

REFLECTIONS: A GRASSROOT GAZETTE

Inside these walls a brighter tomorrow



Message from our Director

This is the time of the year when the colleges are busy with exams and then new admissions. This has given our team time to plan new alliances, understand the current requirements from the college management, and firm up our marketing strategies and promotional activities.

Students pursuing undergraduate programs will have to mandatorily do internships for which they receive credits. This is according to the new draft guidelines of the UGC under the New Education Policy. To leverage on this, we have come up with customised internship programs to cater to different streams like B.A., B.Com, BBA, B.Sc and MBA. I am happy to see that several colleges have shown interest in this initiative and this month we conducted internship programs for students from Indo American College and Vidyasagar Women's College.

We signed an MOU with the prestigious MCCI which I am positive will open opportunities to deliver joint programs to educational institutions and corporates.

As part of their academic enrichment and social awareness program, students of the MBA stream along with their faculty members from St. Joseph's Engineering College visited our Academy for an NGO Exposure Visit. We expect this to translate into an MOU with more programs in the coming academic year.

A few months ago, we had conducted a Skill based Micro Entrepreneurship Training program on LED Bulbs and Lights Making to Differently Abled Persons at Ranipet District. Subsequently a Group Enterprise was started at Minnal Panchayat and this month we got the opportunity to meet the Collector and share details of this wonderful initiative.

Regular sessions are now being delivered on Financial Literacy for the shopfloor associates at an MNC. The feedback continues to be positive.

In May the prototyping sessions were conducted at APDCH based on their shortlisted ideas where the students were mentored and guided to develop the prototypes.

The second batch of the credit-based entrepreneurship course at Saveetha Engineering College is progressing well and nearing completion.

The Tally Prime Essential Level II course was successfully concluded across various locations- Academy, Vidhya Sagar College and Indo-American College.

We are awaiting the site visit in connection with our application submitted to TNOU for 2 initiatives- starting a community college and conducting various certification and short-term courses.

I welcome to the HIH family, new joiners Ms. Mita Baidya, Regional Training Manager, Siliguri and Ms. Anju Kumari, Regional Training Manager, Jaipur.

The Academy played host to several events for the group entities and I thank them for their continued support.

Stay FIT. Stay HEALTHY. Stay HAPPY.

S. Chandrasekar, Director, HIH Academy

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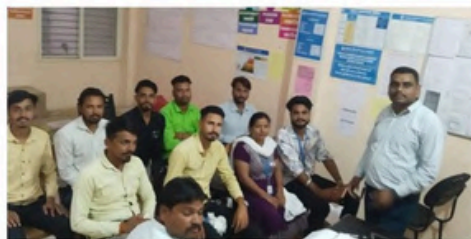
TRAINING OUTREACH



During May 2025, HIH Academy’s training team continued to deliver structured training support to Belstar Microfinance Ltd. The primary focus of this month’s activities was refresher training for existing staff, coupled with performance-driven capacity enhancement.

Table: Topic wise training Man-days cumulative (Apr & May)

S. No.	Topic	No. of sessions	No. of participants	Man-days
1	Belstar Culture & Values	29	323	323
2	Branch Refresher Training	182	1425	1425
3	Code of Conduct	22	195	195
4	Common Induction	128	842	1684
5	POSH & Cyber Security	34	390	390
6	Refresher Training/Focus session	219	5103	5103
7	Role Based	173	787	787
8	ODT	275	275	275
		1062	9340	10182



Refresher training sessions were conducted across various branches to reinforce key operational practices and improve staff productivity.

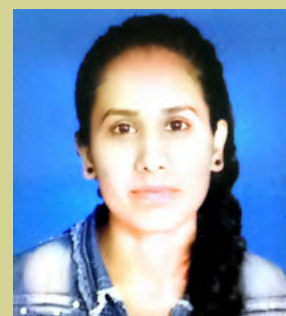
The sessions covered focused topics such as product, process, planning, customer service and grooming skills. Based on the assessment findings, targeted grooming skills training sessions were organized for select staff members.

In May, 535 training sessions, 7034 participants & 7372 man-days were covered.

Welcome



Ms Mita Baidya, joined on 5th May 2025 as RTM based out of Siliguri, West Bengal. She will be handling the training requirements for Siliguri Zone, West Bengal. She has completed her B.A. from Kolkata University. In her earlier stint, she worked with Procter & Gamble, Vini Cosmetics, & Bella Vita.



Ms Anju Kumari, joined on 5th May 2025 as RTM based out of Jaipur, Rajasthan. She will be handling the training requirements for Jaipur Zone, Rajasthan. She has completed her B.A. from Pandit Dindayal Upadhyay Shekhavati University, Sikar. In her earlier stint, she worked with Piramal Foundation & MBD Sikhshan Shansthan.



(Clock wise from top left) :
Customer service orientation - Bihar, Branch refresher training – Madhya Pradesh , Customer Service Meeting -Tamil Nadu, CSM best practice orientation- West Bengal, Customer sourcing visit with SO – Rajasthan

Financial literacy training



HIH Academy successfully conducted two training batches on Financial Literacy & Planning for the staff of an MNC at their manufacturing facility. The sessions were strategically organized at the factory site to maximize participation while minimizing disruption to the production schedule.

Each batch covered essential topics including household budgeting, savings, debt management, goal-based financial planning, and digital finance. The sessions also focused on practical tools and techniques to empower employees to make informed financial decisions in their daily lives.

The training was well-received, with high levels of engagement and positive feedback from the staff. A total of 77 participants attended across both batches.

Internship Training Program



A 15-day internship training program was conducted for the students of Indo-American College and Vidyasagar Women's College. The students were from B.Com, B.A and BBA streams.

This internship program offered by HIH Academy, is a structured 15-day initiative designed to provide college students with practical learning experience effectively bridging the gap between academic knowledge and industry expectations. This program combines classroom sessions, hands-on activities, and exposure to real-world project environments. Each day is carefully structured to deepen students' understanding of various functional areas.

It equips participants with essential workplace skills, provides insights into development sector practices, and prepares them for future career opportunities. Upon successful completion, participants were awarded certificates.

Credit-Based Course on Entrepreneurship



Classroom sessions on the Credit-Based Course on Entrepreneurship for Students of Saveetha Engineering College continued in May 2025.

The Academy faculty conducted sessions on a range of ideation topics, including business plan preparation. These sessions focused on key financial metrics such as profitability statements, break-even analysis, return on investment (ROI), debt service coverage ratio (DSCR), debt-to-equity ratio, cash flow statements, and company valuation.

Following these sessions, further sessions were conducted on the procedures for Company Registration, GST Registration, and Udyam Registration.

Skill based Micro Entrepreneurship Training



The Academy had earlier conducted a Skill based Micro Entrepreneurship Training program on LED Bulbs and Lights Making to Differently Abled Persons at Ranipet District. Subsequently a Group Enterprise was started at Minnal Panchayat.

In this regard, our faculty participated in the Collectorate meeting at Ranipet on 29th May, where the trained beneficiaries displayed their products. The District Collector, Ranipet District was briefed about the entire project.

Centre of Excellence (CoE) project

Prototyping Sessions at Adhi Parasakthi Dental College (APDCH) under the CoE project



The interventions of Hand in Hand Academy under the CoE Project at APDCH have been going on successfully. During the earlier sessions, the students had submitted 160 plus ideas out of which 45 ideas had been shortlisted.

In May 2025 during the prototyping sessions conducted at APDCH related to the shortlisted ideas, the students were mentored and guided to develop the prototypes. Mr. Sudarshan, a startup entrepreneur in the Biotech sector and an associated faculty member of the Nativelead Angel Network,

facilitated the sessions. Future interventions will focus on initiatives such as the Makeathon event, Business Plan programs, and Pre-Incubation programs.

Exposure Visit

St. Joseph's Engineering College: MBA Students and Faculty Exposure Visit



As part of their academic enrichment and social awareness program, 32 students of the MBA stream and 5 faculty members from St. Joseph's Engineering College visited HIH Academy on 5th May 2025 for an NGO Exposure Visit. The primary objective of the visit was to provide participants with a deeper understanding of the functioning of a development sector organization. The visit offered insights into the various initiatives undertaken by Hand in Hand India and HIH Academy in the areas of livelihood development, education, and women empowerment.

The program commenced with a welcome address and an overview presentation on the vision, mission, and impact of HIH Academy and its parent organization. This was followed by interactive sessions with the Academy team, covering key thematic areas such as the current job market landscape and the importance of cultivating an entrepreneurial and intrapreneurial mindset. The team also provided valuable insights into the 'Rural Entrepreneurship Program' and the Women Entrepreneurship Program. The visit concluded with a feedback session and a group photograph.

Collaboration with MCCI

MOU signed with Madras Chamber of Commerce & Industry (MCCI)



MCCI is the second oldest chamber of commerce in India. It liaises with and maintains a close rapport with different government departments, institutions, diplomatic missions in Chennai and other major cities in India and abroad. To keep itself abreast of the national and international developments in various sectors of trade and commerce, the Chamber organizes seminars, workshops, conferences, training programs, open house discussions, etc., with eminent citizens from different spheres and senior officials from the government and other organisations.

The Academy sees this collaboration towards conducting Joint Training Programs, Workshops, Seminars in the areas of Entrepreneurship, Hackathons, Internships, Accelerator Programs, Industry oriented Skill Development Programs and many more.



"The reputation of a thousand years may be determined by the conduct of one hour."

- a Japanese proverb

HIH Academy continued its active promotional efforts through a series of impactful activities across educational institutions & Government departments.

The team conducted college visits and orientation sessions, introducing students to various skill development programs such as the Tally Prime course, Entrepreneurship programs, advanced MS Excel and NGO exposure visits.

Key institutions visited during May, 2025

S.No	College/ Institution	Status
1	Madras Chamber of Commerce and Industry (MCCI)	MoU signed between HIH Academy & MCCI on 7 th May 2025
2	SA Engineering College	Initial visit on 7 th May 2025
3	Balaji Chockalingam University	Initial visit on 15 th May 2025
4	Arcot Mahalakshmi Arts & Science College	Initial visit on 27 th May 2025

Hosting Events



Belstar HR Resurgence Workshop



'She means Business' Digital Skills Training, Skill Training on Monument Casting



S.No	Name of the program	Date	Organised by
1.	Essilor Eye Connect Technician course	3-21 May 2025	SHG Enterprise team
2.	Belstar review meeting	5 May 2025	Belstar
3.	Belstar Zonal Head meeting	5 May 2025	Belstar
4.	Belstar HR Resurgence Workshop	6-9 May 2025	Belstar
5.	VHFPL Induction training	9 May 2025	VHFPL
6.	Skill Training on Monument Casting	21-23 May 2025	SHG Enterprise team
7.	'She means Business' Digital Skills Training	27- 28 May 2025	SHG Enterprise team



The Man Behind the Squares That Changed the World

In a quiet corner of Japan, in the early 1990s, a humble engineer named Masahiro Hara stared at a problem that was frustrating industries everywhere: barcodes. They were clunky, slow, and couldn't hold much data. The world was speeding up — but these little stripes just couldn't keep pace.

Masahiro worked at Denso Wave, a company in the auto industry, where speed and precision were everything. He needed something better — smarter.

Then one evening, while relaxing over a game of Go, a centuries-old board game of black and white stones, inspiration struck. The layered complexity of the game... the

elegant way patterns carried meaning... what if information could be stored like that?

That was the spark.

What followed was a quiet revolution. Masahiro and his team created a new kind of code — one that didn't just improve on the barcode but reimaged it entirely.

It could be read in any direction. It could survive damage and still be scanned. And it could hold hundreds of times more information.

They called it the QR code.

It didn't make headlines. It didn't launch with fanfare. But like all great inventions, it spread — silently, efficiently, and universally.

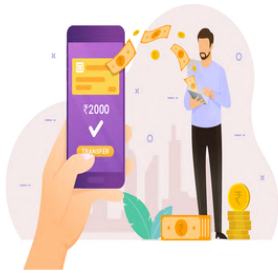
Today, Masahiro's invention touches nearly every part of our lives. We scan QR codes to:

- Read a restaurant menu
- Make a payment
- Access our medical history
- Join virtual events
- Or send a digital hug across the world

All from a tiny black-and-white square.

Masahiro Hara never sought the spotlight. But his creation — born from a quiet game of Go — now lives in the pockets, screens, and lives of billions.

Because sometimes, the biggest breakthroughs come not from force... but *from seeing an old problem through a new eye*.



Digital lenders overlapping MFIs clients creating crisis

MFIN CEO urges regulatory intervention

Alok Misra, CEO of MFIN, warns that unregulated digital lenders are overleveraging microfinance borrowers, potentially destabilizing the regulated MFI sector. He urges regulators to enforce uniform lending norms for all lenders targeting microfinance clients. In an exclusive interaction with ETBFSI, Dr Alok Misra, CEO and Director of Microfinance Institutions Network (MFIN) highlighted the crisis of borrower overleveraging and highlighted the role of emerging digital lenders.

Dr Misra said increasingly, there are many digital lenders who put the loan to small borrowers, who are also the clients of MFIs, but they are not reported to the credit bureaus.

"If this continues, then the well-regulated microfinance space might sink," he asserted.

Talking on the solution that needs to be brought to curb the issue, he urged the regulators to make it mandatory for any lenders – lending to microfinance clients – to go by the same norms as the MFIs go. "MFIs are trying to solve the problem by shrinking their space, but it might not be the optimal solution," he said.

On the question of digitalisation of the MFIs and what lies ahead for them in this context, he said that nothing new is being done by the 'so called' digital lenders, instead of the fact that they don't have physical presence.



UPI API usage to be capped from August 1

Starting August 1, the National Payments Corporation of India (NPCI) will implement new API usage restrictions on the Unified Payments Interface (UPI) system. These restrictions aim to improve system stability and prevent outages by limiting the number of API calls, particularly for balance inquiries and autopay setups.

Key Changes:

•Balance Inquiry Limit:

Balance inquiries will be capped at 50 requests per app per customer per day.

•Autopay Restrictions:

Autopay mandates will be restricted to non-peak hours.

•Transaction Status Checks:

There will be a delay of at least 90 seconds after a transaction is authenticated before transaction status checks can be made, with a limit of three checks within a two-hour window.

•Account Listing Limit:

Requests to list all accounts linked to a mobile number will be limited to 25 per app per customer per day.

•API Restrictions:

NPCI has directed banks and payment service providers to limit the use of 10 key APIs on the UPI network.

•Compliance:

Non-compliance with these new rules may result in consequences such as API restrictions, penalties, or suspension of new customer onboarding.



SME loans are likely to become costlier

SME loans are likely to become costlier as NBFCs face higher provisions under digital lending norms. Under the new RBI guidelines, regulated entities such as NBFCs are prohibited from entering into default loss guarantee (DLG) arrangements for loans backed by credit guarantee schemes.

Loans to micro, small, and medium enterprises (MSMEs) are expected to become more expensive as non-banking financial companies (NBFCs) brace for increased provisioning requirements following the Reserve Bank of India's (RBI) recent digital lending guidelines. The changes specifically affect loans covered under credit guarantee schemes, which constitute a significant portion of MSME lending.

Under the new RBI guidelines, regulated entities such as NBFCs are prohibited from entering into DLG arrangements for loans backed by credit guarantee schemes.

Previously, DLGs provided by loan service providers (LSPs) compensated NBFCs for losses up to a certain percentage—typically five percent—on defaulted loans.

Suggestions? Feedback?

**Do write to us at
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