



Message from our Director

With the commencement of the new academic year and the first year classes, the activity level through our association with the colleges is set to increase in the coming months.

We signed an MOU with Peas Automation, a startup funded by TN Startup. They are into manufacture of post harvest paddy processing machinery. I see this as a significant step in the Academy's focus towards promoting start-ups and enable a vibrant incubator environment. A fully functional Technology Training Centre will be set up within the Academy premises as part of this initiative. This MOU has also paved way to associate with TN Startup and few public sector enterprises, both for entrepreneurship related initiatives as well as for exploring CSR opportunities.

The internship programs which were kick-started in May continued this month too and I am happy to see that several colleges including some new associations, have shown interest in this initiative.

New training modules have been introduced for the staff at Belstar Microfinance. This year's CTC training commenced with multiple batches and this initiative will continue in the following months too as fresh graduates are being recruited directly from their campus.

The second batch of the credit-based entrepreneurship course at Saveetha Engineering College successfully concluded. We expect confirmation soon for the next batch commencement.

The Tally Prime Essential Level II course successfully concluded across various locations viz: Vidhya Sagar College and Indo-American College, with the completion of the certification exams. Glad to share the news that more than 90% of the candidates secured A or A+.

The Business Development team is fully charged up in its promotional activities and building new associations. The team is being expanded and working towards achieving their targets.

I welcome to the HIH family, new RTM joiners Mr Nagaraj-Davangere, Mr Vikas Kumar-Indore, Mr Nilkanth Sahu – Raipur, Mr Silambarasan- Vellore and Ms Krishna Priya P-Aluva.

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

Capacity Building Workshop for the Belstar Team

In June 2025, the training team initiated a special performance-oriented training workshop titled “Excellate – RM Performance and Culture Transformation” for Regional Managers (RMs) of Belstar Microfinance Limited. The program was conducted in two intensive batches, designed to enhance leadership, performance mindset, and cultural alignment across the organization. A total of 82 RMs from five South Indian states participated in this workshop.

In addition, the Academy continued to deliver regular training programs for Belstar staff, covering a range of operational and functional areas to ensure consistent upskilling and knowledge reinforcement.

Training : April to June 2025

S. No.	Topic	No. of sessions	No. of participants	Man-days
1	Belstar Culture & Values	49	545	545
2	Branch Refresher Training	305	2318	2318
3	Campus to Corporate	31	45	486
4	Code of Conduct	41	398	398
5	Common Induction	187	1180	2357
6	Excellate - RM Performance & CTWorkshop	8	84	336
7	Leadership program (for promoted staff)	2	2	2
8	POSH & Cyber Security	55	581	581
9	Refresher Training/Focus session	264	5815	5815
10	Role Based	239	1068	1068
11	ODT	523	523	523
		1704	12559	14429

Welcome

New RTMs



Mr Nagaraj A G, joined on 5th June 2025 as RTM based out of Davanagere, Karnataka. He will be handling the training requirements for Davangere Zone. He has completed his MBA from Mysore University. In his earlier stint, he worked with Navachetana MFI and Nextru MFI.



Mr Vikas Kumar, joined on 9th June 2025 as RTM based out of Indore, Madhya Pradesh. He will be handling the training requirements for Indore Zone. He has completed his Masters in Rural Development from Indira Gandhi National Open University. In his earlier stint, he worked with Piramal Foundation & Jeevika.



Mr Nilkanth Sahu, joined on 9th June 2025 as RTM based out of Raipur, Chhattisgarh. He will be handling the training requirements for Raipur Zone. He has completed his B.A (Eng) from Pt. Ravishankar Shukla University Raipur, Chhattisgarh. In his earlier stint, he worked with Piramal Foundation & Karma English School, Bhurkoni.



Mr Silambarasan K, joined on 16th June 2025 as RTM based out of Vellore, Tamil Nadu. He will be handling the training requirements for Vellore Zone. He has completed his MSW from VIT, Vellore. In his earlier stint, he worked with Carbon Impact of Capital.



Ms Krishna Priya P, joined on 12th June 2025 as RTM based out of Aluva, Kerala. She will be handling the training requirements for Aluva Zone. She has completed her MSW from Rajiv Gandhi National Institute of Youth Development. In her earlier stint, she worked with Magic Bus India Foundation and LIFOLOGY - Kerala Knowledge Economy Mission.



CTC program - Madurai & Kanchipuram



Campus to Corporate (CTC) Program

The Campus to Corporate (CTC) program is a flagship initiative featured annually in the HIH Academy calendar. Designed to equip fresh graduates with the skills needed for a smooth transition into the professional world, the program offers structured and practical training. In June 2025, the Academy, in collaboration with Belstar Microfinance Limited, successfully launched three new CTC batches, continuing its commitment to workforce readiness and development..

Two batches were launched in Tamil Nadu—one at the HIH Academy in Kanchipuram and the other at the Belstar Training Centre in Madurai—while the third batch was conducted in Indore, Madhya Pradesh. A total of 45 young management graduates, recruited by Belstar's HR team, participated in the program.



CTC program - Indore, Madhya Pradesh

Summer Internship Programs for college students

As part of our commitment to providing practical learning opportunities, Hand in Hand Academy offers summer internship programs that bridge the gap between academia and industry. These programs are thoughtfully designed to equip students with hands-on experience, relevant skills, and industry knowledge in their chosen fields. In this context, the Academy has developed specialized internship programs tailored for students pursuing BA, B.Com, BBA, B.Sc, M.Sc and MBA degrees.

In June, Hand in Hand Academy successfully conducted internship programs for students from the following institutions:

Sl.No	Stakeholder College	Number of Students	Dates	
			From	To
1	Indo American College of Arts & Science	6	28 th May 2025	13 th June 2025
2	SSKV Arts & Science College	9	3 rd June 2025	10 th June 2025
3	Thirumurugan Arts & Science College	4	3 rd June 2025	10 th June 2025
4	Malolan Arts & Science College	151	9 th June 2025	19 th June 2025
5	PERI Arts & Science College	9	19 th June 2025	25 th June 2025



Summer Internship – Certificate Distribution

The Academy conducted a certificate distribution function on 26th June 2026 to felicitate the students who successfully completed their internship programs. The event marked the culmination of the internship program of students from three reputed institutions – Indo American College, SSKV College, and Thirumurugan College. A total of 19 students were awarded summer internship completion certificates during the program.



Certificates were distributed by the Director, HIH Academy and other senior faculty members, who congratulated the students and encouraged them to carry forward their experiences into future academic and professional pursuits.

Tally prime – Course Outcome



HIH Academy successfully completed the Tally Essential Level 2 course with Tally online internship for the students of Vidhya Sagar Women's College, Chengalpattu and Indo American College, Cheyyar. The 120-hour course which commenced in January 2025 was conducted as part of the Academy's ongoing commitment to enhance job-oriented accounting skills among college students.

The structured training program included hands-on sessions, periodic assessments, and mock tests to ensure conceptual clarity and application-based learning. The final assessment was conducted by Tally Education Pvt. Ltd. (TEPL) in May, and results were officially published in June 2025.

The successful completion of the course has equipped participating students with advanced accounting competencies in Tally Prime, thereby strengthening their employment readiness and improving career prospects in finance and accounting domains.

Result at a glance:

S.No	College	Exam appeared	A+ Grade	A Grade	B Grade
1	Vidhya Sagar Women's College-Chengalpattu	30	3	26	1
2	Indo American College – Cheyyar	42	5	32	5

Credit-Based Course on Entrepreneurship - Outcome

The Credit-Based Course on Entrepreneurship, spanning 60 hours, was successfully concluded at Saveetha University in the last week of June 2025.

A cohort of 30 enthusiastic engineering students actively participated in the program, which was designed to nurture entrepreneurial thinking and equip students with essential startup skills.

Final Phase Highlights: The concluding sessions of the program focused on critical aspects of early-stage entrepreneurship:

- Idea Validation Techniques
- Prototyping Essentials
- Pitch Deck Creation
- Delivering a Compelling Elevator Pitch
- Company Registration & Legal Compliance
- GST and Taxation Basics

This program has laid a solid foundation for fostering a culture of innovation and entrepreneurship among engineering students, preparing them to take their first steps as future founders and changemakers.

Program Outcomes:

- Entrepreneurial Mindset:** All 30 students developed a strong entrepreneurial orientation, enabling them to think creatively, identify opportunities, and approach problems with innovative solutions.
- Problem Identification:** Over 30 real-world pain points were identified through structured brainstorming and field immersion activities.
- Idea Development:** 22 innovative ideas were shortlisted for further mentoring and support, with the potential to be developed into tangible products or solutions.



Collaboration for Social Entrepreneurship Development

Signed MoU between Hand in Hand Academy and PEAS Automation Pvt Ltd on 26th June 2025.

The Academy has taken a thoughtful initiative to promote Rural Entrepreneurship with a focus on Social Impact

Through a Memorandum of Understanding (MoU) with PEAS Automation Pvt. Ltd., a Technology Resource Centre will be established within the Hand in Hand Academy campus. As part of this collaboration, PEAS Automation has agreed to install paddy processing machines (on a no cost basis), that are specifically designed to handle traditional paddy varieties such as Seeraga Samba, Mapillai Samba, and Karuppu Kavuni.

Hand in Hand Academy will offer comprehensive technical and entrepreneurship training including hands-on experience to rural youth, women, and farmers affiliated with Hand in Hand Academy and Hand in Hand India. Following the training, the Academy will provide continued support to help beneficiaries launch their own rice processing



enterprises and facilitate market access for their products.

To ensure the long-term sustainability of this initiative, potential Corporate Social Responsibility (CSR) projects will be explored.

Special visit-Startup TN

Mr.Manick Rajendran, CEO, Periyar Social Justice Venture Lab (Startup TN initiative), Mr.Ramajeyam, Investment Head, Startup TN and Mr.Udhay Kumar, Ex-CMD, NSIC visited Hand in Hand Academy on 25th June 2025. Strategic dialogues were held between Hand in Hand Academy and Startup TN to explore collaborative opportunities aimed at fostering an innovation-driven ecosystem.

The discussions centered around cultivating a culture of innovation, providing structured mentorship, and accelerating the commercialization of startups supported

by Startup TN. Both organizations are currently refining concepts to take this initiative forward, with the goal of positioning Hand in Hand Academy as a designated Startup Mentoring Hub in Kanchipuram.



Go 2 Market

The HIH Academy Marketing Team actively undertook a series of promotional and follow-up visits to colleges and other institutions as part of its strategic outreach initiatives. These visits aimed to promote the Academy's flagship programs focused on entrepreneurship and job-oriented skill development programs. Detailed discussions were held with college authorities to align program objectives with student career aspirations. Follow-up visits were also conducted to ensure timely initiation and smooth implementation of the proposed programs.

Promotional Activities

S.No	College/ Institution	Status
1	PEAS Automation Pvt Ltd. (A Startup Company engaged in Agroprocessing Machinery Development)	MoU signed for a Collaboration for Social Entrepreneurship Development on 26 th June 2025.
2	Periyar Social Justice Venture Lab (PSVL), Startup TN	Met CEO, PSVL on 26 th June 2025
3	Vidya Sagar Arts and Science College	Discussed internship, EDP & Women Entrepreneurship Program
4	Sri Balaji Chockalingam Engineering College	Discussed internship program
5	MGR Chockalingam Arts and Science College	Discussed Internship and women entrepreneurship program
6	Startup TN, NSIC and Indian Oil Corporation	Discussed collaborations and CSR Projects
7	Arcot Mahalakshmi Arts & Science College	Initial visit on 27 th May 2025

Hosting Events

S.No	Name of the program	Date	Organised by
1.	Advanced Toy and Doll Making Techniques	9-16 June	SHG Enterprise team
2.	Staff review meeting	4 & 5 June	SHG Enterprise team
3.	Staff review meeting	10 & 13 June	Belstar
4.	Assessment for Eye Connect Technician course	11 June	SHG Enterprise team
5.	Skill Training on Dancing Doll Making	21-30 June	SHG Enterprise team
6.	Induction training	13 June	VHFPL



Induction training -VHFPL



(Clockwise from top left) – SHG Enterprise team staff review meeting, Advanced Toy and Doll Making Techniques training, Assessment for Eye Connect Technician course, Skill Training on Dancing Doll Making.



Just believe in yourself!

“Sir, I always study hard, but I fail every time... other students laugh at me.”

“Relax. Take this glass and walk around the corridor just observe how others react”

He went and came back after some time. “So, what did you notice, my child.”

“Sir, some students looked at me some laughed at me and some ignored me.”

“Now go with this full glass and don’t spill a single drop. I’ll give you the solution when you return.”

He went and kept his focus entirely on the glass.

“Now tell me what did you notice this time?”

“I just focused on the glass, so the water didn’t spill. I managed to save most of it sir.”

“That’s my answer. When you paid attention to others you spilled a lot of water. But when you focused on the glass, only a few drops were lost and you didn’t even notice what others said.”

Here the glass represents you. When you focus on what others are saying, you’re just losing your potential to do your best.

And always remember..’

“Success is not the key to happiness. Happiness is the key to success if you love what you are doing, you will be successful..**just believe in yourself.**”



See a Mistake just as a Mistake,
Not as Mine or Yours...
Mine brings Guilt,
Yours brings Anger,
Only Mistake brings Realization...



RBI Sets 60% Qualifying Asset Norm for NBFC-MFIs

The Reserve Bank of India (RBI) has amended the qualifying asset requirement under Paragraph 8.1 of the Master Directions for NBFC-Microfinance Institutions (NBFC-MFIs). This revision is aimed at reinforcing the core operational focus of such institutions on microfinance activities

Minimum Qualifying Asset Threshold Set at 60%

Under the revised norms, NBFC-MFIs are now required to ensure that at least 60% of their total assets (excluding intangible assets) constitute qualifying assets on an ongoing basis. This change ensures that a substantial portion of the institution's portfolio remains aligned with microfinance objectives.

Consequence of Non-Compliance Over Four Quarters.

In the event that an NBFC-MFI fails to maintain the 60% qualifying asset threshold for four consecutive quarters, it is mandatorily required to approach the RBI. The institution must submit a remediation plan, based on which the RBI will review the situation and take an appropriate view.

Objective of the Amendment

This regulatory update is designed to ensure that NBFC-MFIs remain committed to serving low-income and financially excluded segments of the population. By imposing a stringent asset composition norm, the RBI aims to preserve the microfinance identity and promote disciplined lending practices in the sector.



Credit costs expected to rise in FY26 : Report

The stress in short-term unsecured loans and microfinance segments could push credit costs of the banks upward in the Financial Year (FY) 2026, according to a report by CareEdge Ratings.

However, the report added that since banks already have strong provision buffers or high provision coverage ratios, they are well-positioned to absorb these potential losses.

The Public Sector Banks (PSBs), over the last one and a half to 2 years, have built up strong financial cushions (called provisions) to cover any future loan losses.

The report added that since fewer loans have been turning bad recently, the PSBs don't need to set aside much new money for bad loans. This led to lower credit costs--the money banks spend to deal with unpaid loans.



Health insurance premiums surge slows

For the first time in three years, growth in health insurance premiums dropped to single digits to 8.98% in FY 25, down from 20.25% in FY24.

After three years of rapid expansion, the health insurance segment in India is

showing early signs of a slowdown, raising concerns over the affordability of premia and the long-term sustainability of growth in coverage.

Health insurance has emerged as the dominant driver of non-life insurance business post the Covid-19 pandemic, accounting for the largest share in the segment. In FY25, it contributed 38.6% of total non-life premiums, according to the Insurance Regulatory and Development Authority of India (IRDAI). The gross direct premium underwritten by all non-life insurers rose 6.2% to Rs 3.08 lakh crore in FY25 from Rs 2.90 lakh crore in FY24. Standalone health insurers posted a strong 16% growth in premium collections, reaching Rs 38,414 crore.

Despite these gains, momentum in health insurance has started to decelerate. For the first time in three years, growth in health insurance premiums dropped to single digits. Data from the General Insurance Council shows that growth in the health segment slowed to 8.98% in FY25, down from 20.25% in FY24. Total health insurance premium stood at Rs 1.18 lakh crore in FY25, up from Rs 1.08 lakh crore the year before.

Why the slowdown

Several structural and regulatory factors appear to be contributing to this moderation. Among them is the transition to the 1/n accounting rule, which impacted revenue recognition in the sector. The withdrawal or decline in contribution from government-sponsored health schemes also contributed to the slowdown.

Suggestions? Feedback?

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