायकवाड, उज्ज्वला नांदे, सुजाता शिंदे, नीलम सोनवणे, कौसर सय्यद, उज्ज्वला दिखले, मनीषा कालेकर, रंजना उमाप, स्वाती ताम्हाणे, नेहा शिंदे, साक्षी, सानिया सय्यद अशा १२ महिलांना धनादेश व प्रमाणपत्रे वितरित करण्यात आली.

चव्हाण म्हणाल्या, 'तुम्हाला संधीच

सोने करायला हक्काचे व्यासपीठ मिळाले आहे. आज मिळालेल्या निधीचे काही पट जास्त उत्पन्न कसे होईल, यावर आपण काम केले पाहिजे.'

डॉ. डॅनियल पेनकर आणि महंमद अमीर अजिज यांनी उपस्थितांना मार्गदर्शन केले. सुनीता धर्मांराव यांनी कार्यक्रमाचे सूत्रसंचालन केले. स्वाती दुधाले यांनी आभार मानले.

Mad Times 22/03/2022 P2



## Event News in Sakal Newspaper

### 'महिलांमध्ये उद्योजक होण्याची क्षमता'

पुणे, ता. १९ : 'महिलांना संधी मिळाली, तर त्याचे त्या सोने करतात. योग्य संधी आणि पाठिंबा मिळाल्यास महिला उद्योग क्षेत्रातही यशस्वी होतात,' असे मत खासदार अॅड. वंदना चव्हाण यांनी व्यक्त केले.

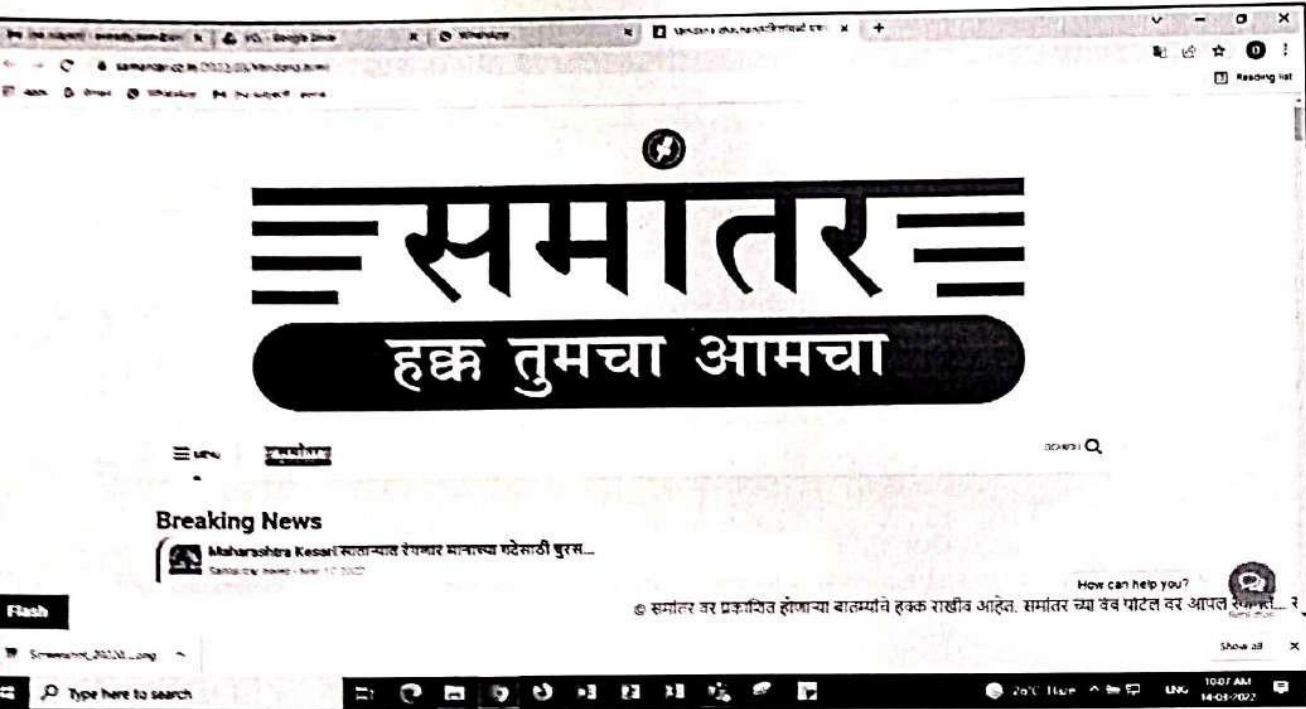
'महिला उद्योजकता व तंत्रज्ञान' प्रकल्पांतर्गत महिलांना आर्थिक साक्षरता, डिजिटल साक्षरता व मार्केटिंग, उद्योजकता व बिझनेस प्लॅन या विषयांचे प्रशिक्षण 'यशदा' येथे देण्यात आले. सिंहगड इन्स्टिट्यूट ऑफ मॅनेजमेंटचे संचालक डॉ. डॅनिअल पेणकर, लर्निंग लिंक फाउंडेशनचे व्यवस्थापकीय सल्लागार महम्मद अमीर अजीज, लीड कन्सल्टंट स्वाती दुधाले आदी उपस्थित होते.

Sakal 20/3/22 P3



# News appeared in local new channel/Samantar

<https://www.samantar.co.in/2022/03/Vandana.html>





Vandana chavhanimहिलामध्ये यशस्वी उद्योजक होण्याची क्षमता : वंदना चव्हाण


२१ March 11, 2022

तर्निंग लिक्स फाऊंडेशन व मास्टरकार्ड यांच्यातर्फे १०९० महिलांना उद्योजकता, आर्थिक-डिजिटल साक्षरता प्रशिक्षण

पुणे : 'महिलांना संधी मिळानी, तर त्यांचे त्या सोने करतान, सचोटी, प्रामाणिकता, कष्टाची तयारी यामुळे त्यांच्या उद्योजकता होण्याची क्षमता असते. योग्य संधी आणि पाठिंबा मिळाला, तर महिला उद्योगातही यशस्वी होते. तर्निंग लिक्स फाऊंडेशन आणि मास्टरकार्ड यांच्या युदाकारातून १२५ महिलांचे बिझनेस प्लॅन निवडण्यात आले, ही आनिदाची गोष्ट आहे.' असे मत राज्यसभा खासदार पीड वंदना चव्हाण यांनी व्यक्त केले.

बापेर रस्त्यावरील यशदा येथे झालेल्या कार्यक्रमातलेकी लिहणड इन्स्टिट्यूट ऑफ मॅनेजमेंटचे संचालक डॉ. उनीयत पेंकर, तर्निंग लिक्स फाऊंडेशनचे व्यवस्थापकीय सल्लागार महम्मद अमीर अजीज, फाऊंडेशनच्या लीड कन्सल्टंट स्वाती दुधाले आदी उपस्थित होते. वंदना चव्हाण यांच्या हस्ते हेमलता गायकवाड, उज्वला नांदे, सुजाता शिंदे, बाताम्या/ जाहिरातीसाठी संपर्क +91 8975497527 / +91 9604807459 Website design by MB creation 9029508907

पेंकर, तर्निंग लिक्स फाऊंडेशनचे व्यवस्थापकीय सल्लागार महम्मद अमीर अजीज, फाऊंडेशनच्या लीड कन्सल्टंट स्वाती दुधाले आदी उपस्थित होते. वंदना चव्हाण यांच्या हस्ते हेमलता गायकवाड, उज्वला नांदे, सुजाता शिंदे, नीतम सोनवणे, कोसर सय्यद, उज्वला दिखले, मनीषा कालेंकर, रजना उमाप, स्वाती ताम्हणारे, नेहा शिंदे, साधी, सानिया सय्यद असा १२ महिलांना धनादेश व प्रमाणपत्र वितरित करण्यात आले.



महिला उद्योजकता व तंत्रज्ञान प्रकल्पांतर्गत पुणे जिल्ह्यातील १०९० महिलांना तर्निंग लिक्स फाऊंडेशन व मास्टरकार्ड यांच्यातर्फे आर्थिक साक्षरता, डिजिटल साक्षरता व मार्केटिंग, उद्योजकता व बिझनेस प्लॅन या विषयांचे प्रशिक्षण देण्यात आले. स्वातील १२५ महिलांच्या उद्योगांना मान्यता देण्यात आली. तर १२ महिलांना अनुदानाचा ङ. समंतीर वर प्रकाशित होणाऱ्या बातम्यांचे हक्क राखीव आहेत. समंतीर च्या वेब पोर्टल तर आपत स्वागत... संपादक- प्रिंपका ईटकरे | बाताम्या/ जाहिरातीसाठी स



महिला उद्योजकता व तंत्रज्ञान प्रकल्पालात पुणे जिल्हापालिका (७९०) महिलेना लागू होणारे फाउंडेशन व मास्टरकार्ड पॅन्चमार्कचे अधिक साक्षरत्व, डिजिटल साक्षरता व मार्केटिंग, उद्योजकता व बिजनेस प्लॅन या विषयांचे प्रशिक्षण देण्यात आले. त्यातील १२५ महिलांच्या उद्योगांना सहाय्य देण्यात आली. तर १२ महिलांना अनुदानाचा पत्रदेश सुपूर्त करण्यात आला. प्रत्येकी वी अंश देऊ पुणे घात महिलांचे कॅम्पेच कामाची विनंती पाठवण्यात आली.

बंदना बहाण मजगत्या, दुसरी सगळ्या महिला भागवत आहेत. तर्जिम विंग फाउंडेशनने तुम्हाला व्यावसायिक मिळवून दिले आहे. आजच्याला मिळालेलेच संधीचे सोने करावे आपल्या हातात आहे. कष्ट केवळ शिवाय काही मिळत नाही. त्यामुळे आज मिळालेलेच ५,००० रुपयांचे ५०,००० कसे होतील, पाक आपण काम केले पाहिजे. स्मार्ट फाउंडेशन तुमच्या मदतीसाठी तयार आहे. श्रेय मिळित करून व्यवसाय वाढीसाठी प्रयत्न करा हे मतना आतोन्याकडेही तब्र द्या.

महम्मद अमीर अजीज म्हणते, 'तर्जिम विंग फाउंडेशन ही २० वर्षांची संस्था आहे. प्रत्येकाला नवीन काहीतरी शिकायला मिळावे हाच फाउंडेशनचा उद्देश आहे. आज देशात केवळ १३ टक्के महिला उद्योजक आहेत. हे प्रमाण वाढवण्यासाठी महिला उद्योग प्रशिक्षण व अनुदान देण्याचा प्रयत्न आम्ही करत आहोत.'

डॉ. डॅनीअल पेनडर म्हणते, 'महिलांचे अग्रिमिंत घेऊ असे. अनेकदा पुरुषांना जमत नाही तेही काम महिला करून दाखवतात. त्यांच्यातील क्षमता ओळखून त्यांना प्रोत्साहन द्यायला हवे. तर्जिम विंग फाउंडेशनसारख्या संस्था महिलांना उभा करण्याचे काम करत आहेत. सकारात्मक विचार, निर्णयक्षमता असले तर तुम्हाला कोणतीही धाबदू शकत नाही. ३६५ दिवस महिला दिन साजरा होईल, असे महिलांचे कर्तव्य आहे.'

Change News: विंग विंग 12  
तुम्हाला एक उभे तुम्हाला हातात घेऊ संधी  
पाहिजे आहे.

दरिद्रताची पाणी बंदनाच तुम्हाला  
बंदीहीच सादर देणारा तुम्हाला द्या.

RECENT WITH THUMBS

RECENT RANDOM

समांतर वर एकचित्त होणाऱ्या बाळगांचे हक्क राखीव आहेत. समांतर त्या वेळ घेईल वर आपण स्वयं... समांतर...

Flash

Stream\_2022...mp

Type here to search



100% 14:00 14/07/2022



# 'उद्योजिका होण्याची महिलांत क्षमता'



म. टा. प्रतिनिधी, पुणे

'महिलांना संधी मिळाली, तर तिचे त्या सोने करतात. सचोटी, प्रामाणिकता, कष्टाची तयारी यामुळे त्यांच्यात उद्योजिका होण्याची क्षमता असते. योग्य संधी आणि पाठिंबा मिळाल्यास महिला उद्योगातही यशस्वी होते,' असे मत खासदार अॅड. वंदना चव्हाण यांनी व्यक्त केले.

महिला उद्योजकता व तंत्रज्ञान प्रकल्पांतर्गत पुणे जिल्ह्यातील १०९० महिलांना लॉनिंग लिंक्स फाउंडेशन आणि मास्टरकार्ड यांच्यातर्फे आर्थिक साक्षरता, डिजिटल साक्षरता व मार्केटिंग, उद्योजकता व बिझनेस प्लॅन या विषयांचे प्रशिक्षण देण्यात आले. त्यातील १२५ महिलांच्या उद्योगांना



महिला उद्योजकता व तंत्रज्ञान प्रकल्पांतर्गत महिलांना अनुदानाचे धनादेश खासदार वंदना चव्हाण यांच्या हस्ते सुपूर्त करण्यात आले.

मान्यता देण्यात आली. बारा महिलांना अनुदानाचा धनादेश चव्हाण यांच्या हस्ते सुपूर्त करण्यात आला. 'यशदा'मध्ये झालेल्या या कार्यक्रमाला सिंहगड इन्स्टिट्यूट ऑफ मॅनेजमेंटचे संचालक डॉ. डॅनियल पेनकर, लॉनिंग लिंक फाउंडेशनचे व्यवस्थापकीय सल्लागार महंमद अमीर अजिज, फाउंडेशनच्या स्वाती दुधाले उपस्थित होते.

वंदना चव्हाण यांच्या हस्ते हेमलता गायकवाड, उज्ज्वला नॉंदे, सुजाता शिंदे, नीलम सोनवणे, कौसर सय्यद, उज्ज्वला दिखले, मनीषा कालेकर, रंजना उमाप, स्वाती ताम्हाणे, नेहा शिंदे, साक्षी, सानिया सय्यद अशा १२ महिलांना धनादेश व प्रमाणपत्रे वितरित करण्यात आली.

चव्हाण म्हणाल्या, 'तुम्हाला संधीच दुधाले यांनी आभार मानले.

सोने करायला हक्काचे व्यासपाठ मिळाले आहे. आज मिळालेल्या निधीचे काही पट जास्त उत्पन्न कसे होईल, यावर आपण काम केले पाहिजे.'

डॉ. डॅनियल पेनकर आणि महंमद अमीर अजिज यांनी उपस्थितांना मार्गदर्शन केले. सुनीता धर्मराव यांनी कार्यक्रमाचे सूत्रसंचालन केले. स्वाती



# ‘महिलांमध्ये उद्योजक होण्याची क्षमता’

पुणे, ता. १९ : “महिलांना संधी मिळाली, तर त्याचे त्या सोने करतात. योग्य संधी आणि पाठिंबा मिळाल्यास महिला उद्योग क्षेत्रातही यशस्वी होतात,” असे मत खासदार अॅड. वंदना चव्हाण यांनी व्यक्त केले.

‘महिला उद्योजकता व तंत्रज्ञान’ प्रकल्पांतर्गत महिलांना आर्थिक साक्षरता, डिजिटल साक्षरता व मार्केटिंग, उद्योजकता व बिझनेस प्लॅन या विषयांचे प्रशिक्षण ‘यशदा’ येथे देण्यात आले. सिंहगड इन्स्टिट्यूट ऑफ मॅनेजमेंटचे संचालक डॉ. डॅनिअल पेणकर, लर्निंग लिंक फाउंडेशनचे व्यवस्थापकीय सल्लागार महम्मद अमीर अजीज, लीड कन्सल्टंट स्वाती दुधाले आदी उपस्थित होते.

Sakal 20/3/22 P3





Sinhgad Institutes

Sinhgad Technical Educational Society's

## SINHGAD INSTITUTE OF MANAGEMENT

(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)

S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041

Telefax : (020) 24356592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

15/03/2022

### Corporate Training from SIOM

Dear All,

Sinhgad Institute is engaged in empowering academic excellence from last 25 years. We have 12 campuses, 7,000 + faculty and staff, 85 institutes with 70,000 + students. Sinhgad Institute of Management (SIOM) is one of the flagship institutes engaged in nurturing professionals, entrepreneurs and corporate leaders. We at SIOM offer a perfect blend of programs in management and information technology to our students and society at a large.

Under our corporate training program we offer research, training and consultancy in various areas related to business and industry.

We offer research, training and consultancy in,

- HR & Leadership
- Sales & Marketing and Business Development
- Social Media Branding
- Financial Management for Business
- Artificial Intelligence
- Machine Learning,
- Deep Learning
- Cyber Security

(First approach letter (email)  
on social media platforms)

62



We have,

- 1] State of the art infrastructure with well-equipped modern arrangements for workshops, conferences and training programs.
- 2] Customized training programs for businesses, organizations, and various industries
- 3] Exclusive, competent and highly experienced resources for research, training and consultancy

We welcome industry associations, individual organizations, individual businesses, corporate companies, Government organizations, social organizations, to join our hands and avail our services.

Our core competency -

- Expert resources in domain knowledge
- Modern, well equipped state of the art infrastructure
- Customized training programs
- Consultancy in various business functions
- Research activities for businesses and industry
- Services at affordable fees and charges

  
**Dr. Daniel Penkar**

**Director,**

**Sinhgad Institute of Management (SIOM)**

To know more about our corporate training program and services, please contact

Prof. Dr. Avinash Joshi

Cell: 9822037037

Email: [avinashj.siom@sinhgad.edu](mailto:avinashj.siom@sinhgad.edu)

Address: Sinhgad Institute of Management,

44/1, Off Sinhgad Road, Vadgaon (Bk) Pune 411041

(67)



SHIP.

DEVELOPMENT

C

### AGROSTAR

Partnership in rural development

As a member of the AgriStar Group, we are committed to providing high-quality products and services to our customers.

Our products are designed to help farmers improve their productivity and profitability.

With our range of products, we provide a complete solution for farmers, from seed and fertilizer to pest control and irrigation.

Through our partnership with local farmers, we can provide them with the best products and services available.

Our marketing partners share our vision of rural development and are committed to providing the best products and services to our customers.

We are proud to be a part of the AgriStar Group and to provide our customers with the best products and services available.

By working together, we can help farmers improve their productivity and profitability.

AgriStar Group is committed to providing high-quality products and services to our customers.

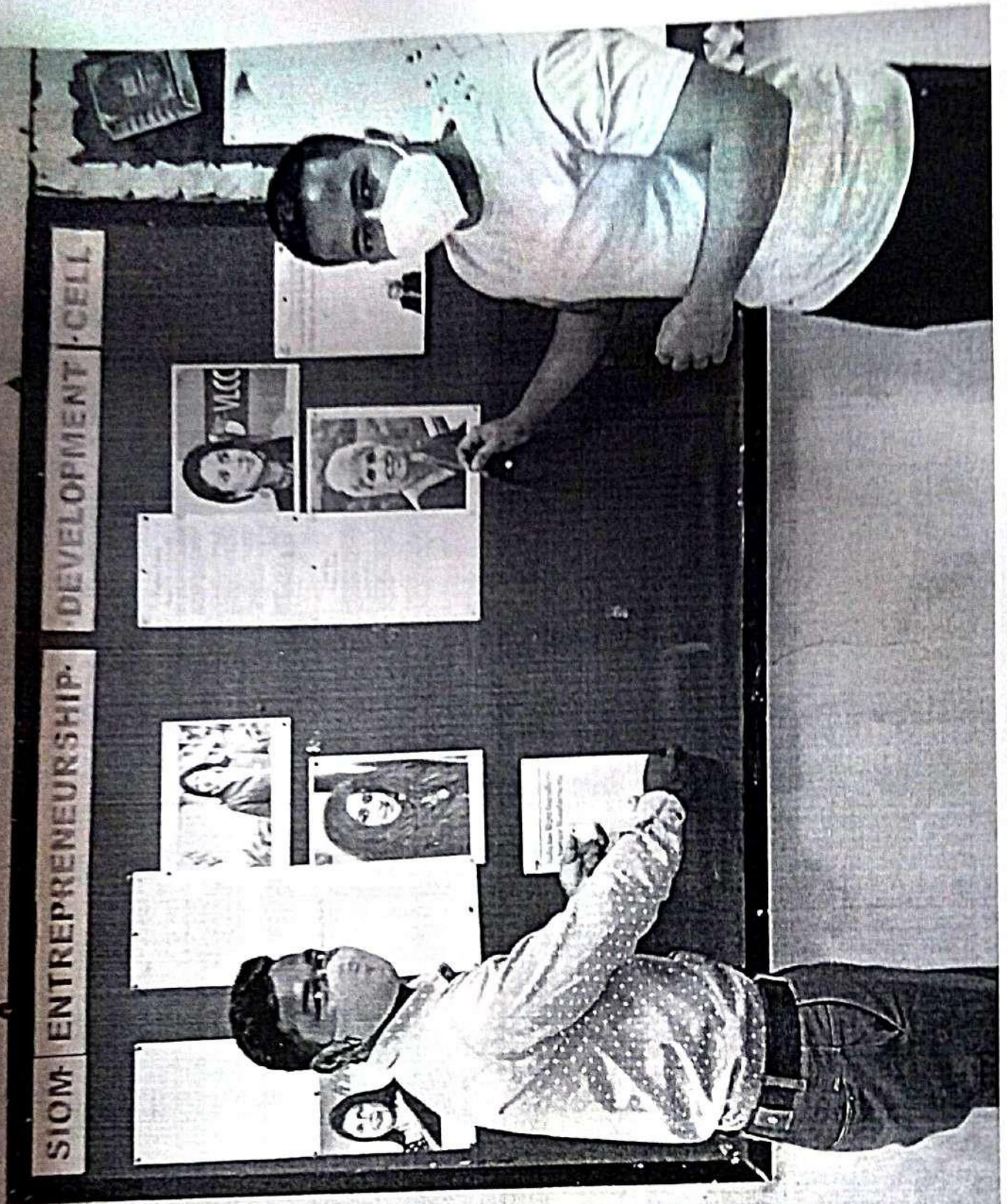
Through our partnership with local farmers, we can provide them with the best products and services available.

Our vision is to provide our customers with the best products and services available.

Our products are designed to help farmers improve their productivity and profitability.







Students of SEM I putting articles  
of SIOM EDICU wall



Week 21/3

# 'India has Right Ingredients to Nurture Manufacturing'

Right talent, govt reforms and tech have laid foundation, says EY exec

Wlnod.Mahanta@timesgroup.com

## FUND TRAIL

**Mumbai:** Indian manufacturing is back on the agenda with the right government support, increasing investment by MNCs and geo-political tailwinds in favour of the country, said Julie Teigland, managing partner, EY (Europe, the Middle East, India, and Africa area).

"For years, the Indian economy was driven largely by professional services. I can see the manufacturing component coming through as India has all the ingredients: the right talent, a government that's driving reforms, and technology. These are solid foundations. Amid geo-political flux, India has a huge opportunity to gain more parts of the value chain," she said.

Although beset with challenges and constricted by the pandemic, the Narendra Modi government has taken a multi-pronged approach to make Indian manufacturing competitive through initiatives such as the production linked incentive (PLI) scheme, a benign tax regime, low real interest rates, and a reforms agenda aimed at easing curbs on business.

And global investors are taking notice. FDI worth \$54.1 billion was channelled into the country during April-November 2021-22. Teigland said that EY FDI attractiveness studies show India's up there as the fifth strongest market, after the likes of the US, the UK, China and Germany.

"The attraction of India as an FDI destination is actually increasing with so many private equity and venture capital funds looking to in-

The attraction of India as an FDI destination is increasing with so many PE and VC funds looking to invest more in the country

**JULIE TEIGLAND**  
Managing Partner, EY

vest more in the country," said Teigland. "There's been a terrific focus on the right level of reforms to promote a business community with the right economic foundations."

Sixty-three Indian companies raised ₹1,18,704 crore through IPOs in 2021, while Indian startups raised \$42 billion in 2021.

Just when the Indian and global economies were showing signs of recovery, the Ukraine-Russia conflict and rising Co-



vid-19 cases in China, South Korea, Vietnam, and some parts of Europe threaten to derail the bounceback.

Can these two developments derail the global economic recovery, thus hurting the Indian revival too?

"I think the global economic recovery is going to be a bit bumpy. It has a little bit to do with geopolitical uncertainty, but also with supply chain volatility. I'm not yet of the opinion that it's going to completely derail the global economy or the economic growth, but I do see more bumpiness in times to come," said Teigland.

Recent developments might have triggered what many experts believe to be an era of "deglobalisation" after decades of globalisation and economic integration, and that may impact countries like India, which have been direct beneficiaries of this trend.

"I think globalisation is going through a maturity phase. There was a very romantic period of globalisation where globalisation was the answer to everything...decentralisation and globalisation. I think you're going to see us go back a little bit to say, you know, some industries are so critically important, they need to be closer to home," said Teigland. "I don't think globalisation is over."

Teigland also believes that the days of easy money are coming to an end and that the central banks will have to shrink their balance sheets in the near future, a step that may see emerging markets like India get negatively impacted.

23/3/22



73

72





Sinhgad Technical Educational Society's  
**SINHGAD INSTITUTE OF MANAGEMENT**  
(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)  
S.No. 447, Vajrapuri (E.), Off. Sinhgad Road, Pune-411 007  
Phone: (020) 24255522 E-mail: director\_sinhgad@sinhgad.edu Website: www.sinhgad.edu

Date: 23/05/2022

## Five Women Entrepreneurs You Must Follow

### Kiran Mazumdar Shaw Founder - Biocon Limited

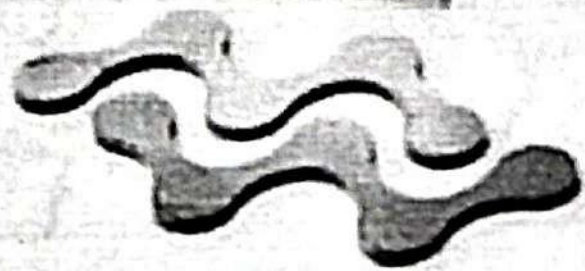
Kiran Mazumdar-Shaw is the executive chairperson and founder of Biocon Limited and Biocon Biologics Limited, a leading biotechnology company based in Bengaluru. She is the former chairperson of Indian Institute of Management, Bengaluru. In 2014, she was awarded the Oshmer Gold Medal for outstanding contributions to the progress of science and chemistry. She has appeared on the Financial Times', top 50 women in business list. In 2019 she was listed as the 68th most powerful women in the world by Forbes. She was named EY World Entrepreneur of the Year 2021.

Biocon has operations in more than 120 countries. They have more than 13,500 employees. More than 1280 patents of Biocon are granted. Also they have 1025 registered trademarks. The total income of Biocon in year ended March 2021 was around 2178 Crore.







 BICCOLI





# Falguni Nayar

## Founder and CEO Nykaa

Falguni Nayar is a self-made billionaire. Being a self-made Indian billionaire, she has become one of the most successful women entrepreneurs in India.

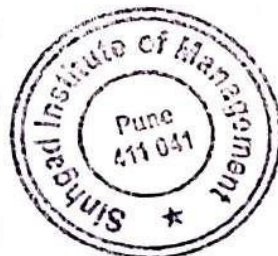
After working in Kotak Mahindra Group for 19 years, Falguni Nayar founded the e-commerce brand Nykaa at the age of 50.

Following the inventory-based model, Nykaa serves in almost all parts of the country in the beauty and personal care market.

Recently after IPO of Nykaa Ms. Nayar became the wealthiest female Indian billionaire, with her net worth rising to the tune of \$ 6.5 billion. She has entered the list of top 20 richest people of India.

Besides the website and the app, Nykaa has 84 stores in more than 40 cities, with plans for 100 stores in the next few months and 300 in the next few years.

Handwritten signature  
23/3/22









# Shahnaz Husain

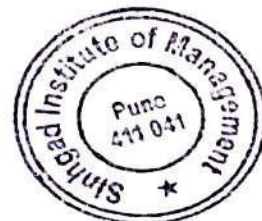
Founder, chairperson & managing director  
of 'The Shahnaz Husain Group'

Shahnaz Husain is the founding chairperson of 'The Shahnaz Husain Group', an Indian skincare brand. She is known for taking the Indian herbal heritage of Ayurveda global through her herbal beauty care campaign.

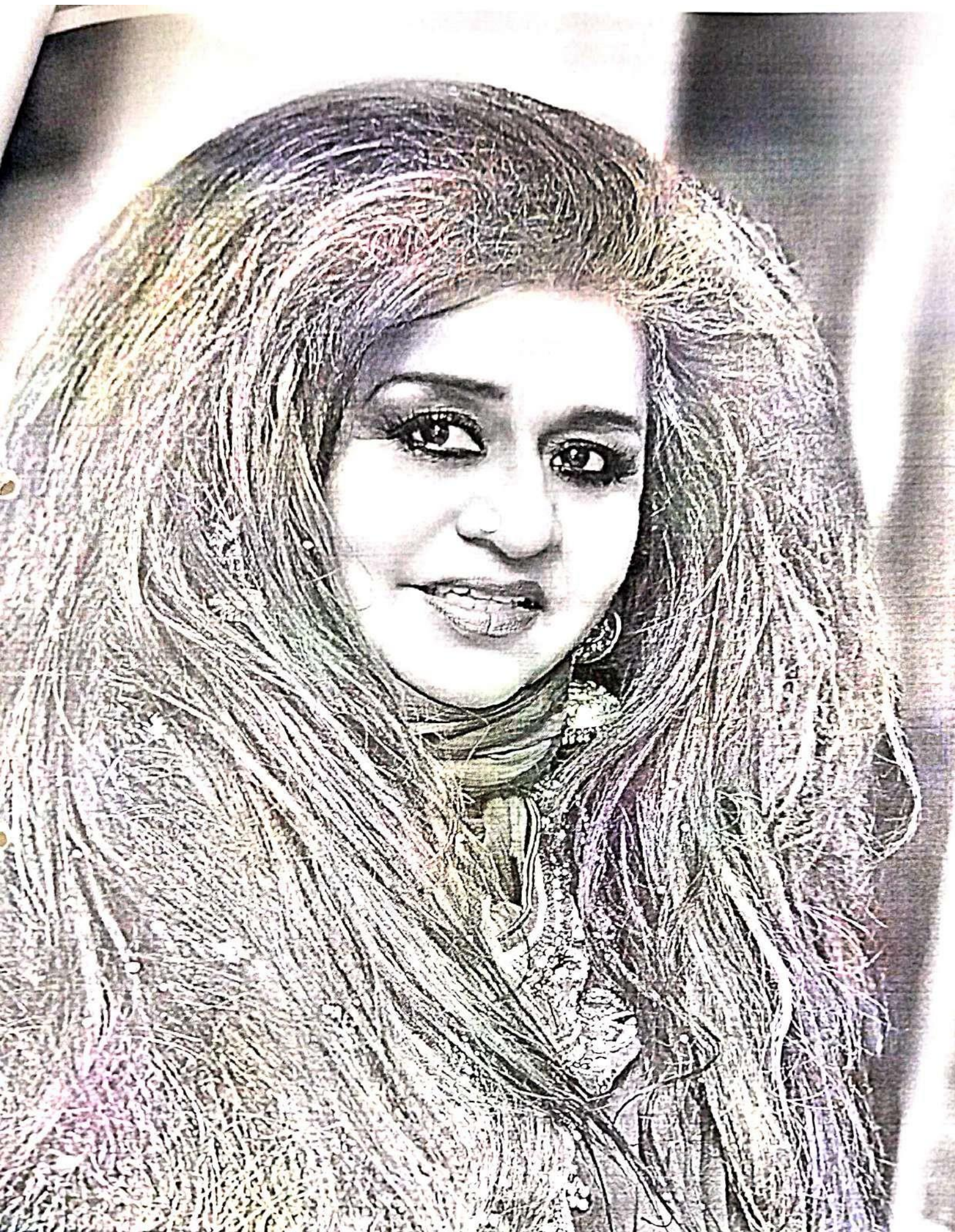
Shahnaz Husain is among the first women entrepreneurs in India, having started her journey more than four decades ago. She was awarded the 'World's Greatest Woman Entrepreneur' by Success Magazine in 1996. She has received Padma Shri in 2006. Today, Shahnaz Husain is considered the 'Queen of Herbal Beauty Care' and a beauty icon internationally.

Shahnaz Husain Group of Companies, with its global network of franchise salons, retail outlets, beauty training academies, has 380 Ayurvedic formulations for beauty and health care. Shahnaz has lectured at leading international universities on Ayurveda. Harvard business School has prepared a Case Study on brand creation of Shahnaz Husain Group.

Wende  
23/3/22









# Anu Aga

Director - Thermax

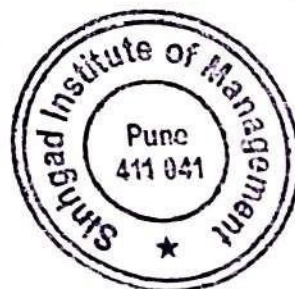
Thermax is an engineering company providing sustainable solutions in energy and environment. Thermax was started in 1966 as 'Wanson India' in Pune, manufacturing small coil-type packaged boilers in collaboration with Wanson, Belgium.

Anu Aga was Chairperson of Thermax from 1996 to 2004.

She graduated with a B.A. in Economics from St Xavier's College, Mumbai and with a post-graduation in medical and psychiatric social work from the prestigious Tata Institute of Social Sciences (TISS), Mumbai. She had also been a Fulbright Scholar.

Ms. Aga started her career in Thermax in 1985 and later headed its human resources division from 1991 to 1996. After the death of husband, Rohinton Aga, she took over as Chairperson of Thermax, and retired in 2004. Ms. Aga is one of the board of directors in Thermax. She has been awarded Padma Shri in 2010 for her social work.

*Anu Aga*  
23/3/22









# Vandana Luthra

## Founder of VLCC Health Care Ltd

Vandana Luthra is the founder of VLCC, a beauty & wellness conglomerate. Ms. Luthra started VLCC in 1989.

The company serves customers across 310 locations in 143 cities in 12 countries. It operates 191 Wellness Centres & Beauty Clinics across 106 cities in India.

VLCC offers wellness, weight-management, laser, aesthetic dermatology and regular beauty salon services.

VLCC operates 94 Institutes of Beauty & Nutrition across 67 cities in India, making it one of the largest professional training academy chains in beauty and nutrition domain. It trains 7,300 + students annually.

VLCC has a staff strength of 3,000 + professionals including medical doctors, nutritionists, physiotherapists, fitness experts and cosmetologists.

Vandana Luthra has received Padma Shri in 2013.

Dr. Avinash Joshi

SIOM (EDC)

Sinhgad Institute of Management



*Wend.*  
23/3/22









Sinhgad Technical Educational Society's  
**SINHGAD INSTITUTE OF MANAGEMENT**  
(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)  
S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041  
Telefax : (020) 24356592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

Date: 25/3/20222

## SMART INDIA HACKATHON-2022

Dear Students,

Smart India Hackathon 2022 is a nationwide initiative to provide students a platform to solve some of the pressing problems we face in our daily lives, and thus inculcate a culture of product innovation and a mindset of problem solving.

On the portal of SMART INDIA HACKATHON you will find Problem statements submission by Central & State Ministries, Departments, PSUs, and Industries & NGOs.

The various themes include Medtech, Biotech, Healthtech, Transportation and logistics, Robotics & Drones and many other.

Please visit <https://sih.gov.in/sih2022> for further information.

Please contact Dr. Avinash Joshi for further information about SMART INDIA HACKATHON-2022.

Dr. Daniel Penkar  
Director



(53)





Sinhgad Technical Educational Society's  
**SINHGAD INSTITUTE OF MANAGEMENT**  
(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)  
S No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041  
Telefax : (020) 24366592 E-mail : director\_slom@sinhgad.edu Website : www.sinhgad.edu

Date: 28/03/2022

## CCTNS Hackathon & Cyber Challenge 2022

National Crime Records Bureau (NCRB) in collaboration with Cyber Peace Foundation have launched the third CCTNS Hackathon & Cyber Challenge India, (<https://www.cyberchallenge.in>) on 11<sup>th</sup> March 2022. The CCTNS Hackathon & Cyber Challenge India aims to enhance skills and deepen understanding of the police personnel at the ground level and also to get new ideas, strategies and solutions from the experts to make the apps & systems developed by NCRB more robust and secure.

The challenge is divided into three tracks:

Track 1 : CCTNS Bug Hunting (for civilians and police personnel)

Track 2 : eRaksha Awards for Innovative cybercrime investigative techniques/methods (for police personnel only)

Track 3 : Identification of New IT Applications for Policing for Pan-India Rollout (for police personnel only)

NCRB invites participation of cyber security enthusiasts/professionals, students and faculties from academic institutions and professional romtech companies for the Track-1 which involves finding vulnerability in the CCTNS Platform.

Shortlisted participants will be invited to the NCRB premise where they will be provided with a secured environment simulation. Participants Will be required to find vulnerabilities in the CCTNS Platform and submit reports on the same for triaging. Entries will be accepted on an individual basis and not in groups.

Points will be allocated to each vulnerability depending on the severity of the issue. Top three participants with maximum points will be declared as winners. Participants are required to register on the Cyber Challenge

(84)



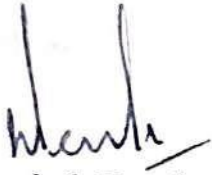
CE TNS Hackathon

website(<https://www.cyberchallenge.in>), and upload their entries in the required format, meeting all the guidelines as detailed on the website.

For further support and additional information contact  
: [ncrb.hackathon@ncrb.gov.in](mailto:ncrb.hackathon@ncrb.gov.in), or [gcc-queries@cyberpeace.net](mailto:gcc-queries@cyberpeace.net)

PFA:- [https://drive.google.com/file/d/1taNt\\_SPSzxbkRkBzIE-3r4Bq1G06JzU/view?usp=sharing](https://drive.google.com/file/d/1taNt_SPSzxbkRkBzIE-3r4Bq1G06JzU/view?usp=sharing)

PFA:- [https://drive.google.com/file/d/1iJQpWhcpD-2B2j-YLDbLU\\_3Y2x5w9j5Q/view?usp=sharing](https://drive.google.com/file/d/1iJQpWhcpD-2B2j-YLDbLU_3Y2x5w9j5Q/view?usp=sharing)



Dr. Daniel Penkar

Director





# अंध विद्यार्थ्यांचा स्नेहमेळावा



## प्रभात वृत्तसेवा

पुणे, दि. २७ - अंध विद्यार्थ्यांचा स्नेहमेळावा वाडिया महाविद्यालयाच्या परिसरात उत्साहात पार पडला. यावेळी सिंहगड इन्स्टिट्यूट ऑफ मॅनेजमेंटचे संचालक डॉ. डॅनिअल पेणकर यांनी सर्व विद्यार्थ्यांना आर्थिक मदत केली. याप्रसंगी जवळपास ५० अंध विद्यार्थी उपस्थित होते.

अंध विद्यार्थी बहुतांश ग्रामीण भागातून आलेले आहेत. त्यांची आर्थिक परिस्थिती फारशी चांगली नाही. वाडिया महाविद्यालयाचे माजी विद्यार्थी असलेले पेणकर व काही माजी विद्यार्थी एकत्रित येत

अंध विद्यार्थ्यांना गेल्या चार वर्षांपासून मदत करीत आहेत.

यासंदर्भात डॉ. पेणकर म्हणाले, काही विद्यार्थी शासकीय वसतिगृह व स्वतंत्रपणे खोली करून राहतात. त्यांना खानावळीची व्यवस्था, वसतिगृह अथवा खोलीचे भाडे, परीक्षा शुल्क, इतकेच नव्हे तर मोबाईल रिचार्ज अशा प्रकारे मदत करीत आहेत. या मुलांच्या ऑनलाइन परीक्षेसाठी मदतनीसची व्यवस्था केली जात आहे. या सर्व अंध विद्यार्थ्यांना सामाजिक बांधिलकी म्हणून मदत करीत आहेत. त्यातून अंध विद्यार्थी शिक्षण पूर्ण करीत असल्याचा समाधान डॉ. पेणकर यांनी व्यक्त केली.

Prabhat 28/3/2022 P 3



Our Director,  
Dr. Daniel Penkar Sir's  
Recent Philanthropic activity.....

27/03/2022

## अंध विद्यार्थ्यांचा स्नेहमेळावा



### प्रभात वृत्तसेवा

पुणे, दि. २७ - अंध विद्यार्थ्यांचा स्नेहमेळावा वाडिया महाविद्यालयाच्या परिस्सात उत्साहात पार पडला. यावेळी सिंगल इन्स्टिट्यूट ऑफ मॅनेजमेंटचे संचालक डॉ. डॅनियल पेणकर यांनी सर्व विद्यार्थ्यांना आर्थिक मदत केली. याप्रसंगी जवळपास ५० अंध विद्यार्थी उपस्थित होते.

अंध विद्यार्थी बहुतांश ग्रामीण भागातून आलेले आहेत. त्यांची आर्थिक परिस्थिती फारशी चांगली नाही. वाडिया महाविद्यालयाचे माजी विद्यार्थी असलेले पेणकर व काही माजी विद्यार्थी एकत्रित येत

अंध विद्यार्थ्यांना गेल्या चार वर्षांपासून मदत करीत आहेत.

यासंदर्भात डॉ. पेणकर म्हणाले, काही विद्यार्थी शासकीय वसतिगृह व स्वतंत्रपणे खोली करून राहतात. त्यांना खानखोलीची व्यवस्था, वसतिगृह अथवा खोलीचे भाडे, परीक्षा शुल्क, इतकेच नव्हे तर मोबाईल रिचार्ज अशा प्रकारे मदत करीत आहेत. या मुलांच्या ऑनलाइन परीक्षेसाठी मदतनीसची व्यवस्था केली जात आहे. या सर्व अंध विद्यार्थ्यांना सामाजिक बांधिलकी म्हणून मदत करीत आहेत. त्यातून अंध विद्यार्थी शिक्षण पूर्ण करीत असल्याचा समाधान डॉ. पेणकर यांनी व्यक्त केली.





Avinash Joshi PhD, MMS

Professor at Sinhgad Institute of Management, Entrepreneurship Developme...

2w • 🌐

...

### Corporate Training from SIOM

Dear Connections,

Under our corporate training program we at Sinhgad Institute of Management (SIOM) offer research, training and consultancy in various areas related to business and industry.

Please refer the attachments for more details about our corporate Training program.

Please contact us if you have any requirement regarding corporate training program in your organization.

Dr. Avinash Joshi

Cell: 9822037037

Email: [avinashj.siom@sinhgad.edu](mailto:avinashj.siom@sinhgad.edu)

Address: Sinhgad Institute of Management,  
44/1, Off Sinhgad Road, Vadgaon (Bk) Pune 411041

#training #corporatetraining #sales #socialmediamarketing  
#businessdevelopment

Sinhgad Technical Educational Society's  
**SINHGAD INSTITUTE OF MANAGEMENT**

(Affiliated to Savitribai Phule Pune University, Approved by

& Accredited by National Board of Accreditation)

S.No. 44/1, Vadgaon (Bk), Off Sinhgad Road, Pune 411041

Telephone: (020) 24344402 E-mail: [director\\_siom@sinhgad.edu](mailto:director_siom@sinhgad.edu) Website: [www.sinhgad.edu](http://www.sinhgad.edu)

of the art infrastructure with well-equipped modern arrangements for seminars, conferences and training programs.

Specialized training programs for businesses, organizations, and individuals.

Corporate Training program on  
Dr Avinash Joshi LinkedIn account  
4 ~~likes~~ liked post by SIOM LinkedIn Page

88



Dear business owner, do you have a franchisee business model?

Excellent Customer Service is one of the most critical area for your business development....

#customerservice #businessdevelopment #franchisee #training

## Franchisee Training in Customer Service

To plan a one day training in 'excellent customer service' for your franchisees...

Please Contact

Dr. Avinash Joshi

Corporate Training Cell

Sinhgad Institute of Management,

44/1, Off Sinhgad Road, Vadgaon (Bk.) Pune 411 041

Mobile: 9822037037

avinashj.siom@sinhgad.edu





Avinash Joshi PhD, MMS  
Professor at Sinhgad Institute of Management, Entrepreneurship Development...

7h • 5

Dear HR Managers,

We offer research, training & consultancy in

#research #training #hr #salesdevelopment #businessdevelopment  
#leadership #leadershiptraining

❖ HR & Leadership  
❖ Sales, Marketing & Business Development  
❖ Artificial Intelligence  
❖ Cyber Security

Please Contact

Dr. Avinash Joshi  
Corporate Training Cell  
Sinhgad Institute of Management,  
44/1, Off Sinhgad Road, Vadgaon (Bk.) Pune 411 041  
Mobile: 9822037037  
avinashj.siom@sinhgad.edu





**Avinash Joshi PhD, MMS**

Professor at Sinhgad Institute of Management En...

3w • 🌐



Recently I was invited as a resource person in a workshop arranged for women entrepreneurs. The workshop was arranged for 50 women entrepreneurs from Pune. The workshop was organized by 'Learning Links Foundation'.

It was a great pleasure to empower women entrepreneurs towards various key business topics like sales, marketing, brand development, use of digital and social media in their business.

The workshop was organized by Links Foundation and Master Card in association with 'Mahila Arthik Vikas Mahamandal' (Govt of Maharashtra Undertaking)

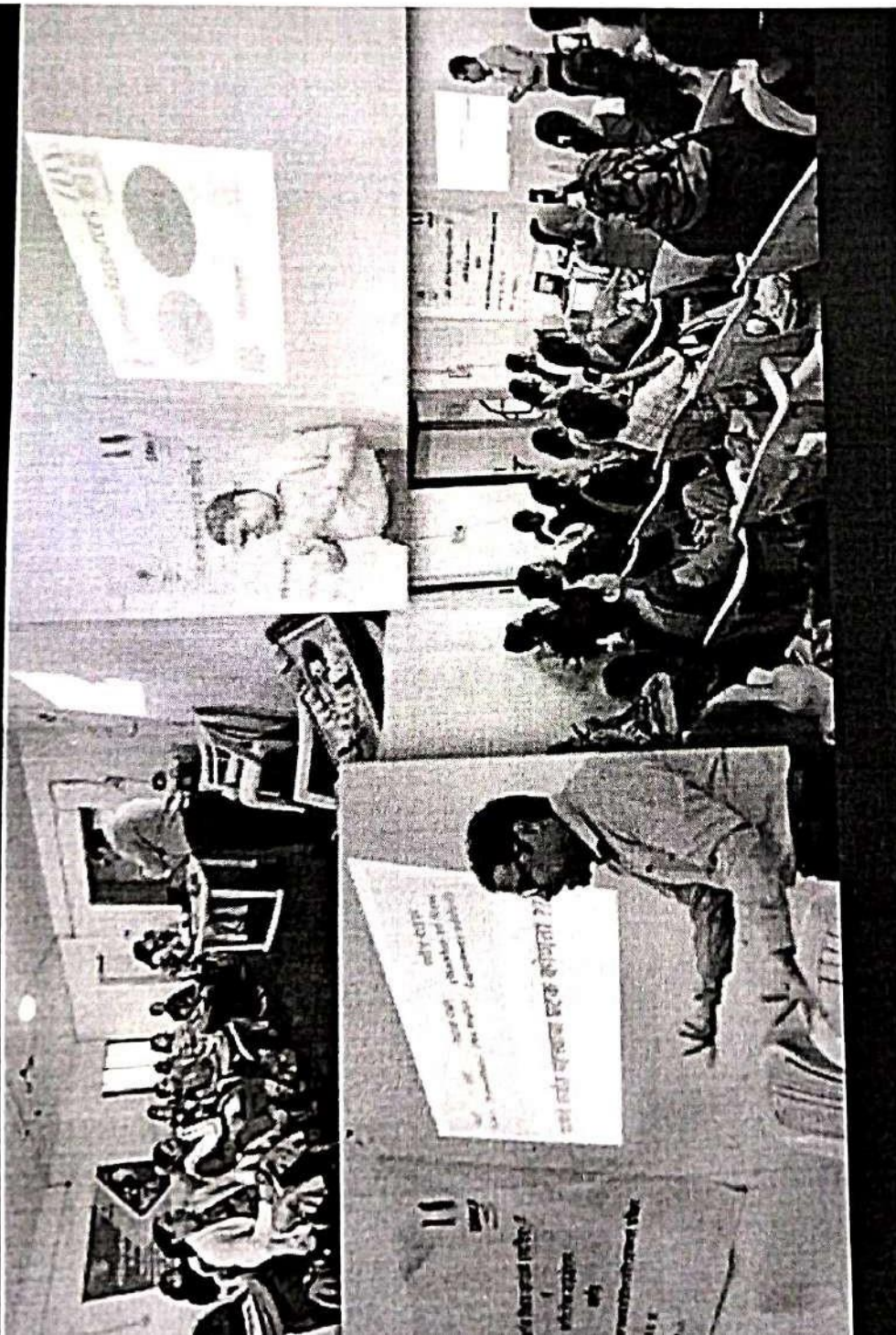
...see more

👤 Pratik Joshi and 21 others

👍 Like    💬 Comment    ➦ Share    ➦ Send

📊 749 impressions

📈 View analytics







Sinhgad Institutes

Sinhgad Technical Educational Society's  
**SINHGAD INSTITUTE OF MANAGEMENT**  
(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)  
S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041  
Telefax : (020) 24356592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

Date: 4/4/2022

# AGROSTAR

Company to study having.....Spellbound growth

*Agrostar is recognized as one of the most innovative food companies amongst top ten in 2022.*

(<https://www.fastcompany.com/90724410/most-innovative-companies-food-2022>)

Eight-year-old Agrostar is a social network, educational platform, and e-commerce store front all rolled into one.

Around 5 million farmers in Gujarat, Rajasthan, Maharashtra, and Uttar Pradesh are associated with Agrostar.



They use its platform to chat with each other, access educational content to improve their farming methods, find cutting-edge data tools to help monitor crops, and shop for new products.

The multilingual platform allows farmers to read and watch educational agronomy content in their own dialect, and post pictures of crop problems to get advice from fellow farmers.

The company's e-commerce platform sells its own-brand products like seeds and insecticides. Agrostar has integrated voice recognition so that farmers with limited literacy can still search for and purchase products.

To complement its online ordering capabilities, the company opened 1,000 stores this year (up from 50 last year), where farmers can purchase products from Agrostar.



**Recently this Agritech startup has raised \$70 million (around Rs 527 crore) in its series D funding round from investors for expansion.**

**Founded in 2013 by Sitanshu Sheth & Shardul Sheth, Agrostar leverages data and technology to solve farmers' problems of access to good quality agri inputs and bridge the knowledge gap owing to traditional farming practices.**

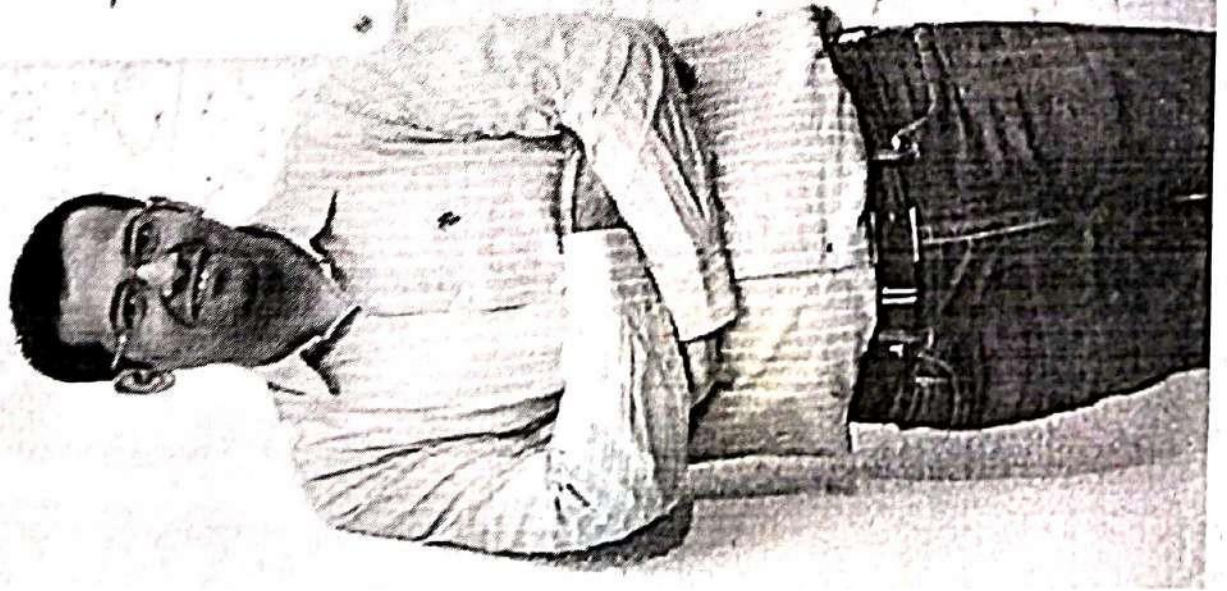
**Dr. Avinash Joshi**

**SIOM (EDC)**

**Sinhgad Institute of Management**



# ★ ★ ★ AggroStar







(57)

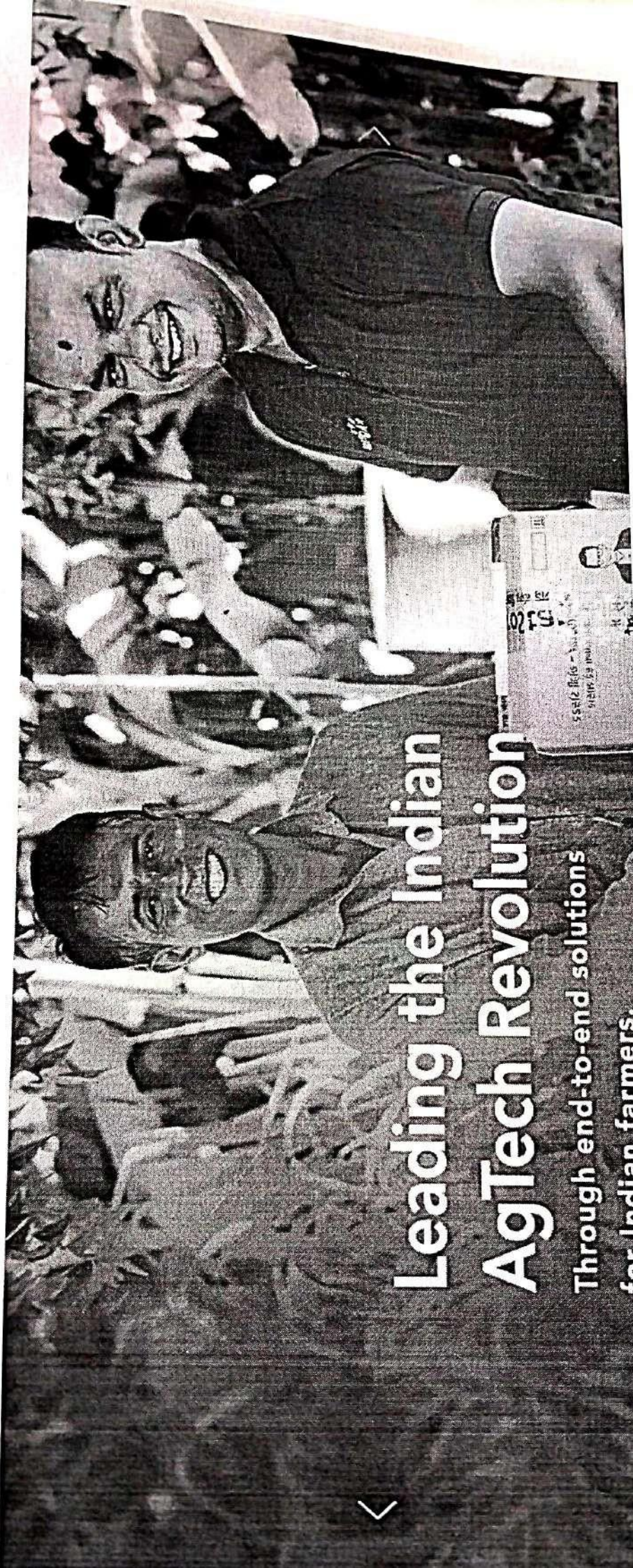


A black and white photograph of a man standing in a field, holding a large bundle of harvested corn. He is wearing a light-colored, long-sleeved shirt. The background shows a vast field of crops under a bright sky. A small white arrow icon is visible in the top right corner of the image.

# Helping Farmers Win

With progressive farm solutions,  
powered by data & technology.



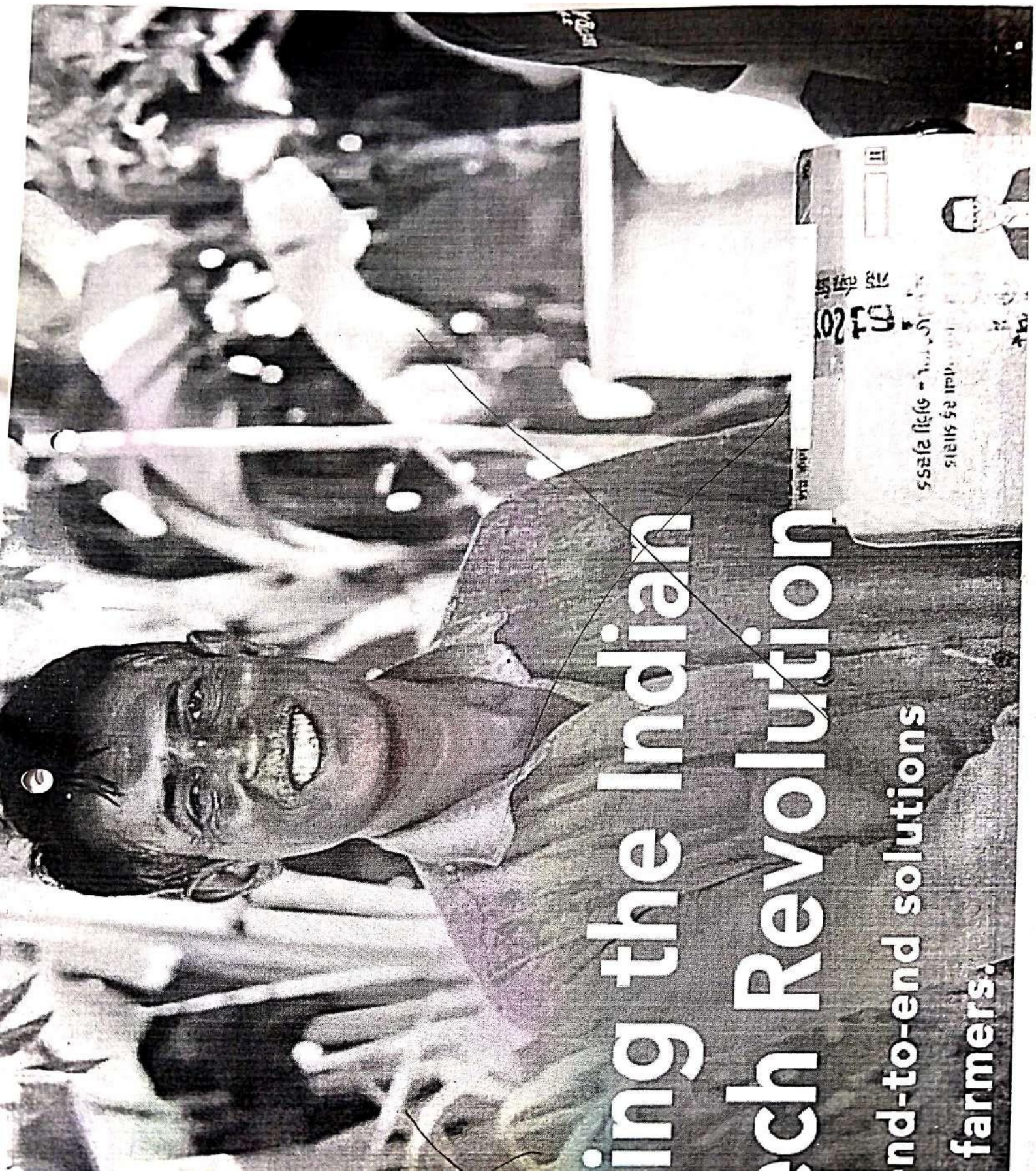


# Leading the Indian AgTech Revolution

Through end-to-end solutions  
for Indian farmers.







# ing the Indian ch Revolution

nd-to-end solutions  
farmers.



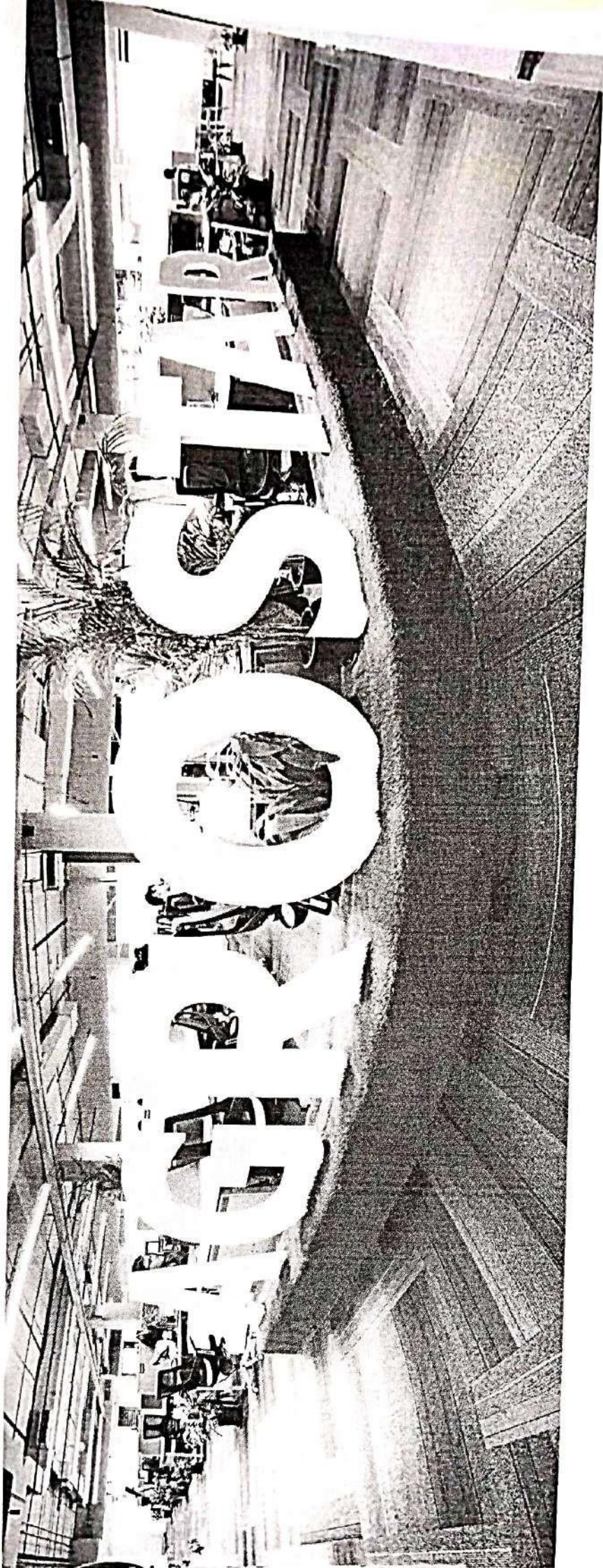


→













Sinhgad Institutes

Sinhgad Technical Educational Society's

**SINHGAD INSTITUTE OF MANAGEMENT**

(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)

S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041

Telefax : (020) 24356592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

Date: 4/4/2022

## अल्प संख्यांक समाजाच्या उन्नतीसाठी व्यवसाय स्वयंरोजगार संबंधी महाराष्ट्र शासन आणि केंद्र शासन यांच्या योजनांची संक्षिप्त माहिती

राज्यातील अल्प संख्यांक उमेदवारांकरिता रोजगाराभिमुख  
प्रशिक्षण योजना:

राज्यातील अल्प संख्यांक समाजातील होतकरू युवक / युवती यांना  
व्यवसायाभिमुख शिक्षणाच्या संधी उपलब्ध करून देणे आणि त्यांना  
रोजगाराभिमुख बनविण्याच्या उद्देशाने ही योजना सुरु केली आहे.

लाभार्थी अल्प संख्यांक समूहातील १५ ते ४५ वयोगटातील असावा.  
या मध्ये विद्यार्थ्यांना कौशल्य विकास प्रशिक्षण देण्यात येते.



(105)

(1)



सदर योजनेची अंमल बजावणी महाराष्ट्र राज्य कौशल्य विकास संस्था या नोडल संस्थेमार्फत करण्यात येते.

या योजनेची कार्यपद्धती, लाभार्थी निवड प्रक्रिया या बाबतची माहिती

<http://www.kaushaly.mahaswayam.in> या वेबसाईट वर उपलब्ध आहे.

**अल्प संख्यांक समूहातील महिलांसाठी स्वयंसहायता बचत गट योजना:**

अल्प संख्यांक समाजातील महिलांचे मागासलेपण व त्यांची कमकुवत आर्थिक स्थिती लक्षात घेऊन त्यांचे आर्थिक सक्षमीकरण करण्यासाठी राज्यातील अल्प संख्यांक बहुल क्षेत्रामध्ये महिलांचे स्वयंसहायता बचत गट निर्माण करण्यात आले आहेत.

त्यानुसार महाराष्ट्रातील १२ शहरांमध्ये बचतगट स्थापना करण्यास मान्यता देण्यात आली आहे.

सदर योजना महिला आर्थिक विकास महामंडळ, मुंबई यांच्यामार्फत राबवण्यात येते .



104

2



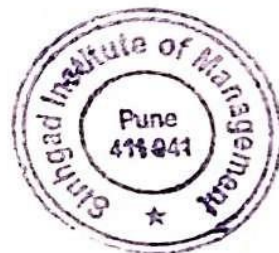
या बचत गटांमध्ये ७० % अल्प संख्यांक समूहातील महिला व ३० % इतर समाजातील महिलांचा समावेश असतो. तसेच ७० % दारिद्र्य रेषेखालील व ३० % दारिद्र्य रेषेवरील महिलांचा समावेश असतो.

बचत गटातील सदस्यांना आवश्यकतेनुसार विविध प्रकारचे क्षमता वृद्धिचे प्रशिक्षण देण्यात येते. यामध्ये स्वयंसहायता बचत गट संकल्पना, गटाचे लेखे ठेवणे, नेतृत्व वृद्धिचे प्रशिक्षण इत्यादींचा समावेश असतो. त्याचप्रमाणे औपचारिक वित्तीय संस्थांच्या माध्यमातून महिलांना लघु पत पुरवठा करणे. उद्योजकीय जाणीव जागृती करणे असे मार्गदर्शन होते.

### मौलाना आझाद अल्प संख्यांक आर्थिक विकास महामंडळ योजना:

- या योजनेचा प्रमुख उद्देश अल्प संख्यांक आर्थिक दृष्ट्या दुर्बल घटकातील सुशिक्षित बेरोजगारांना व्यवसायासाठी कर्ज स्वरूपात सहाय्य देणे. तसेच अल्प संख्यांक समूहातील महिलांच्या आर्थिक उन्नतीसाठी सूक्ष्म पतपुरवठा योजना राबविणे.

राष्ट्रीय अल्प संख्यांक विकास एवं वित्त निगम, नवी दिल्ली यांच्या सहकार्याने या योजना राबविल्या जातात.

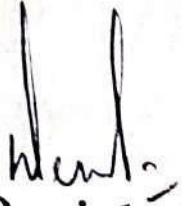


105



सूक्ष्म पतपुरवठा योजना (Micro Finance Scheme) यामध्ये रु. २.००  
लाखापर्यंत प्रति बचत गट कर्ज दिले जाते.

अल्प संख्यांक स्वयंरोजगार जनजागृती कार्यक्रम - सदर योजना प्रामुख्याने  
NMDFC यांच्या सहकार्याने हा कार्यक्रम राबवला जातो. या कार्यक्रमात सर्व  
योजनांची माहिती दिली जाते.



Dr. Daniel Penkar

Director



106





Sinhgad Institutes

Sinhgad Technical Educational Society's  
**SINHGAD INSTITUTE OF MANAGEMENT**

(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)

S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041

Telefax : (020) 24356592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

Date: 13/4/2022

Chemical engineer who built a brand from  
Rs 1 Lakh to Rs 625 Crore...

## The Story of Indigo Paints



Hemant Jalan, founder and MD, Indigo Paints

(Image credit: Forbes India)



107



Hemant Jalan's Indigo Paints had a modest beginning in 2000. A small chemical unit in Patna and an industrial shed in Jodhpur served as the foundation for the company.

In FY20, the business reported revenues of Rs 625 crore, and in FY21, it went public.

Chemical engineer Hemant Jalan's early days as the founder of Indigo Paints were quite different from his life before entrepreneurship.

While working with Vedanta Capital Sterlite and heading its copper smelter unit in Tamil Nadu, Hemant used to take a private jet to business meetings. After starting his own business, he travelled between cities by two-tier AC train.

Started in 2000 with Rs 1 lakh, Hemant's company Indigo Paints had a modest beginning. In his words, the company was established with "practically no capital investment." A small chemical unit in Patna and an industrial shed in Jodhpur served as the foundation for the company in its early years.

"We started by making lower-end cement paints, and gradually expanded our range to cover most segments of water-based paints such as exterior emulsions, interior emulsions, distempers, primers, etc. We began spreading our footprint across the country and rapidly expanded our reach," Hemant says.



↓

108



Employing a customer-driven focus on innovation and an incentive-based approach to sales, Hemant has led Indigo to become one of India's largest paint brands.

In FY20, the Pune-headquartered business reported revenues of Rs 625 crore with a net profit of Rs 48 crore. At present, the company has three manufacturing facilities located in Rajasthan, Kerala, and Tamil Nadu. Indigo recently went public and listed on the NSE and BSE.

In an interview with SMB Story, Hemant narrates how he took his small cement paint business and turned it into a household name.

Edited excerpts from the interview:

SMB Story [SMBS]: How did you go from running a large copper smelter to becoming an entrepreneur?

Hemant Jalan [HJ]: Early in my career, I worked with my Patna-based family business, which was into trading and distributing gas stoves and electrical insulators. I also started a chemical unit in Patna, but it suffered a setback in 1995, and I moved on.

I joined Sterlite in 1996, and I worked my way up to heading the copper smelter unit in Tamil Nadu. But in 1999, I took the tough decision of parting ways with Sterlite in Tuticorin and moving to Pune. I was 42 at the time, and that's not the best age to start an entrepreneurial venture.

A friend was running a management consultancy and was looking for a partner. I took the plunge and worked with him for



h

109



a year. This period gave me time to reflect and think of starting my own paint company in 2000.

SMBS: How did you get the idea to start a paint manufacturing company?

HJ: I was still running a small chemical unit in Patna. The plant made the industrial chemical calcium chloride, which was a minor chemical used in cement paint. We used to send it to cement paint makers. On the whole, the chemical plant generated around Rs 1.5 crore annual turnover.

One day, while at the Patna office, I saw and met several small-scale manufacturers who were running cement paint units. They were all doing well for themselves. I thought to myself that if they can do well in paints, so can we!

However, Bihar or the nearby state of Jharkhand were not good locations to start making paints as the raw materials had to come from Jodhpur. So I put up an advertisement in Jodhpur, looking for an industrial shed for rent. Once I finalized a shed there, I started making lower-end paints.

The business did reasonably okay. We did around Rs 80 lakh in sales in the first year. Then, we began diversifying into water-based paints and entered one state a year for marketing our products.



↓

(11)



SMBS: What is the secret to Indigo Paints' expansion?

HJ: An Indigo Paints salesman in Kerala once asked me what reward he would get if he made Rs 1 crore worth of sales in a year. I asked him what he wanted, and he said he wanted a Hero Honda motorbike. I agreed.

Incredibly, the man achieved the target and received the reward. I increased his target to Rs 1.5 crore and told him I'd give him a Tata Nano if he achieved it.

This interaction led me to realize that there was a great power in incentivizing our sales force. In 2009, when we were a Rs 12 crore business, we held an annual conference for our team and set up an incentivisation programme for them. We let them choose their targets, and agreed to reward them disproportionately higher if they succeeded.

The team started setting high targets for themselves, and this changed the course of the business. We started seeing 50 percent yearly growth, and our manpower attrition dropped to almost zero.

SMBS: How did you finance your expansion?

HJ: As we boosted our production, we took bank loans to finance our working capital and expansion requirements. In 2014, Sequoia came on board with Rs 50 crore investment and made us debt-free.



al

(11)

5



We could take aggressive bets in marketing and shift from cheaper newspaper advertisements to expensive TV ads. We were also able to acquire a mid-size paint company in Kerala. Sequoia invested another Rs 90 crore in us and increased their stake from 21 percent to 39 percent.

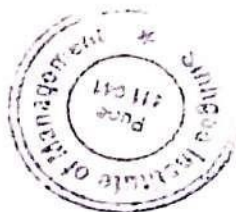
In 2018, we on boarded MS Dhoni as our brand ambassador. He has been an important catalyst to take our story to the country and increase our brand equity. Dhoni and Indigo Paints are seen synonymously as a small-town boy who made it big in the country through patience, grit, and perseverance.

SMBS: Indigo sells paint products directly to customers, and does not use a B2B approach. Why?

HJ: As we are into manufacturing, marketing, distribution, and sales of decorative paints, we have a large number of SKUs. However, there are usually not many B2B stockiest or distributors in the paint business.

Brands have to sell directly to retailers through company-operated depots. The value maximization thus happens by selling to retailers directly. Further, our strength lies in branding and marketing, and so, it makes more sense to target our customers directly.

We have retail touch points across 11,000 active dealers who are serviced through strategically located depots. We also engage actively with painters. We educate and enable painters, polishers, and contractors through monthly workshops.



112

6



SMBS: Who are your competitors? How is the company staying ahead of them?

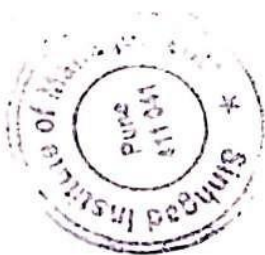
HJ: Across the board, we compete with decorative paint manufacturing companies. While there are well-established national players, there are also strong regional players. We believe that innovation is the only way to stay ahead of the curve.

Unlike most other companies, ours is not a lab-driven innovation. We listen to customer requirements keenly, and then design our products to cater to their functional needs. That's how we were able to develop an arsenal of differentiated products.

Further, most other companies have various sub-brands to target customers across price points. But at Indigo Paints, the products are sold under the same brand across different series, such as the Platinum series (luxury segment), Gold series (mid-segment), Silver and Bronze series (economy segment).

SMBS: What were your thoughts behind taking Indigo Paints public? Why go for an IPO?

HJ: We had three reasons for the IPO. The first was to create an exit route for our VC investors. The second was to fund our capex and expansion. We are raising around Rs 300 crore through the IPO. We want to deploy Rs 150 crore for a new manufacturing unit in Pudukkottai, Tamil Nadu, to enhance our water-based paint manufacturing capacity.



12

7



We also need to finance the accelerated deployment of tinting machines in the dealer network, repay residual debt, finance issue expenses, and the general corporate reserve.

The third reason was related to our ESOP policy. We have a liberal ESOP policy that keeps our employees motivated, and helps us in retaining talent. Listing the company gives the ESOP holders a transparent exit option.

SMBS: How did COVID-19 affect the business, and what was done to address it?

HJ: Like all other companies, our operations were shut down during the lockdown. While we restarted manufacturing operations at all of our manufacturing facilities with the progressive relaxation of the lockdown in May 2020, we had implemented additional safety measures, such as regular temperature checks, sanitization, compulsory use of masks and hand sanitizers, and limited workforce.

The paint industry, in general, has bounced back quickly, and Indigo has recovered sharply due to our strong presence in Tier III and IV cities and rural areas. Our sales have surpassed pre-COVID levels.

SMBS: What are the future plans for the company?

HJ: We are going to continue with our existing strategy, which has yielded good results. We are expanding our portfolio of





differentiated products, adding to our dealer network in small towns and large cities, and continuing to add tinting machines.

We will do sustained advertising to further strengthen the brand, draw level with some larger paint manufacturers in the dealer network, and look to improve our profitability parameters.

(Excerpts from interview with SMB Story)

Head Office: Indigo Paints Limited

Address: Indigo Paints Limited, Street 5, Pallod Farms II, Baner, Pune - 411 045, Maharashtra

Dr. Avinash Joshi

SIOM (EDC)

Sinhgad Institute of Management

✓







**INDIGO**

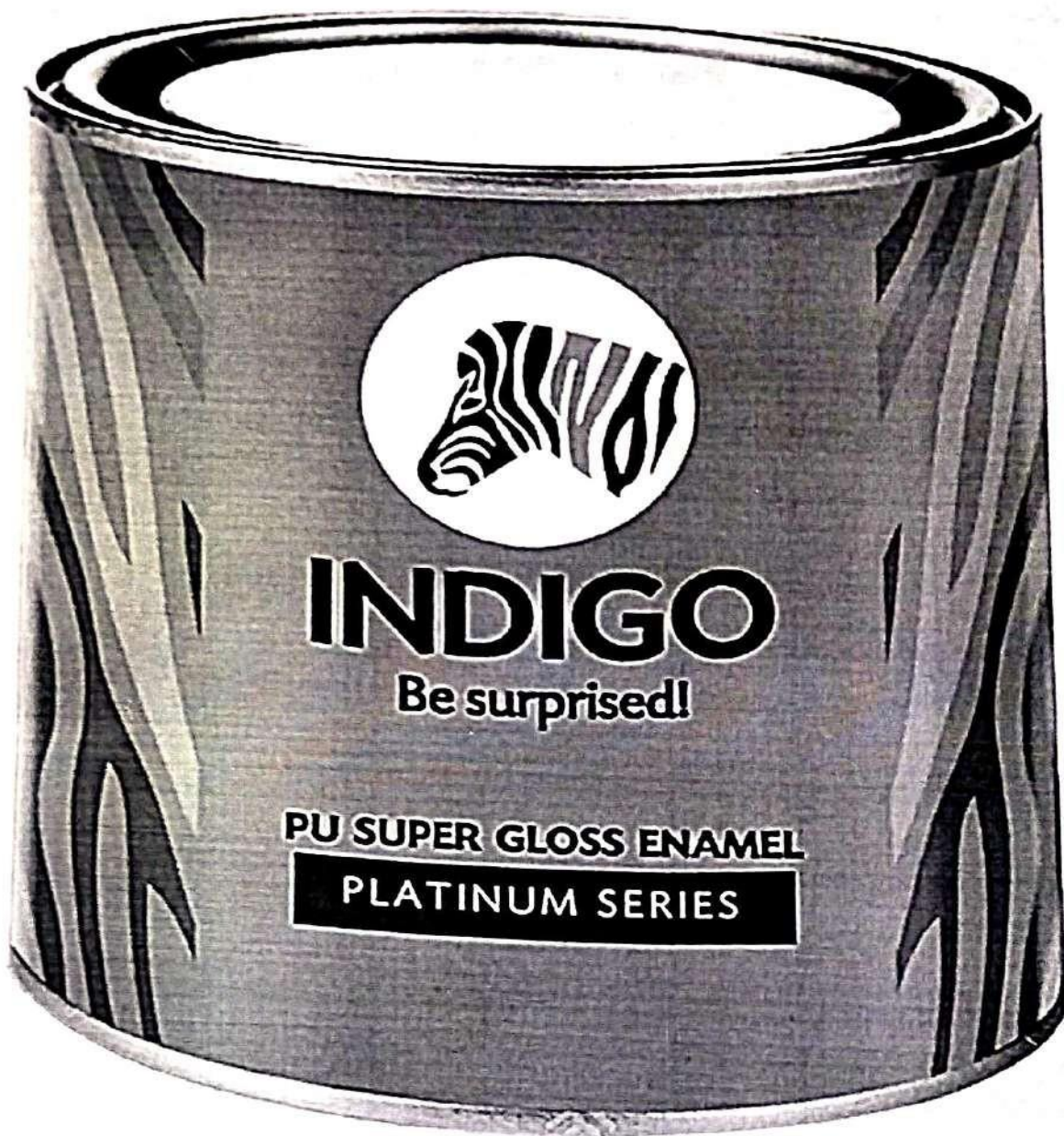
Be surprised!

**MULTI COLOUR EMULSION**

**PLATINUM SERIES**

W





↓







**INDIGO**

Be surprised!

**POLYMER  
PUTTY**

Special formulation fortified with  
RD Polymers and white cement

**GOLD SERIES**

W



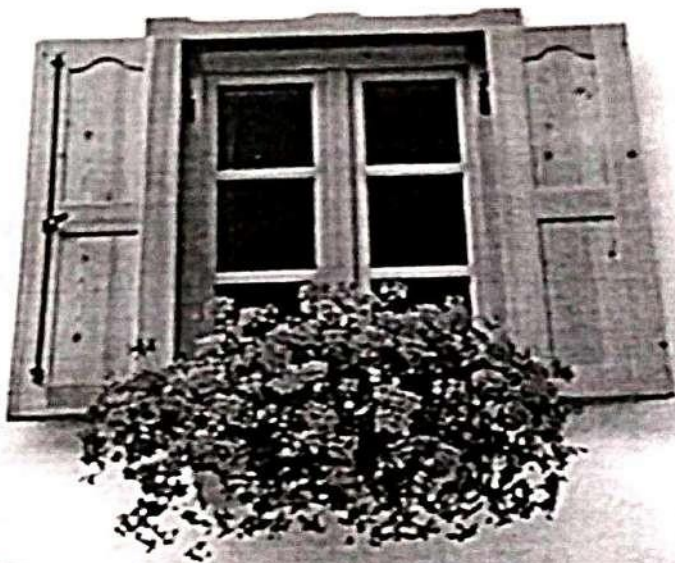
118





# Sleek XT

**EXTERIOR WOOD CARE SYSTEM**  
**TWO PACK CLEAR PU**







Sinhgad Technical Educational Society's  
**SINHGAD INSTITUTE OF MANAGEMENT**  
(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)  
S No 44/1 Vadgaon (Bk ), Off Sinhgad Road, Pune 411 041  
T: (020) 24356592 E-mail: director\_siom@sinhgad.edu Website: www.sinhgad.edu

Date: 4<sup>th</sup> May, 2022

## **Alaska Airlines**

### **The first Airline Used Artificial Intelligence to Achieve Sustainable Business Goals**

**About Alaska Airlines:** Alaska Airlines is a major American airline headquartered in SeaTac, Washington, within the Seattle metropolitan area.

It is the sixth largest airline in North America when measured by fleet size, scheduled passengers carried, and the number of destinations served. Alaska, together with its regional partners Horizon Air and SkyWest Airlines, operates a large domestic route network. It primarily focuses on connecting from the Pacific Northwest, West Coast, and Alaska to over one hundred destinations.

It operates in the United States, Hawaii, Belize, Canada, Costa Rica, and Mexico. The airline operates out of five hubs, with its



(128)



primary hub being at Seattle-Tacoma International Airport. Alaska Airlines is a member of One World Alliance, the third largest airline alliance in the world. The airline has over 16,000 employees and has been ranked by J. D. Power and Associates as having the highest customer satisfaction of the traditional airlines for twelve consecutive years.

**Alaska Airline's used Artificial Intelligence which helped the stakeholders' benefits:** Alaska Airlines, in part to reach its commitment of going net zero by 2040 has become the first carrier to implement 'Flyways', an artificial intelligence software that plots more efficient routes.

Over the course of a year these flyways helped Alaska cut its flight times and save 1.6 million gallons of fuel.

Alaska Airlines has been ambitious to achieve its climate targets and has also successfully achieved the target of saving fuel and burns only 750 million gallons of fuel a year.

Addressing climate change gas become a key focus for the CEO of Alaska Airlines Ben Minicucci.

**Conclusion:** The use of Artificial Intelligence has helped company's efficiency and predictability to a great extent. But more importantly, in future it will offer sustainable air travel.

This tool artificial intelligence embeds efficiency and sustainability into their operation, which will go a long way in helping them to meet Alaska Airline's goal of net zero carbon emissions by 2040.

✓





Moreover, Alaska Airlines saved 480,000 gallons of fuel in six months and reduced 4,600 tons of carbon emissions, this was at a time when travel was down because of the pandemic.

It is anticipated that 'Flyways, the Artificial Intelligence Software' will soon become a system for all airlines.

But this is for sure that Alaska Airlines will always be remembered for being the first airline in the world to do this!

Prof. Rutvi Rawal

SIOM (EDC)

Sinhgad Institute of Management







Sinhgad Institutes

Sinhgad Technical Educational Society's

## SINHGAD INSTITUTE OF MANAGEMENT

(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)

S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041

Telefax : (020) 24356592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

25/04/2022

# Funding for Start-Ups

In last few years the startup ecosystem in India has grown like leaps and bounds. Aspiring young generation of our country, introduction of schemes like 'Startup India', growing interest of academic institutions and investors who are keen to invest in India's startup ideas are the key facilitators for astonishing growth of entrepreneurship in India.

**Importance of funding:** For any new business continuous financial support play a key role in development and sustainable growth of that business. Any new venture require three resources. Manpower, machine and money. Particularly for startups these resources are more important as startups are new in business. Usually they don't have formal experience of entrepreneurship. Hence deploying money for correct business activity is equally important. Today any agency or an individual who offer finance for startup also guides the founders and expect some benefits or financial returns from that venture. Therefore it is very essential to understand the entire system or process of funding for startups.





This article elaborates the various aspects related to funding in startup ecosystem.

### **Different stages of startup funding:**

**1] Pre - Seed Funding** – This is the first stage of funding for any startup. The most common pre-seed funding come from founders themselves. The owner of the venture puts his own money to start the business. This type of self-funding is called as 'Bootstrapping'. Sometimes the founder may borrow from his relatives' or friends and raise the money for his startup.

This stage of Funding is for the initial phases of the business when the start-up has probably not even begun its operations. It is just in the market testing stage when the idea and its feasibility are being tested. The costs would include funds for building the prototype and constructing a plan for the product launch and developing ideas for various marketing and sales activities.

**2] Seed Funding** – It is the first official equity funding stage. After the pre-sowing phase, it is an ideal opportunity to actually plant the seed. The first of the stages of start-up grants is 'Seed Funding'. Almost 29% of new companies run out of capital while starting the bootstrap. Therefore adequate capital flow and funding is very important for business at this stage.

We can think of the seed funding as part of an analogy for planting a tree. This early financial support is ideally the seed which will help to grow the business. Given enough revenue and a successful business strategy, as well as the perseverance and dedication of investors, the company will hopefully eventually grow into a tree.





Seed funding helps a company to finance its first steps, including things like market research and product development.

Also, this is the stage where the product is actually launched, and the product is developed with the aim of releasing it in the market. Here, the owners really try building traction so that there is a constant flow of revenue.

3] **Series A Funding** - This is the first round of Funding that takes place in the venture capital stage. At this point, the start-up should have a product or service created and have a set customer base with a reliable income stream. The funds raised are expected to use to gain revenues.

Once a business has developed a track record with an established user base, consistent revenue figures then that company may opt for Series A funding in order to further optimize its user base and product offerings. The money may be used to scale the product across different markets. In this round, it's important to have a plan for developing a business model that will generate long-term profit.

This is a very important step as many businesses fail to secure series A funding even after having secured Funding in the seed stage. According to a report, only about 46% of companies go ahead with the next round after seed funding.

4] **Series B Funding** - This start-up funding stage is the expansion stage of the business, where it is not just the product or the service being expanded, but also involves the expansion of the customer base, employees and management team of the company.





**5] Series C Funding** - The businesses which reach stage C are usually on the fast growth path. They look for more investments that can help them create new products, reach new markets. They may even think of acquiring new under-performing start-ups. Series C funding is focused on scaling the company, growing as quickly and as successfully as possible. Companies who raise Series C funding usually are established, they have strong customer bases, substantial revenue

After this stage, the companies have three alternatives- either go for round D of Funding, start preparing for an IPO or not raise funds after this at all. For many companies round, C is the last stage of Funding.

**6] Series D Funding:** Startups use this round of funding to fuel further expansion and prepare for either acquisition or an IPO.

It is observed that very few companies go for the option of Initial Public Offer (IPO). When company decides to go for IPO means that company wants the investment of general public. This is the last stage of the startup funding stages and helps the startup in growing and diversifying themselves.

**Key Players in start-up funding process:** There are many entities who give financial aid to start-ups. They could be individuals as well as large institutions or commercial banks. The various key players in start-up funding process are as follows.

**1] Angel Investors** - Angel investors are individual investors or a network of individuals. Usually they have first-hand experience of entrepreneurship and business. These investors have surplus



(123)

4



cash that they are willing to risk in venture at the seed stage. Before investing, they screen the startup, pursue research, and study that how much the founder has invested. Once they are convinced, they give funding in exchange for convertible debt or equity ownership in startup. Also more importantly, Angel investors act as mentors to young entrepreneurs.

**2] Angel Networks & Platforms** – Here individual Angel investors come together and they form their group. Through their Angel networks & platforms they pool their funds to invest in startups. As they operate as a group, these investors can provide larger funds and hedge risks. The platform gets equity ownership of the startup, and they benefit if the startup prospers.

**3] Venture Capital Funds** - Venture Capital Funds are large size institutions whose business is to provide capital to promising startups. As venture capital funds are an institution, they provide large amounts of capital to a company for growth and expansion and monitor its progress to ensure their investment delivers sustainable development

Venture capital funds get equity or equity-linked instruments from startups in return for the funding. They leave the company when it releases an IPO or is acquired.

**4] Corporate Venture Capital** - Corporate Venture Capital are large multinational institutions that invest corporate funds into small, innovative startups either for technology, talent pool, or to acquire a target market.





They empower startups with resources like marketing expertise, strategic direction, or a line of credit. Corporate Venture Capital provide funding in exchange for an equity stake in the startup.

**5] Venture Debt Funds** – Sometimes non-banking financial corporations (NBFCs) offer a hybrid scheme called venture debt funds that provide debt financing to VC-backed startups. Venture debt funds lend money in return for non-convertible debentures (NCDs) and equity warrants.

**6] Government Grants & Funds** – The government is also keenly involved in funding start-ups. In the year 2016, the government of India launched the 'Startup India' program. The program offers grants, like an 80% rebate on patent costs and income tax exemption for the first three years, to startups registered under the scheme.

The government disburses the funds as loans through the Small Industries Development Bank of India (SIDBI) Fund of Funds Scheme. The scheme invests in venture capital and alternative investment funds (AIF) that invest in start-ups. Last year, the government also launched the Start-up India Seed Fund scheme which provides funding support to early stage start-ups.

For the current year, the government has allocated INR 1,000 Cr for the Fund of Funds for Start-ups and INR 283.5 Cr for the Start-up India Seed Fund Scheme (SISFS).

**7] Accelerators & Incubators** – Nowadays Universities have started taking lots of initiatives for empowering startups. They develop a system and infrastructure which act as accelerator and





incubator. They provide start-ups funding and a platform to connect with investors, mentors, and other startups.

These programme are either run by individual entities or are part of large corporations or big tech companies.

**8] Family Offices** - Another emerging funding for Indian startups is family offices. India has a history of family businesses that pass on their wealth to the next generation. Few examples are Chairman of Wipro, Azim Premji through PremjInvest, Burman Family of Dabur through Burman Family Holdings, Infosys founder, Narayana Murthy through Catamaran Ventures. Family offices are more patient than angel investors and give startups more time, money, and resources to grow their businesses.

**Conclusion:** Gone are the days when a good business used to close because of funding scarcity. Today if the business idea is unique and a start-up has potential to grow several options are available to the founder.

The Indian startup ecosystem has come a long way, with many technology startups going public and nearly 42 companies becoming unicorns in 2021. According to Inc42's Indian Tech Startup Funding Report 2021, Indian startups raised \$42 Bn (around Rs. 2, 94,000 Crore) in funding across 1,583 deals in 2021, and 2,487 unique investors participated in startup funding. Overall, between 2014 and 31st January 2022, Indian startups have raised close to \$116 Bn (around Rs.8, 12,000 Crore) in funding.



✓



## References:

<https://economictimes.indiatimes.com/tech/funding/indian-startups-raised-42-billion-in-2021-report/articleshow/88875670.cms>

<https://inc42.com/resources/12-options-for-startup-funding-in-india/>

<https://www.investopedia.com/articles/personal-finance/102015/series-b-c-funding-what-it-all-means-and-how-it-works.asp>

<https://blog.finology.in/startups-india/different-startup-funding-stages>

Dr. Avinash Joshi

SIOM (EDC)

Sinhgad Institute of Management







Sinhgad Institutes

Sinhgad Technical Educational Society's

**SINHGAD INSTITUTE OF MANAGEMENT**

(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)

S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041  
Telefax : (020) 24356592 E-mail : director\_slom@sinhgad.edu Website : www.sinhgad.edu

Date: June 06, 2022

# Chhatrapati Shivaji Maharaj The Management Guru



*Dr. Sayan R. Pawar*  
06/06/2022



(118)



The word Shivaji is divided into three parts:

Shi: *Shika* (Learn)

Va: *Vaga* (Behave as you learn)

Ji: *Jinka* (Implement knowledge to Win)

Name: Chhatrapati Shivaji Shahaji Bhosale

Parents: Shahaji Maloji Bhosale, Jijabai Bhosale

Birth: February 19, 1630 (Shivneri Fort, Junnar, Pune)

Death: April 03, 1680 (Raigad Fort, Raigad)

### Establishment of *Swaraj*

Shivaji Maharaj received his education (Management, Literature, and War Techniques) in Banglore in extreme conditions from the age of 7 to 12 and he returned back to Pune at the age of 12 with a vision of his father Shahaji Maharaj to establish People's Government. Jijabai constantly guided Shivaji Maharaj in the mission of establishing *Swaraj*. At the age of 12, he had his vision and mission statement which was written in the *Rajmudra* (Royal Seal). From there he understood the problems of people in Pune and 12 *Mavals* and at the age of 15 he started working on the vision and he took the oath of establishing "*Swaraj* - A People's Government" at Raireswar in Bhor near Pune.

### Influence of Jijabai

Shivaji Maharaj's mother Jijabai made an indelible impression on him with her teachings, she would shower all her affection on him and tell him stories of Rama and Krishna, of Bhim and Abhimanyu, and also love for the homeland and its people. Maharaj learned much from his fathers failed attempts at political independence, his exceptional military capabilities and achievements. Jijabai instilled in Shivaji Maharaj a

(15)

(2)



natural love for self-determination and an aversion to external political domination.

### **Rajmudra (Royal Seal)**

When Shivaji Maharaj started to look after Pune's Governance Shahaji Maharaj created and gave him an independent *Rajmudra* (Royal Seal). The objective of Shivaji Maharaj of establishing *Swaraj* is clearly expressed in his royal seal. Rajmudra was in Sanskrit language

प्रतिपच्चंद्रलेखेव वर्धिष्णुर्वि श्ववंदिता ॥  
शाहसूनोःशि वस्यैषा मुद्रा भद्राय राजते ॥

Which stated that 'this seal will grow in splendor like the new moon. This seal of Shivaji, the son of Shahaji, receiving homage from the whole world denotes the welfare of the people.'



## **Shivaji Maharaj & his Management**

### **Fair Administration**

Shivaji Maharaj established a fair administration of tax and employed civilians to collect the taxes. He also established the system of affordable



loans for farmers in need. We learn takes a cue from his administrative skills, not only for the way he handled his citizens but especially for the way he efficiently managed his administration smoothly.

### **Despised Discrimination**

Shivaji Maharaj promoted common people based on their qualifications. Naturally majority of his officers were Hindus, but a number of Muslims also held key positions i.e. Chief of Artillery, Chief of Navy as well as diplomats. When Shivaji Maharaj Visited Agra to Attend Aurangzeb's 50<sup>th</sup> birthday celebration, his most trusted bodyguard was Madari Mehtar - a Muslim teenager.

### **Ahead of Time Thinking**

Shivaji Maharaj was the king who always thought ahead of the time. While making any plan or decision he thinks about the impact of that decision in future and probably most of time he was having the solution for upcoming problems so he is known as the idol person for his ahead time thinking. There was a strategic planning done in moving headquarters of Maratha kingdom to Rajgad, as this fort was built with a backup plan, known as ballekilla later it was moved to Raigad at the time of Coronation. Raigad was on the highest top where only water used go down and air used to climb fort. A great visionary.

### **Trade & Business**

Shivaji Maharaj knew that a kingdom does not prosper without an increase in trade and he promoted commerce by providing businessmen with choice locations at discount prices as well as tax concessions. His motto was Merchants are the ornaments of the kingdom and the glory of the king which was seen in *Ajnyapatra*. It was the policy of Maharaj to protect industries. An excellent example of this is the salt industry, he protected the salt industry in konkan, at that time trader's imported salt from the Portuguese territory and sold in *Swaraj*. That affected the local trade in Konkan areas. So, Maharaj charged heavy duty on the salt

(11<sup>th</sup>)

4



imported into *Swaraj* from the Portuguese territory. The intention was that the salt imported from the Portuguese territory would then cost more and as a result, its import would decrease and the sale of the local salt would increase.

### Origin of Cabinet

Shivaji Maharaj was an efficient ruler and administrator and ruled with a just and firm hand. His government was divided into eight department's concepts that we know of now like the Cabinet known as *Ashthapradhan Mandal*. Maharaj selected the Council on the basis of their merit and achievements. He did not give them *jagirs*, *vatans* or gifts or fiefs. They were paid handsome salaries instead.

### Organizational Skill

Maharaj inspired the people around him to work for the *Swaraj*. His army include the people aged from 15 years to 80 years. He rewarded people before winning the war which built a sought of confidence and loyalty in his soldiers. His organizational skill was unparalleled. With this skill, he drew around himself brave people who were also extremely loyal. These close associates of Maharaj performed their duty, even by risking their own lives. Associates always said if lakh people died there is no issue but peoples care taker must live.

### War Tactics

#### The Navy

Shivaji Maharaj realized that the one who has navy, controls the sea Maharaj had a great foresight. He was the first Indian king to cultivate navy in addition to acquiring land. He had 300 shipyards, 400 hundreds of frigates which included *gurab*, *galbat* and *pal* and many sea forts. He controlled over 300 miles of coastline. He is known as 'Father of The Indian Navy'.



## Guerrilla Warfare

He pioneered *Ganimi Kava* or Guerrilla Tactics, which leveraged strategic factors like demographics speed, surprise and focused attack to defeat his enemies his aim was to decrease the number of deaths of our army as well as of the enemy. In comparison to the great Mughal Empire, Shivaji Maharaj had a smaller army and thereby was obliged to wage guerrilla warfare to help overcome this great imbalance.

## Conclusion

Shivaji Maharaj was a visionary king of all time. Basically management stands on four principles of Planning, Organizing, Decision Making and Controlling. All these principles are seen in Maharaj's management. Even though Shivaji Maharaj lived over 300 years ago his policies were quite modern. Many of his principles would be very relevant when seen in this light. Whether one wishes to become a chief engineer, a well-known doctor, a lawyer or a successful businessmen. He/she must have the art of attracting and retaining loyal followers. He/she must also have a clear vision of the future that be stated briefly preferably in a single sentence. Both of these qualities are crucial to becoming a leader. Shivaji Maharaj provides a perfect model to follow in order to become a leader. He was also a successful manager and once again, this quality is very relevant for success in today's competitive world whether or not you work in the private or public sector, whether or not your official job title contains the adjective. Maharaj did not work only with the limited ambition of conquering enemy territories and establishing dominance like others. His main objective was to make his people independent. He was aware that if his peoples were to really get the joy of freedom, it was necessary to have a disciplined administration, take comprehensive care of people's welfare and protect the conquered territories. Maharaj was not merely a ruler, he was a watchful administrator who cared for his people's welfare. This is clearly seen in his administration of the state. He had a flawless execution and planning in the war-front and in uncertain situations which was demonstrated by his act of leaving Agra. He was able to leave Agra



successfully, with all his men, as he had performed SWOT analysis and studied his competitor, Aurangzeb. He believed in three aspects, time, people and discipline, thereby maintaining relations, alliances and leading on a forefront when required. Retention and training was effective due to his values, stainless character, courage, optimism, and awarding rewards and punishment within no time. Effective use of resources was clearly demonstrated when Shivaji Maharaj and Afzalkhan had a meeting in hazy climate. His tactful acts were manifested when he killed Afzalkhan, who was planning to kill Shivaji Maharaj. Logistics planning and supply chain management were structured with efficiency, which is showcased when he had to supply raw materials from mainland to island, while building Sindhudurg fort in the middle of the sea.

Summing up all the points, Shivaji Maharaj was an efficient and effective leader, who's each move was planned strategically and led him towards expanding the Maratha kingdom.

**Compiled By:**

Manas Vijay Mali (MBA-1 Finance, Div-F, Roll no. 32)

Chetan Borekar (MBA-1 Marketing, Div-B Roll no. 15)





Sinhgad Institutes

Sinhgad Technical Education Society's

**SINHGAD INSTITUTE OF MANAGEMENT**

((Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Assessment and Accreditation Council NAAC))  
S.No. 44/1, Vadgaon (Bk.), Off. Sinhgad Road, Pune 411 041  
Telefax : (020) 24355592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

# Tanla-“The Great Exhibit of Turn Around Strategy.”



# tanla



(167)



The company is very much strong in fundamentals. The financial statements of the company speaks for the company the same. According to the balance sheet in march 2022 company has only ₹54 Cr. as a loan and borrowing, it is very much low amount for such kind of the company. The company also hold reserves of ₹1340 Cr., that also shows the stability of company for near future.

With respect to profit and loss of the company, we can see that operating profits of the company also grows constantly to ₹700 Cr. in march 2022, which also shows the growing condition of the company. The company's EPS is ₹39.73. Currently company is providing 59% ROCE. The promoters of the company holds 43.74% stake in the company which also helps to gain confidence of the investors in the company.



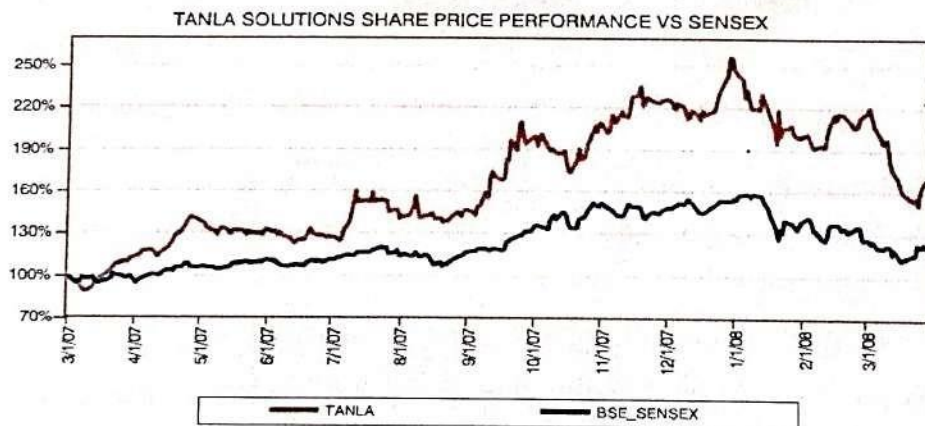


### Company position:

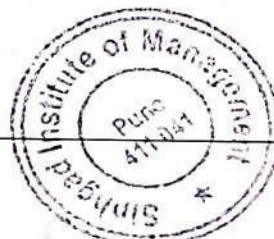
In 1999 company has started, as TECH based company. Company is providing communication between enterprises and their customers through multiple channels including SMS, Voice, email, RCS, OTTs such as WhatsApp, FB messenger, and push notifications.

The company has been recognized as the “Best Established Indian Company” in the IT sector and the award instituted by HYSEA (Hyderabad Software Exporters Association) for the year 2006-07. With these services company was also providing m-advertisement, m-business and m-entertainment services on 3G platform and also, they were providing billing services.

For their achievement in 2006-07, they have awarded best established Indian company in IT sector by HYSCA Conference in Feb 2007.



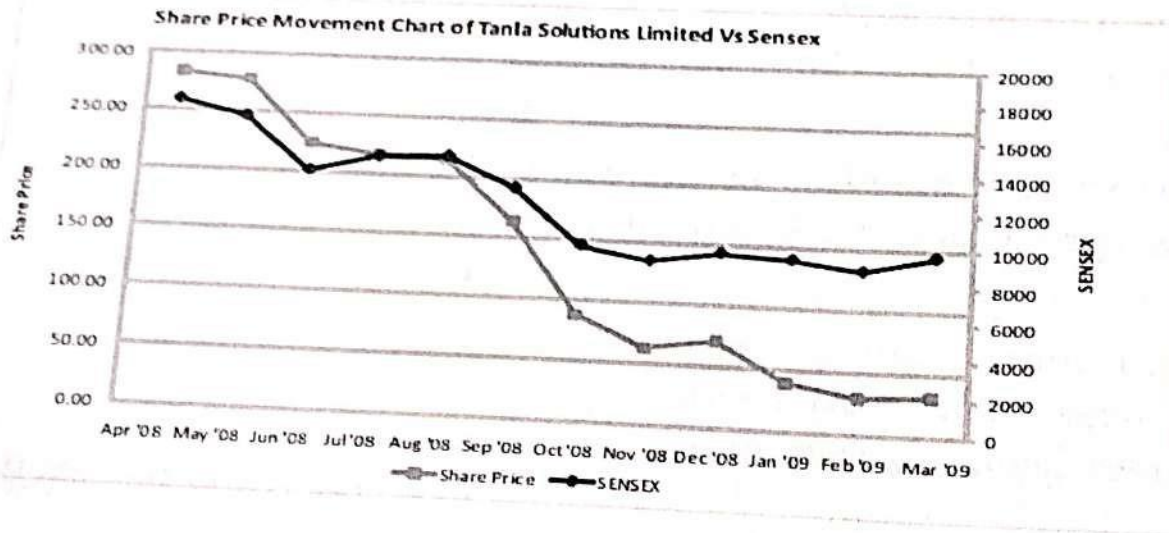
As per the chart we can see that Tanla performance was outstanding as compared to BSE Sensex.



(105)

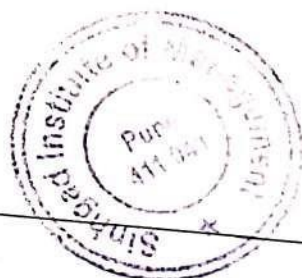


## Effect



From the chart, it exhibits that before 2008 the Tanla platform was performing higher than BSE Sensex but after 2008, due to effect of great recession the BSE senex was performing in better manner but Tanla shares was falling down.

After recession in 2008, rest all industrial market were rising highly but at the same time Tanla platform was unable maintain itself in mainstream. It was continuously decreasing and then became stable. At that time Nokia was one of biggest client, but as per Nokia was equally falling it had impacted on Tanla platforms growth.



(166)



## Companies Revival Strategies:

In 2010, Tanla platforms launched AMR (Automatic Metre Reading) Service. They have patent of these service & Smart Meter Reading using Tanla Wireless Mesh Technology promises enhance customer service and greater energy efficiencies.

In 2019, Blockchain Technology Based software was firstly introduced by Tanla platforms in mobile world Congress (MWC) in month of February.

Tanla has diversified their client concentration from one specific sector to different sectors like Government sector, Banking sector, financial services, health care services, retail services and utility services





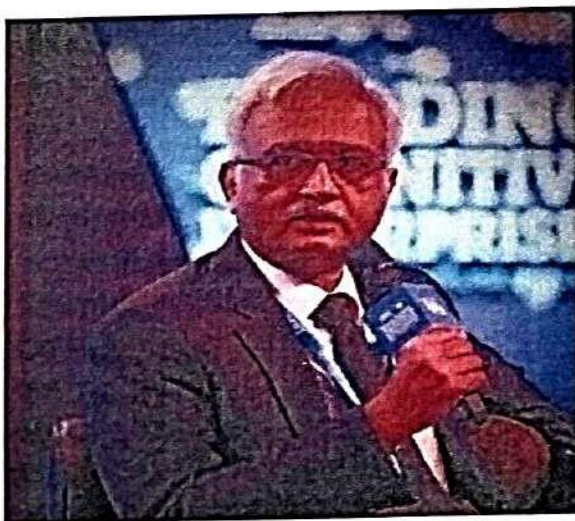
## Important Contributors:

### Uday Kumar Reddy

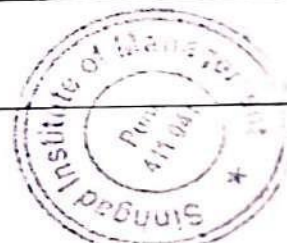


A first-generation entrepreneur in the space of telecommunication, managing director and Chief architect of the company, driving the meteoric rise from a products-based solution provider to one of the largest publicly traded Business Cloud Communications Company. Tanla is now recognized as the largest and fastest-growing business cloud communications provider and was most recently ranked as one of the top "1000 High-Growth Companies in Asia Pacific" by Financial Times (FT).

### SUNIL BAJPAI - TANLA'S CHIEF TRUST OFFICER



Tanla is delighted to have Sunil Bajpai join us as the Chief Trust Officer. Sunil Bajpai joins the company after working with the Government of India for over 30 years, including his stint at TRAI as Principal Advisor. At Tanla, he will be responsible for driving exceptional trust standards for the CPaaS ecosystem.



C100



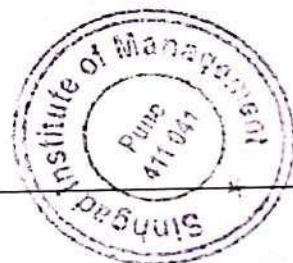
## PROS

- Company is almost debt free.
- Company is expected to give good quarter.
- Company has delivered good profit growth of 67.48% CAGR over last 5 years.
- Company has a good return on equity (ROE) track record: 3 Years ROE 27.71%.
- Company's median sales growth is 34.24% of last 10 years.

## CONS

- Stock is trading at 10.82 times its book value.

Compounded Sales Growth		Compounded Profit Growth		Stock Price CAGR		Return on Equity	
10 Years:	34%	10 Years:	18%	10 Years:	69%	10 Years:	9%
5 Years:	41%	5 Years:	67%	5 Years:	98%	5 Years:	19%
3 Years:	47%	3 Years:	182%	3 Years:	164%	3 Years:	28%
TTM:	37%	TTM:	52%	1 Year:	40%	Last Year:	48%





# Fundamental Analysis of the company:

## Profit & Loss

Consolidated Figures in Rs. Crores / View Shareholding

	Mar 2011	Mar 2012	Mar 2013	Mar 2014	Mar 2015	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020	Mar 2021	Mar 2022
Sales +	297	178	117	105	242	432	579	792	1,004	1,943	2,341	3,206
Expenses -	250	200	106	69	166	362	523	726	907	1,758	1,907	2,506
Operating Profit	47	-22	11	36	77	70	56	66	97	184	435	700
Op% %	16%	-12%	10%	34%	32%	16%	10%	8%	10%	9%	19%	22%
Other Income +	-2	1	11	22	5	-2	2	5	11	-36	22	16
Interest	0	1	1	0	0	1	0	0	0	7	2	1
Depreciation	166	139	169	84	76	53	20	57	73	378	40	41
Profit before tax	-122	-161	-148	-26	5	14	39	13	33	-237	415	674
Tax %	6%	2%	0%	25%	53%	47%	-5%	-51%	11%	11%	14%	20%
Net Profit	-114	-157	-147	-20	3	7	41	19	30	-211	356	539
EPS in Rs	-11.28	-15.51	-14.53	-1.95	0.26	0.71	3.81	1.70	2.58	-14.47	26.18	39.73
Dividend Payout %	-1%	0%	0%	0%	0%	28%	7%	18%	14%	0%	8%	5%



3

10/1

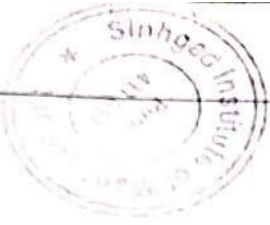


# Balance Sheet

Consolidated Figures in Rs. Crores / View Standalone

CORPORATE ACTIONS

	Mar 2011	Mar 2012	Mar 2013	Mar 2014	Mar 2015	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020	Mar 2021	Mar 2022
Share Capital *	10	10	10	10	10	10	11	11	12	15	14	14
Reserves	781	681	605	592	611	636	641	676	708	681	880	1,340
Borrowings +	0	0	0	0	0	0	0	0	60	5	4	54
Other Liabilities +	71	12	11	21	61	107	139	246	328	488	715	937
<b>Total Liabilities</b>	<b>862</b>	<b>703</b>	<b>627</b>	<b>622</b>	<b>683</b>	<b>753</b>	<b>791</b>	<b>934</b>	<b>1,107</b>	<b>1,189</b>	<b>1,613</b>	<b>2,395</b>
Fixed Assets +	323	398	238	157	95	51	466	452	350	257	257	345
CWIP	36	55	211	361	365	499	24	0	6	13	6	13
Investments	0	0	28	5	0	4	0	0	75	0	0	0
Other Assets *	503	250	150	99	223	199	300	482	676	918	1,349	2,036
<b>Total Assets</b>	<b>862</b>	<b>703</b>	<b>627</b>	<b>622</b>	<b>683</b>	<b>753</b>	<b>791</b>	<b>934</b>	<b>1,107</b>	<b>1,189</b>	<b>1,613</b>	<b>2,395</b>





## Company Introduction

Tanla platforms ltd. is Hyderabad based company founded in 1999. The companies head quarter is based in Hyderabad and they have offices at various locations including Singapore, London, Colombo, Dubai, etc. It is technology-based company providing cloud communication between enterprises and their customers through multiple channels. Tanla is a leader in the CPaaS or communication platform as a service segment. It was the first company to develop and deploy A2P(application to person) messaging in India.

## Earlier problems faced by Tanla.

In the 2007 Tanla was performing good. They were providing services in mobile entertainment, m-payment, etc. which were dependent on 3G platform and at that time the great recession has started and it affected on global economy. Tanla was providing different services and it got affected badly by great recession. Client concentration of Tanla was very poor. They were concentrating on specific sector.

Tanla Solutions Ltd. has informed on March 17th 2008, that Board of directors of the company has approved the split in the face value of the equity shares from Rs.2 to Rs.1 each.



127



On behalf of blockchain technology Tanla platforms has introduced TRUBLOQ software. TRUBLOQ is one of the most important reasons of their rising. TRUBLOQ is blockchain based DLT platforms, built in accordance with government regulations to limit unsolicited commercial communication. The platform is designed for trust, to build a more transparent and safer ecosystem for communication. With the best in class regulated framework, TRUBLOQ eliminate phishing and other fraudulent activities through comprehensive mechanism and content verification.

Actually, TRUBLOQ is protection providing software, for security and inscription.

IIFL securities believes TRUBLOQ could be a further Game Changer for the company, as it could drive revenues of Rs. 500 Crore by 2022-23. It is the only blockchain platform deployed by Vodafone Idea and MTNL and one the two used by Bharti Airtel.

Wisely platform has created with Microsoft Azur Cloud. Through this platform businesses can discover their vendors and they can communicate with them through blockchain technology and security.

**Government of India also used this platform for Covid Vaccination services.**





# Quarterly Results

Consolidated Figures in Rs. Crores / View Standalone

	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Jun 2021	Sep 2021	Dec 2021	Mar 2022
Sales +	395	487	539	522	456	583	654	649	626	842	885	833
Expenses +	363	457	475	463	381	486	527	515	492	663	662	669
Operating Profit	31	30	64	59	75	98	127	134	135	179	203	184
OPM %	8%	6%	12%	11%	16%	17%	19%	21%	21%	21%	23%	22%
Other Income +	5	2	2	-45	13	5	2	2	4	3	4	5
Interest	2	1	2	2	1	0	0	0	0	1	0	0
Depreciation	154	69	71	84	11	10	9	9	9	-10	11	10
Profit before tax	-119	-39	-7	-72	76	92	120	126	130	171	196	178
Tax %	37%	-21%	110%	-23%	-3%	12%	22%	19%	19%	20%	19%	21%
Net Profit	-76	-47	1	-69	79	81	94	103	104	136	158	141
					5.16	5.99	6.87	7.54	7.68	10.06	11.64	10.36





## Conclusion:

Tanla was initially a telecommunication service provider company initiated by Mr. Uday Reddy. With time Tanla has adopted lots of changes and risk in the structure of organisation. In 2008, at the time of Recession also they stood well. After that they had some changes in product and services. Meanwhile they were stable but after that due to their managerial decision making and aggressive experiments made them successful. Technology has played great role in Tanla's success. They launched blockchain based technology, created their products such as TRUBLOQ and WISELY. They had acquisition with supporting companies such as Karix, Gamooga Pvt ltd. After 2019, In lockdown they made a way out of it and became successful.

### Article Written By

- |                       |             |          |
|-----------------------|-------------|----------|
| 1. Alok Bari          | MBA Finance | Div. E05 |
| 2. Akash Kalse        | MBA Finance | Div. E03 |
| 3. Aashutosh Mahadik  | MBA Finance | Div. E01 |
| 4. Ruchita Tantarpare | MBA Finance | Div. E48 |
| 5. Rutika Raghuwanshi | MBA Finance | Div. E54 |



(175)



Date:- 10-6-2022

Name :- Chaitanya Tanaji Jadhav.

Div :- C. Sem-II

Roll no :- 14

Sp. :- marketing. management.

Sub :- Application To ED Sale SIOM.

Sir,

I have business of ayurvedic soap making, presentaly I manufacture two type of ayurvedic soap. like Neem soap & Alo-vera soap.

I want to increase the sale & business of this soap manufacture.

There for I request to for your guidance & support for sale marketing business development.

Thank You,  
Sincerely,

Chh...

(176)



## Chaitanya Ayur shine Soap

Sr. no.	Name	Month	Neem	Alo-vera	Total
1	Ganesh Sawant	Jan <i>20</i>	6	5	11
2	Suraj Mulik	Jan	4	4	8
3	Suyash	Jan	5	5	10
4	Shital Mami	Feb	10	10	20
5	Phaltan Medical	Feb	10	10	20
6	Ganesh Sawant	Mar	10	10	20
7	Dattaraj	Mar	2	2	4
8	Devkate Kaka	Mar	10	10	20
9	Mama	Apr	5	10	15
10	Mahesh	Apr	5	5	10
11	Suraj	Apr	6	6	12
12	Phaltan Medical	May	15	15	30
13	Joshi Shop	May	10	10	20
14	Vikram	jun	2	2	4

**Manufacturing Price per Soap == 20**

**Selling price per Soap == 30**





Sinhgad Institutes

Sinhgad Technical Educational Society's

**SINHGAD INSTITUTE OF MANAGEMENT**

(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)

S.No. 44/1, Vadgaon (Bk.), Off Sinhgad Road, Pune 411 041

Telefax : (020) 24356592 E-mail : director\_siom@sinhgad.edu Website : www.sinhgad.edu

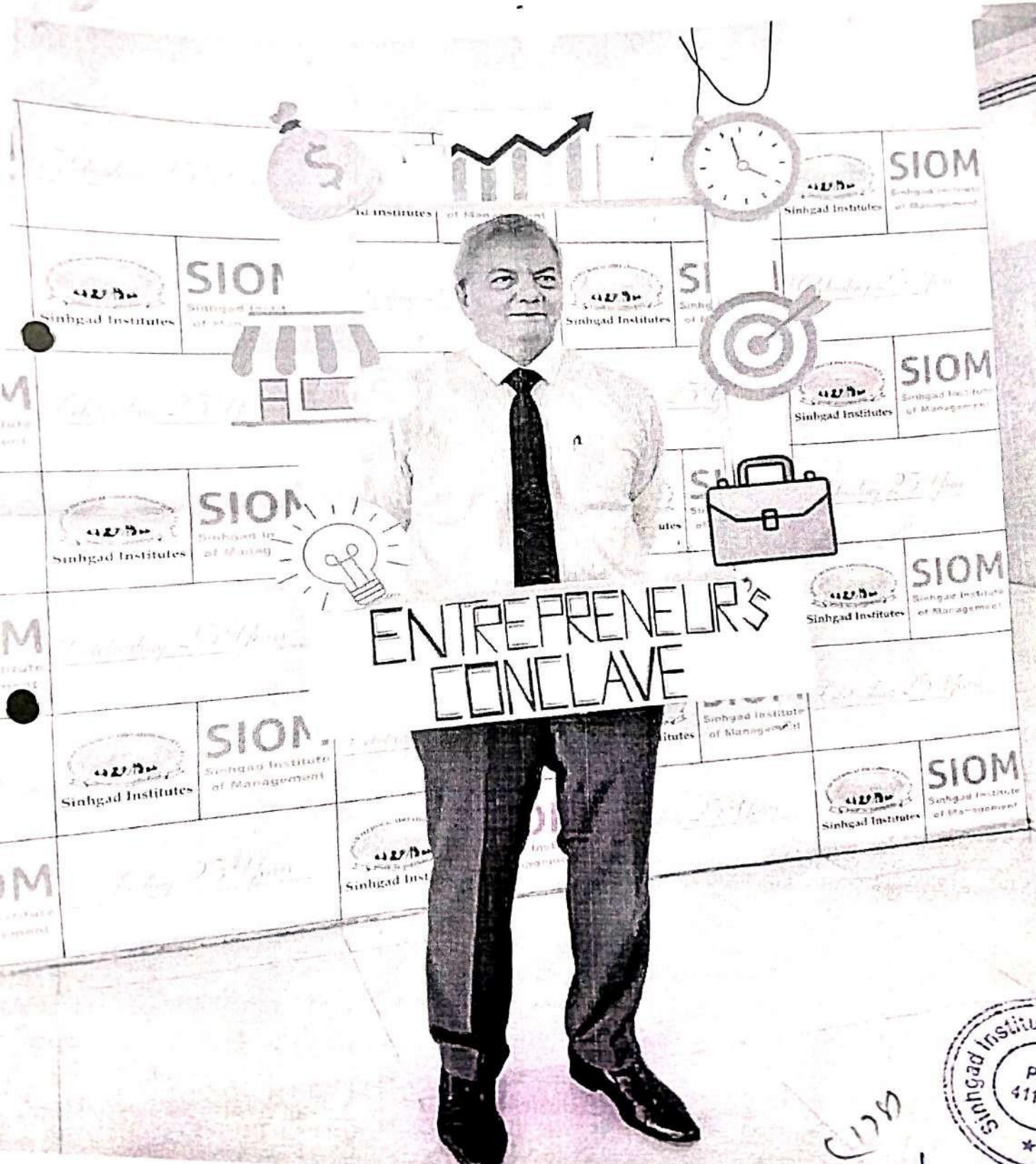
# Glimpses of Entrepreneurs Conclave

21<sup>st</sup> June – 24<sup>th</sup> June 2022

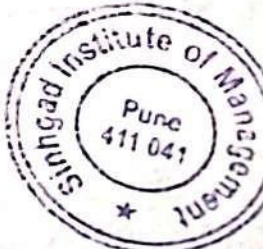


(122)





ENTREPRENEUR'S  
CONCLAVE



Handwritten scribble or signature.







Sinhgad Technical Educational Society's

# SINHGAD INSTITUTE OF MANAGEMENT

(Affiliated to Savitribai Phule Pune University, Approved by AICTE  
& Accredited by National Board of Accreditation)

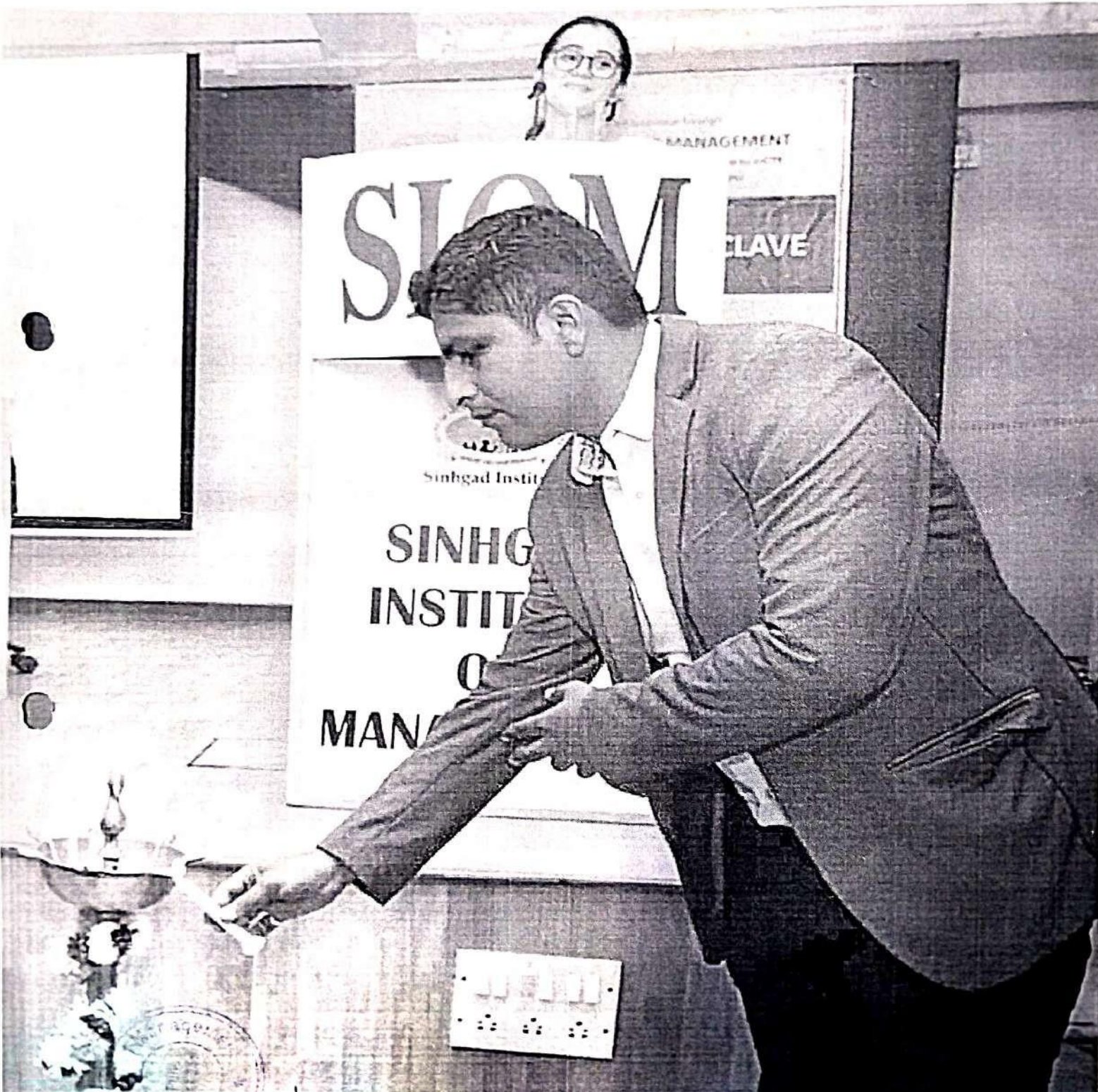
Sinhgad Institutes

# ENTREPRENEURS CONCLAVE

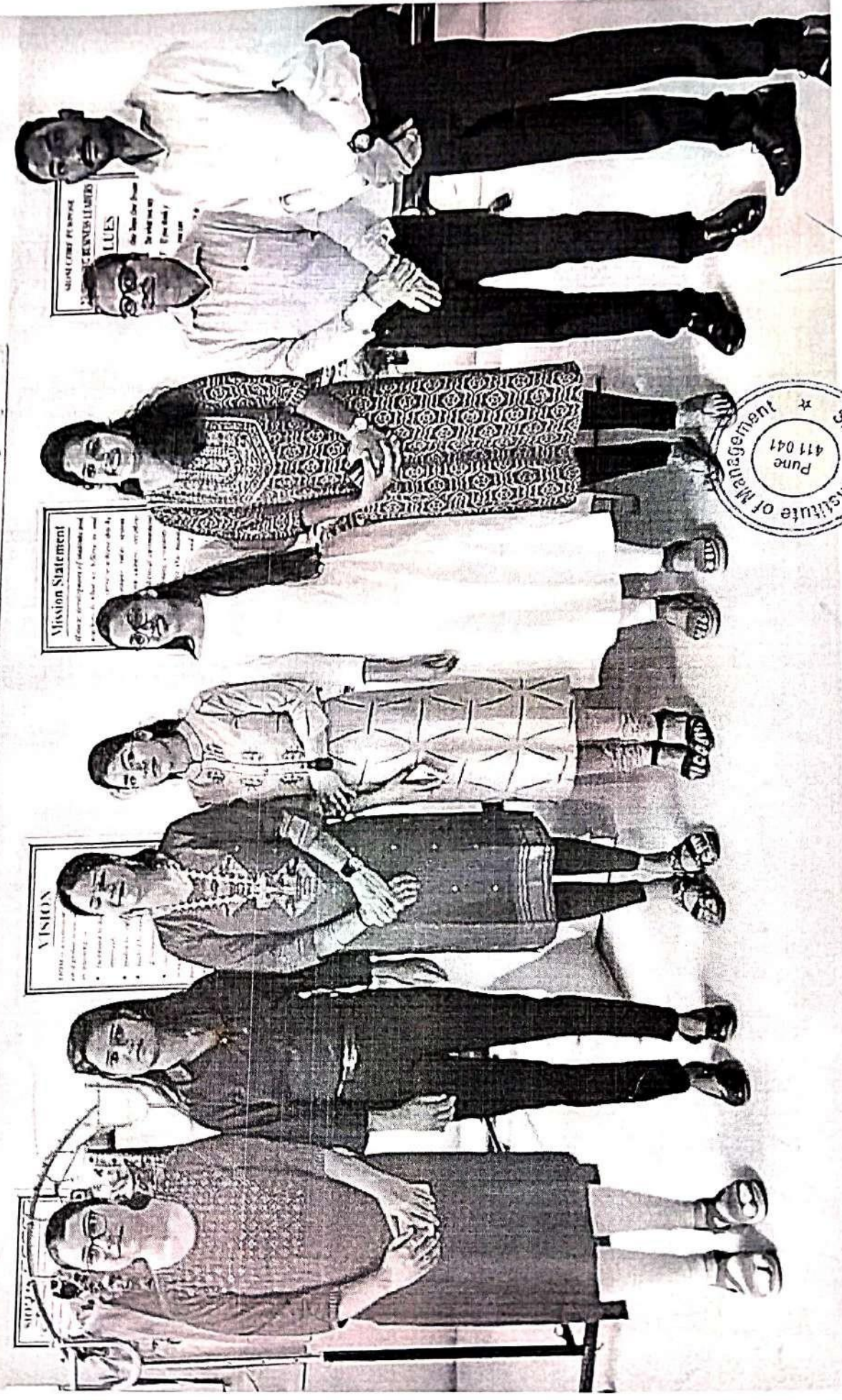


(125)









MANAGEMENT PRACTICE  
**VALUES**  
 • Be True  
 • Be Honest  
 • Be Fair  
 • Be Kind  
 • Be Respectful

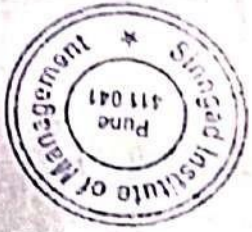
**Mission Statement**  
 To provide a comprehensive management education to students and to develop them into competent and ethical managers.

**VISION**  
 To become a leading institution in the field of management education and to provide quality education to students.

**VISION**

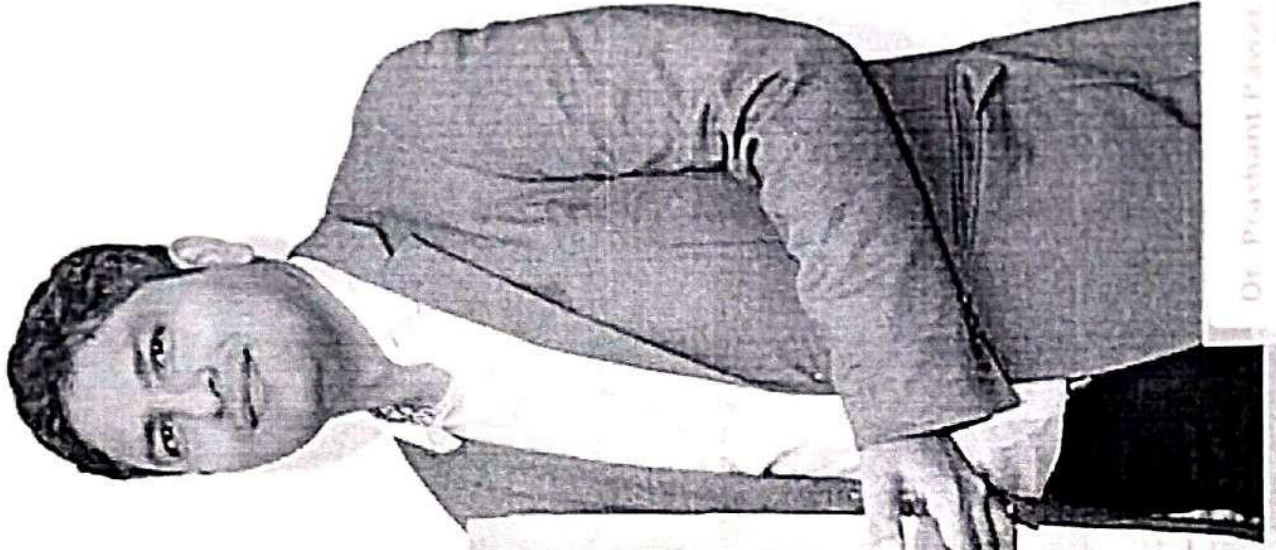
(181)



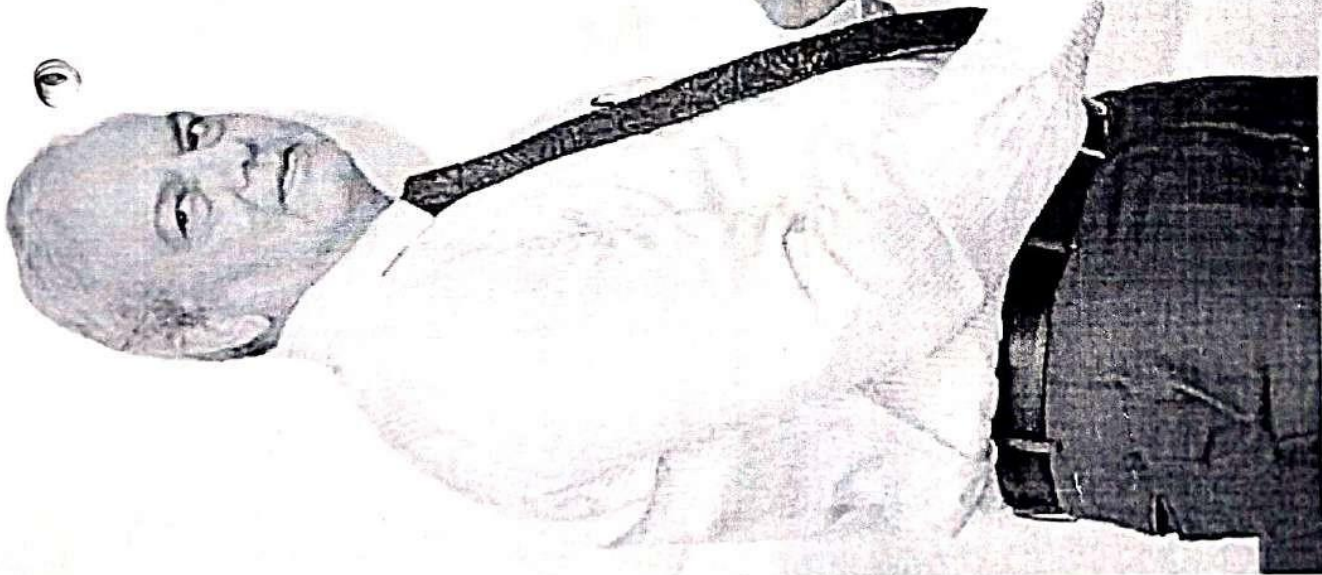




Dr. Prashant Pawar



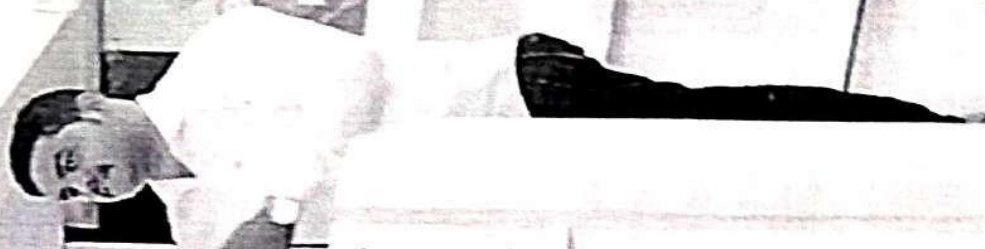
Dr. Praveer Pawar



(12)







ENTREPRENEURS CONCLAVE

SINHGAD INSTITUTE OF MANAGEMENT

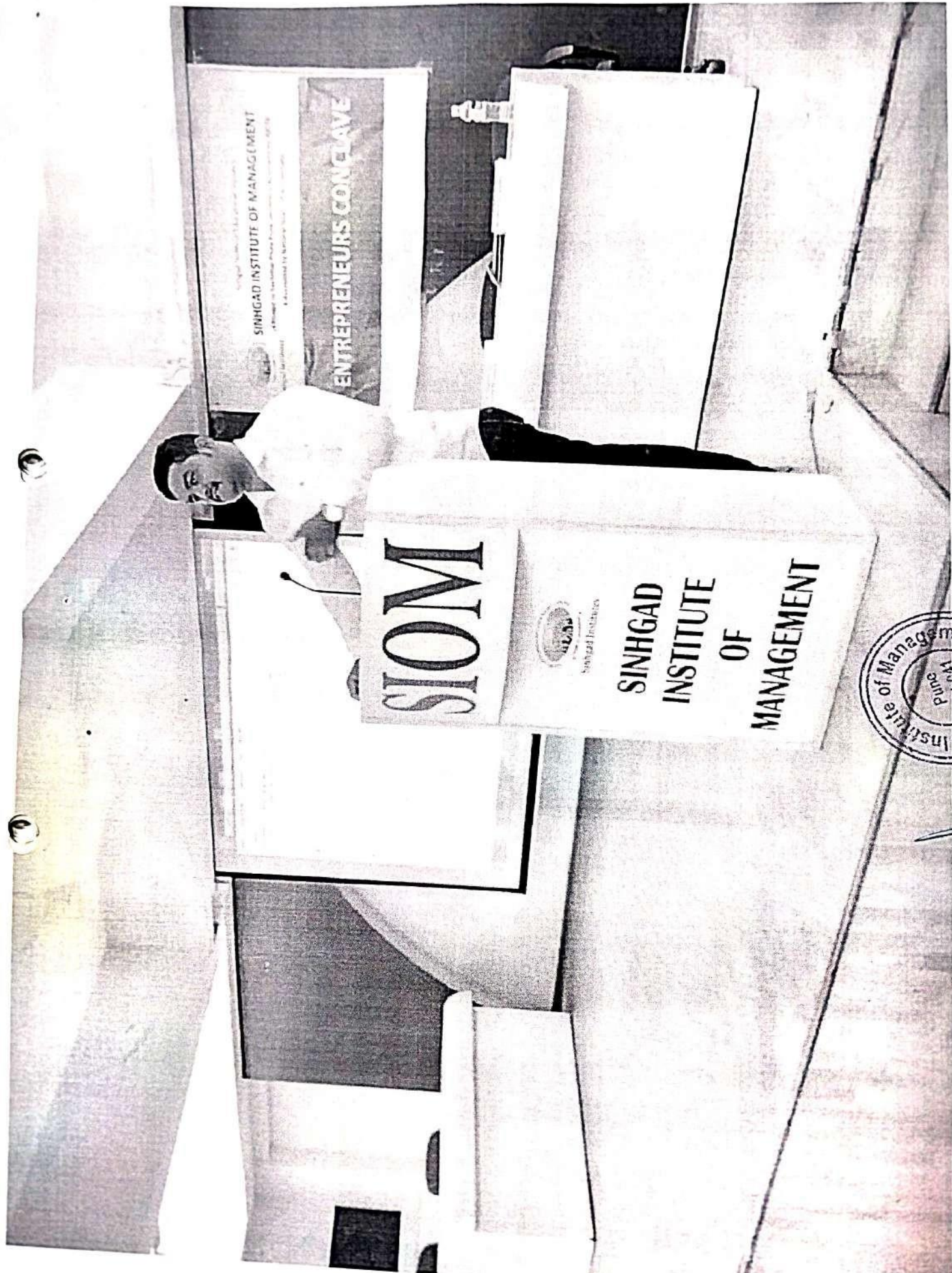
**SIOM**



**SINHGAD  
INSTITUTE  
OF  
MANAGEMENT**







**SIOM**



**SINHGAD  
INSTITUTE  
OF  
MANAGEMENT**

SINHGAD INSTITUTE OF MANAGEMENT  
A Branch of the Late P. V. Narayana Murthy  
Group of Institutions  
Accredited by National Board

**ENTREPRENEURS CONCLAVE**



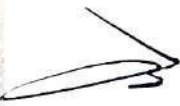
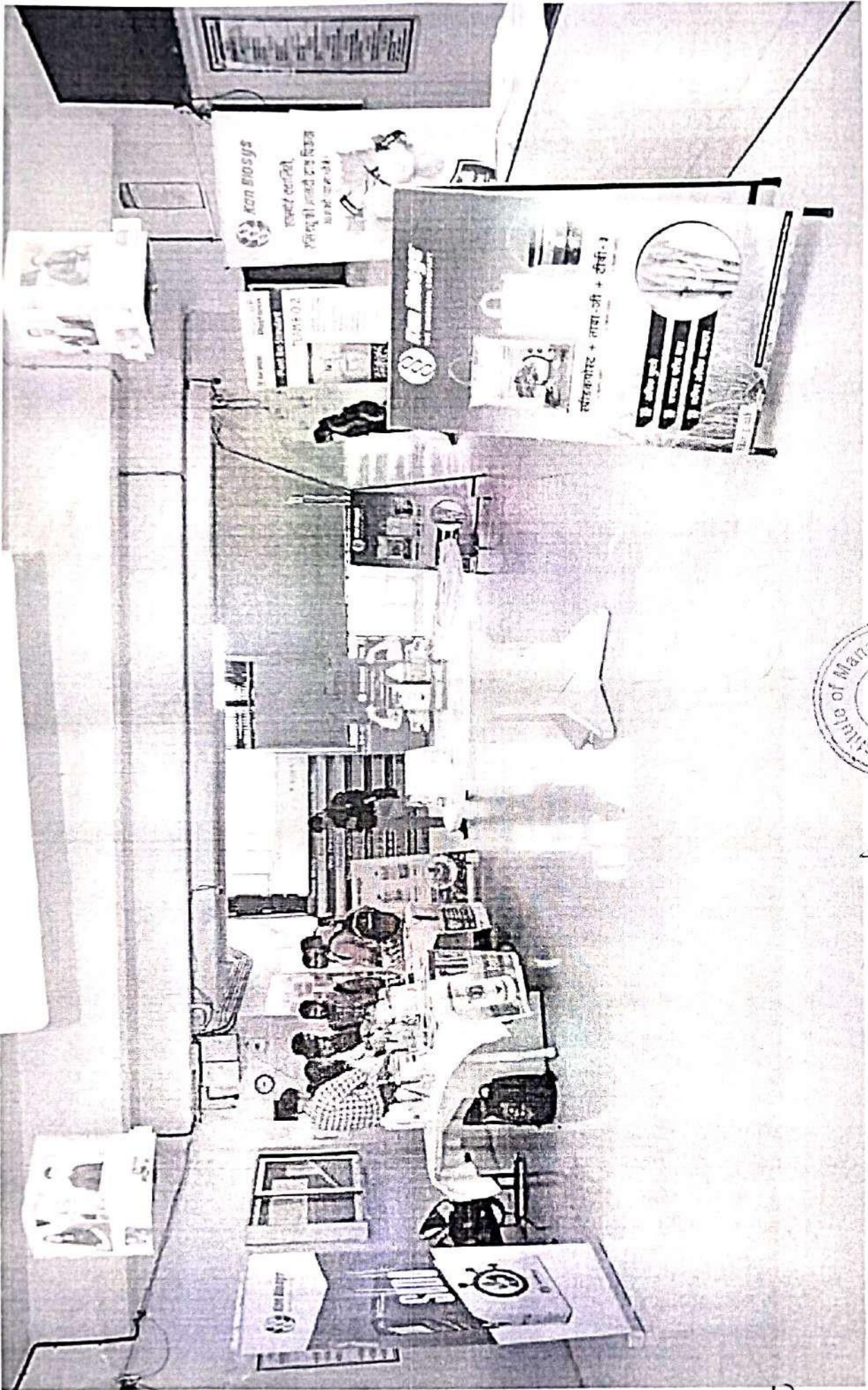




✓

८१११

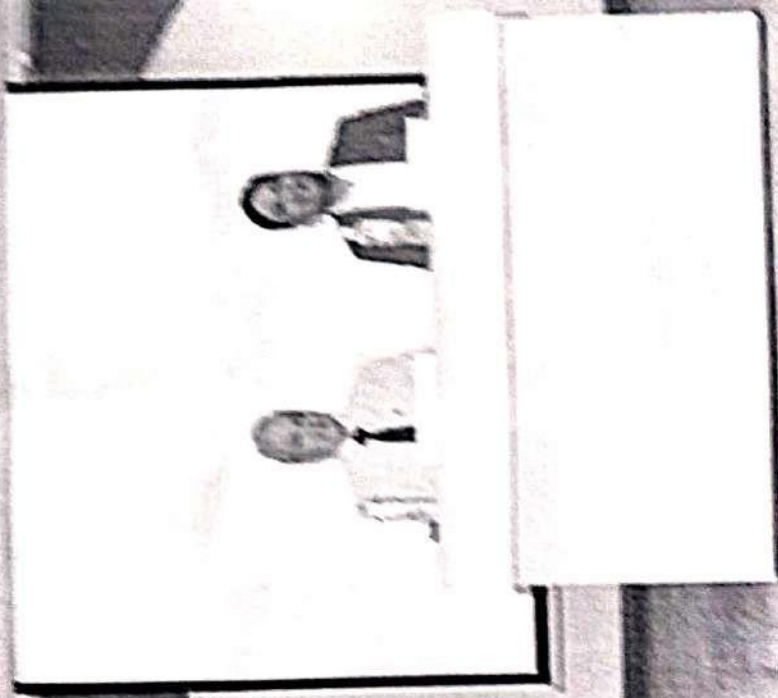




C186



**SIOM**  
SINGHAD  
INSTITUTE  
OF  
MANAGEMENT



11 Post Group English (40%)

English (40%)

12 Post Group English (40%)

English (40%)

13 Post Group English (40%)

English (40%)

**SIOM**  
SINGHAD  
INSTITUTE  
OF  
MANAGEMENT



(181)





SIOM

SINHGAD  
INSTITUTE  
OF  
MANAGEMENT

CONCLAVE

Sinhgad Institute of Management  
Pune  
411 001





(183)



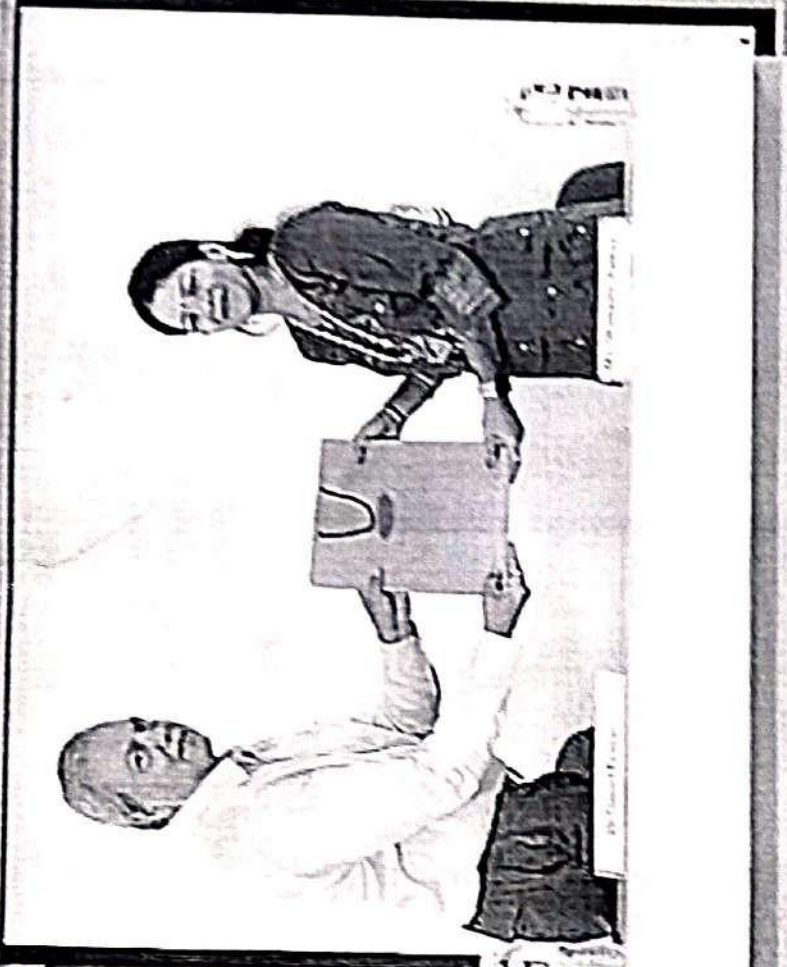


Singhad Institute of Management  
1971  
1971

Handwritten signature or mark.

(190)





Dr. Anil Kumar Singh

Dr. Anil Kumar Singh





Mr. Mahesh Londhe

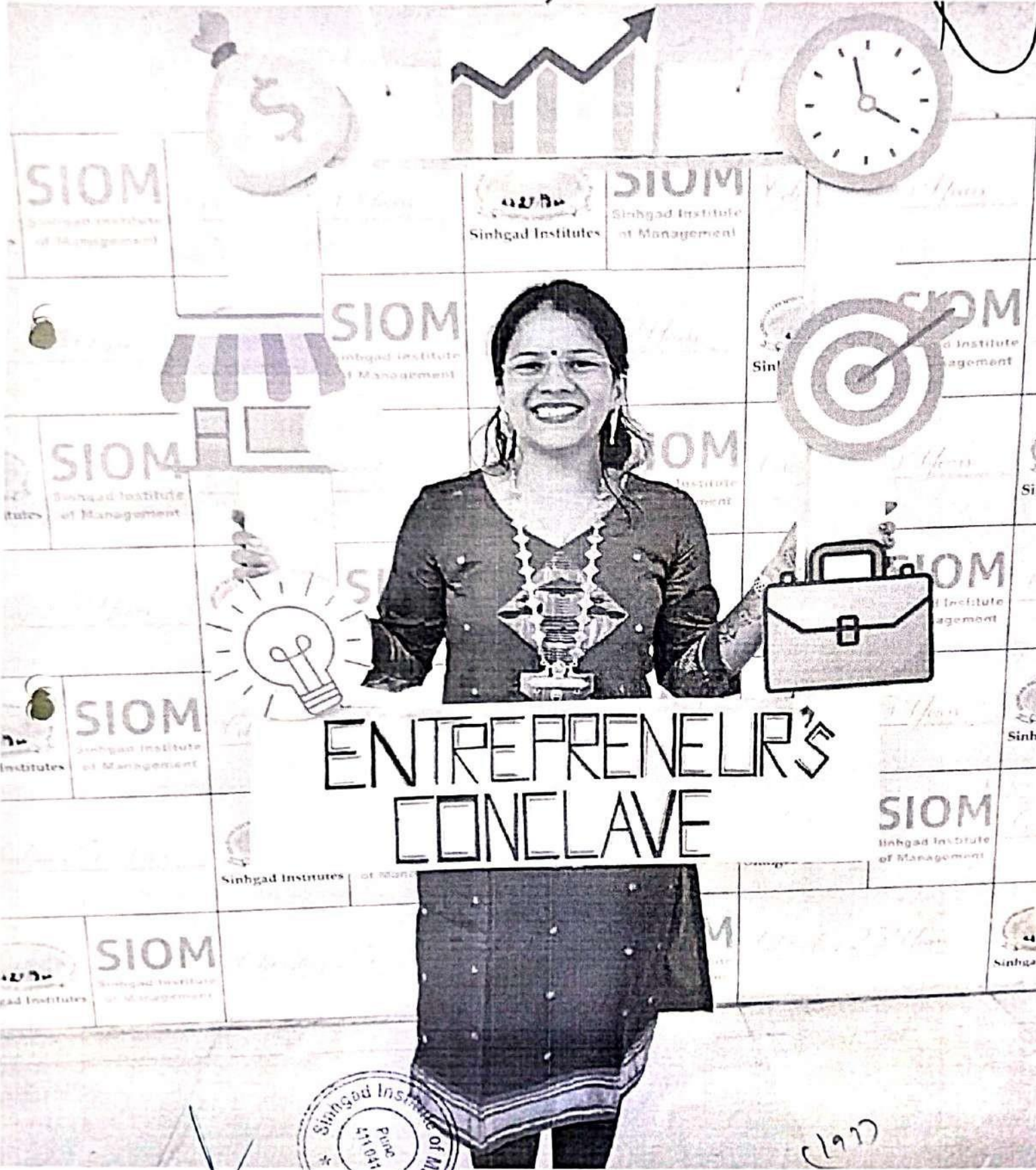
Dr. P. S. Purohit



*(Handwritten signature)*

(1920)





# ENTREPRENEUR'S CONCLAVE



(191)

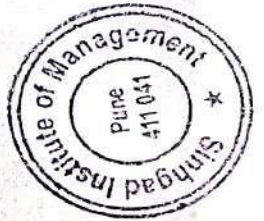




Singad Institute of Management  
140111  
1991







133





Apud Technical Educational Society

**INSTITUTE OF MANAGEMENT**

Yashwantrao Chavan Pratishthan, Pune University, Approved by AICTE  
affiliated by National Board of Accreditation

**NEURS CONCLAVE**

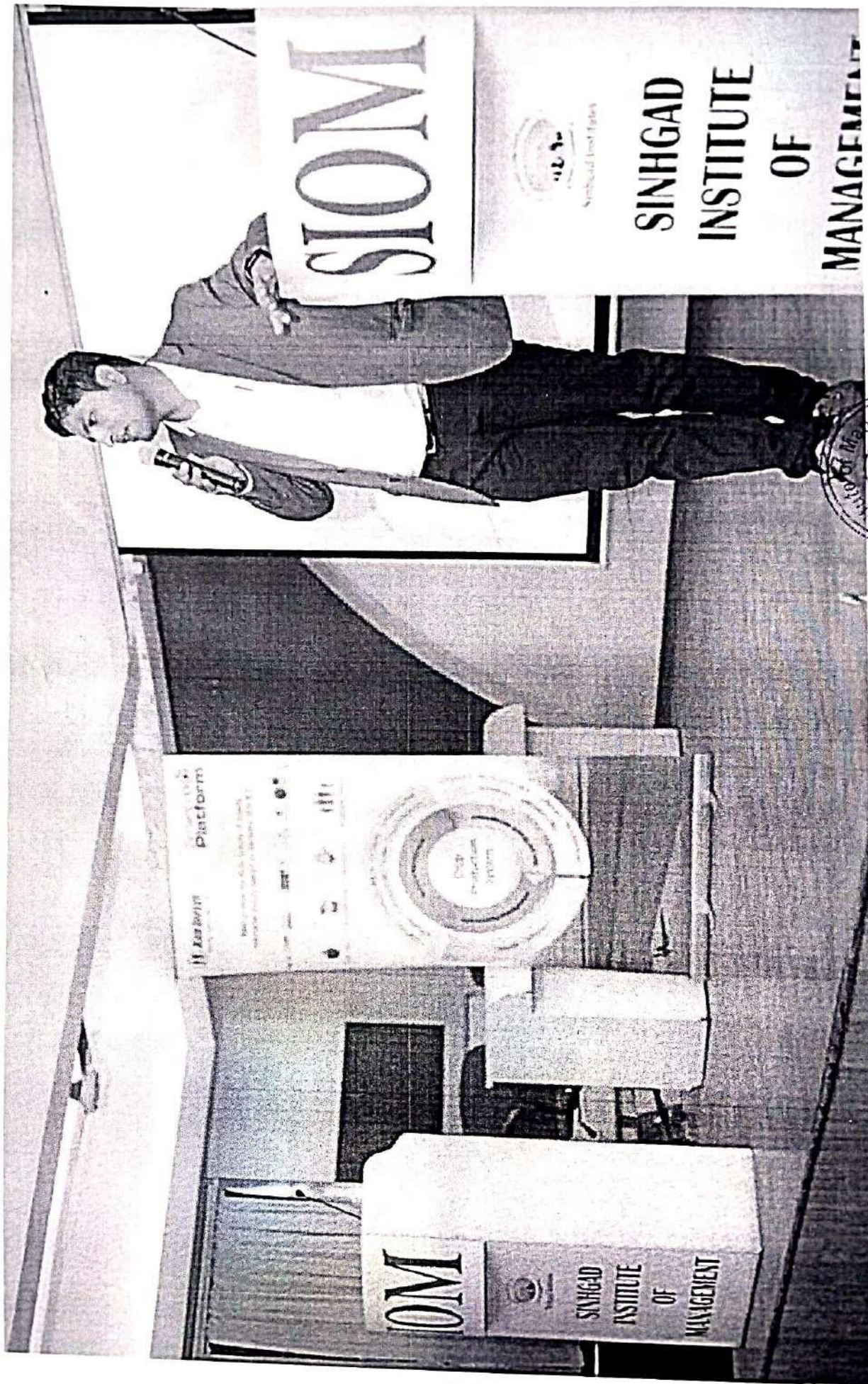
**SLOW**



(191)

W

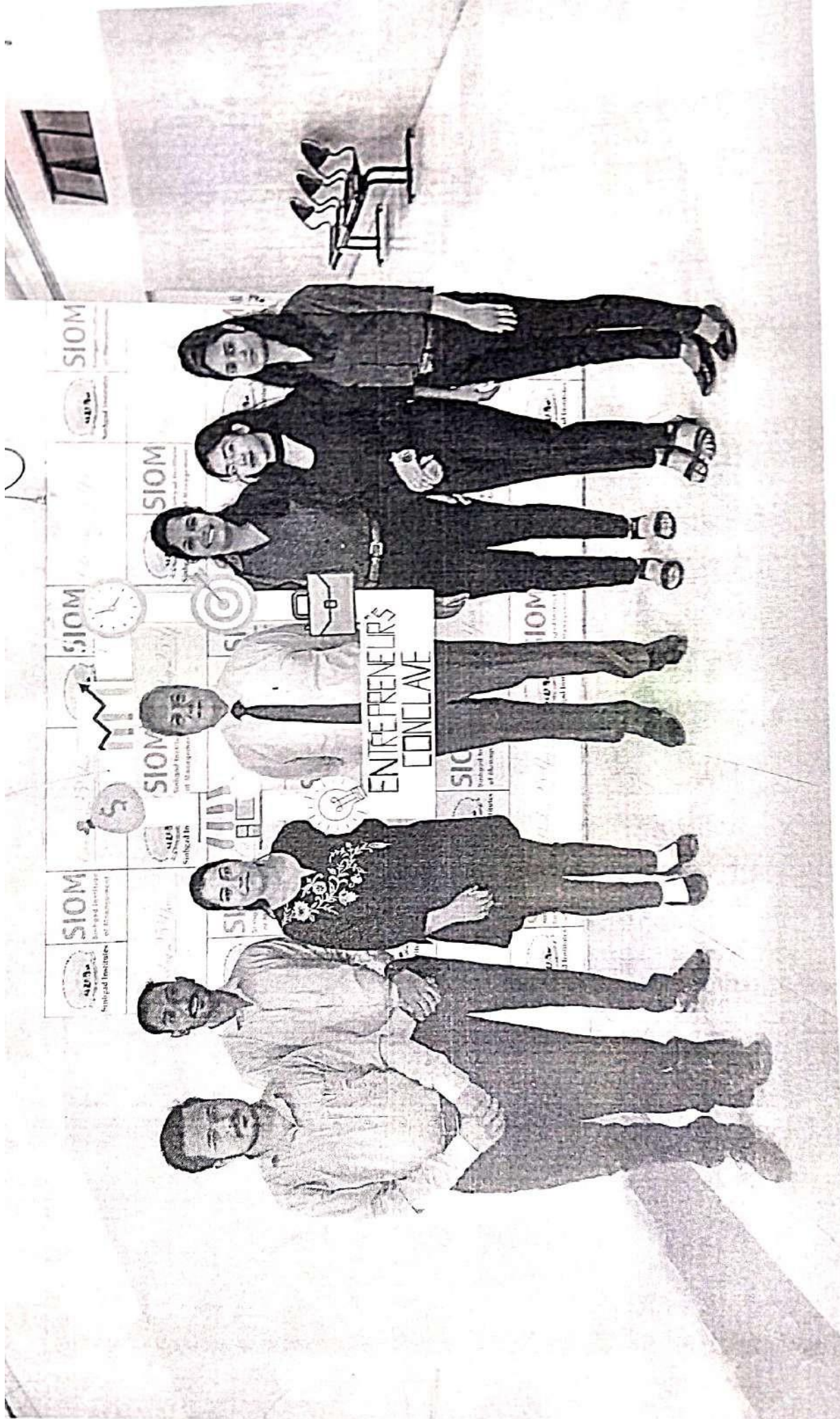




Sinhgad Institute of Management  
Pune 411014

(92)





ENTREPRENEUR'S  
CONCLAVE

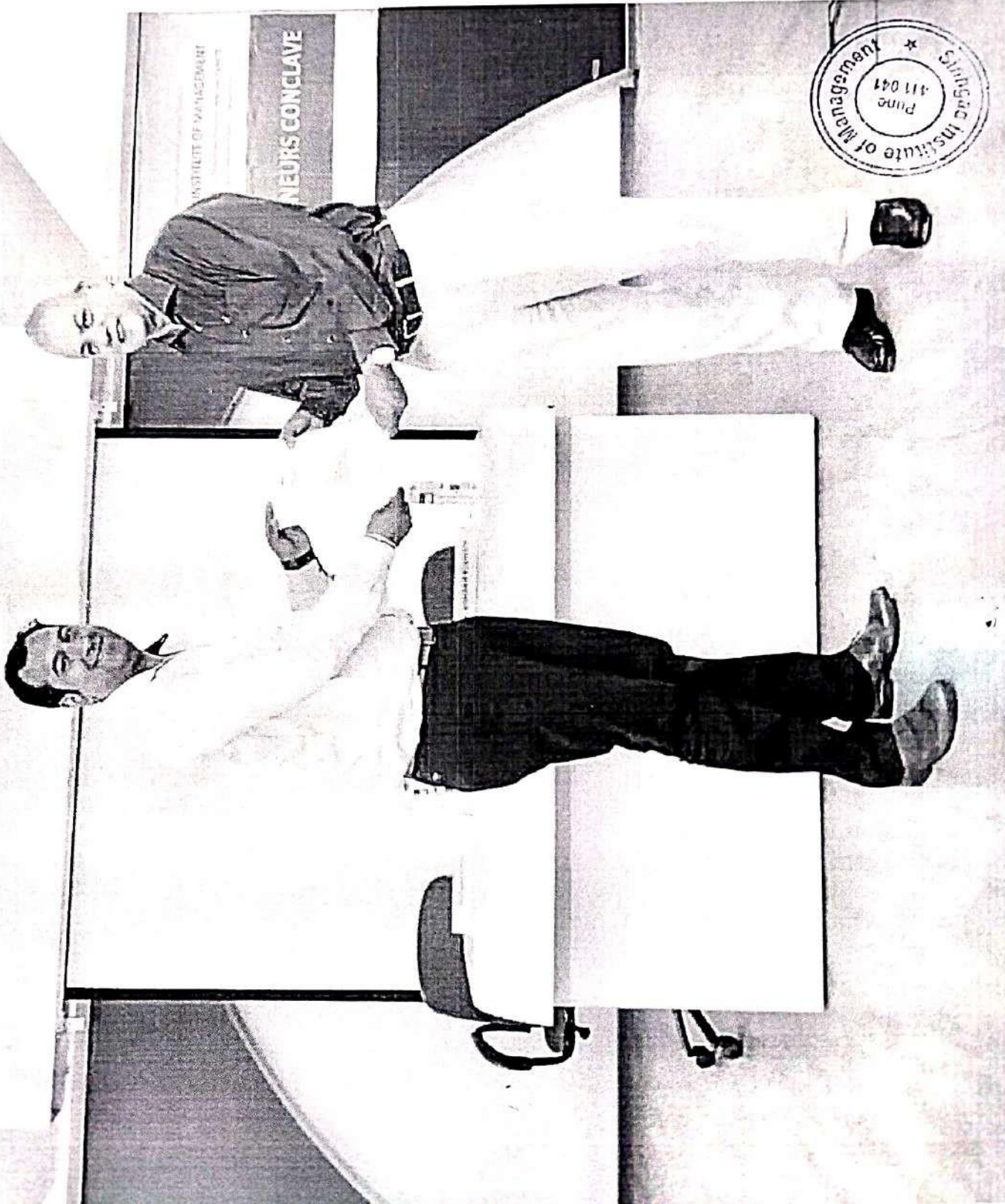


1981





✓





Ganesh Akhkar

Startup mentorship

29/9/2022

①

①

Guidance towards  
website Development

2.00 PM to 5.30 PM

(website development,  
marketing, )

G. B. Akhkar

9/10/2022

② website Development

marketing, sales,

( 2.00 PM to 3.00 PM )

G. B. Akhkar



Date: 29/06/2022

## Business Idea from Ganesh Aherkar

- Name: Ganesh Bharat Aherkar
- Address: "Ganesh Newas" near Ganesh temple, Ganesh Nagar, Mahud Road, Sangola, Tal.: Sangola, Dis.: Solapur, 413307
- Mobile no.: 8605167208, 7378968677
- Email ID: [gaaherkar1995@gmail.com](mailto:gaaherkar1995@gmail.com)
- College name: Sinhgad Institute of Management, Vadgaon(Bk), Pune
- Course: MBA, Specialisation: Finance
- Year: 2<sup>nd</sup>, Div.: G, Roll no.: 11

### Business Idea :

E-Commerce website for mess and tiffin providers, I want to make an application that provides daily tiffin or mess services to students and working professionals. Also, this platform connects to those housewife's or interested peoples who want to provide tiffin or mess services. I want to provide them technology, more facilities and help them to grow their business. My website will provide them a platform those mess and home mess providers to market.

Sign

  
(Ganesh. B. Aherkar)

(Dev)



