

MINUTES OF THE SEVENTH MEETING OF THE GOVERNING BODY BY CIRCULATION ON 30th SEPTEMBER, 2022

The agenda was circulated to the following members:

S. No.	Name	Designation
1	Prof UB Desai, Chancellor, AU	Chairperson
2	Dr. S. Ramachandram, Vice-Chancellor	Member
3	Smt. Karuna Vakati, Secretary, Govt. of Telangana	Member
4	Smt. Kameshwari Jandhyala, Director, ERU Consultants, Lucknow	Member
5	Dr. P Rajeshwar Reddy, Chairman, GECT	Member
6	Smt. S Neelima, Managing Trustee, GECT	Member
7	Dr. S Sameen Fatima, Registrar, AU	Member Secretary

Based on the consent received from the members, Governing Body adopted the following resolutions:

Item 1: Confirmation of the minutes of the 6th meeting of the Governing Body

Resolution 1: Resolved to ratify the minutes of the 6th meeting of the Governing Body (Annexure 1).

Item 2: Approval of the minutes of the 10th & 11th meetings of the Board of Management (BoM)

Resolution 2: Resolved to approve the minutes of the 10th & 11th meetings of the Board of Management (BoM) (Annexure 2A & 2B).

Item 3: Action taken on the decisions of the 6th meeting of the Governing Body

Resolution 3: The Governing Body noted the action taken on the decisions of the 6th meeting.

Item 4: Ratification of the appointment of the teaching staff (Professors / Assistant Professors), made from 1st June, 2022 to 31st July, 2022

Resolution 4: Resolved to ratify the appointment of the following teaching staff (Professors / Assistant Professors), made from 1st June, 2022 to 31st July, 2022:

S. No	Name	Department	Designation	Date of Joining
1	Dr D V Ramana Reddy	Agriculture	Professor	20.06.2022
2	Mr T Shyam Prasad	CSE	Assistant Professor	01.06.2022
3	Mrs B Dhanalaxmi	CSE	Assistant Professor	01.06.2022
4	Mr D Sathyanarayanan	CSE	Assistant Professor	01.06.2022
5	Dr K Bhasker Reddy	CSE	Assistant Professor	20.06.2022
6	Mrs B Lakshmi Prasanna	CSE	Assistant Professor	07.06.2022

7	Mr N Raghu	CSE	Assistant Professor	08.06.2022
8	Mr G Victor Daniel	CSE	Assistant Professor	18.06.2022
9	Mr P Bheemaiah	MBA	Assistant Professor	20.06.2022
10	Ms A Udaya Bhargavi	Agriculture	Assistant Professor	16.06.2022
11	Mrs P Silpa	CSE	Assistant Professor	04.07.2022
12	Mrs D Archana	IT	Assistant Professor	01.07.2022
13	Dr S Balakondareddy	Chemistry	Assistant Professor	25.07.2022
14	Mr G Kishore Kumar	English	Assistant Professor	07.07.2022
15	Dr Jyotsna Krishnan	English	Assistant Professor	18.07.2022
16	Ms Swatipriya	English	Assistant Professor	20.07.2022
17	Mr V Naga Raju	Mathematics	Assistant Professor	18.07.2022

Item 5: Ratification of the appointments of non-teaching staff made from 1st June, 2022 to 31st July, 2022

Resolution 5: Resolved to ratify the appointment of the following non-teaching staff made from 1st June, 2022 to 31st July, 2022:

S. No	Name	Department	Designation	Date of Joining
1	Mrs B Hemalatha	AI	Lab Programmer	02.06.2022
2	Mr J Kiran Kumar	Transport	Driver	08.06.2022
3	Mr B Srikanth	Transport	Driver	06.06.2022
4	Mr P Praveen Kumar Reddy	H&S	Lab Programmer	16.06.2022
5	Mrs P Sujana	Hostel	Warden	01.06.2022
6	Mr A Kranthi Kumar	Administration	Attender	23.06.2022
7	Mrs A Sangeetha	Administration	Admissions Counselor	18.07.2022
8	Mr V Sharath Chandra	Administration	Office Assistant	18.07.2022
9	Mrs U Bhuvaneshwari	Administration	Admissions Counselor	18.07.2022
10	Mr K Jagan Nayak	Chemical Engineering	Attender	01.07.2022
11	Mr Ashok Kumar Yadav	CSE	Attender	06.07.2022
12	Mr K Swamy	Transport	Driver	08.07.2022
13	Mr Ch Venkat Narsimha Chary	Exam Branch	Office Assistant	06.07.2022

Item 6: Approval of Rules & Regulations for Admission of Students on Transfer from Other Universities

Resolution 6: Resolved to approve the Rules & Regulations for Admission of Students on Transfer from Other Universities (*Annexure 3*).

Item 7: Approval of Purchase Procedure

Resolution 7: Resolved to approve Purchase Procedure of Anurag University (*Annexure 4*).

Item 8: Approval of Sports Scholarships

Resolution 8: Resolved to approve Sports Scholarships of Anurag University (*Annexure 5*).

Item 9: Approval of Financial Assistance for Quality Publications

Resolution 9: Resolved to approve Financial Assistance for Quality Publications (*Annexure 6*).

Item 10: Approval of MoUs signed between Anurag University & the industry

Resolution 9: Resolved to approve 24 MoUs signed between Anurag University & the industry till date (*Annexure 7*).

Prof UB Desai, Chancellor, AU

Dr. S. Ramachandram, Vice-Chancellor, AU

Smt Karuna Vakati, Secretary, Govt. of
Telangana

Dr P Rajeshwar Reddy, Chairman, GECT

Smt Kameshwari Jandhyala, Director, ERU
Consultants, Lucknow

Mrs S Neelima, Managing Trustee, GECT

Dr S Sameen Fatima, Registrar, AU

ANNEXURES

MINUTES OF THE SIXTH MEETING OF THE GOVERNING BODY BY CIRCULATION ON 5th JULY, 2022

The agenda was circulated to the following members:

S. No.	Name	Designation
1	Prof UB Desai, Chancellor, AU	Chairperson
2	Dr. S. Ramachandram, Vice-Chancellor	Member
3	Smt. Karuna Vakati, Secretary, Govt. of Telangana	Member
4	Smt. Kameshwari Jandhyala, Director, ERU Consultants, Lucknow	Member
5	Dr. P Rajeshwar Reddy, Chairman, GECT	Member
6	Smt. S Neelima, Managing Trustee, GECT	Member
7	Dr. S Sameen Fatima, Registrar, AU	Member Secretary

Based on the consent received from the members, Governing Body adopted the following resolutions:

Item 1: Confirmation of the minutes of the 5th meeting of the Governing Body

Resolution 1: Resolved to ratify the minutes of the 5th meeting of the Governing Body

Item 2: Approval of the minutes of the previous meetings (5th – 9th) of the Board of Management (BoM)

Resolution 2: Resolved to approve the minutes of the previous meetings (5th – 9th) of the Board of Management (BoM)

Item 3: Ratification of the appointments of Professors / Associate Professors / Assistant Professors from 1st March – 31st May, 2022

Resolution 3: Resolved to ratify the appointments of Professors / Associate Professors / Assistant Professors from 1st March – 31st May, 2022

Item 4: Ratification of the appointments of Non-Teaching Staff from 27th November 2021 to 28th February, 2022

Resolution 4: Resolved to ratify the appointments of Non-Teaching Staff from 27th November 2021 to 28th February, 2022

Item 5: Proposal for revision of intake for existing programs and new programs along with intake & fees for the academic year 2022-23

Resolution 5: Resolved to approve the revision of intake for existing programs and approve new programs along with intake and fees for the academic year 2022-23, as given below:

A. Revised Intake in Existing Programs for the Academic Year 2022-23

S.No	Program	Level	Specialization	Existing Intake (2021-22)	Intake (2022-23)
1	Engineering & Tech	UG B.Tech	Computer Science and Engineering	540	1080
2			Artificial Intelligence with Machine Learning	120	240
3			Computer Science and Engineering with Data Science	120	240
4			Computer Science and Engineering with Cyber Security	120	240
5			Artificial Intelligence	120	240
6			Information Technology	180	300

B. List of New Programs Proposed to be Introduced, Proposed Intake and Proposed Fees for the Programs with effect from the Academic Year 2022-23

Program Level	Program	Specialization	Intake	Tuition Fee in Rs.
I. Diploma	Diploma	Medical Lab Technology	60	50,000/- per annum
		Imaging Technology	60	
		Dialysis Technology	60	
		Anesthesia	60	
		Operation Theatre Technology	60	
		Physiotherapy	60	
		Medical Record Technology	60	
		Emerging Medical Technology	60	
		Critical Care Technology	60	
II. Degree (Under Graduation)	B.Tech	Mechanical and Mechatronics Engineering (Additive Manufacturing)	60	2,50,000/- per annum
		Electronics & Computer Engineering	60	
	B.Sc / B.Sc (Hons)	OT Technology	60	1,50,000/- per annum
		Physician Assistant	60	
		Medical Imaging Technology	60	

		Anesthesia	60	
		Medical Record Technology	60	
		Dialysis Technology	60	
		Critical Care Technology	60	
		Nuclear Medicine	60	
		Radiology & Imaging Technology	60	
		Cardiovascular Technology	60	
		Emergency Medicine & Critical Care Technology	60	
		Optometry	60	
		Respiratory Therapy	60	
		Physiotherapy	60	
		Digital Forensics	60	1,00,000/- per annum
		Fashion Designing	60	
		Interior Designing	60	
		Animation & Multimedia	60	
		Visual Communication	60	
III. Degree (Post Graduation)	M.Sc.	Clinical Research & Experimental Medicine	30	1,50,000/- per annum
		Clinical Nutrition and Dietetics	30	
		Clinical Microbiology	30	
		Physiotherapy	30	
	MCA	Master of Computer Applications	240	1,00,000/- per annum
	MBA	Business Analytics	120	2,50,000/- per annum

ANNEXURE – 2A

MINUTES OF THE TENTH MEETING OF THE BOARD OF MANAGEMENT ON 29th AUGUST, 2022 AT 11 AM

The meeting was attended by the following members:

S. No.	Name	Designation
Vice Chancellor		
1	Dr. S. Ramachandram, Vice-Chancellor	Chairperson
Nominees of the Sponsoring Body		
2	Dr. P Rajeshwar Reddy, Chairman, GECT	Member
3	Mrs. S Neelima, Managing Trustee, GECT	Member
4	Dr. M Mutha Reddy, Dean, Examinations	Member
Eminent Persons		
5	Mr. Lingireddy Ramakrishna Reddy, President, Auropro Systems	Member
6	Dr. Vishnubhotla Nagaprasad, Chief Scientific Officer-Formulations R&D, APL Research Centre (A Division of Aurobindo Pharma Ltd.)	Member
7	Dr. MV Krishna Murthy, M.D., United Online Software Development (India) Pvt Ltd	Member
Heads of the Department		
8	Dr. U Balaji, Dean, School of Management	Member
9	Dr. G. Vishnu Murthy, Director (AGI) & Dean, School of Engineering	Member
10	Dr. Vasudha Bakshi, Dean, School of Pharmacy	Member
Registrar		
11	Dr. S Sameen Fatima, Registrar	Member Secretary

The Vice Chancellor welcomed the members to the 10th meeting of the Board of Management (BoM) and presented the agenda items to the Board for discussion. After detailed discussions, the following resolutions were adopted:

Item 1: Confirmation of the minutes of the 9th meeting of the Board of Management (BoM)

Resolution 1: The Board resolved to confirm the minutes of the 9th meeting of the Board of Management (BoM).

Item 2: Approval of the minutes of the 4th & 5th meetings of the Academic Council

Resolution 2: The Board approved the minutes of the 4th meeting of the Academic Council as it is and approved the minutes of the 5th meeting by replacing Resolution 13 (d) (2) with the following:

The proportion of Continuous Internal Evaluation (CIE) and Semester End Examination (SEE) will be changed from 40:60 to 50:50 for all the theory courses of all the programs of the School

of Engineering, with effect from Batch 2022-23. The minimum pass percentage for SEE will be 40%, instead of 35% and the minimum pass percentage for CIE & SEE (combined) will be 40% as was existing. Further, the faculty members will be given training to implement the revised evaluation procedure.

Item 3: Action taken on the decisions of the 9th meeting of the Board of Management (BoM)

Resolution 3: The Board noted the action taken on the decisions of the 9th meeting of the Board of Management (BoM).

Item 4: Ratification of the appointments of Professors / Assistant Professors made from 1st June, 2022 to 31st July, 2022

Resolution 4: It was resolved to ratify the appointments of Professors / Assistant Professors made from 1st June, 2022 to 31st July, 2022 (*Annexure 1*).

Item 5: Ratification of the appointments of non-teaching staff made from 1st June, 2022 to 31st July, 2022

Resolution 5: It was resolved to ratify the appointments of non-teaching staff made from 1st June, 2022 to 31st July, 2022 (*Annexure 2*).

Item 6: Approval of Rules & Regulations for admission of students on transfer from other universities

Resolution 6: The Board approved Rules & Regulations for admission of students on transfer from other universities and consider any request for transfers accordingly. Further, it was resolved to submit the Rules & Regulations to the State Government for inclusion in the Statutes / Ordinance (*Annexure 3*).

Item 7: Approval of Purchase Procedure

Resolution 7: The Board approved the Purchase Procedure. It was also suggested that internal audit may also be conducted to ensure the procedures are duly followed (*Annexure 4*).

Item 8: Approval of Sports Scholarships

Resolution 8: The Board approved Sports Scholarships for meritorious candidates, as presented in the agenda (*Annexure 5*). It was also resolved that flexibility in attendance and other requirements may be provided to the students, as stipulated by the University Grants Commission (UGC). Further, it was resolved to provide similar scholarships for NSS / NCC candidates, for which guidelines may be prepared.

Item 9: Approval of financial assistance for quality publications

Resolution 9: The Board approved the proposed financial assistance for quality publications, as presented in the agenda (*Annexure 6*).

Item 10: Discussion on Human Resources Policy Manual

Resolution 10: The Board resolved to elicit responses from each of the members for further action.

Item 11: Any other item with the permission of the chair

Resolution 11: The Board deliberated on the need to digitise the entire university operations and suggested that a roadmap for the same be prepared.

The meeting ended with a vote of thanks by the Registrar.

ANNEXURE – 2B

MINUTES OF THE ELEVENTH MEETING OF THE BOARD OF MANAGEMENT BY CIRCULATION ON 22nd SEPTEMBER, 2022

The agenda was circulated to the following members:

S. No.	Name	Designation
Vice Chancellor		
1	Dr. S. Ramachandram, Vice-Chancellor	Chairperson
Nominees of the Sponsoring Body		
2	Dr. P Rajeshwar Reddy, Chairman, GECT	Member
3	Mrs. S Neelima, Managing Trustee, GECT	Member
4	Dr. M Mutha Reddy, Dean, Examinations	Member
Eminent Persons		
5	Mr. Lingireddy Ramakrishna Reddy, President, Auropro Systems	Member
6	Dr. Vishnubhotla Nagaprasad, Chief Scientific Officer- Formulations R&D, APL Research Centre (A Division of Aurobindo Pharma Ltd.)	Member
7	Dr. MV Krishna Murthy, M.D., United Online Software Development (India) Pvt Ltd	Member
Heads of the Department		
8	Dr. U Balaji, Dean, School of Management	Member
9	Dr. G. Vishnu Murthy, Director (AGI) & Dean, School of Engineering	Member
10	Dr. Vasudha Bakshi, Dean, School of Pharmacy	Member
Registrar		
11	Dr. S Sameen Fatima, Registrar	Member Secretary

Based on the consent received from the members, the Board of Management adopted the following resolutions:

Item 1: Approval of MoUs signed between Anurag University & the industry

Resolution 1: Resolved to approve the following MoUs signed between Anurag University & the industry:

Sl. No	Name of the company	Month & Year of Signing	About the Company
1.	RICH (Research Innovation Circle of Hyderabad, T-HUB)	June 2020	Research and Innovation Circle of Hyderabad (RICH) is the nodal agency for Hyderabad Science & Technology (S&T) Cluster
2.	UI Path	June 2020	A global software company that makes robotic process automation software
3.	Qlick	July 2020	Provides business intelligence tools
4.	Dynatech Industries	September 2020	Manufacturers of drilling equipment (OEM)
5.	Pie-Infocomm	October 2020	A global software company that makes robotic process automation software
6.	Interleaved Multi-Disciplinary Research Centre	November 2020	Provides technical and innovative solutions, Product development and Marketing etc.
7.	Accord Power Conversion Pvt Ltd	November 2020	Manufactures of SMPS based power supplies, Adapters and Chargers
8.	Sapient Systems	November 2020	All types of light manufacturers(LEDs etc)

9.	Eride	December 2020	Manufacturers of EVs
10.	Aurobindo Pharma	February 2021	Manufacturer of pharmaceutical products
11.	Lyophilization Group	June 2021	Manufacturer of laboratory and production freeze dryers for the research, food, and pharmaceutical industries
12.	Technolexis	June 2021	3D printing machine manufacturing company
13.	Titagarh Wagons Pvt ltd	June 2021	Manufacturing of Railway wagons
14.	Sahasra Crop Sciences	June 2021	Eco-friendly organic agricultural products manufacturers
15.	TS Cyber Security	September 2021	Department of Cyber Security, Telangana State Government
16.	Prathishta Industries Pvt ltd	November 2021	A leading producer of Natural, Clean Label, NON-GMO, nutraceuticals (Food Ingredients) through the fermentation process & products are licensed by FSSAI - Govt. of India along with other global certifications
17.	Tripura BioTech Ltd	November 2021	Organic fertilizer, kitchen gardening products & soil nutrient manufacturer
18.	TSC	February 2022	A startup involved in design and fabrication of a Nano Satellite
19.	Indian Technology Congress Association (ITCA)	February 2022	Focuses on building synergies between academia, industry, and research organizations, emphasizing building societal transformation and progress capacity
20.	Ananth Technologies	March 2022	Manufactures electronic and mechanical subsystems for launch vehicles, satellites, spacecraft payloads, and ground systems
21.	MOSCHIP	March 2022	Semiconductor and system design company
22.	AMS Semiconductors	April 2022	Manufacturers of LEDs, LASERs, Photodetectors
23.	Skyroot Aerospace	August 2022	Satellite Launch vehicle supplier and cryogenic engine manufacturers (1 st Indian private start-up to sign an MoU with ISRO for facilities and expertise)
24.	Shriram LIC	September 2022	Provide life insurance products

Item 2: Ratification of the appointment of Head, Department of CSE

Resolution 2: Resolved to ratify the appointment of Dr. Vishnu Murthy, Professor, Department of CSE as the Head, Department of CSE.

**RULES & REGULATIONS FOR ADMISSION OF STUDENTS ON
TRANSFER FROM OTHER UNIVERSITIES**

Transfers into II & III Year (3rd & 5th Semesters) of B.Tech or II Year (3rd Semester) of B.A. / B.Com / BBA / B.Sc programs from another university (parent university) will be considered subject to the following conditions:

1. An applications for admission on transfer should be made to the Registrar along with the following documents:
 - a) A certified copy of the scheme / structure along with the syllabus of the program pursued by the student at the parent university in order to establish equivalence of the courses for considering exemption.
 - b) Originals along with photocopies of the Memorandum of Marks of all the semester / years studied at the parent university. (Memos downloaded from websites of the parent universities are not accepted)
 - c) No Objection Certificate for Transfer / Migration from the parent university
 - d) Proof of payments as prescribed by Anurag University for processing request for transfers.

2. The Registrar will forward the application to the Dean, Academic & Planning for remarks. The Dean, Academic & Planning will forward the application to the Dean of the School concerned for remarks, who in turn will seek remarks from the Chairperson, BoS concerned. The Chairperson, BoS shall establish equivalence of the courses undertaken at the University from which transfer is sought as per the following rules:
 - a) At least 2/3rd courses completed prior to seeking transfer to II / III Year should match with the courses at Anurag University up to I / II Year respectively. Further, in order to satisfy the academic requirements of AU, the Chairperson, BoS shall suggest courses to be undertaken.
 - b) The pass/ fail / promotion rules of the parent university should comply with the pass / fail / promotion rules of Anurag University, failing which the Chairperson, BoS will recommend action / courses to be undertaken, as deemed necessary, as per Anurag University rules & regulations.
 - c) If the candidate was promoted to II / III Year at the University from which transfer is sought, the Chairperson, BoS shall identify the courses which need to be undertaken to pass the I / II Year at Anurag University.

3. Candidates shall be admitted on transfer at Anurag University to the same Program / Combination / Medium, if available, which they have studied in I / II Year of the program at the parent university.
4. No candidate shall be granted admission on transfer provisionally for the reason that their results have not been declared or that they do not possess memorandum of marks / structure / scheme of the programs.
5. The Registrar will submit recommendations to the Vice Chancellor based on the remarks from the Dean, Academic & Planning, Dean of the School concerned and the Chairperson BoS (of the discipline concerned) on the syllabus equivalence and availability of vacant slots for admission in the class.
6. The final decision on admission on transfer of the student will be taken by the Vice Chancellor.

Note: The University reserves the right to cancel the admission of the candidate at any stage, if it is found that the documents submitted by the student for admission on transfer are not authentic.

PURCHASE PROCEDURE OF ANURAG UNIVERSITY
(Including Templates)

Contents

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PROCEDURE FOR PURCHASE

1. INTRODUCTION

These procedures are to be adopted for the purchase of various kinds of consumable and non-consumable items etc. These are also applicable to the research project funds but excludes the purchases to be made by the Library.

2. CONSUMABLES

Consumables i.e. chemicals, glassware, stationery items, printer ribbons and cartridges, pen drive, CD ROMs, magnetic tapes, chips and electronic components like resistors, capacitors, connectors etc, electrical components like wire switches, plugs, bulbs, cells, tool-bits and hand tools etc.

3. NON-CONSUMABLES

Non-consumables items i.e. machinery, equipment, instruments, motors, gas cylinder, furniture, books, spare parts for equipment, etc.

4. FINANCIAL AND SANCTIONING POWERS

The Board of Management of the University is the authority to sanction funds.

5. PROCEDURE FOR PROCUREMENT OF ITEM(S)

a. Cost not exceeding Rs.15,000/-

Procurement of item(s) up to Rs.15,000/- (including taxes) on each occasion may be made without inviting quotations after obtaining the permission from the Head of the Department concerned and item may directly be purchased from the supplier. No Purchase Committee is necessary for any purchase up to Rs.15,000/-

b. Cost above Rs.15,000/- but not exceeding Rs.1,00,000/-

Procurement of item(s) up to Rs.1,00,000/- (including taxes) on each occasion may be made on the recommendations of duly constituted School level Purchase Committee. The Committee will ascertain the reasonableness of rate, quality, specifications and identify the appropriate supplier. Based on the recommendations / certification of the Committee and with the approval of the Dean of the School, the orders will be placed to the firm for purchase. The committee will be constituted by the University.

c. Cost exceeding Rs.1,00,000/-

Procurement of item(s) exceeding Rs.1,00,000/- (including taxes) on each occasion may be made on the recommendations of a duly constituted University level Purchase Committee. The Committee will ascertain the reasonableness of rate, quality, specifications and identify the appropriate supplier. Based on the recommendations/certification of the Committee and with the approval of the Vice-Chancellor, the orders will be placed to the firm for purchase. The Committee will be constituted by the University.

d. Cost exceeding Rs.10,00,000/-

Procurement of item(s) exceeding Rs.10,00,000/- (including taxes) on each occasion may be made subject to accepting the lowest price/quotation on the recommendations of the duly constituted University-level Purchase Committee. The Committee will ascertain the reasonableness of rate, quality, specifications and identify the appropriate supplier. Based on the recommendations/certification of the Committee and with the approval of the Finance Committee/Board of Management, the orders will be placed to the firm.

e. On single quotation

If it is in the knowledge of the user department that only a particular firm is the manufacturer of the required items and in a case of emergency, the required item(s) are necessarily to be purchased from a particular source and the reason for such decision shall be approved by the competent authority and for standardization of machinery or spare parts to be compatible to the existing sets of equipment (on the advice of a competent authority), the required item is to be purchased from only a selected firm.

Purchase of item(s) of proprietary in nature can be done on the basis of a single quotation irrespective of the value of the item. In such cases a proprietary certificate must be obtained from the manufacturer/supplier stating that they are the only source of supply/manufacturer.

The Purchase Committee will ascertain the reasonableness of rate, quality, specifications and identify the appropriate supplier of the item. Based on the recommendations/certification of the Purchase Committee and with the approval of the competent authority, the orders will be placed to the firm for purchase.

6. PROCESS OF PURCHASES

- a. All the proposals should be routed through proper channel i.e. Head of the Department concerned and Dean of the School concerned
- b. Inviting quotations/tenders from the firms along with the description, quality, quantity of the goods and required delivery time.
- c. Minimum three (3) quotations/tenders are required from the firms
- d. Receipt of minimum three (3) quotations/tenders from the firms
- e. Preparation of the comparative statement
- f. Approval of the Head of the Department up to Rs.15,000/-
- g. Recommendations of the School level Purchase Committee and with the approval of the Dean of the School up to Rs.1,00,000/-
- h. Recommendations of the University level Purchase Committee and with the approval of the Vice-Chancellor cost exceeds Rs.1,00,000/- and above
- i. Recommendations of the University level Purchase Committee and with the approval of the Finance Committee/Board of Management cost exceeds Rs.10,00,000/-
- j. In the event purchase is recommended not on the basis of lowest quotation, the reason thereof shall be clearly stated.

- k. Comparative statement, quotations and School level Purchase Committee/
University level Purchase Committee approval to be submitted for approval of
the competent authority.
- l. Negotiations with the firm
- m. Purchase order shall be placed by the competent authority
- n. Receipt of material and inspection
- o. Entry of items in the stock register
- p. Certification of the In-charge, Stores on items received and invoice
- q. Payment to the supplier

PURCHASE COMMITTEE(S)

UNIVERSITY-LEVEL PURCHASE COMMITTEE **(EXCEEDING RS.1,00,000/-)**

- | | |
|---|-----------|
| 1. Chairperson appointed by the Vice-Chancellor | |
| 2. The Chief Finance and Accounts Officer | Member |
| 3. The Dean of the School concerned | Member |
| 4. The Head of the Department concerned | Member |
| 5. Nominee of the Vice-Chancellor | Member |
| 6. Two (2) senior faculty | Member(s) |
| 7. Indenter (Proposer) | Member |
| 8. The Chief Executive Officer/Nominee of the Sponsoring Body | Member |

SCHOOL-LEVEL PURCHASE COMMITTEE **(ABOVE RS.15,000/- UP TO RS.1,00,000/-)**

- | | |
|---|-------------|
| 1. The Dean of the School concerned | Chairperson |
| 2. The Head of the Department concerned | Member |
| 3. Two (2) senior faculty | Member(s) |
| 4. Indenter (Proposer) | Member |
| 5. The Chief Executive Officer/Nominee of the Sponsoring Body | Member |

NOTE: In case of purchases under Research Projects, the Principal Investigator may be invited.

SUMMARY OF PURCHASE PROCEDURE AND DELEGATION OF FINANCIAL POWERS

S.No.	Item value	Authority to approve the proposal	Process
1.	Up to Rs.15,000/- (including Taxes)	The Head of the Department concerned	<ul style="list-style-type: none"> • Purchases without quotation(s) • After stock entry and certification of the Stores In-charge, invoice to be sent to accounts section for payment
2.	Above Rs.15,000 up to Rs.1,00,000/- (including Taxes)	The Dean	<ul style="list-style-type: none"> • Invite minimum three (3) quotations from the firms • Preparation of a comparative statement • Approval of School level Purchase Committee • Placing of orders to the lowest quoted firm • After stock entry and certification of the Stores In-charge, invoice to be sent to accounts section for payment
3.	Above Rs.1,00,000/- up to Rs.10,00,000/- (including Taxes)	The Vice-Chancellor	<ul style="list-style-type: none"> • Invite minimum three (3) quotations from the firms • Preparation of comparative statement • Recommendations of the University level Purchase Committee • Placing of orders to the lowest quoted firm • After stock entry and certification of the Stores In-charge, invoice to be sent to accounts section for payment
4.	Above Rs.10,00,000/- excluding taxes	Finance Committee/Board of Management	<ul style="list-style-type: none"> • Invite minimum three (3) quotations from the firms • Preparation of comparative statement • Recommendations of the University level Purchase Committee • Approval of FC/BOM • Placing of orders to the lowest quoted firm • After stock entry and certification of the Stores In-charge, invoice to be sent to accounts section for payment

Proforma for Inviting quotations

LETTER HEAD

No.

Dated:

To

M/s. _____

Sub: AU – Inviting quotations for supply of _____ - Reg.

Sir

I/We intend to purchase the following item(s)/equipment etc. for our University:

S.No.	Description of the item/equipment	Make	Quantity required

Hence, I/We request you to send your quotation for the above item(s)/ equipment etc. together with your discount for purchases and also indicate the terms and conditions i.e. validity of quotation, delivery time, delivery charges, applicable taxes, term of payment, if any, in a sealed cover to the undersigned within 10/15/25 days.

Thanking you

Yours Sincerely

()

Note: Minimum three (3) quotations to be invited from different firms

Proforma for conduct of School level Purchase Committee meeting

No.

Dated:

CIRCULAR

This is to inform all the members of the School Level Purchase Committee that a meeting is convened on _____ at _____ A.M./P.M. for purchase of _____ in the Department/office of the _____.

All are requested make it convenient to attend the meeting.

Signature of the Chairperson
School level Purchase Committee

Copy to:

1. All the Deans/Directors
 2. All the Heads of the Departments
 3. The Coordinators/Convenors
 4. The Chief Executive Officer
 5. The Administrative Officer
 6. The PA to Vice-Chancellor/Registrar
 7. The HR
- } A.U.

Proforma for conduct of University level Purchase Committee meeting

No.

Dated:

CIRCULAR

This is to inform all the members of the Purchase Committee that a meeting is convened on _____ at _____ A.M./P.M. for purchase of _____ in the Department of _____ /Office of the _____.

All are requested make it convenient to attend the meeting.

Signature of the Chairperson
University level Purchase Committee

Copy to:

1. All the Deans/Directors
 2. All the Heads of the Departments
 3. The Coordinators/Convenors
 4. The Chief Executive Officer
 5. The Administrative Officer
 6. The PA to Vice-Chancellor/Registrar
 7. The HR
- } A.U.

Proforma for Purchase order

LETTER HEAD

No.

Dated:

To

M/s. _____

Sub: AU – Order for purchase of _____ - Reg.

Ref: Your quotation No. _____, dated _____

Sir

With reference to your above cited quotation and our meeting held on _____, you are requested to supply the following items(s):

S.No.	Description of the item/equipment	Make	Quantity required	Unit/each Cost Rs.	Rate (inclusive/exclusive of taxes) Rs.

The delivery is to be made by _____ at the address mentioned above. The payment will be made as per terms and conditions mentioned in your quotation and on receipt of material in good condition.

Thanking you

Yours Sincerely

()

Proforma for certification on the backside of the bill

Certified that the item(s)/equipment received in good condition and entered in to the stock register page No. _____ , dated _____, and the payment may be made to the firm.

Signature of the Incharge
Stores

ANNEXURE -III

PROCUREMENT OF ITEM(S)/EQUIPMENT WITH SINGLE QUOTATION

RECOMMENDATIONS OF THE UNIVERSITY LEVEL PURCHASE COMMITTEE

- I. GENERAL INFORMATION
 - a. Department :
 - b. School :
 - c. Description of the equipment/item required :
 - d. Cost of the equipment/item :

- II. TECHNICAL EXAMINATION
 - 1. Need analysis
 - Whether the equipment/item is available in the department, if yes, reasons for the current proposal :
 - 2. A detailed analysis to justify the Equipment/item :
 - 3. If the equipment/item is an imported any other similar indigenous equipment/item, give details :

- III. AVAILABILITY ANALYSIS
 - Details of the parties from whom quotations have been called for :

- IV. EVALUATION ANALYSIS
 - a. Particulars of firms/parties who have responded with specifications required :
 - b. If the quotations have not been called for or a proposal is made to purchase the equipment/item from a firm other than the lowest quoted, reasons for making such a purchase :

RECOMMENDATIONS OF THE UNIVERSITY LEVEL PURCHASE COMMITTEE

After a detailed scrutiny on technical aspects, the committee recommended for the purchase of _____ at a cost of Rs. _____ (inclusive/exclusive taxes) from M/s. _____ due to the following reason(s):

- 1.
- 2.
- 3.

NOTE: In case a purchase is to be made on the basis of best performance/quality or a firm who is sole manufacturer against the requirement the purchase committee should indicate specific reasons and justifications thereon and resolution.

**Signature of the Indenter (Proposer)
Member**

**Signature of the Faculty
Member**

**Signature of the Faculty
Member**

**Nominee of the Vice-Chancellor
Member**

**Signature of the Head of the Department
Member**

**Signature of the Dean
Member**

**Signature of the Finance and
Accounts Officer
Member**

**Signature of the
Chief Executive Officer/
Nominee of the Sponsoring Body
Member**

Signature of the Chairperson

NOTE: In case of purchases under Research Projects, the Principal Investigator may be invited.

Dated:

ANNEXURE - IV**ANURAG UNIVERSITY
PROFORMA FOR STOCK REGISTER**

Name of the item _____ (Ex. Stationery)

MODEL TEMPLATE

S. No.	Date & B. No.	Name of the firm	Amount Rs.	Received		Issued to	Issued		Balance qty.	Remarks
				qty.	Signature Store's Incharge		qty.	Receiver's Signature		
1	10.12.2020 203	Sai stationery	20,000:00	200		-	-	-	200	
2	20.01.2021	-	-	-	-	Computer Science & Engg.,	50		150	
3	25.01.2021 505	Venkateswara Stationery	10,000:00	100		-	-	-	250	
4	25.02.2021	-	-	-	-	Mechanical Engg.,	50		200	

NOTE: Separate stock register may be maintained for each category of item(s) like equipment, furniture, chemicals and glassware, computer components, electronic components, electrical components etc.

ANNEXURE – 5

SPORTS SCHOLARSHIPS OF ANURAG UNIVERSITY

Anurag University believes in the all-round development of students *to make them citizens of a global society*. It is crucial that a student's learning, understanding, problem-solving, reasoning and memory skills are enhanced through various activities.

To promote sports and games along with academics, Anurag University offers scholarships to players who will participate in sports and games recognized by the Olympic Committee and Association of Indian Universities. The details of the award of scholarships are as given in Annexure I & II attached herewith.

These scholarships shall be awarded every year to an extent of 0.5% of the total intake for that academic year.

Proposed Scholarship

The Sports and Games Organized under the Aegis of	
Category & Qualifying Criteria	Concession & Benefits
'A++' Grade (List of Games at Annexure – I) <ul style="list-style-type: none">International Medal (First Three Positions)	<ul style="list-style-type: none">Up to 100% Tuition Fee Waiver based on the Skill Test which shall be conducted by Anurag University.Free Hostel Facility
'A+' Grade (List of Games at Annexure – I) <ul style="list-style-type: none">International ParticipationSenior National (First three positions)SGFI National (First three positions) & Current PerformanceKhelo India University Games (First three positions)AIU (First three positions) (Only applicable on those games which are included in Olympic, Asian, Commonwealth & World University games)Junior National (First three positions) & Current Performance	Up to 50% Tuition Fee Waiver based on the Skill Test which shall be conducted by Anurag University.
'A' Grade (List of Games at Annexure – I) <ul style="list-style-type: none">Zonal Inter University Games (First three Positions)All India Inter University (Participation)	Up to 25% Tuition Fee Waiver based on the Skill Test which shall be conducted by Anurag

<ul style="list-style-type: none"> • Sr./ Jr. National /SGFI (Participation) • Khelo India University Games (Participation) & Current Performance 	University.
'B' Grade (List of Games at Annexure – I) <ul style="list-style-type: none"> • Zonal Inter University Games Participation (Olympic, Asian, Commonwealth & World University games) • Senior State (First three Positions) • Junior State (First three Positions) & Current Performance • State School Games, organised by state government) (First three Positions) & Current Performance 	Up to 15 % Tuition Fee Waiver based on the Skill Test which shall be conducted by Anurag University.
Category & Qualifying Criteria	Concession & Benefits
'C' Grade (List of Games at Annexure – I & II) <ul style="list-style-type: none"> • Senior State/ Junior State/School State participation & Current Performance • Senior district (First Three position) & Current Performance • Junior District (First Three position) & Current Performance • District School Games, organised by state government (First Three position) & Current Performance • AIU National/Zonal University Games/ Non Olympics (First Three Positions) 	Up to 10% Tuition Fee Waiver based on the Skill Test which shall be conducted by Anurag University.

NOTE:

- The scholarships shall be given to selected eligible players as per the requirement in the University teams. Mere eligibility does not guarantee scholarship.
- The scholarships shall be carried forward to the next academic year based on the performance of the player during the academic year and his/her contribution to the University Team, duly certified by the Secretary, University Sports Council.
- All the sports scholarship awardees will be provided free access to Gym, Indoor Sports Complex and other sports facilities available at Anurag University.
- The minimum eligibility norms for admission of students are as stipulated under TS EAMCET/PGCET/ICET.

PROCESS FOR AVAILING SPORTS SCHOLARSHIP:

- Applicants need to submit their request along with copies of relevant certificates and details about achievement, through email to sports@anurag.edu.in
- Evaluation of the submitted documents will be done by the Sports Panel, headed by the Convenor of Admissions, AU.
- The Panel will also conduct trials and other assessments, if needed. All applicants shortlisted for trials will be intimated about the schedule of trials on the university's website and email. Final results will be provided to the candidates within 15 days after the trials.
- The decision of the Panel on the award of sports scholarship is final.

ANNEXURE I

List of Games to be considered for A++, A+, A, B and C Grade Scholarship

Sr. No	Sports	Categories	Sr. No	Sports	Categories
1	Aquatics (Swimming, Diving and Water Polo)	Men, Women	22	Kho Kho	Men, Women
2	Archery	Men, Women	23	Netball	Women
3	Athletics	Men, Women	24	Pencak Silat	Men, Women
4	Badminton	Men, Women	25	Roller Sports	Men, Women
5	Baseball	Men	26	Rowing	Men, Women
6	Basketball	Men, Women	27	Rugby Seven	Men, Women
7	Boxing	Men, Women	28	Softball	Women
8	Bridge	Men, Women	29	Sepak Takraw	Men, Women
9	Canoeing & Kayaking	Men, Women	30	Shooting	Men, Women
10	Chess	Men, Women	31	Soft Tennis	Men, Women
11	Cricket	Men, Women	32	Squash	Men, Women
12	Cycling	Men, Women	33	Table Tennis	Men, Women
13	Fencing	Men, Women	34	Tennis	Men, Women
14	Football	Men, Women	35	Taekwondo	Men, Women
15	Golf	Men, Women	36	Volleyball	Men, Women
16	Gymnastics	Men, Women	37	Wrestling Free Style	Men, Women

Sr. No	Sports	Categories	Sr. No	Sports	Categories
17	Handball	Men, Women	38	Wrestling Greco Roman	Men
18	Hockey	Men, Women	39	Weight Lifting	Men, Women
19	Judo	Men, Women	40	Wushu	Men, Women
20	Kabaddi (National Style)	Men, Women	41	Yachting	Men, Women
21	Karate	Men, Women			

ANNEXURE II

LIST OF GAMES FOR PARTIAL MENTIONED BENEFITS ONLY

(C Grade Sports scholarship to achievers and Academic benefits during participation in recognized competitions)

Sr. No	Sports	Categories	Sr. No	Sports	Categories
1	American Football	Men, Women	14	Mini Golf	Men, Women
2	Ball Badminton	Men, Women	15	Roller Hockey	Men, Women
3	Circle Style Kabaddi	Men, Women	16	Rollball	Men, Women
4	Drop Roball	Men, Women	17	Rope Skipping	Men, Women
5	E-Sports	Men, Women	18	Six-A-Side Cricket	Men, Women
6	Floorball	Men, Women	19	Soft Baseball	Men, Women
7	Gatka	Men, Women	20	Target Ball	Men, Women
8	Grappling Sports	Men, Women	21	Tug of War	Men, Women
9	Malkhamb	Men, Women	22	Wood Ball	Men, Women
10	Indoor Hockey	Men, Women	23	Best Physique	Men
11	Kick Boxing	Men, Women	24	Yoga	Men, Women
12	Korfball	Mixed	25	Power Lifting	Men, Women
13	Baseball	Women			

FINANCIAL ASSISTANCE FOR QUALITY PUBLICATIONS

1. About the Policy

The policy is designed to provide financial assistance to faculty members and researchers for quality publications.

2. Aim of the Policy

This policy aims to create an appealing and pulsating environment to foster quality research among faculty members and researchers at Anurag University.

3. Objectives of the Policy

The objectives of the policy are to:

- Encourage and promote good research practices
- Provide guidelines for financial support
- Create a research culture
- Produce quality publications which are indexed either in Web of Science or Scopus

4. Scope of the Policy

This policy is limited to research supervisors, researcher scholars, faculty members and staff of the Anurag University, Hyderabad, are eligible to avail this financial assistance.

5. Financial assistance for publishing in renowned journals and conferences:

a. Quality Publishers and Journals:

All eligible members shall publish their original research in quality peer reviewed reputed journals, which are indexed in Web of Science (SCIE, ESCI) / Scopus / other prominent indexing repositories.

The list of quality publishers is given below but is not limited to:

- IEEE Transactions
- Elsevier
- Springer Nature & Springer
- Lancet
- ACM
- Wiley
- ASME
- ASCE
- Taylor & Francis
- InderScience
- AAAI (Association for the Advancement of Artificial Intelligence)
- UGC approved journals which are indexed in Web of Science and/or Scopus

b. Sponsorship:

All eligible members are entitled to get incentives for their quality publications which are indexed in Web of Science or Scopus. The incentives are based on the quality of the journal measured by using the impact factor or cite score.

The following table presents the financial support:

S. No	Impact Factor / Cite score	Incentive	
		Web of Science	Scopus
1	≥ 5.0	Rs. 20,000/-	Rs. 9,500/-
2	≥ 3.0 and < 5.0	Rs. 15,000/-	Rs. 9,000/-
3	≥ 1.0 and < 3.0	Rs. 12,000/-	Rs. 8,500/-
4	< 1.0	Rs. 10,000/-	Rs. 8,000/-

6. General Guidelines for publishing in renowned peer reviewed journals:

- a. Faculty members are advised to consider the peer reviewed journals indexed either in Web of Science (SCIE, ESCI) or Scopus to avail the financial assistance.
- b. The author’s affiliation shall be Anurag University, Hyderabad, and shall not be any other institution.
- c. There shall not be any incentive for his/her first publication in a calendar year. However, second and third publications are entitled to an incentive, provided he/she is a first author or a supervisor.

For example, faculty F1 published the first article (Web of Science / Scopus) in June 2021, F1 is not entitled to an incentive for the first article. Subsequently, F1 published the second one in October 2021, for which he/she is qualified for the support. Further, F1 is eligible for an incentive in the event of publication of the third article.

- d. A faculty member can avail financial support for a maximum of two publications (second and third) within a calendar year.
- e. Faculty members who wish to avail this financial assistance, shall submit a requisition letter to the Dean-R&D in the format necessary through the proper channel by enclosing:
 - Acceptance letter from the Journal editor (copy of an e-mail or letter) along with peer reviewers’ comments,
 - Manuscript (final proof-read version),
 - Web of Science or Scopus index proof (a screenshot taken from the indexing repositories),

- Enclose the details of the first publication (manuscript, proof of index, and other documents) and
 - Other required documentary evidence as deemed appropriate to claim this benefit.
- f. The Vice-Chancellor is the final approving authority.

7. General Guidelines for presenting papers at International scientific event(s):

a. Faculty members can present their works in an international scientific event(s) (conference/symposium/research workshops etc.) organized by IEEE or Springer, or any other professional body whose proceedings are indexed either in Web of Science and/or Scopus.

b. There shall not be any incentive for his/her first presentation in a calendar year. However, for the second presentation in the same calendar year, he/she is entitled to get the incentive.

For example, faculty F1 presented at the international scientific event held in June 2021, for which F1 is not entitled to an incentive. Subsequently, F1 presented at the second event held in December 2021, for which he/she is eligible for the support.

c. The author's affiliation shall be Anurag University, Hyderabad, and shall not be any other institution.

d. This Policy covers the registration or publication fee of the scientific event. An amount of Rs. 8000/- (eight thousand rupees only) will be paid towards meeting the expenditure of the conference registration / publication fee for an international scientific event conducted within India.

e. There shall be a limit of one international conference in a calendar year for a faculty member to be eligible for incentive.

f. Faculty members can avail on-duty with the prior approval of the Head of the Department. For further details, please refer to the Leave Policy.

g. Faculty members who wish to avail this financial assistance, they shall submit a requisition letter to the Dean-R&D in the format necessary through the proper channel by enclosing:

- Acceptance letter from the Conference Chair (copy of an e-mail or letter),
- Manuscript (final proof-read version),
- Web of Science or Scopus index proof (a screenshot taken from the indexing repositories),
- Payment proof (if applicable),

- Enclose the details of the first publication in the calendar year (manuscript, proof of index, and other documents),
 - Proof of attendance or presentation and
 - Other required documentary evidence as deemed appropriate to claim this benefit.
- h. The Vice-Chancellor is the final approving authority.

7.1 Conference Travel (International)

- a. The Chairman of the Gayathri Educational and Cultural Trust is the approving authority and other decisions on overseas travel.
- b. Fulltime regular faculty having at least two years of service at Anurag University are eligible to travel overseas for an international scientific event.
- c. All eligible faculty members are allowed to travel only in economy class.
- d. Expenses incurred on the conference registration fee and travel will be reimbursed.
- e. At the time of submission of the travel bill, claimants must furnish the e-ticket, invoice, boarding passes, and proof of attendance / presentation to the accounts department.

8. Guidelines for delivering a keynote address or chairing session in an international/national scientific event:

- a. There shall not be any financial assistance for a faculty member who is chairing a session or delivering a keynote address at a scientific event.
- b. However, a faculty member can avail on-duty for the said date(s).
- c. Prior approval from the Head of the Institution is required.
- d. Faculty members must submit a requisition letter in the required format through the proper channel by enclosing an Invitation Letter, Conference schedule, and other documents to apply for on-duty.
- e. Permission is subject to the approval of the Dean of the concerned school.

9. Exceptions:

All exceptions and deviations to this policy shall require the approval of the Chairman, Gayathri Educational and Cultural Trust.

10. Effective Date:

The Policy is effective from the calendar year 2022.

ANNEXURE – 7**LIST OF 24 MoUs SIGNED BETWEEN ANURAG UNIVERSITY & THE INDUSTRY**

Sl No	Name of the company	Month and Year of Signing	About the Company
1	RICH (Research Innovation Circle of Hyderabad, T-HUB)	June 2020	Research and Innovation Circle of Hyderabad (RICH) is the nodal agency for Hyderabad Science & Technology (S&T) Cluster
2.	UI Path	June 2020	A global software company that makes robotic process automation software
3.	Qlick	July 2020	Provides business intelligence tools
4.	Dynatech Industries	September 2020	Manufacturers of drilling equipment (OEM)
5.	Pie-Infocomm	October 2020	A global software company that makes robotic process automation software
6.	Interleaved Multi-Disciplinary Research Centre	November 2020	Provides technical and innovative solutions, Product development and Marketing etc.
7.	Accord Power Conversion Pvt Ltd	November 2020	Manufactures of SMPS based power supplies, Adapters and Chargers
8.	Sapient Systems	November 2020	All types of light manufacturers (LEDs etc)
9.	Eride	December 2020	Manufacturers of EVs
10.	Aurobindo Pharma	February 2021	Manufacturer of pharmaceutical products
11.	Lyophilization Group	June 2021	Manufacturer of laboratory and production freeze dryers for the research, food, and pharmaceutical industries
12.	Technolexis	June 2021	3D printing machine manufacturing company
13.	Titagarh Wagons Pvt ltd	June 2021	Manufacturing of Railway wagons
14.	Sahasra Crop Sciences	June 2021	Eco-friendly organic agricultural products manufacturers
15.	TS Cyber Security	September 2021	Department of Cyber Security, Telangana State Government

16.	Prathishta Industries Pvt ltd	November 2021	A leading producer of Natural, Clean Label, NON-GMO, nutraceuticals (Food Ingredients) through the fermentation process & products are licensed by FSSAI - Govt. of India along with other global certifications
17.	Tripura BioTech Ltd	November 2021	Organic fertilizer, kitchen gardening products & soil nutrient manufacturer
18.	TSC	February 2022	A startup involved in design and fabrication of a Nano Satellite
19.	Indian Technology Congress Association (ITCA)	February 2022	Focuses on building synergies between academia, industry, and research organizations, emphasizing building societal transformation and progress capacity
20.	Ananth Technologies	March 2022	Manufactures electronic and mechanical subsystems for launch vehicles, satellites, spacecraft payloads, and ground systems
21.	MOSCHIP	March 2022	Semiconductor and system design company
22.	AMS Semiconductors	April 2022	Manufacturers of LEDs, LASERs, Photodetectors
23.	Skyroot Aerospace	August 2022	Satellite Launch vehicle supplier and cryogenic engine manufacturers (1 st Indian private start-up to sign an MoU with ISRO for facilities and expertise)
24.	Shriram LIC	September 2022	Provide life insurance products