

## RESUME

**Ashwini Sanpurkar**

ADDRESS:

H.No.2-1-15/A/1  
Chary lane, Near Old Ramalayam  
Nallakunta  
Hyderabad -  
Ph: 9396987802

E-mail : [26.ashu@gmail.com](mailto:26.ashu@gmail.com)



Career Objective:

To work in an environment where I can utilize and expand my knowledge in educational institutions there by gaining experience achieving the work satisfaction.

Academic Qualifications:

Class/Course	University	Year of Passing
M.Com	Osmania University	2011
PGDBO.	NIIT	2007
B.Com	Gulbarga University	2001
Intermediate	Board of Intermediate Education	1998
S.S.C.	Board of Secondary Education	1996

Computer Skills:

Operating Systems : Ms-Dos, MS-Windows 95/98, 2K, XP  
Office Automation : Ms-Word, Ms-Excel, Ms-PowerPoint.  
Accounting Packages : Tally 7.2

Experience:

- a. Worked as **Junior Officer** in ICICI Bank (Begumpet branch) for eight months.
- b.
- c. Worked as **accountant** at Krishna hardware & paints for 18 months.
- d.
- e. worked in **S. D. Signodia College** as a teaching faculty for Dept. of Commerce for Academic year 2011-14
- f. Worked in **V.V. College(Eve)** as a teaching faculty for Dept. of Commerce for Academic year 2012-13
- g. Worked in **A.V. College** as a teaching faculty for Dept. of Commerce for Academic year 2014-16

- h. Worked in **St. Francis Xavier College** as a teaching faculty for Dept of Commerce for Academic year 2016-17
- i. Working in Hindi Mahavidyalaya as a teaching faculty in commerce department from 2017 onwards and elevated as Vice principal from 03/08/2020 onwards.

**Paper Publications:**

1. customer satisfaction from the context of brand promise in e-commerce companies in India
2. Role of MSME in retaining Indian Economy from Covid Impacts  
Conducted and Presented a paper in the National seminar on above topic as a convener.
3. A Study on selected non-banking financial companies (NBFCs) in India: Growth and Progress towards Economic development

**Commitees Handeled**

- Worked in admission committee.
- Worked in cultural committee.
- Worked in student advisory committee.
- Anchored many college events.

**PERSONAL PROFILE:**

Name : Ashwini Sachin Sanpurkar  
Father Name : Arunkumar Muglikar  
Date of Birth : 26<sup>th</sup> sept, 1980  
Nationality : Indian  
Religion : Hindu  
Marital Status : Married  
Languages known : English, Hindi, Kannada, Marathi & Telugu.

In view of the above, I request you to give me an opportunity to serve your Esteemed Organization. I shall be highly thankful to you if this opportunity would be given to me.

Thanking you,

Date :

Place : Hyderabad

(Ashwini)

# International Journal of Trend in Scientific Research and Development

Online Open Access Journal ISSN: 2456-6470

## Certificate of Publication

This Certificate is Proudly Presented for Honorable Achievement to

*Ashwini Sanpurkar*

Vice Principal, Hindi Mahavidyalaya,  
Nallakunta, Hyderabad, India

For Paper title "*Customer Satisfaction from the Context of  
Brand Promise in E-Commerce Companies in India*"

Published in International Journal of Trend in Scientific Research and Development (IJTSRD),  
Vol - 5 | Issue - 3 (Mar-Apr 2021). With Impact Factor 6.410, issued in the year of 2021 by I2OR

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Available Online



*M. M. Patel*

Dr. M. M. Patel  
Chief Editor

e-ISSN: 2394-9333

**NATIONAL CONFERENCE ON EMERGING  
TRENDS IN ECONOMIC GROWTH &  
SUSTAINABLE DEVELOPMENT:  
IMPACT OF COVID-19**

*Organized by Department of Commerce & Management,  
Hindi Mahavidyalaya, Nallakunta, Hyderabad  
30th June, 2021*

**Published By:**  
International Journal of Trend  
in Research and Development



**A Study on Selected Non-Banking Financial Companies (NBFCs) in India: Growth and Progress towards Economic development**

*Mrs. Ashwini Sanpurkar, Vice-Principal,  
Hindi Mahavidyalaya, Hyderabad, Telangana, India*

**Abstract:**

*India, the term "non-banking financial companies" acquires a new meaning, and a huge significance. The meaning of the term is such entities which are not banks, and yet carry lending activities almost at par with banks. They may also accept deposits - however, these deposits are term deposits and not call deposits. The working and operations of NBFCs are regulated by the Reserve Bank of India (RBI) within the framework of the Reserve Bank of India Act, 1934 (Chapter III B) and the directions issued by it. The statistical tools used are arithmetic mean, standard deviation, co-variance and compound annual growth rate. Correlation has been calculated to find out the relationship between loans & advances and borrowings. Profitability ratios are used to find out how far the resources of the companies are used effectively during the study period. The contribution made by these NBFCs in the economic growth as well as in meeting the credit needs of the economy is needed to be appreciated and there is also a need to keep an eye on their functioning as some of these NBFCs have looted people's money who were innocent investors to them. The present paper "Growth and Development of Non-Banking Financial Companies in India" have given focus on areas like defining the term NBFCs, evolution, growth and development of NBFCs, regulatory authorities and supervision of NBFCs. The paper is an attempt to analyse evolution, growth and development of Non-Banking Financial Companies in India.*

**Keywords:** Non-Banking Financial Companies, Organised Banking Sector, Financial Institutions, Financial Supermarkets, Reserve Bank of India, Supervision and Regulation.

**Objectives of the study**

- To know the classifications, functions and role of NBFCs in economic development of the country.
- To study the financial performance of selected NBFCs.

**Research Methodology**

The sample of the NBFCs has been chosen based on convenient sampling technique. The data has been collected from CMIE. The study period covered 2019-2020. The statistical tools used are arithmetic mean, standard deviation, co-variance and compound annual growth rate. Correlation has been calculated to find out the relationship between loans & advances and borrowings. Profitability ratio is used to find out how far the resources of the companies are used effectively during the study period.

## Types of NBFC

With effect from December 6, 2006 the above NBFCs registered with RBI have been reclassified as :

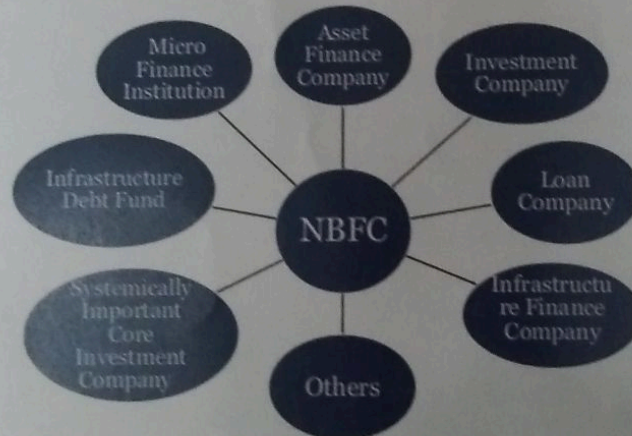


Table:1 Loans and Advances of selected NBFC in India

YEAR	HDFC	IDFC	BAJAJ HOLD-INGS	RELIANCE CAPITAL	SRIRAM TRANSPORT FIN.COMPANY
2019	211092.66	60299.76	231.86	22395	45150.55
2020	245036.17	55368.27	166.14	26733	57754.22
Total	1017149.66	287916.33	3842.03	112926.1	209642.74
Mean	169524.94	47986.06	640.34	18,821.02	34940.46
SD	53611.25	12623.66	895.00	5443.84	15001.17
CV	83404.82	17698.69	-981.07	8417.96	22852.47
CAGR	54.32	41.73	-74.02	53.40	71.02

Compiled from the secondary data

Table 1 reveals that the average of loans and advances were very high to HDFC and it was very low to Bajaj Holdings and Investment Limited. The growth rate was very high to Sriram Transport Finance Company Limited and it was negative to Bajaj Holdings and Investment Limited, it showed that Sriram Transport Finance Company Limited had considerable increase in its assets.

#### Borrowings

The following table depicts the borrowings of selected NBFCs for the study period. It holds a major percentage in the total liabilities of companies.

Table 2 Borrowings of selected NBFCs

YEAR	HDFC	IDFC	BAJAJ HOLD-INGS	RELIANCE CAPITAL	SRIRAM TRANSPORT FIN.COMPANY
2019	118086.53	36303.94	0	21012.00	20657.20
2020	142509.92	46435.45	0	19839.00	24443.61

Compiled from the secondary data

#### Findings

The growth rate was very high to Sriram Transport Finance Company Limited and it was negative to Bajaj Holdings and Investment Limited, it showed that Sriram Transport Finance



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### *Certificate of Appreciation*

This is to certify that

Ms. ASHWINI SANPURKAR

from

HINDI MAHA VIDYALAYA

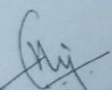
has participated in the Two Day National Workshop on

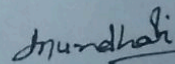
"THE REVISED ACCREDITATION FRAMEWORK OF NAAC-2020 :

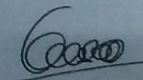
THE PRACTICE OF QUALITY INITIATIVES BY IQAC FOR THE QUALITY ENHANCEMENT IN HEIs"

IQACNLW 2021 held on 14<sup>th</sup> & 15<sup>th</sup> May 2021

Organised by INTERNAL QUALITY ASSURANCE CELL (IQAC)

  
Dr. Ch. Hari Govinda Rao  
Convenor - IQACNLW 2021

  
Dr. B. Arundhati  
Principal

  
Dr. V. Madhusudana Rao  
Rector





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Address : H.NO: C-72, Gali No: 3, Hardev Nagar, Jharoda, Burari, New Delhi - 110084

**CERTIFICATE OF PUBLICATION**

This is to certify that the paper entitled

**"A STUDY ON SELECTED NON-BANKING FINANCIAL COMPANIES (NBFCs) IN INDIA: GROWTH AND PROGRESS TOWARDS ECONOMIC DEVELOPMENT "**

Authored by

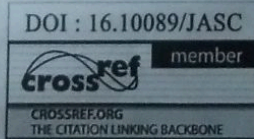
**Mrs. Ashwini Sanpurkar, Vice-Principal**

From

**Hindi Mahavidyalaya, Hyderabad, Telangana, India**

Has been published in

**JASC JOURNAL, VOLUME VIII , ISSUE VIII , AUGUST- 2021**



*N. Balasubramanian*  
Dr. N. BALASUBRAMANIAN  
Editor-In-Chief  
JASC  
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Convener - IQAC/ILW 2021

*Murali*  
Dr. B. Arundhati  
Principal

Dr. V. Madhusudana Rao  
Rector

Company Limited had considerable increase in its assets.

The growth rate was very higher to IDFC and it was negative to Bajaj Holdings and Investment Limited, it showed that borrowings were increased to IDFC during the study period followed by Sriram Transport Finance Company Limited.

The profit after tax to total income ratio is significantly changed to HDFC and IDFC during the study period and it was very high to Bajaj Holdings and Investment Limited.

Correlation was positive to HDFC, IDFC, Reliance Capital and Sriram Transport Finance Company Limited. And it was negative to Bajaj Holdings Limited, it depicts that there was negative relationship between loans & advances and borrowings of that company.

- Bajaj Holdings and Investment Limited has to increase its loans & advances.
- IDFC has to reduce its borrowings in future to improve the financial performance.
- Sriram Transport Finance Company Limited has to increase its total assets in future.

#### **Conclusion**

Non-banking financial companies (NBFCs) are fast emerging as an important segment of Indian financial system. It is a heterogeneous group of institutions (other than commercial and co-operative banks) performing financial intermediation in a variety of ways, like accepting deposits, making loans and advances, leasing, hire purchase, etc. They raise funds from the public, directly or indirectly, and lend them to ultimate spenders. They advance loans to the various wholesale and retail traders, small-scale industries and self-employed persons. Thus, they have broadened and diversified the range of products and services offered by a financial sector.

NBFCs in India have become prominent in a wide range of activities like hire purchase finance, equipment lease finance, loans, and investments. NBFCs have greater reach and flexibility in tapping resources. In desperate times, NBFCs could survive owing to their aggressive character and customised services. NBFCs are doing more fee-based business than fund-based. They are focussing now on retail sector-housing finance, personal loans and marketing of insurance. The strong NBFCs have successfully emerged as 'financial institutions' in a short span of time and are in the process of converting themselves into 'financial supermarket' – a one-stop financial shop. The growth trend of NBFCs in India is still catching momentum. Their role in the economy

**National Conference**  
**on**  
**Emerging Trends in Economic Growth and Sustainable  
Development: Impact of COVID-19**

Organized by Department of Commerce and Management,

Hindi Mahavidyalaya, Vidyanagar, Hyderabad

Date: 30<sup>th</sup> June 2021:

Mode of Conference through online

**About the Institute:**

Hindi Mahavidyalaya (Autonomous & NAAC Reaccredited and affiliated to Osmania University) is one of the renowned educational institutions in India that provides quality education to the student's community since 1961. The institution has imparting high quality, innovative and industry integrated skill based education in the emerging areas of Arts, Science, technology, Commerce, Management and Vocational programmes.

The College provides world class state-of-the-art infrastructure and facilities and dedicated to the principle that its educational services and faculty should be both supportive and challenging, distinguished by creative and interactive learning experience for each student. In order to make the students employable, various corporate and non-profit organizational personnel are invited to give hands-on experience of the corporate world. In addition to the regular curriculum, special training by professional bodies is provided to equip the students with professional skills such as presentation skills, debating, group discussions, team work and leadership skills which enable them to get suitable jobs in the corporate world.

**About the Conference:**

Over the last three decades many economies have gained rapid economic development. However, it is noteworthy that the growth has not benefited within the economy equally leading to imbalanced society. With the recent economic crisis and problems in different parts of the world, it appears that growth models of different countries are not sustainable. Further, economists and policy makers ponder the question of whether there involves a trade-off between economic growth and sustainable development.

At the Global level all the countries are required to formulate the new strategies and plan of action for the coming 5 years to strengthen the economic growth and development due to the implications of COVID-19. The major and immediate challenge of the current century is to generate inclusive, balanced growth. In order to create a better and sustainable future, Governments, Corporate and NGOs need to work collectively and playing their respective roles most effectively.

In this backdrop, to provide a stimulating platform for academicians and practitioners to reflect, deliberate, and suggest measures that are needed both at macro and the micro levels to elevate India and other backward economies to higher and sustained growth. Hindi Mahavidyalaya is organizing the National conference on "**Emerging Trends in Economic Growth and Sustainable Development: Impact of COVID-19**" on 29<sup>th</sup> May 2021.

**Objectives of the Conference:**

1. To provide a forum to scholars, professionals, academicians and other group of society to share knowledge and experience on **Emerging Trends in Economic Growth and Sustainable Development: Impact of COVID-19**
2. To equip the participant to enhance the analytical knowledge and formulating effective economic strategies for the growth and development of the economy.



ICSSR-  
RMM-2021-24219032-28

INDIAN COUNCIL OF SOCIAL SCIENCE RESEARCH  
Major/Minor Projects

Apply under	Minor
Board Discipline	Commerce and Management



**I. Personal Information**

1. Name of the Applicant	Ashwini
2. Address for Communication :	Hindi Mahavidyalya Vidya Nagar Hyderabad 9396987802 26.ashu@gmail.com Telangana 500044
3. Permanent Address :	Same as Communication Address
4. Date of Birth (DD/MM/YYYY) :	26/09/2021, Age: 0 years 1 m
5(a). Mother's Name :	Ujvala
5(b). Mobile Number :	9535795895
5(c). Email Id :	26.ashu@gmail.com
6(a). Father's Name :	Arunkumar
6(b). Mobile Number :	9480161180
6(c). Email Id :	26.ashu@gmail.com
7. Employer Details :	Designation: Vice Principal Name: Hindi MAhavidyalaya Address: Vidya Nagar, Hyderabad. Mobile Number: 402766186 Email: info@hindimahavidyalaya.com Website: www.hindimahavidyalaya.org
9. Indicate your category :	Category:GEN, Gender: Female, Person with Benchmark Disability: No
10. Whether received any financial assistance from ICSSR	No

11. Whether received any assistance/project from any other institution e.g. UGC, ICAR, CSIR, ICPR, ICHR, etc. : No

## II. Educational Qualifications

Name of Degree	Name of the University	Year of Passing	% of marks	Disciplines
Master's	Osmania University	2011	58	Finance
M Phil				
Ph D.	NA	0	NA	NA
Post-Doctoral				

## III-Research Experience of the Project Director

	Number	Brief Detail (Title and supporting Institution)
Projects Completed (Maximum 5)	24	guided M.com students
Ongoing projects, if any (with completion date)	0	0
Fellowships	0	0
Ph.D Guidance	0	0
M.Phil Guidance	0	0

Papers in Journals, Edited Books/Reports Published, etc.(Details of up to best 5) :

Sl No.	Title of the Article	Name of the Journal, Place of Publication and Frequency	Month, Year and Volume of Publication with Page Nos.	Is the Journal Scopus Indexed and UGC CARE list? (Yes/No)
1.	customer satisfaction from the context of brand promise in e-commerce companies in india	International Journals in Scientific Research and Development	Volume 5 issue3, March-April 2021	Reffered
2.	Role of MSME in retaining Indian Economy from Covid Impacts	International Journals of Trends in Research and Development	volume 8(4)	Reffered
3.	A Study on selected non-banking financial companies (NBFCs) in India: Growth and Progress towards Economic development	ISSN	Volume 8 issue 8, August 2021	UGC
4.				
5.				
6.				
7.				
8.				
9.				
10.				

Participation in Research Projects(also with capacity Best 3).

0

Any other important Academic Achievement (approx. 100 words)

0

#### IV Affiliation Details

Name of the affiliating institution

Hindi Mahavidyalaya

Postal address of affiliating institution : 2-1-569, Hindi Mahavidyalaya , Vidya Nagar Hyderabad , Telangana , 500044

Phone Number

402761633

Email ID

info@hindimahavidyalaya.org

Website	www.hindimahavidyalaya.org	
Type of affiliating institution :	Private Institutions with UGC 12(b) status	
<b>V Details of Project Co-Directors (if any, Maximum 3)</b>		
Name and Address with contact details Mobile No/email ID	Present Position	Institution
Mrs. CH. Srivally 2-1-569, Hindi Mahavidyalya , Vidya Nagar Hyderabad	Faculty	Hindi Mahavidyalya

#### VI Project Proposal

**(i) Title of the Project Proposal :**

A study on impact of MSMEs in India: Strategic business interventions and E-Commerce Application

**(ii) Abstract (approx. 200 words)**

Micro, Small and Medium Enterprises (MSMEs) are internationally recognized as drivers of economic growth, job creation, community development and innovation MSME consists of the majority of businesses worldwide, accounting for more than 95% of firms. In the emerging economy, MSMEs contribute up to 33% of Gross Domestic Product (GDP) and up to 45% of total employment (Organization for Economic Co-operation and Development [OECD], 2017). For this reason, countries prioritize the development of the sector through a number of different policy initiatives and processes. The development of the Micro, Small and Medium Enterprise (MSME) sector is the most appropriate way to maximize the benefits of the Indian people in promoting economic growth, job creation and inclusive growth. In this effort, the Indian government periodically issues appropriate measures of support in the form of policies and programs. Although many studies have been conducted by various stakeholders in the past on a wide range of issues such as debt, marketing, skills development, illness, exports, technology-related implementation of the MSME sector, the appropriateness and objectives of policies and programs have not been addressed. This study seeks to evaluate the application of schemes by looking at the business life cycle and identifying any close interventions required in any particular category of business life model through developing technology based e-commerce applications.

**(iii) Introduction of the Proposed Study (approx. 400 words)**

Website [www.hindimahavidyalaya.org](http://www.hindimahavidyalaya.org)  
Type of affiliating institution : Private Institutions with UGC 12(b) status

**V Details of Project Co-Directors (if any, Maximum 3)**

Name and Address with contact details Mobile No/email ID	Present Position	Institution
Mrs. CH. Srivally 2-1-569, Hindi Mahavidyalaya , Vidya Nagar Hyderabad	Faculty	Hindi Mahavidyalaya

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**(iii) Introduction of the Proposed Study (approx. 400 words)**



India is expected to emerge as one of the world's leading economies over the next decade due to its good political and economic situation. The Micro, Small & Medium Enterprises (MSME) segment is expected to play a significant role in the emergence of the Indian economy. The development of this sector is critical to meeting the national needs for financial inclusion and the creation of significant levels of employment in cities, rural and rural areas across the country. In addition, it can enhance and support the development of young entrepreneurs with the potential to create globally competitive businesses from India. MSME could be the backbone of existing and future high-profile businesses with both local and foreign companies that invest in the 'Make in India' program and have a significant impact on the indigenization area. 'Do in India with zero defect and zero effect', is an important opportunity. The new wave MSME should enable the development of a business eco system that enables and continuously support business that are gearing to deliver the right product, the right quality, the right solution and the right service at a competitive price, both in domestic and international markets. The 'Digital India' revolution also provides a great opportunity to promote MSME participation in the Information, Communication and Telecommunication (ICT) sector, in line with the government vision. Access to adequate and timely finance has been a perennial issue for MSMEs across countries. Existing government schemes support only limited beneficiaries and the financial support is also inadequate. Since banks insist on collateral security to sanction loans, many first-generation entrepreneurs are not able to access credit facilities. Hence, credit guarantee schemes have to be strengthened to sanction collateral free credit for the entrepreneurs and private equity and venture capital funds need to be promoted in order to ease the pressure of commercial banks. Incentives for regular payment of installments will encourage the habit of in-time settlement of loan by the borrower and also spreading financial literacy will help in responsible utilisation of the availed credit.

**(iv) Major Research Works Reviewed: 1) International and 2) National. Not less than 15 to 20 important works (approx. 400 words) :**

De, Sankar (2009) in his article noted that SME's in India face many challenges, but they are probably not as difficult as financial challenges, in the short and long term. K, Vasanth, Majumdar M., K. Krishna (2012) in their paper said that as more and more successful SME models develop gradually, SME networks will be needed to address systemic problems under the guise of industrial, business sustainability, and global supply chain sustainability. overall. Great Lakes Herald March 2017, Volume 11 Issue No 1 Page 79 The Export-Import Bank of India, (2012) has explicitly analyzed the current state of MSME and the support systems available in India and the global context. It has suggested that MSMEs in India should be able to access other sources of funding such as angel / financial funds at risk etc. it needs to redefine the roof limits to encourage MSMEs to increase the value chain and the need for a group development approach to increase the level of competition. Shrinivas K T, (2013) studied the functioning of small, medium and micro enterprises, and their contribution to the growth of the Indian economy and concluded that MSMEs play a key role in the inclusive growth of the Indian economy.

**(v) Identification of Research Gap (approx. 300 words) :**

Micro, small and medium enterprises (MSMEs) in India have demonstrated considerable strength and resilience in maintaining a consistent rate of growth and employment generation during the global recession and economic slowdown. Indian economy during the recent years has shown an appreciable growth performance by contributing to creation of livelihood opportunities to millions of people, in enhancing the export potential and in increasing the overall economic growth of the country. Prompt and appropriate fiscal stimulus, effective monetary policy and huge capital inflows were greatly instrumental. As a promoter of national and economic transformation, the MSME sector is critical to addressing national goals of closing rural and urban divisions, reducing poverty and creating jobs for millions. It is, therefore, important that India adopts an appropriate policy framework that provides the necessary momentum to seize opportunities and create a conducive business environment in order to maintain the momentum of full growth and development. empowered to meet the emerging challenges of its sustainable global growth and sustainability

**(vi) Objectives of the Proposed Study (approx. 100-150 words):**

Objectives: To study the working of MSME's in india in general and Telangana state in particular. To evaluate the present MSME'S financial viability and technology application to improve the business . To assess the technology application needs of the MSME's in Telangana state and designing the e-commerce business app to improve the business prospective. To suggest the best practices to improve the MSME's business.

**(vii) Major Research Question/Hypotheses (approx. 150-200 words):**

Some of the major challenges facing these businesses include; lack of adequate and insufficient funds, poor and inadequate infrastructure, inadequate access to and marketing links, out of technology and inadequate use of new technologies, lack of skilled personnel, degrading and difficult regulatory approaches and adherence to emerging international norms. interventions are needed to improve communication and communication between the various stakeholders including Government, industry and other organizations / organizations working in the sector.

**(viii) Proposed methodology for the research work (approx. 400 words)**

Sample: the study collects the data from primary and secondary sources. Sample: the study covers the five types of MSME's working in ranga reddy district. the data will be collected from the 400 respondants of the selected five types MSME's to develop the e-commerce app i.e 'smart small business e-app". The data will be collected with using simple random technique. Statistical tools: The study covers the statistical tools such as descriptive statistics, regression, correlation, anova factor analysis and reliability models.

**ix) Innovation/Path-breaking aspects of the Proposed Research**

MSMEs are playing a very vital role in the growth of Indian economy. The growth and development of MSMEs needs funding support as well as marketing support from the government/banking institutions. The present research project will suggest the best market linkages while suggesting smart business E-commerce app to improve the performance and viability of the business operations.

**(x) Proposed Outcome such as papers in journals, edited book/(s), book, policy papers, document etc. with proposed timeline and place of publications (300 words)**

Timely access to relevant information is critical to business success, growth and survival. Entrepreneurs, potential and existing, will look at details of government programs, scope of new projects, incubation support, cluster data, access to infrastructure, potential investors, market opportunities, equipment and immovable equipment, legal processes and availability of skilled workers. Financiers need information on eligible debtors and government programs to fund new or existing projects. Industrial organizations can serve as two sources for information acquisition and dissemination of information. Business details can help job seekers get closer to the right business. Therefore, the 'online MSME information portal' which provides complete information to ecosystem players is one of the key requirements for the sustainable growth of the sector. Promoting a Business Partnership, the culture of entrepreneurs has not yet reached a high level, especially for reasons such as business perceptions such as parenting habits, fear of failure, employment training program, lack of mentors and lack of recognition. To promote a culture of entrepreneurship, government has now taken some positive steps such as promoting business education in educational institutions, and launching product development competitions, incubator centers, top business awards, etc. In this regard, government should also encourage the creation of a business network that includes successful role models, industry organizations, and social leaders to promote a business culture. This study discusses the various plans and policies for the growth of the MSME sector in India. The relevance and suitability of the available schemes were analyzed in relation to different stages of an enterprise lifecycle and it was identified that the existing support measures are primarily focusing on creation and growth of enterprises and that further interventions are required at revival and exit stages. Indian initiatives were also compared to policies and programs adopted by other countries.

**(xi) Any new data to be generated where data deficiency is felt (100-150 words) :**

MSME's new framework that looks emerging opportunities in the top sectors of industry growth and especially in view of India's most important economic potential can provide impetus to rewarding growth, innovation, productivity and global competitiveness in the sector. The of MSME requires appropriate changes, taking into account the global economic situation and changes in the domestic economy. The current spread of MSME in India is based on capital investment in plants and equipment and differs in services and sectors.

**(xii) Relevance of the proposed study for policy making :**

In fact, the Department of Small, Medium and Medium Enterprises (MSME) has adopted the collective approach as a key strategy for product development and competitiveness and capacity building for small businesses. The issue of good governance of the Cluster has gained much popularity among policy makers as a very important tool for intervention. The Government of India has introduced a number of major policy initiatives to support and promote small, medium and micro enterprises in the country. This includes; the establishment of the Small Industries Development Bank of India (SIDBI) in 1990 to promote and finance the MSME sector, the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) was 2000 to provide credit to eligible borrowers and the Premier's Employment Program In terms of employment (PMEGP) in 2008 to create jobs in rural and urban areas through new businesses / projects / small businesses.

**(xiii) Relevance of the proposed study for society (approx. 200 words) :**

Micro, Small and Medium Enterprises constitute the backbone of an economy in maintaining an appreciable growth rate and in generating employment opportunities. This sector has been regarded as engine of economic growth and social development in many developed and developing countries. Contribution of MSMEs to the Indian economy in terms of employment generation, containing regional disparities, fostering equitable economic growth and enhancing export potential of the country has been quite phenomenal. Despite some infrastructural deficiencies and challenges like flow of institutional credit and inadequate market linkages, this sector has registered remarkable success with regard to increase in number, quantum of investment, scale of production and overall contribution to national GDP. The study makes an attempt to focus on the huge growth potential and opportunities available in India for development of MSME sector, to identify important issues and challenges and offer suggestions to address the same, through developing a technology based MIS system for improving the MSME business development and viability aspects.

**(xiv) Milestones set for each successive quarter of the study**

Quarter	Milestone
I	PRELIMINARY DATA COLLECTION: Primary and secondary.
II	data collection through interaction with stakeholders.
III	Field investigation and constructing the data models to suit the app development requirements.
IV	Data analysis, interpretation, result analysis and final report.

**(xv) Budget and Duration (please see Guidelines at 5.3 for proportionate Limit of a head)**

Total Grant expected under the scheme (In Rs.)	Duration Proposed (months)
350000	12

**(xvi) Proposed budget of the study under expenditure heads with justification**

**Heads of Expenditure**

	Number	Months	Rate	Amount
1. Research Staff				
1(a). Research Associate				
1(b). Research Assistant				
1(c). Field Investigator	1	6	15000	90000
2. Field work				175000
3. Equipment and study material				60000
4. Contingency				25000
Total				350000
5. Publication of report - approx. 5-7% (The allocation for publication amount will be retained by the ICSSR for publication of the final report if it is found to be high quality by the expert/experts appointed by the ICSSR)				
Grand Total				

**Justification of different heads of budget (write in 30 words each)**

1. Research Staff

Data analysis, interpretation, result analysis

2. Field work

To collect the data from The MSMEs for better analysis

3. Equipment and study material

Computer/Laptop, stationery material, any other equipment as per requirement

**Declaration** I hereby declare that:

- I am not a defaulter of any previous ICSSR grant.
- I have not availed ICSSR pay protection scheme previously.
- I have neither been subjected to any disciplinary action nor found guilty of any criminal offence in my career.
- The Research Proposal and its contents are entirely original and as per the standard practice
- I have not concealed any information in my fellowship application. If ICSSR finds any contrary information at any stage, it may cancel my fellowship out rightly and/or penalize me as per ICSSR rules.

Place :

Hyderabad

Declaration Date :

09/09/2021

Signature :

A.C.

**Annexure/Checklists**

Forwarding letter from the Head of the affiliating Institution duly stamped and signed on the letter head. .

CV of all Researchers (PD and Co-PDs) with their signatures and consents in writing (Brief CVs, not more than two to three pages each).

Self-attested SC/ST certificate or certificate of disability issued by the competent authority, if required.

Indian Council of Social Science Research

**National Conference**  
**on**  
**Emerging Trends in Economic Growth and Sustainable  
Development: Impact of COVID-19**

Organized by Department of Commerce and Management,

Hindi Mahavidyalaya, Vidyanagar, Hyderabad

Date: 30<sup>th</sup> June 2021:

Mode of Conference through online

**About the Institute:**

Hindi Mahavidyalaya (Autonomous & NAAC Reaccredited and affiliated to Osmania University) is one of the renowned educational institutions in India that provides quality education to the student's community since 1961. The institution has imparting high quality, innovative and industry integrated skill based education in the emerging areas of Arts, Science, technology, Commerce, Management and Vocational programmes.

The College provides world class state-of-the-art infrastructure and facilities and dedicated to the principle that its educational services and faculty should be both supportive and challenging, distinguished by creative and interactive learning experience for each student. In order to make the students employable, various corporate and non-profit organizational personnel are invited to give hands-on experience of the corporate world. In addition to the regular curriculum, special training by professional bodies is provided to equip the students with professional skills such as presentation skills, debating, group discussions, team work and leadership skills which enable them to get suitable jobs in the corporate world.

**About the Conference:**

Over the last three decades many economies have gained rapid economic development. However, it is noteworthy that the growth has not benefited within the economy equally leading to imbalanced society. With the recent economic crisis and problems in different parts of the world, it appears that growth models of different countries are not sustainable. Further, economists and policy makers ponder the question of whether there involves a trade-off between economic growth and sustainable development.

At the Global level all the countries are required to formulate the new strategies and plan of action for the coming 5 years to strengthen the economic growth and development due to the implications of COVID-19. The major and immediate challenge of the current century is to generate inclusive, balanced growth. In order to create a better and sustainable future, Governments, Corporate and NGOs need to work collectively and playing their respective roles most effectively.

In this backdrop, to provide a stimulating platform for academicians and practitioners to reflect, deliberate, and suggest measures that are needed both at macro and the micro levels to elevate India and other backward economies to higher and sustained growth. Hindi Mahavidyalaya is organizing the National conference on "*Emerging Trends in Economic Growth and Sustainable Development: Impact of COVID-19*" on 29<sup>th</sup> May 2021.

**Objectives of the Conference:**

1. To provide a forum to scholars, professionals, academicians and other group of society to share knowledge and experience on *Emerging Trends in Economic Growth and Sustainable Development: Impact of COVID-19*
2. To equip the participant to enhance the analytical knowledge and formulating effective economic strategies for the growth and development of the economy.