SUSTAINABLE DEVELOPMENT GOAL 1
NO POVERTY
Indicator 1.4.2 | Local Start-up Financial Assistance

A new skill or a good idea is often not enough to start a business; what is missing is the money to begin. For small farmers, street vendors and rural women, formal credit has long been out of reach, and many turn to moneylenders at high rates of interest. CUTM AP works to close this gap in two ways: by connecting local people to bank loans through **Gram Tarang Inclusive Development Services (GTIDS)**, and by helping the Government of Andhra Pradesh plan and finance rural enterprises.

1. Bank Loans for Small Enterprises in Andhra Pradesh

In Andhra Pradesh, GTIDS works as a business correspondent for banks, taking loans and banking services into villages that banks rarely reach. It offers loans designed for small businesses and farmers, in partnership with public sector and regional rural banks:

Table 1: Loan services offered in Andhra Pradesh through GTIDS

Loan	Partner bank	Who it helps
Soyog Loans	Andhra Pradesh Grameena Vikas Bank (APGVB)	Small borrowers and entrepreneurs
Jagananna Thodu Loans (Government of Andhra Pradesh)	APGVB	Street vendors and small traders
Agricultural and allied loans	State Bank of India	Farmers and allied-sector enterprises
Mudra Loans	Punjab National Bank	Micro and small enterprises

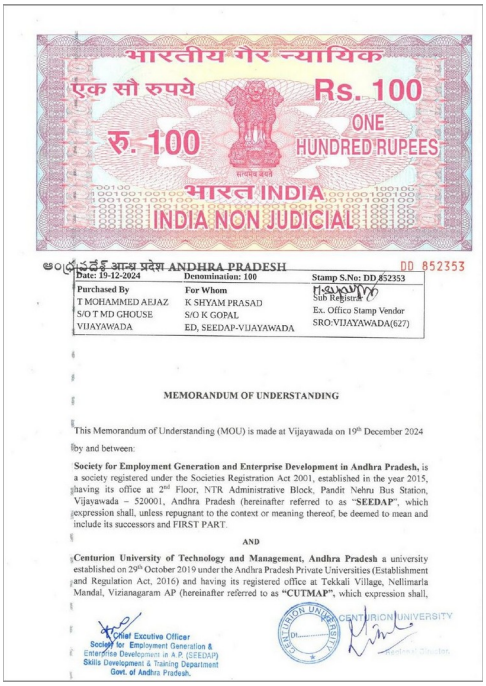
These loans give street vendors working capital, help farmers invest in their fields and let small entrepreneurs start or grow a business without turning to moneylenders.

2. Enterprise Support with the Government of Andhra Pradesh

On **19 December 2024** the University signed an MoU with the **Society for Employment Generation and Enterprise Development in Andhra Pradesh (SEEDAP)**, under the state's Skills Development and Training Department. CUTM AP serves as SEEDAP's **knowledge partner and programme management unit** for self-employment programmes for rural youth aged 18–35 and school drop-outs. Its role includes:

- identifying enterprise clusters and preparing a business plan for each cluster;
- building market linkages for the products and services of new enterprises;
- handing enterprises over to self-help groups or producer companies to run; and

- **mobilising CSR funds** to finance them.


भारतीय गैर न्यायिक
एक सौ रुपये
Rs. 100
रु. 100
ONE HUNDRED RUPEES
भारत INDIA
INDIA NON JUDICIAL
ANDHRA PRADESH
DD 852353
Date: 19-12-2024 | Denomination: 100 | Stamp S.No: DD 852353
Purchased By: T MOHAMMED AEJAZ S/O T MD GHOUSE VIJAYAWADA
For Whom: K SHYAM PRASAD S/O K GOPAL ED, SEEDAP-VIJAYAWADA
Sub Registrar
Ex. Offico Stamp Vendor SRO:VIJAYAWADA(627)

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU) is made at Vijayawada on 19th December 2024 by and between:

Society for Employment Generation and Enterprise Development in Andhra Pradesh, is a society registered under the Societies Registration Act 2001, established in the year 2015, having its office at 2nd Floor, NTR Administrative Block, Pandit Nehru Bus Station, Vijayawada – 520001, Andhra Pradesh (hereinafter referred to as "**SEEDAP**", which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include its successors and FIRST PART.

AND

Centurion University of Technology and Management, Andhra Pradesh a university established on 29th October 2019 under the Andhra Pradesh Private Universities (Establishment and Regulation Act, 2016) and having its registered office at Tekkali Village, Nellimarla Mandal, Vizianagaram AP (hereinafter referred to as "**CUTMAP**", which expression shall,

Chief Executive Officer
Society for Employment Generation & Enterprise Development in A.P. (SEEDAP)
Skills Development & Training Department
Govt. of Andhra Pradesh.

CENTURION UNIVERSITY

Figure 1: MoU between SEEDAP and CUTM AP, signed at Vijayawada on 19 December 2024

The University's "Enterprise as a Service" strategy, prepared for SEEDAP, proposes that rural families earn from **distributed manufacturing** (such as household garment sewing and small-scale assembly) and **app-based village services** (such as village banking agents), instead of migrating to cities for work.

3. From Skills to Self-Employment

The 131 women trained free of charge in the University's Sewing Machine Operator course in 2025 are the first group the University plans to link to credit. In 2026 it will connect them with banks and government schemes for **loans to set up tailoring units**, and help them form self-help groups that can win bulk orders.

4. University Seed Money Grants

CUTM AP funds early-stage ideas from its own budget through the **Seed Money Grant Scheme 2024**. Proposals are reviewed and approved by the Vice-Chancellor, and the money is released in phases against quarterly utilisation certificates and progress reports, so that each idea has the funds to move from the lab towards practical use.

On **10 July 2025** the University sanctioned **₹1,99,349** to Dr. Suman Polaki, Assistant Professor in the Department of Computer Science and Business Systems, for the project **"Genomic and Metagenomic Approaches to Identify and Characterize Microbial Strains for Bioremediation of Pharmaceutical Pollutants in Wastewater"**. The project runs for **18 months**, with funds released in three phases.

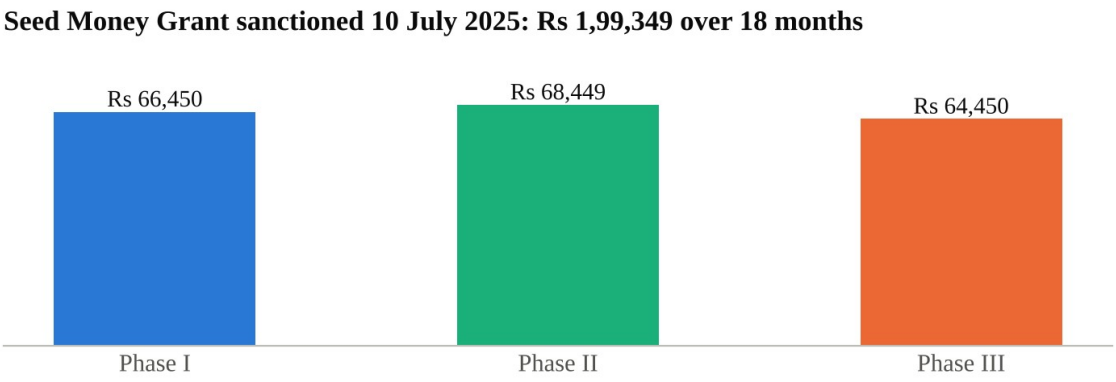
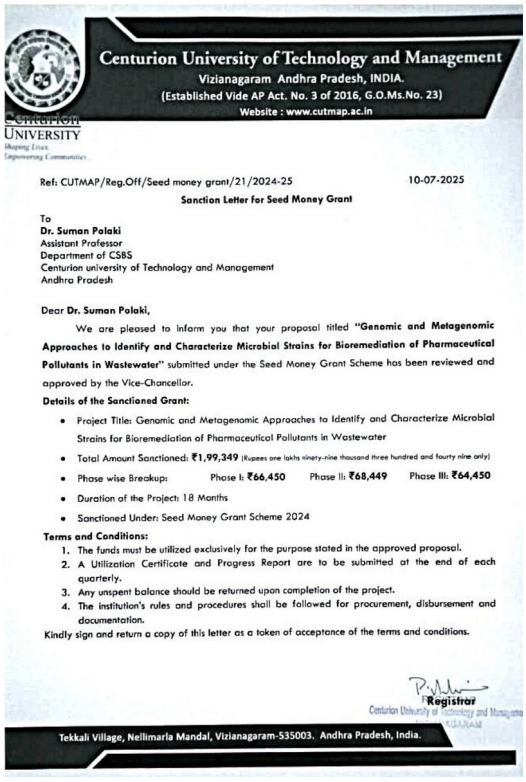


Figure 2: Phase-wise release of the seed money grant sanctioned on 10 July 2025

The project tackles a problem close to home. Pharmaceutical units in the region discharge wastewater that can carry drug residues into streams, groundwater and the fields and ponds that rural families depend on. Microbial strains that can break down these pollutants could give a low-cost way to clean such water, protecting the health and livelihoods of farming and fishing communities, and could become the basis of a local bioremediation service or enterprise.



Centurion University of Technology and Management
Vizianagaram Andhra Pradesh, INDIA.
(Established Vide AP Act. No. 3 of 2016, G.O.Ms.No. 23)
Website : www.cutmap.ac.in

Ref: CUTMAP/Reg.Off/Seed money grant/21/2024-25 10-07-2025

Sanction Letter for Seed Money Grant

To
Dr. Suman Polaki
Assistant Professor
Department of CSBS
Centurion university of Technology and Management
Andhra Pradesh

Dear **Dr. Suman Polaki,**

We are pleased to inform you that your proposal titled **"Genomic and Metagenomic Approaches to Identify and Characterize Microbial Strains for Bioremediation of Pharmaceutical Pollutants in Wastewater"** submitted under the Seed Money Grant Scheme has been reviewed and approved by the Vice-Chancellor.

Details of the Sanctioned Grant:

- Project Title: Genomic and Metagenomic Approaches to Identify and Characterize Microbial Strains for Bioremediation of Pharmaceutical Pollutants in Wastewater
- Total Amount Sanctioned: **₹1,99,349** (Rupees one lakh ninety-nine thousand three hundred and fourty nine only)
- Phase wise Breakup: Phase I: **₹66,450** Phase II: **₹68,449** Phase III: **₹64,450**
- Duration of the Project: 18 Months
- Sanctioned Under: Seed Money Grant Scheme 2024

Terms and Conditions:

1. The funds must be utilized exclusively for the purpose stated in the approved proposal.
2. A Utilization Certificate and Progress Report are to be submitted at the end of each quarterly.
3. Any unspent balance should be returned upon completion of the project.
4. The institution's rules and procedures shall be followed for procurement, disbursement and documentation.

Kindly sign and return a copy of this letter as a token of acceptance of the terms and conditions.

Registrar

Tekkali Village, Nellimarla Mandal, Vizianagaram-535003. Andhra Pradesh, India.

Figure 3: Sanction letter for the seed money grant, 10 July 2025

Table 2: Seed Money Grant sanctioned in 2025

Item	Details
Reference	CUTMAP/Reg.Off/Seed money grant/21/2024-25
Date of sanction	10 July 2025
Grantee	Dr. Suman Polaki, Assistant Professor, Department of CSBS
Project	Genomic and Metagenomic Approaches to Identify and Characterize Microbial Strains for Bioremediation of Pharmaceutical Pollutants in Wastewater
Amount sanctioned	₹1,99,349 (Phase I ₹66,450; Phase II ₹68,449; Phase III ₹64,450)
Duration	18 months
Scheme	Seed Money Grant Scheme 2024

5. Conclusion

By connecting small entrepreneurs, street vendors, farmers and newly trained women to affordable credit, funding promising ideas through its own seed money grants, and helping the state plan and fund rural enterprises, CUTM AP helps local businesses start, survive and grow, creating income and jobs in the villages around Vizianagaram.