

Loyola College (Autonomous), Chennai – 600 034.  
Department of Business Administration

**Webinar on Applicative Bank Schemes for Start-ups: A report**

On 25<sup>th</sup> November 2021, the Department of Business Administration & Business Administration Forum (BAF) organized a webinar on the topic **Applicative Bank Schemes for Start-ups**. Around 130 students of II year and III year Business Administration participated in the webinar. The webinar was conducted through virtual mode supported by Loyola College Webex platform. Mr.RTG.Vasantha Siva, Chief Manager and Faculty in Bank of Baroda, Apex Academy in Gandhinagar, Gujarat was the resource person. The program was moderated by Deep Y Sheth (19UBU 018), Joint Secretary of the Business Administration Forum.

The session began with a blissful good morning note. Further, quick snaps of the department were shared regarding its inception in 1999, various international and national conferences, programs, seminars, and guest lectures which have been conducted over the years. Then, Dr. S. Ceciliya Jothi Muthu, organizer of the webinar welcomed the gathering wherein valuable inputs regarding the session's agenda were given.

This was followed by the introduction of the guest speaker, Mr.RTG.Vasantha Siva to the participants. He is a certified anti-money laundering specialist, i.e., Member of Association of Certified Anti-Money Laundering Specialists, USA, and a Certified Anti Money Laundering Investigator - Academy for AML Professionals. He is also accredited with a Certificate in Commercial Credit (CICC) by Moody's Analytics.


The session started with an interactive quiz that served as an interesting icebreaking activity. A brief description of business process - business steps, goals and stakeholders - was discussed. Registration process and benefits of various forms of business organisation ranging from sole proprietorship, partnership and company were also shared. The recent change in the definition of MSME effected by the Ministry of MSME and the rationale behind the change were also elaborately explained to the participants.

The screenshot displays a Webex meeting window. At the top, the status bar shows 'Webex (Moderated unmute mode)', 'Meeting Info', and 'Show Menu Bar'. Below this, a participant list includes '19-UBU-018 DEEP Y SHETH', 'RTG.Vasantha Siva' (highlighted with a blue border), 'STATS & BBA7 WebEx', '19-UBU-003 Akash.v', and '19-UBU-008 ANKIT BENJA...'. The main content area shows a slide titled 'BUSINESS PROCESS' with a central blue triangle. The vertices of the triangle are labeled 'Business Steps' (top), 'Business Goals' (bottom-left), and 'Stakeholders' (bottom-right). The slide also features the logos of 'UNIVERSITY OF BARODA' and 'Bank of Baroda'. The bottom control bar includes 'Unmute', 'Start video', and various meeting controls.

Webex (Moderated unmute mode) Meeting Info Show Menu Bar

19-UBU-018 DEEP Y SHETH Co-host, me RTG.Vasantha Siva STATS & BBA7 WebEx Host 19-UBU-003 Akash.v 19-UBU-008 ANKIT BENJA... Layout

Viewing RTG.Vasantha Siva's...

 बैंक ऑफ़ बड़ौदा Bank of Baroda

### Change in the definition of MSME

Existing MSME Classification			
Criteria : Investment in Plant & Machinery or Equipment			
Classification	Micro	Small	Medium
Mfg. Enterprises	Investment <Rs. 25 lac	Investment <Rs. 5 cr.	Investment <Rs. 10 cr.
Services Enterprise	Investment <Rs. 10 lac	Investment <Rs. 2 cr.	Investment <Rs. 5 cr.

Revised MSME Classification			
Composite Criteria : Investment And Annual Turnover			
Classification	Micro	Small	Medium
Manufacturing & Services	Investment < Rs. 1 cr. and Turnover < Rs.5 cr.	Investment < Rs. 10 cr. and Turnover < Rs.50 cr.	Investment < Rs.50 cr. and Turnover < Rs. 250 Cr.



Source: Ministry of MSME- Notification dated June 1, 2020

Unmute Start video


The resource person moved on to the core topic i.e. financing facilities made available by Government to promote a rapid growth of entrepreneurship in India and to provide an impetus to start-ups. MUDRA Scheme was explained in detail along with the eligibility criteria to avail the loans. ASPIRE Scheme for promotion of innovation, entrepreneurship and agro industry along with its objectives and eligibility were explained clearly. AIM - Atal Innovation Mission Scheme was also explained in detail.

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19-UBU-018 DEEP Y SHETH Cohost.me RTG.Vasantha Siva STATS & BBA7 WebEx Host 19-UBU-003 Akash.v 19-UBU-008 ANKIT BENJA...

## Mudra Loan Eligibility Criteria





- > **Age**  
Minimum 18 years & Maximum 65 years
- > **Loan Amount**  
Maximum up to Rs. 10 lakh
- > **Eligible Entities**  
Individuals, Startups, Artisans, Small Vendors, Shopkeepers, Retailers, Manufacturers & MSMEs
- > **Indian Citizen with No Criminal Records**
- > **Eligible Enterprises**  
Pvt. & Public Ltd. Companies, Sole Proprietorship, Partnerships, LLPs, NGOs, Trusts & Co-operative Societies
- > **Availed By**  
All Non-Farm Enterprises - Engaged in only Trading, Services and Manufacturing sectors
- > **Applicants**  
With No previous Defaults with any bank

Unmute Start video

Webex (Moderated unmute mode) Meeting Info Show Menu Bar

19-UBU-018 DEEP Y SHETH Cohost.me RTG.Vasantha Siva STATS & BBA7 WebEx Host 19-UBU-003 Akash.v 19-UBU-008 ANKIT BENJA... Layout


Government Viewing RTG.Vasantha Siva's...

## ASPIRE Scheme


- ASPIRE Scheme or Scheme for promotion of innovation, entrepreneurship and Agro-Industry is promoted by the Ministry of Micro, Small and Medium Enterprises.
- It will promote Innovation & Rural Entrepreneurship through rural Livelihood Business Incubator (LBI), Technology Business Incubator (TBI) and Fund of Funds for start-up creation in the agro-based industry.
- The ASPIRE Scheme fund has a Rs.200 crore corpus

**Objectives of the ASPIRE scheme are to:**

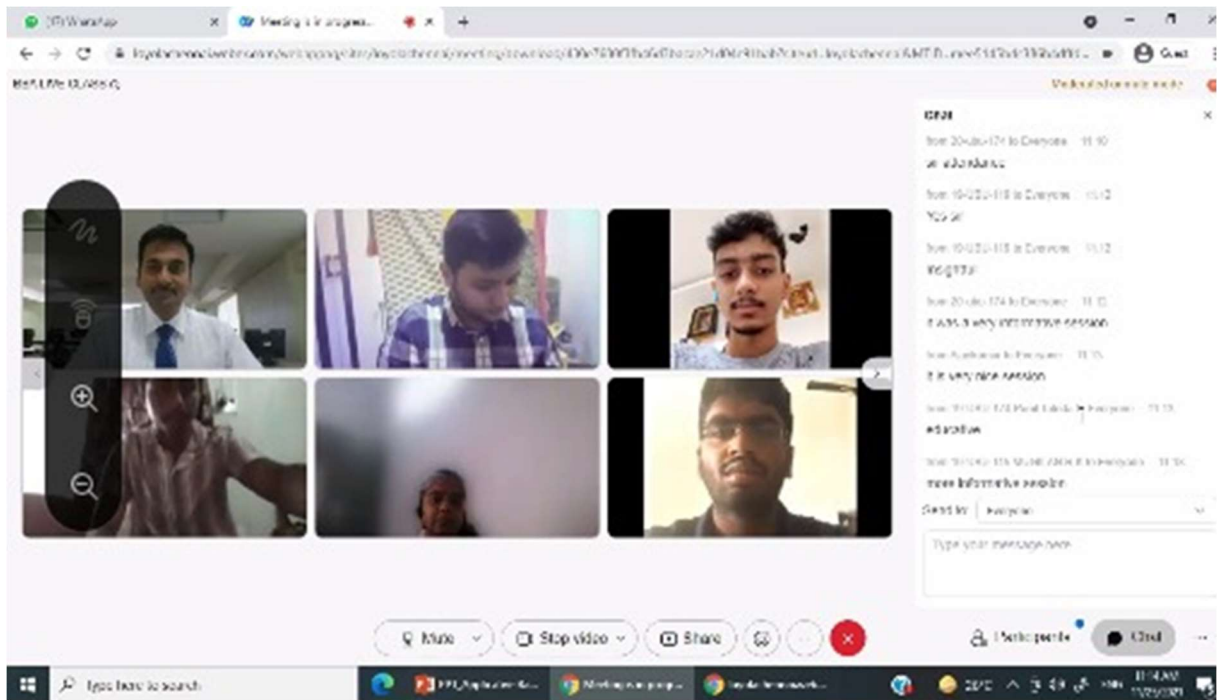
- Create new jobs and reduce unemployment;
- Promote entrepreneurship culture in India;
- Grassroots economic development at district level;
- Facilitate innovative business solution for un-met social needs
- Promote innovation to further strengthen the competitiveness of MSME sector.



सूक्ष्म, लघु एवं मध्यम उद्यम  
MICRO, SMALL & MEDIUM ENTERPRISES



Unmute Start video

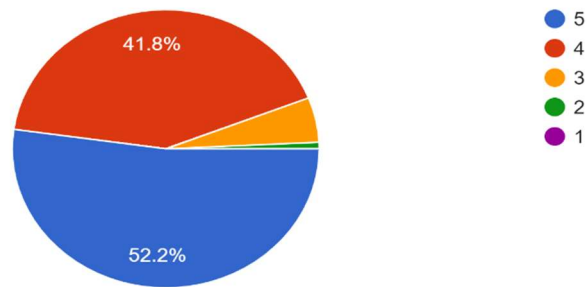


The moderator thanked the resource person for sparing his time amidst his tight schedule and for sharing his subject knowledge and professional experience with the budding entrepreneurs. The moderator also thanked the Department Coordinator, faculty and students. The participants then submitted their feedback on the session followed by a vote of thanks.

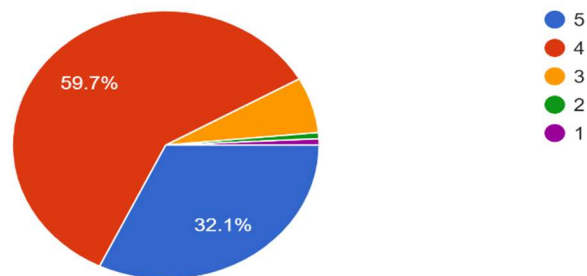


### STUDENTS FEEDBACK REPORT

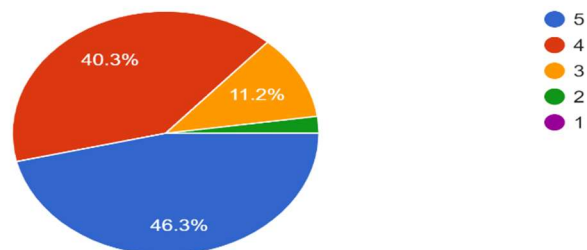
Presentation Skill of the Guest Speaker Mr. RTG.Vasantha Siva (5 is the Highest and 1 is the Lowest)  
134 responses



Overall Rating of the Webinar (5 is the Highest and 1 is the Lowest )  
134 responses



Content in the Presentation (5 is the Highest and 1 is the Lowest)  
134 responses



Webinar poster



**LOYOLA COLLEGE (AUTONOMOUS) CHENNAI**  
*COLLEGE OF EXCELLENCE*



**DEPARTMENT OF BUSINESS ADMINISTRATION**

ORGANISES A WEBINAR ON  
"APPLICATIVE BANK SCHEMES FOR START-UPS"

Mr. RTG. Vasantha Siva



**Chief Manager & Faculty**  
**Bank of Baroda, Gujarat**  
**Apex Academy**

(2nd and 3rd year BBA students are expected to participate)

**25 NOV'21**  
**THURSDAY** (10am-11am)

View link: <https://lojolarchennai.webex.com/lojolarchennai.jnllphn2w0m0-mj732dhd45ar-5082629051a36debed01>

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**YOU ARE CORDIALLY INVITED BY**

<b>Dr. V. AROCKIA JEROLD</b> PRESIDENT Business Administration Forum	<b>DR. I. E. UCHARISTA FATIMA MARY</b> COORDINATOR Department of Business Administration
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**ORGANIZED BY**  
**Dr. S. CECILIYA JOTHI MUTHU**

