

ADFIAP > ANCE



ADFIAP

The Magazine for Sustainable Development Finance



41st
ADFIAP
Annual Meeting
New Delhi, India 2018

INCLUSIVE AND SUSTAINABLE DEVELOPMENT



ALSO INSIDE:

ADFIAP AWARDS 2018 WINNERS >> 41ST ADFIAP ANNUAL MEETINGS HOST INSTITUTIONS ON ACHIEVING INCLUSIVE AND SUSTAINABLE GROWTH >> TRAVEL TIPS TO INDIA'S CAPITAL

Our greatest challenge



At the 25th Asia-Pacific Economic Cooperation (APEC) Summit held in Da Nang, Vietnam in November 2017, enhancing the inclusiveness of development topped the agenda. Economic leaders in the region pointed to the duality of economic globalization: while it is an engine for global economic growth, it has also spawned new problems and challenges.

Asia-Pacific represents the most dynamic region of the global economy. Over the past few decades, its development has been closely connected with economic globalization. Yet while the region on the whole has greatly benefited greatly from globalization, the gains have not reached everyone.

As the focal point of development finance institutions (DFIs) in Asia-Pacific, ADFIAP is well placed to help address this lopsided development. By their very nature, DFIs are both responsible for and capable of exploring better ways to promote inclusive growth.

It is but fitting that our magazine issue carries the theme, "Inclusive and Sustainable Development." In this special issue, we once again tackle the role DFIs play in addressing injustices and inequities, and work for a more invigorated, inclusive and sustainable economic globalization, to truly make a difference in people's lives.

Over 100 ADFIAP member-DFIs and partners in New Delhi, India have gathered for the 41st ADFIAP Annual Meetings. Delhi is the world's second most populous city (after Tokyo) with a population of 25 million. The Indian capital has a history that goes back many centuries, showcasing an ancient culture and a rapidly modernizing country.

Have a great time in Delhi and happy reading!

Bobby Peralta
ADFIAP Secretary General

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ADVANCE MAGAZINE is co-published by the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) and Writers Edge. It is distributed for free to ADFIAP members during the ADFIAP Annual Meetings and also sent out to ADFIAP's partner institutions around the world. An electronic copy can also be downloaded online at www.adfiap.org.

**BEHIND
THIS
ISSUE**



ADFIAP Institute of Development Finance

Climate Finance Product Development

April 16-20
Manila, Philippines

TOT for Consulting on Clean Tech Innovation & Financing

May 7-11, 2018
Manila, Philippines

PPP Essentials: Strategies, Methods, and Implementation & Monitoring

June 4-8, 2018
Manila Philippines

Risk-based Credit Appraisal & Management

June 25-29, 2018
Manila, Philippines

ADFIAP-AADFI-EOSD Global Sustainable Finance Conference

July 12-13, 2018,
Karlsruhe, Germany

Study Tour Program on MSME Development Programs & Policies of the Philippines

July 23-27, 2018
Manila, Philippines

Study Tour Program on MSME Development Programs & Policies of Vietnam

August 13-17, 2018
Hanoi, Vietnam

ADFIAP-AADFI Joint CEO Forum

October 23-25, 2018
Kyrenia, North Cyprus

SME Bankers Program

November 5-16
Manila, Philippines

Program on Development Banking

November 19-30, 2018
Manila, Philippines

Executive Leadership Program

December 3-14, 2018
Manila, Philippines

 www.adfiap.org



WORLD BANK GROUP

Annual Meetings of the International Monetary Fund and World Bank Group

October 12-14, 2018
Bali Nusa Dua, Indonesia

Regional Innovation Forum

March 22-24, 2018
Bratislava, Slovakia

8th Global Housing Finance Conference

May 30-June 01, 2018
Washington, DC

 www.worldbank.org



www.adb.org



www.afdb.org

51st Annual Meeting of the Board of Governors

May 3-6, 2018

Manila, Philippines

53rd Annual Meetings of the Board of Governors of the AfDB

44th Meetings of the Board of Governors of the
African Development Fund (ADF)

May 22-25, 2018

Busan, South Korea



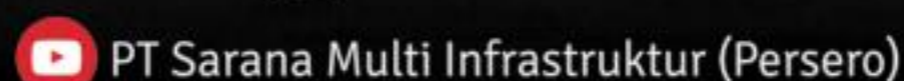
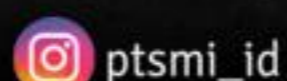
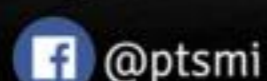
PT Sarana Multi Infrastruktur (Persero)

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IDBI Bank lights a billion lives



Realizing the need for cleaner and greener energy to accelerate social development, IDBI Bank extended financial support to the “Lighting a Billion Lives” (LaBL) Project.

The social development initiative project brought clean and affordable lighting to 100 villages through the establishment of solar charging stations, integrated domestic energy system and solar micro grids. The project aims to benefit 5,000 households of selected districts in India.

IDBI and project partner, The Energy and Resources Institute (TERI), selected districts for project implementation, keeping in mind the percentage of un-electrified households and kerosene consuming rural households.

LANDBANK loans to cooperatives jump 16%

LANDBANK further strengthened its support for Philippine cooperatives as loans to the sector reached Php37 billion as of September 2017, higher by 16% than the same period in 2016.

From January to September 2017, the Bank released Php20 billion in loans to Small Farmers and Fishers (SFF) cooperatives — a 13% hike from the year-ago level of Php17.7 billion.

One training intervention that LANDBANK offers to coops is the Innovative Training and Responsive Approaches for Institutional Nurturing (iTRAIN) – a capability program designed to develop and enhance the skills and competencies of the Bank’s cooperative clients to help them efficiently handle their respective businesses and operations.



DBP unveils digital banking portal

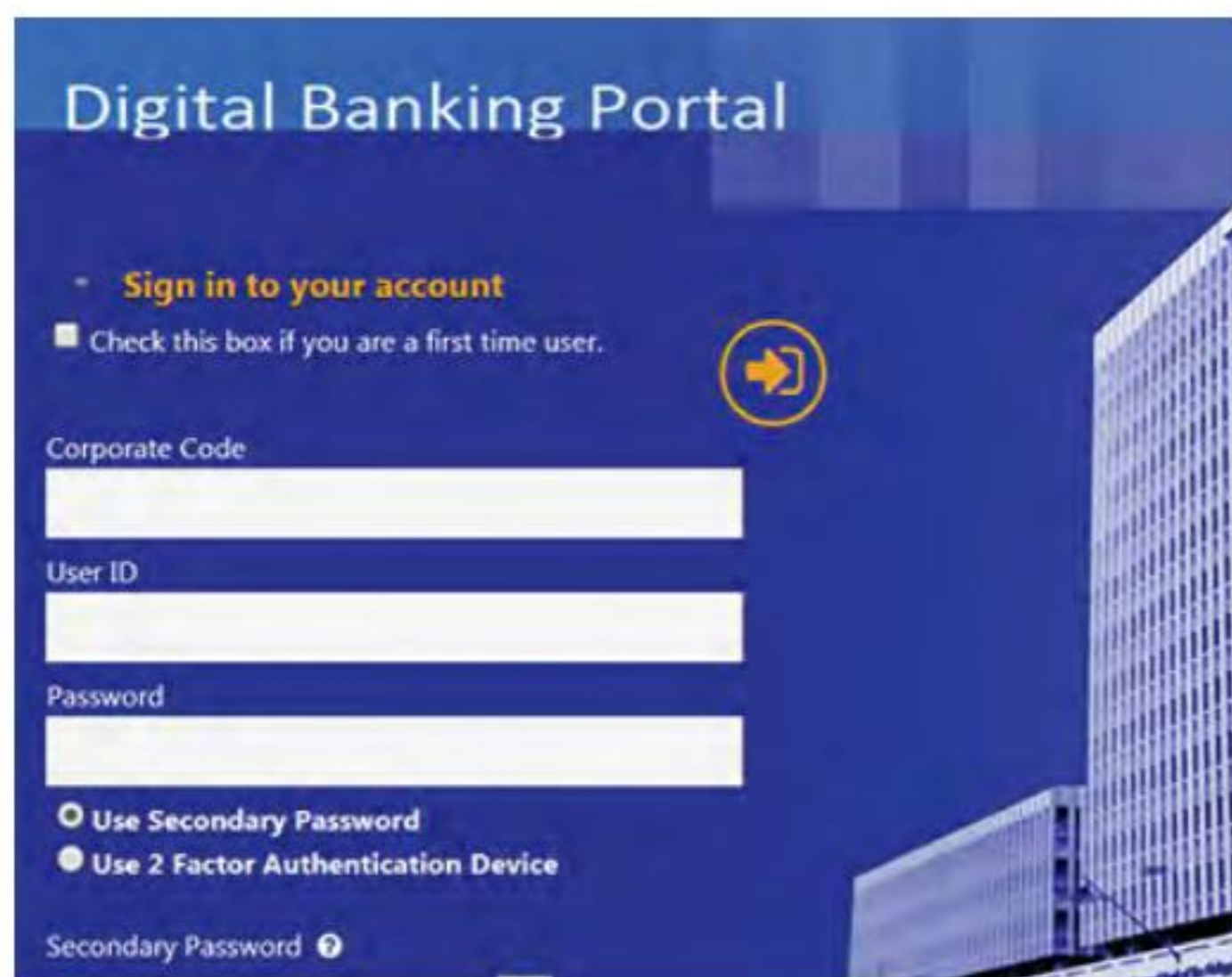
The Development Bank of the Philippines (DBP) launched its Digital Banking Portal (DBP2), a complete suite of cash management solutions designed to provide online banking convenience to its clients.

DBP2 allows the bank's corporate and institutional clients to manage their DBP accounts online, in real time, as the portal is accessible via the internet through computers and smartphones.

DBP president and chief executive officer Cecilia C. Borrromeo said clients will enjoy the convenience of viewing their account portfolios, transaction history and statement of account. The facility also allows fund transfers between DBP accounts and enrolled third-party accounts in real time, as well as allows clients to manage their collections and receivables online.

Other services are cash management such as postdated check warehousing, auto-debit arrangement, AR reconciliation, bills payment, payroll crediting, auto-credit arrangement, manager's check and corporate check.

Ms. Borrromeo said several government institutions will tap the facility for their respective electronic banking requirements.



SME Bank launches TV program for SMEs

Small and Medium Enterprise Development Bank Malaysia Berhad (SME Bank) has launched SUKSES (SUCCESS) TV Programme as an avenue for in-depth discussion on issues and challenges entrepreneurs face.

The program is an intervention initiative of SME Bank to nurture and develop the champions of Malaysia's small and medium enterprises (SMEs). It is also a platform for an intellectual discourse on issues pertaining to SMEs, its development, challenges and achievements.

Entrepreneurs can also promote their products and services without incurring media cost if they were to do it on their own, and serves as a platform to inculcate the culture of entrepreneurship among Malaysians, especially the next-generation entrepreneurs.



ADFIAP AWARDS

The ADFIAP Awards is recognized for its prestige in honoring the significant contributions of individuals and institutions to the development of their respective countries. Their trailblazing projects also address some of the United Nations' Sustainable Development Goals. Now on its 20th year, the Awards continue its tradition of excellence with this year's batch of awardees.



OUTSTANDING DEVELOPMENT PROJECTS



Category 1: Human Capital Development

International Financial Consulting, Ltd.

Institutional Development Program for Uganda
Development Bank Ltd.

Merit Awards:

DFCC Bank PLC

Building a Cohesive Value-Based Internal
Cultures

Perbadanan Nasional Berhad

VEST (Varsity, Entrepreneurship, Skill and
Talent)



Category 2: Environmental Development

Development Bank of the Philippines

Tacloban City Energy Efficient Street Lighting
Project

Merit Award:

Alalay sa Kaunlaran, Inc.

Green Energy Program for Rural Communities



Category 3: SME Development

SME Development Bank Malaysia Berhad
SUKSES TV Programme

Merit Award:

Export-Import Bank of India
Exim Mitra: Export Facilitation Portal



Category 4: Infrastructure Development

Development Bank of the Philippines
Infrastructure Contractor Support (ICONS) Program

Merit Awards:

Bank of Industry and Mine
Saze Sazan Water Supply and Distribution Power Plant

Employees Provident Fund
EPF's Role in Nepal's Infrastructure



Category 5: Technology Development

Export-Import Bank of India
EximBank of India's Financing to Stellapps Technologies Pvt Ltd.

Merit Award:

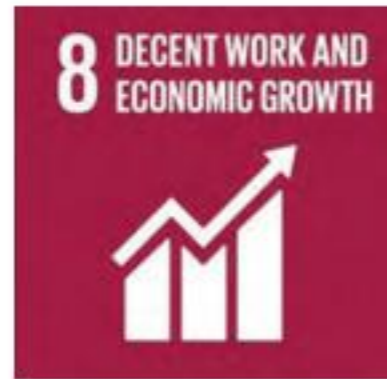
Zarai Taraqiati Bank Limited
E-Credit Scheme (Punjab)



Category 6: Trade Development

No entries received

ADFIAP AWARDS



Category 7: Local Economic Development

Agrobank

Development of Area Farmers Organization
Kuala Langat, Selangor under Financing for
Chilli Fertigation-i Program

Merit Award:

Entrepreneurship Development Institute of India

Startup Village Entrepreneurship Program
(SVEP)



Category 9: Corporate Governance

Merit Award:

Pag-IBIG Fund

Pag-IBIG Fund's Risk Management Program



Category 8: Financial Inclusion

Landbank of the Philippines

Landbank Financial Inclusion Caravan

Merit Award:

Development Bank of Samoa

Inclusive Development Credit Facility Program
for Women and Youth (Phase 1)



Category 10: Corporate Social Responsibility

Development Bank of Japan Inc.

DBJ's Employees Health Management Rated Loan
Program

Merit Awards:

Johor Corporation

Kulim Wildlife Defenders ("KWD")

National Small Industries Corporation Limited

Commitment for Building a Better Tomorrow
for our Communities

IPDC Finance Ltd.

Crafting Tales of Joy, Creating Stories Rather-CSR

INDIVIDUAL AWARDS

Outstanding CEO Award

Datuk Mohd Zamree Mohd Ishak
 President & Chief Executive Officer
 Credit Guarantee Corporation Malaysia Berhad

Since assuming the post in January 2015, Zamree has brought with him vast experience in corporate and consumer banking as well as Islamic finance education. He began his career with Malayan Banking Berhad (Maybank) back in 1989 until 2009. He also served as the Chief Operations Officer of INCEIF – The Global University of Islamic Finance since July 2009 up to his latest appointment with CGC.

He holds a Master’s Degree in Business Administration – MBA (Finance) from the University of Hull, United Kingdom and a Bachelor of Science in Business Administration from the Saint Louis University, St. Louis, Missouri, USA.



SPECIAL AWARDS

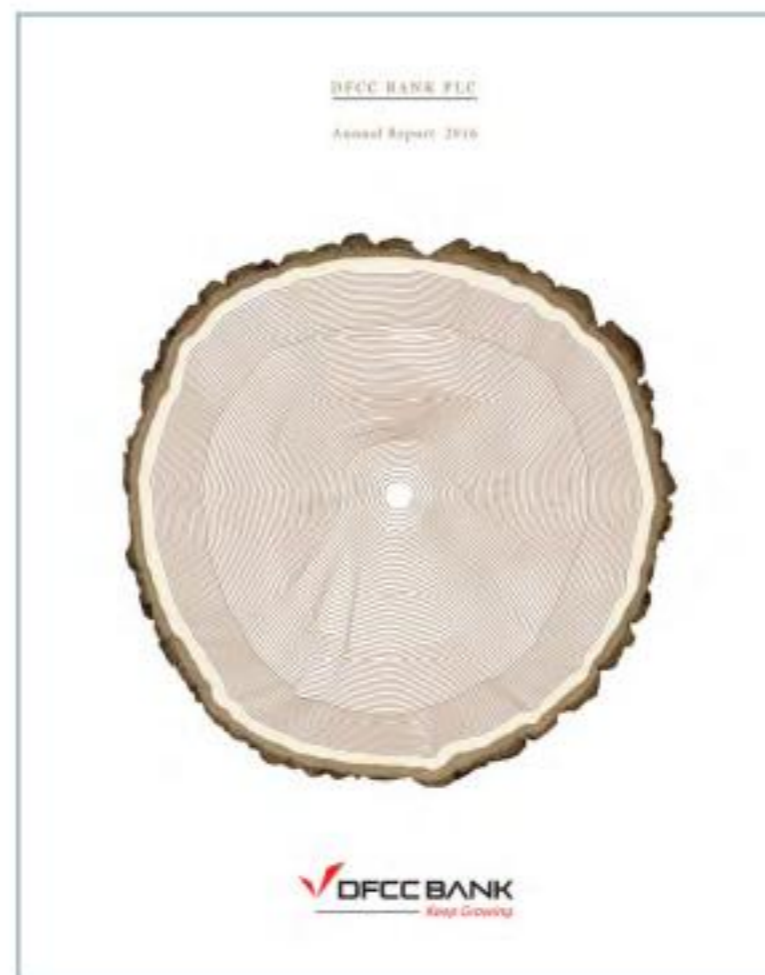
Best Sustainability Report

SME Development Bank Malaysia Berhad



Best Annual Report

DFCC Bank PLC



First Payor

Development Bank of Mongolia

Best Website

IDBI Bank Ltd.

МОНГОЛ УЛСЫН
 ХӨГЖЛИЙН БАНК



DEVELOPMENT BANK OF
 MONGOLIA



New Delhi

India's Capital and Melting Pot

Delhi, the capital of India, is a giant city that contains an overwhelming amount of history, culture, life, food, temples, and everything else you could possibly imagine. The city is dotted with spellbinding mosques, forts, and monuments left over from the Mughal rulers that once occupied the city.

Walk down history lane, relish the experience, and see these top tourist attractions in this huge cultural melting pot.



Swaminarayan Akshardham Temple in New Delhi (Source: <https://mediaindia.eu/indian-travel-trade/delhi-the-most-visited-city-in-india/>)

See a tomb

Let your jaw drop at the sight of Humayun's Tomb, a UNESCO World Heritage Site. Built in 1570 for a Mughal emperor, this was the first ever garden-tomb on the Indian subcontinent. The gardens around the grand mausoleum buildings are well manicured and full of huge trees so go for an afternoon stroll.



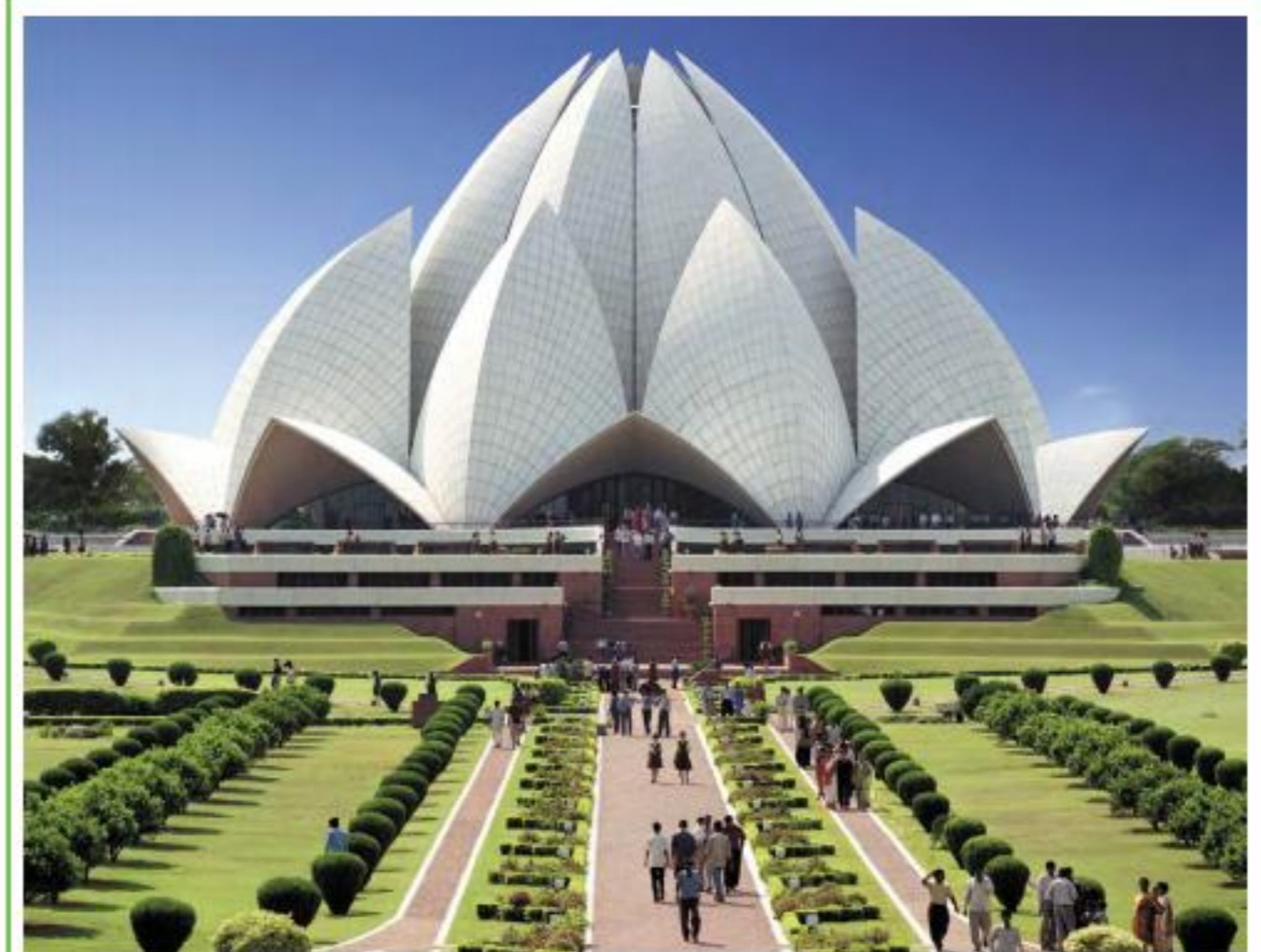
Visit Gandhi's house

Who's not a fan of Gandhi? He spent his final months of his life here at the Gandhi Smitri, an immaculate but unostentatious house-museum. He was also assassinated here in 1948. Photos and text on the walls explain Gandhi's philosophy and the history of Indian independence, while a series of figurines depict important scenes from his life until his death.



Taste a petha

If you have a sweet tooth then petha is a must-try delicacy. It's a soft, translucent candy made up of winter melon or white pumpkin. Crunchy on the outside and soft and juicy on the inside, petha is a popular North Indian delicacy closely associated with Agra town.



Meet an icon

The Qutub Minar may look like a bunch of crumbling structures but the incredible 72.5-meter minaret is a UNESCO World Heritage Site and is a proud icon of Delhi. The minaret, which looks like the Leaning Tower of Pisa in Italy, is the tallest in all of India, and was originally built nearly 1,000 years ago. Constructed from red sandstone, there are detailed carvings and inscriptions throughout the tower. Though you can't go inside, it's awe-inspiring to see from a distance and up close.



Pray inside a lotus

There are numerous landmarks scattered around Delhi but the remarkable Lotus Temple stands out. Designed in the shape of a sacred lotus flower, the temple is a religious worshipping ground for people of all religions (the philosophy of the Bahá'í faith). The temple features 27 flower petals which are constructed of marble and make up the structure.



Eat paranthas

Paranthas are on top of the list when it comes to Delhi food must-eats. Choose from a plain one or select a stuffing of your choice.



INCLUSIVE AND SUSTAINABLE DEVELOPMENT



Development financing institutions (DFIs) typically have wider mandates to promote the social and economic development of their countries. By providing financing, advisory services and other forms of development support, they help their countries foster inclusive and sustainable growth.

Growth can be inclusive and can eliminate poverty only if all segments of society, including the marginalized, share the benefits of development and participate in decision making. In this special issue of **AD>ANCE Magazine**, we shine the spotlight on the host institutions of the 41st ADFIAP Annual Meetings and how they are contributing to their country's achievement of the United Nations' Sustainable Development Goals (SDGs).

Export-Import Bank of India (Exim India)

For over three decades, Exim India has vigorously pursued its mission of increasing India's integration with the global economy, as well as building 'Brand India' by promoting, financing and facilitating India's international trade and investment. Its activities are aligned with developmental priorities, and several of its programs are in sync with meeting the SDGs such as the following:

1. Foster gender equality: Exim India has been helping organizations, mostly comprised of women from the relatively disadvantaged sectors of society, in upgrading their skills and capacity. One such group is the Patiala Handicrafts Society in Punjab, which has more than 5,000 artisans, mostly women from marginalized and underprivileged sections of the rural community. Exim India organized a four-month Design Development and Training Workshop to help them generate income, and also provided financial support to the association.

2. Promote decent work and economic growth: Exim India has supported tribal artisans of Chhattisgarh by conducting a Design Development Training Workshop on Dhokra Crafts in association with the Consortium of Women Artisans of India. Various decorative prototypes were developed which now provide regular source of income to the tribal community.

3. Support industry, innovation and infrastructure:

Exim India partnered with centers of excellence such as the Indian Institute of Technology, and the Madras Rural Technology Business Incubator for extending financial support to techno-entrepreneurs. One company developed a device and an app aimed at providing an artificial voice to children with autism, cerebral palsy, Downs's syndrome, intellectual disability, and other speech-related disabilities.



Entrepreneurship Development Institute of India (EDII)

The Entrepreneurship Development Institute of India (EDII) was set up in 1983 as an autonomous and not-for-profit institute with the support of apex financial institutions. EDII is the first national resource institute in entrepreneurship training, research, education and institution building, and has successfully brought about a change in the way entrepreneurship is perceived.

By placing thrust on new enterprise creation, enterprise upgradation, capacity building and investment promotion, EDII has contributed to sustainable development of the micro, small and medium enterprise (MSME) sector through various initiatives such as the following:



Entrepreneurship Development Institute of India

- Post-graduate Diploma in Management-Business Entrepreneurship:** This 2-year EDII program encourages the youth to set up their business or join their family business and contribute towards growth. To date, 1,147 students have graduated from the program. EDII also extends support in terms seed grants and prototype grants to students to convert their ideas into viable venture. The prospective ventures are subsequently supported by debt funding from various banks.
- Food Processing Project:** On behalf of the Ministry of Food Processing, EDII has conducted Entrepreneurship Development Programmes and Skill Development Programmes in 22 states leading to the establishment of 5,463 enterprises, and the generation of 19,221 employment opportunities. Trainees were taught how to open bank accounts and avail government support under various schemes, thus availing loans for setting up of their business.
- Startup Village Entrepreneurship Programme:** Under this project promoted by the Ministry of Rural Development, EDII is training women across 29 blocks of the country, ensuring the establishment of women enterprises which are in turn leading to financial inclusion. These women are provided with community enterprise funds at subsidised rates. EDII handholds them in maintaining records and imparts learning on accounts preparation. Thus a process of balance sheet creation gets initiated even for small ventures so they can easily access bank loans. Some proposals are directly facilitated by EDII for bank linkages.
- Cluster Development Projects:** The Institute has worked extensively in various clusters across India, including Handloom and Handicrafts under the Ministry of Textiles. While the weavers and other stakeholders have been sensitized on financial inclusion, the weavers were issued a Bunkar Card under the Bunkar Bima Yojana, of the Ministry of Textiles.

IDBI Bank



IDBI Bank is one of India's largest public sector banks. The Bank, along with its subsidiaries and joint ventures, provides the entire gamut of financial products and services to our customers and thus, becoming a one stop solution for all their requirements.

Initiatives in meeting SDGs include the following:

- Financial Literacy:** To spread financial literacy, the Bank has set up desks (Vittiya Sakhsharta Jankari Kendras) in its rural branches and periodically organizes outdoor camps and plays.
- Green Banking:** As a pioneer in green banking, IDBI, in association with multilateral agencies, has successfully completed several projects for energy audit, energy conservation and combating climate change since the early 1990s. One initiative is the Bank's support to the India Chiller Energy Efficiency Project, a unique project aimed at phasing out of ozone-depleting substances and mitigating global warming. IDBI is the first among the public sector banks to have entered into carbon credit business. It is also a signatory to the Carbon Disclosure Project (CDP). to ensure a low-carbon future.

National Housing Bank (NHB)



The National Housing Bank (NHB) is a DFI established in 1988 envisioned to promote and provide financial and other support to housing finance institutions. NHB is wholly owned by the Reserve Bank of India.

Initiatives in meeting SDGs include the following:

- Energy Efficiency Housing:** NHB's efforts to promote energy efficiency housing are towards bringing about a paradigm shift in India's energy consumption patterns and from a fossil fuel-based economy to one dependent on renewable energy for the base of the pyramid. Recently, NHB partnered with the Agence Française de Développement of France for a project called "Financing energy efficient residential housing

and related infrastructure under Sustainable Use of Natural Resources and Energy Facility Housing.” The grant fund will be utilized by NHB to reduce the cost of refinancing to primary lending institutions. Further, the grant will also be utilized for supporting the cost of green label certification and capacity building activities of NHB and other stake holders.

- **Housing for All:** NHB’s initiative towards affordable housing under the Pradhan Mantri Awas Yojana (PMAY) is under the Mission “Housing for All by 2022.” This is being implemented under two broad categories: Pradhan Mantri Awas Yojana (Urban), Pradhan Mantri Awas Yojana (Gramin) and Housing for All by 2022 - Rural Housing Interest Subsidy Scheme (RHSS).
- **Credit Subsidy:** Under Pradhan Mantri Awas Yojana (Urban)-Credit Linked Subsidy Scheme, the promotion of affordable housing for weaker section through credit-linked subsidy is one of the four verticals under PMAY. NHB has been identified as a Central Nodal Agency by the Government of

India, Ministry of Housing and Urban Affairs to implement the CLSS vertical of PMAY. The CLSS vertical is one of the important components of the Housing for All Mission and is a Central Sector Scheme.

National Bank for Agriculture and Rural Development (NABARD)

NABARD was established as an Apex Development Financial Institution in 1982 with a view to provide undivided attention and pointed focus to the credit-related issues linked with agriculture and rural development.

NABARD has been pursuing sustainable development since its inception. The initiatives focus on the environment and social aspects of development, including:

- **Watershed Development** (soil and water conservation): This involves 1,177 watershed projects in 19 states of India impacting 1.18 million



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hectares and enhancing the livelihood options and incomes of the farmers and people dependent.



- **UPNRM** (soil and water conservation, farming systems management, climate change adaptation/clean development mechanism): A total of 308 projects implemented under this program are pro-poor, gender friendly, inclusive in nature, environment and climate friendly.
- **Financing for Clean and Renewable Energy projects:** Micro/mini-hydroelectric, biomass-based power generation, biofuels, wind power, solar power.
- **Tribal Development Programs** (social aspects of sustainable development) impact half a million socially challenged communities across 27 states of the country.
- **SHGs/JLGs/FI/Microfinance Initiatives and Social Mobilization Measures.** The SHG Bank Linkage Programme provides access to door step delivery of financial services over 100 million rural households, predominantly to the women members of the household.

handmade paper project, design candle project, handmade chocolate project, etcetera). These initiatives have benefited about 6,000 rural poor.



- **Social and Economic Development:** Being a development bank for the North East India, top priorities of NEDFi is to promote and accelerate various thrust areas of the region such as health care, tourism and hospitalities, education, food processing, agro and allied industries, retail trade and services.
- **Entrepreneurship:** NEDFi has also recently created its fully own subsidiary unit NEDFi Venture Capital Limited (NVCL), to provide support to budding entrepreneurs through venture capital funding to innovative projects. NEDFi also acts as a nodal agency for various government agencies in providing financial and non-financial services to reach out to entire North East India. NEDFi has major role in India's Government initiative of "Act East Policy" for linking trade and commerce with the ASEAN countries through North East India.

North Eastern Development Finance Corporation Ltd (NEDFi)

The North Eastern Development Finance Corporation Ltd (NEDFi) is a Public Limited Company registered under the Companies Act 1956 in 1995. NEDFi has been playing a role in promoting and nurturing first-generation entrepreneurs in North East India through mentoring, counselling, training and financial assistance. NEDFi also provides skill development, capacity building, market linkage and financial support to micro and small enterprises in underserved and unserved areas for their sustainable income-generating activities.

Initiatives in meeting SDGs include the following:

- **Livelihood Projects:** NEDFi has undertaken various sustainable livelihood projects, integrating entire value chain system specially in handloom and handicraft products (water hyacinth project,

National Small Industries Corporation

National Small Industries Corporation (NSIC) is an ISO 9001-2008 certified Government of India Enterprise under the Ministry of Micro, Small and Medium Enterprises (MSME). NSIC has been working to promote and support the MSMEs sector by providing integrated support services encompassing marketing, technology, finance and other services.



- Among the CSR projects of NSIC are the following:
- **Education:** assistance to the education center in the slums of New Delhi;
 - **Sanitation:** provision of safe and pure drinking water through setting up of water plants and automated teller vending machines in areas where water are largely contaminated;
 - **Women:** skills development training for women on dress designing and tailoring;
 - **People with Disabilities:** skills development and computer training centers; and
 - **Environment:** solar-powered and community-based infrastructure which benefited more than 2,000 people.



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OF THE PHILIPPINES**

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**DBP.
STRONG
AND
BRILLIANT
@70**

Join the Start-up India Movement

Entrepreneurship Development Institute of India



Promoted by apex financial institutions; the IDBI Bank Ltd., IFCI Ltd., ICICI Bank Ltd., State Bank of India (SBI), with support from the Govt. of Gujarat, the Institute is engaged in promoting entrepreneurship through education, research, training & institution building.

LANDMARKS

- Offers - two-year, AICTE-approved Post Graduate Programmes on
 - Business Entrepreneurship
 - Development Studies
- 1486 students successfully completed its Post Graduate Programmes with 65% start up rate
- 13320 students trained under the Distance Learning Programme in Entrepreneurship
- 816 Corporate Executives trained under Executive Development Programme
- Helped set up twelve state level exclusive ED Centres / Institutes
- Exposing students of IIMs, NTs, S & T institutes and management schools to Entrepreneurship
- Developed curriculum on Entrepreneurship for UGC
- Developed text books on Entrepreneurship in vernacular language
- Earned accolades and support from the World Bank, Commonwealth Secretariat, UNIDO, ILO, FNSt, British Council, Ford Foundation, European Union, ASEAN Secretariat, etc.
- Nodal Agency for Ministries / Department of the Govt. of India

Nodal Institute for Start-ups under the Start-ups/Innovation Scheme by Govt. of Gujarat

Excellence Award for University at the National Student Startup & Innovation Summit – Gujarat

AICTE Award for supporting 'Start-Ups'

ADFIAP International Award for Local Economic Development

CORE AREAS

- Entrepreneurship Education & Research
- Micro Enterprises, Micro Finance and Sustainable Livelihood
- SMEs & Business Development Services
- Cluster Competitiveness, Growth & Technology
- Social Entrepreneurship & Corporate Social Responsibility
- Women Entrepreneurship & Gender Studies



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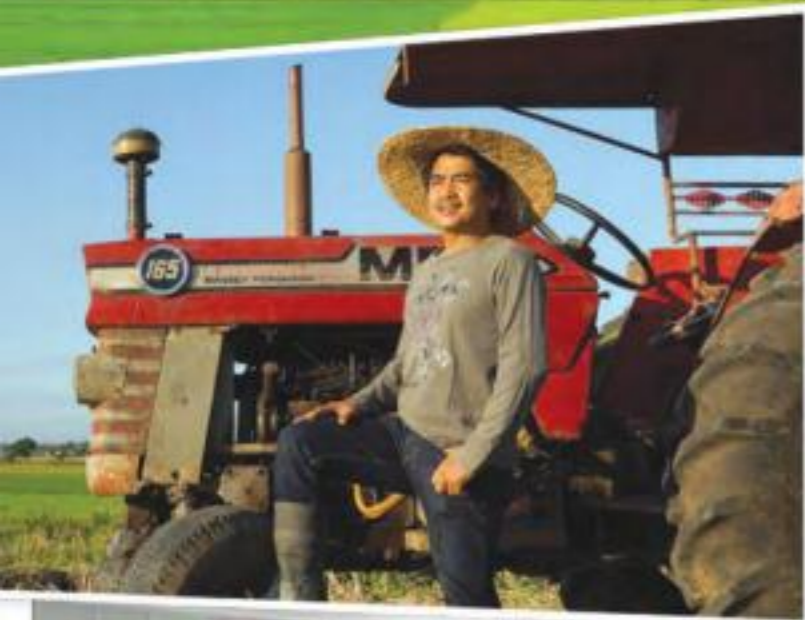
We bank on Filipino ingenuity and perseverance that have no bounds.

We're about sharing hopes and ambitions, and nurturing them to life.

We revere partnerships and the spirit of cooperation as keys to success.

We believe in the Filipinos' aspiration of triumph. We believe in YOU.

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LANDBANK

Presenting Next Gen payment solutions for a cashless environment.



Passbook on Mobile



Mobile Banking App



Digital POS Terminal



Mobile POS



Internet Banking



Card Control App



Debit Cards



Travel Card



Credit Cards



Mobile Wallet



Cash Card



Gift Card



Banking Services on
Basic Mobile Handsets



Unified Payments Interface
App



Universal QR Code based
Merchant Payment



POS Machines &
Payment Gateway



Nurturing the advancement of SMEs nationwide and its ecosystem are the thrust of our existence.



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ACMFN builds a clean technology (cleantech) financing ecosystem to spark improved access to finance for Asian cleantech MSMEs

The Asian Cleantech MSME Financing Network (ACMFN) is a four-year project funded by the European Union under the Switch Asia Programme with ADFIAP as the lead partner aims to build and leverage a cleantech financing eco-system to spark improved access to finance for Asian cleantech enterprises and enhance sustainable consumption and production patterns in Asia.



This it does by:

- Supporting financial literacy of MSMEs;
- Promoting the uptake of innovative clean technologies to MSMEs;
- Strengthening the ability of MSMEs to access financing; and
- Enhancing the availability of cleantech financing products by providing financial institutions with:
 - Technical assistance
 - Peer-learning opportunities
 - Network creation
 - Matchmaking with promising cleantech MSMEs

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