

F No. ENP/53/2023-US ENP  
Government of India  
Ministry of Skill Development and Entrepreneurship

Shram Shakti Bhawan,  
New Delhi-110001  
Dated: 21.08.2023

**OFFICE MEMORANDUM**

**Subject: Report on Chintan Shivir held on 17.07.2023 on Development of Entrepreneurship - reg**

The undersigned is directed to refer to the subject mentioned above and to forward herewith the report on the Chintan Shivir held on 17.07.2023 on Development of Entrepreneurship.

2. It is requested to upload the aforementioned report on the Chintan Shivir on the website of Ministry of Skill Development and Entrepreneurship under "Whats New" Section.
3. This issues with the approval of Competent Authority.



(Rishab Khattri)  
Assistant Director  
Email: rishab.khattri@gov.in

To,

Shri Arpit Srivastava, Assistant Director, MSDE

Copy to

- (i) PS to JS (Entrepreneurship)



कौशल विकास और उद्यमशीलता मंत्रालय  
**Ministry of Skill Development  
And Entrepreneurship**

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# CHINTAN SHIVIR ON DEVELOPMENT OF ENTREPRENEURSHIP

**REPORT**

17<sup>th</sup> July, 2023

**Kaushal Bhawan, Moti Bagh, New Delhi**

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## Report of Chintan Shivir on Development of Entrepreneurship

### **1. Introduction**

“The Government of India is implementing the National Policy for Skill Development and Entrepreneurship through the Ministry of Skill Development and Entrepreneurship to create an ecosystem of empowerment by Skilling on a large Scale at Speed with high Standards and to promote a culture of innovation based entrepreneurship which can generate wealth and employment so as to ensure sustainable livelihoods for all citizens in the country.”

The entrepreneurship policy framework has been developed to address the following objectives:

- Educate and equip potential and early-stage entrepreneurs across India
- Connect entrepreneurs to peers, mentors and incubators.
- Support entrepreneurs through Entrepreneurship Hubs (E-Hubs).
- Catalyze a culture shift to encourage entrepreneurship.
- Encourage entrepreneurship among under-represented groups.
- Promote Entrepreneurship amongst Women
- Improve ease of doing business.
- Improve access to finance.
- Foster social entrepreneurship and grassroots innovations

The policy links skills development to improved employability and productivity in paving the way forward for inclusive growth in the country. The skill strategy is complemented by specific efforts to promote entrepreneurship in order to create ample opportunities for the skilled workforce. Gradually there has been an accent on promoting entrepreneurship with the purpose of channelizing resources, arresting unemployment and creating wealth.

Promoting entrepreneurship provides a platform for young individuals to harness their potential, creativity, and energy. By supporting the entrepreneurial aspirations of the youth, we can capitalize on their innovative ideas leading to sustainable growth and development. Entrepreneurship can empower women, marginalized communities, and individuals from economically weaker backgrounds to participate in economic activities, break barriers, and achieve financial independence.

The Ministry of Skill Development and Entrepreneurship (MSDE) is an integral part of the government policy on "Sabka Saath, Sabka Vikaas" and is committed to overall human resource development to take advantage of the demographic profile of our country's population in the coming years.

MSDE has taken a number of initiatives for entrepreneurship generation and promotion through its Autonomous agencies National Institute for Entrepreneurship and Small Business Development (NIESBUD) and Indian Institute of Entrepreneurship (IIE). Both bodies of MSDE have proved to play a pivotal role in building an entrepreneurial ecosystem not only in India but also in other countries through training and development programmes. Since inception, NIESBUD has provided training to 13,43,426 trainees as of March 31, 2023 through 50719 different training programme categories focused on areas of stimulation, support and sustenance of entrepreneurship development including 5317 international participants hailing from more than 145 countries throughout the globe. IIE has provided training to 2,92,371 trainees through 8661 programmes since 1994-95 (year of incorporation).

NIESBUD under the MSDE has also collaborated with United Nations Development Programme (UNDP), National Institute of Rural Development and Panchayati Raj (NIRDPR) and Tata Institute of Social Sciences (TISS) and jointly developed curriculum on Mentorship. The MSDE has focused not only on trainings but also on providing mentoring and handholding support to the trainees, facilitating their journey from aspiring entrepreneurs to accomplished entrepreneurs. Nonetheless, a concerted effort is required for emphasising the promotion of micro and small entrepreneurs in India who rather than seeking jobs, become job creators resulting in accelerated national growth.

The Ministry of Skill Development and Entrepreneurship organised the Chintan Shivir on Development of Entrepreneurship, aimed at fostering the growth and development of entrepreneurship in India on 17<sup>th</sup> July 2023 at Kaushal Bhawan, Moti Bagh, New Delhi. The Shivir brought together various stakeholders, including Central Ministries, State Governments, organizations, institutions, financial institutions, and entrepreneurs, to collaborate and create a unified approach towards promoting entrepreneurship. The objective was to establish common principles and guidelines for promoting entrepreneurship, ensuring a cohesive and synergistic ecosystem for nurturing entrepreneurs. The Shivir also discussed innovative business models,

emerging technologies, and disruptive trends that are shaping the entrepreneurial landscape. The focus was on identifying strategies and best practices to support and foster new age entrepreneurship to generate actionable insights, recommendations, and best practices that can support entrepreneurs and stakeholders in navigating the evolving landscape of new age entrepreneurship. Chintan Shivir sought to identify gaps, share best practices, and create a collective vision to boost the entrepreneurial ecosystem so as to bring about convergence and avoid duplication of efforts in this area. The list of invitees for the Chintan Shivir is placed at *Annexure-1* and the list of participants that attended the inaugural of Chintan Shivir is placed at *Annexure-2*.

## 2. Objectives

The key objectives of the Chintan Shivir on Development of Entrepreneurship were as follows:

- a) **Facilitate Collaboration:** Provide a platform for stakeholders to collaborate, exchange ideas, and identify opportunities for synergy among different entrepreneurship development initiatives. It is very important to create network of networks to cater to needs of entrepreneurship.
- b) **Streamline Methodologies:** Analyze existing methodologies and practices of entrepreneurship initiatives to identify areas for improvement and innovation. It is imperative to note that the analysis of methodologies with respect to entrepreneurship training techniques and pedagogy as per the current requirements may be useful for the different target groups.
- c) **Institutional Arrangements:** Examine the institutional setup of various entrepreneurship organizations including educational institutions providing entrepreneurship education and propose measures to enhance their effectiveness and coordination. Analyzing importance and maximizing impact of incubators and accelerators in academic institutions. The creation of Institutional arrangements may help in creating synergies among the enablers.
- d) **Inclusive Approach:** Ensure that the principles and guidelines formulated consider the needs of diverse entrepreneurs, including women, rural entrepreneurs, marginalized communities, and geographies with special focus on aspirational and LWE districts,

vibrant villages, North - East region, and border areas. There is a strong need to address the challenges faced by the target groups and the specific strategies may be proposed.

- e) **Identify Challenges:** Identify key challenges faced by entrepreneurs at different stages of their journey, including ideation, funding, scaling, and sustainability. Appropriate measures may be formulated based on the challenges faced by the first generation entrepreneurs.
- f) **Share Best Practices:** Facilitate the exchange of best practices and success stories from various entrepreneurship ecosystems, both within India and globally.
- g) **Policy Formulation:** Engage policymakers and regulatory bodies to identify areas for policy intervention and reforms that can support entrepreneurship development and bring about convergence. Support necessity driven entrepreneurs, and encourage innovation-driven and opportunity driven entrepreneurs with the policies and schemes.
- h) **Access to Finance:** Explore mechanisms to improve access to finance, including venture capital, angel investments, and innovative funding models. There is a strong need to identify the challenges and to propose solutions for ease of doing business.
- i) **Access to Market:** Explore possibilities for nano and micro entrepreneurs to tap the market. It is very important to connect the nano and micro entrepreneurs to market including digital platform.

### 3. Target Groups

The participants of the Chintan Shivir comprised of:

S.No	Category of organization	Name of the organization
1.	Government Bodies and Ministries	Ministry Of Skill Development and Entrepreneurship, NIESBUD, IIE, DGT, NSDC, NIMI, JSS, Ministry Of Textiles, Ministry Of Tourism, MoFPI, Institute for Industrial Development (IID), Tribal Co-operative Marketing Development Federation of India (TRIFED), DFS, Ministry Of Finance, UN Women, Dept of Employment &Trg., Dept of Skill Development and Entrepreneurship, Ministry Of Tribal Affairs, Ministry Of Education, D/o Higher Education, Slum Rehabilitation Authority, Eko India Financial Services Pvt. Ltd, Assam Skill Development Mission, National Scheduled Tribes

		Finance and Development Corporation (NSTFDC), CGTMSE, Karnataka Skill Development Corporation (KSDC), National Scheduled Castes Finance and Development Corporation (NSFDC), National Handicapped Castes Finance & Development Corporation (NHFDC), National Backward Classes Finance & Development Corporation (NBCFDC).
2.	Financial Institutions and Investors	SHARE Microfin Ltd, Satza Micro Capital, The National Cooperative Union of India, (NCUI), Fusion Microfinance Ltd, Microsave, Seeds fincap Pvt Ltd, Annapurana Finance (P) Ltd, SVCL, SBI, ESAF Small Finance Bank, National Credit Guarantee Trustee Company Ltd, SIDBI, NABARD, Muthoot Microfin Ltd, Axis Bank, NIFA infocomp Services Ltd, Indian Bank
3.	Academic Institutions	EDII Ahmedabad, DOSEL, AISECT, Symbiosis Centre for Management Studies (SCMS), IIT Delhi
4.	Industry Associations and Chambers of Commerce	PHD Chamber of Commerce and Industry (PHDCCI), Confederation of Indian Industry (CII).
5.	Non-Governmental Organizations (NGOs) and Development Agencies	Advertising Standards Council of India (ASCI), FPO , Livelihood Alternatives, UNICEF Yuwaah, Dte Gen Resettlement, Opportunity International, Samhita-REVIVE, Samadhan IFD, E&Y.
6.	Industry Experts	Furniture & Fittings Skill Council (FFSC), AU Nourish, Water Management Skill Council, Telecom Sector Skill Council, Media & Entertainment Skills Council, HSSC, Automotive Skills Development Council, Jharkhand Skill Mission, Tourism and Hospitality Skill Council (THSC), Skill Council for Persons with Disabilities, Beauty & Wellness SSC, Skill Council for Green Jobs (SCGJ), Textile Sector Skill Council, Life Sciences Sector Skill Development Council.
7.	Research Institutions and Think Tanks	NITI AAYOG, WEP, Patanjali Organic Research Institute
8.	Entrepreneurs and Startups	Vandana Soutions, Jaivik Digital, Otrinee India Pvt Ltd, Kausarthak Entrepreneur, Global Alliance for Mass (GAME) Entrepreneurship, Bhartiya Yuva Shakti Trust (BYST), LaghuUdyog Bharat, Vikara, Mohal Paints, Reactive organise, META Facebook, Himalaya Tree Organics from Himalaya, Handicraft Products, Reactive organic



#### **4. Methodology of Shivir**

The Chintan Shivir was organised in workshop mode in different breakout sessions to address specific aspects of entrepreneurship development which will delve deeper into key focus areas and propose actionable strategies.

#### **5. Plenary Session**

##### **5.1 Inauguration**

The Chintan Shivir was inaugurated in the auditorium of Kaushal Bhawan by Shri Dharmendra Pradhan, Hon'ble Minister in the Ministry of Skill Development & Entrepreneurship and Education in the presence of Guest of Honour, Shri Rajeev Chandrasekhar, Hon'ble Minister of State in the Ministry of Skill Development & Entrepreneurship and Electronics and Information Technology and Shri Atul Kumar Tiwari, Secretary, MSDE. MS. Hena Usman, Joint Secretary, MSDE, extended a warm welcome to all the esteemed dignitaries and delegates at the Chintan Shivir.



*Inauguration of Chintan Shivir by Hon'ble Dharmendra Pradhan, Minister of Skill Development and Entrepreneurship and Guest of Honour, Hon'ble Rajeev Chandrasekhar, Minister of State, Skill Development and Entrepreneurship*

## 5.2 Opening Remarks

In his opening remarks at the Chintan Shivir, Shri Atul Kumar Tiwari, Secretary, MSDE indicated that the present gathering of diverse stakeholders in the Chintan Shivir is a testament to our collective commitment to foster entrepreneurship and drive economic growth in our great nation. The Secretary expressed that the Ministry of Skill Development and Entrepreneurship under the leadership of Hon'ble Prime Minister is committed to the ideal of “Sabka Saath, Sabka Vikas” to build an Aatmanirbhar Bharat and its efforts encapsulate the essence of inclusive development, where every individual, regardless of their background or circumstances, is embraced and empowered to prosper.



*Opening Remarks by Shri Atul Kumar Tiwari, Secretary, MSDE*

The Secretary emphasized that the Chintan Shivir serves as a valuable platform for us to unite, share insights, and collaboratively shape the future of entrepreneurship in our country. It presents an excellent opportunity for thoughtful deliberations, innovative solutions, and forging partnerships that can drive positive change.

During the Shivir, various aspects of entrepreneurship, including capacity building, regulatory reforms, access to finance, market linkages, and digital transformation, will be discussed in breakout sessions. These sessions offer a platform to delve deeper into these subjects, drawing upon the expertise and experiences of our esteemed participants.

The Secretary requested all participants to actively engage in the discussions, exchange ideas, and contribute their valuable perspectives.

### **5.3 Address by Hon'ble MoS (Guest of Honour)**

Shri Rajeev Chandrasekhar, Hon'ble Minister of State, Ministry of Skill Development & Entrepreneurship and Electronics and Information Technology, as Guest of Honour in the inaugural Session has appreciated the initiatives of the MSDE to organize the Chintan Shivir and expressed that it is very much appropriate step to have a deeper meaningful discussion on entrepreneurship. The MoS indicated that the breakout sessions designed in the Shivir will lead to redesigning efforts in catalyzing entrepreneurship.



*Address by Hon'ble MoS (Guest of Honour)*

The MoS apprised that as we stand at the cusp of a new era, characterized by rapid technological advancements and dynamic market forces, it is imperative that we harness the power of entrepreneurship to chart a path towards inclusive and sustainable development.

Further, the MoS deliberated that the Ministry has taken significant strides in fostering entrepreneurship and nurturing entrepreneurial talent and has implemented initiatives and programs aimed at equipping aspiring entrepreneurs with the skills, knowledge, and resources necessary to navigate the challenges of starting and scaling their businesses.

The Minister of State (MoS) highlighted the importance of addressing barriers that hinder the full potential of our entrepreneurs, especially those from marginalized communities and under-represented sectors. It was emphasized that as a collective responsibility, we must ensure that no entrepreneur is left behind and that every individual with a dream and determination has an equal opportunity to succeed.

The MoS expressed appreciation for the valuable inputs and recommendations provided during the Chintan Shivir. Assuring that these inputs will be carefully considered and integrated into government policies and initiatives, it was underscored that this collaborative effort will play a vital role in shaping a more inclusive and supportive ecosystem for entrepreneurship in our nation.

#### **5.4 Inaugural Address**

Shri Dharmendra Pradhan, Hon'ble Minister in the Ministry of Skill Development & Entrepreneurship and Education, delivered the inaugural address at the Chintan Shivir. The Hon'ble Minister expressed his appreciation for the Ministry's efforts in organizing the Shivir, which aims to delve deeper into avenues for promoting entrepreneurship.



*Inaugural Address by Hon'ble Minister, SDE*

In his address, the Hon'ble Minister emphasized that entrepreneurship goes beyond merely creating jobs; it is about fostering a culture of innovation, problem-solving, and wealth creation. He stressed that empowering our citizens with skills and encouraging them to create their own enterprises are essential pillars in building an Aatmanirbhar Bharat. The Minister further highlighted that skill development and entrepreneurship are intertwined, and the Ministry is committed to creating a seamless ecosystem that bridges the gap between skill acquisition and enterprise creation.

The Hon'ble Minister expressed his belief that the Chintan Shivir is a significant step towards reinforcing their commitment to entrepreneurship development. He urged all stakeholders to actively participate and come up with presentations on the way forward for promoting entrepreneurship. By harnessing the collective wisdom and expertise of the participants, the Shivir will play a crucial role in shaping a robust and inclusive entrepreneurial ecosystem in our country.



*Felicitation of Hon'ble Minister, SDE by Secretary, MSDE*

The Vote of Thanks was proposed by Ms. Sonal Mishra, Joint Secretary, MSDE.

## **6. Breakout Sessions**

The whole Chintan Shivir was divided in three breakout sessions:-

## 6.1. Breakout Session – 1: Strengthening Entrepreneurial Ecosystem in the country

The Break out session on – “Strengthening Entrepreneurial Ecosystem in the country,” was chaired by Ms. Sonal Mishra, Joint Secretary, MSDE and Co-Chaired by Ms. G. Madhumita Das, Joint Secretary & Financial Adviser (JS & FA), MSDE. The list of the participants is placed at *Annexure-3*.



*Breakout Session 1*

After a brief welcome speech, Ms. Sonal Mishra, Joint Secretary, MSDE kick started the session by laying the objectives of the breakout session. This was followed by a presentation by Ashutosh Kumar, Deputy Secretary, about the various topics to be covered during the session. The same have been listed below.

1. Creating a vibrant entrepreneurial ecosystem for supporting the aspiring and existing entrepreneurs from rural and urban areas, including LWE districts, aspirational districts, Vibrant Villages, North-East region, borders areas, etc.
2. Promoting and Strengthening women entrepreneurship
3. Creating an enabling policy environment for entrepreneurship

Ms. Sonal Mishra, Joint Secretary, MSDE invited the expert from different Ministries to place their view points on the thematic areas of breakout session.

Director, Ministry of Tribal Affairs talked about the 178 tribal districts and methods to make them function well under livelihood scheme. She focused on the problems faced by the tribal artisan & entrepreneurs which includes lack of marketing knowledge and inability of not being able to produce according to the market demand.

She highlighted the problem of credit which is a major challenge faced by the tribal entrepreneurs and artisans. She briefed about 1340 operational Van Dhan Vikas Kendras (VDVKs), an initiative targeting livelihood generation for tribal gatherers and transforming them into entrepreneurs. She further suggested that the MSDE may come up with special NSQF norms for the tribal entrepreneurs and artisans. This would enhance the credibility among the customers. In order to have convergence among the Ministries, she suggested that there should be a tie up with the MSDE & Agriculture Department regarding Agro-Forestry products.

The discussion was further taken forward by Ms. Sonal Mishra, Joint Secretary, MSDE, as she invited Joint Secretary, Ministry of Housing & Urban Affairs (MoHUA) to present his view points with the group.

The Joint Secretary, MoHUA talked about the Prime Minister Street Vendor's Atmanirbhar Nidhi (PM SVANidhi) and how it helped street vendors affected due to COVID-19 Pandemic, by providing them micro-credit facilities by linking them with financial system under the scheme. The vendors, availing loan under the scheme, are eligible to get an interest subsidy @ 7% on timely repayment. He suggested to focus on entrepreneurship development programmes for 18 Lakh street vendor mapped so that they can be on boarded in the formal economy sector and could be connected to various other Schemes of the Government. He emphasised on digital adoption and promotion amongst various street vendors so as to make them knowledgeable to compete in the market.

Further after the experts had weighed in on the subjects, Sonal Mishra, Joint Secretary, MSDE invited opinions from different stakeholders and she encouraged them to engage with the experts. There were a lot of suggestions that came forward which included thoughts on women entrepreneurship, challenges the entrepreneurs face in rural areas, marketing linkage and credit facilities. The training related to widows of Ex-servicemen and to develop a model where more and more ex-servicemen can take entrepreneurship as their career was a suggestion raised by DGR officials.

Officials from Laghu Udyog Bharati, suggested that there should be more skill development training programmes in manufacturing sector as the current focus is on service sector which is clearly visible from the number of unicorns coming from service sector in India.

Deputy Secretary, Ministry of Textiles described about the SAMARTH (Scheme For Capacity Building In Textile Sector) which caters to provide demand-driven, placement oriented skilling programme to incentivize the efforts of the industry in creating jobs in the organized textile and related sectors to promote skilling and skill up-gradation in the traditional sectors and to provide livelihood to all sections of the society across the country. It was discussed that as MSDE focuses on various sectors of skilling, convergence with the SAMARTH scheme could be highly beneficial.

Jan Shikshan Sansthan (JSS) officials suggested to open more Incubation Eco-System in Rural areas, to provide assistance and initial push to the beneficiaries of JSS.

Deputy Director General, DGT- MSDE informed that their department is adapting itself with the changing scenario of skill eco-system for which they are upgrading their course and curriculum.

Representatives from YuWaah-United Nations Children's Fund (UNICEF) briefed about their platform of Passport To Earning (P2E), an e-learning solution to empower India's young people with Skills and abilities to thrive in school, work and life. The platform provides skilling and learning opportunities to enable new, continuous access to skilling, re-skilling, and up-skilling requirements of young people across India through online training, blended learning models, and offline engagement. They also described about their digital aggregator platform which consolidates the journey of entrepreneurs.

Representatives from NITI Aayog described about the Women Entrepreneurship Platform (WEP). They described that training, skilling, technical assistance, mentoring and handholding support are the key areas of the platform. They have mapped around 400 State Schemes and 70 Central Government Schemes for the same.

EDII representative focused on certification based training and added that skillpreneurship and skilling will add value to the entrepreneurs. EDII described that they have worked in 22 States across the country.



The breakout session concluded with summing up by Ms. G. Madhumita Das, JS & FA where everyone agreed that there should be more focus on entire life cycle of entrepreneurship and such regular interactions with different stakeholders should continue in future for promoting entrepreneurship.

A brief presentation was given on Breakout Session-1 which is placed below:

### **Presentation 1: Strengthening Entrepreneurial Ecosystem in the country**

#### **Policy level Inputs**

- Focus on manufacturing in MSME Sector- it has a maximum potential to absorb workforce and adopt new technologies
  - Need of re-skilling and up-skilling of emerging/ existing entrepreneurs and providing R&D.
  - Need of reforms:
    - Land (plug and play)
    - Legislation – compliance issues
    - Labour reforms
    - Loan facility
  - Registration and empanelment of local/ small businesses
  - Promotion of PPP models
  - Localized solutions
  - Promotion of procurement of goods and services from the women-led enterprises
  - Single-window support

## **Whole of Government**

- Entrepreneurship support schemes mapping: 400+ state schemes, 70+ Central Government Schemes
- The panellists unanimously agreed to utilize the existing footprints in the villages, eg: FPOs, textile units
- Propagate the island of excellence/ best practices
- Initiate milestone-based tracking
- Create points of recognition, e.g.: in the street vendors of PM SVANIDHI Yojana
- From JSS to financial linkages to entrepreneurs
- CSCs as hubs to promote digital adoption

## **Way forward**

- Continued support to entrepreneurs across the entrepreneurship lifecycle
- A convergent approach
- Forward and backward linkages
- Access to finances/ credit
- Branding and market access
- Digital literacy/ digital adoption
- Access to higher order Business Development Services (BDS)
- Counselling and mentoring support

### **6.2. Breakout Session – 2: Fostering Financial, Marketing, Digital Linkages and Compliances for Enterprises**

The Break out session 2 was chaired by Shri Nilambuj Sharan, Senior Economic Advisor, MSDE and Co-Chaired by Ved Mani Tiwari, COO, NSDC. The list of the participants is placed at *Annexure-4*.



### *Breakout Session 2*

Shri Nilambuj Sharan, Senior Economic Advisor, MSDE welcomed the dignitaries from Ministries, financial Institutions, Institutes and entrepreneurs in the break out session. He started the session by laying the objectives and aims of the breakout session. The session focused the discussion on following topics :

1. Access to Credit Finance to Nano and Micro entrepreneurs
2. Convergences of skilling with credit finance
3. Lowering the cost of lending
4. Interest Subvention for NBFC and Nano entrepreneurs
5. Developing a support Ecosystem for entrepreneurship through incubators and accelerators.

Ved Mani Tiwari, COO, NSDC shared his views on above mentioned points and invited the experts to share their views.

Dr Ranade, V.C shared his views in brief about the payments delay problem of entrepreneurs and how the delays in the payment may be reduced and gave suggestion like Udhyam registration, Digitalization, Organizing Hackathon, Developing ARP Apps and MSME may push B to B lending.

The CGM, Small Industries Development Bank of India (SIDBI), shared his views about Ease to finance through CGSTM scheme, Udhyam registration, Udyami Assist Platform, Udyami Mitra for credit linkages and told how ONDC may be leveraged for market linkages. He shared his experience about soft skills training imparted by them and got successful outcome. He talked about the Nano Incubators & accelerators – SIDBI.

The CEO, National Credit Guarantee Trustee Company Ltd (NCGTC) talked about the payment delay and Startup and Standup scheme of the government and told about the loan and facilities given under these schemes. He suggested about invoice discounting.

CGM, State Bank of India stated that the Rural Self Employment Training Institute (RSETI) is providing the trainings and thereafter the banks are providing the loans to the prospective participants. Further, he briefed that there are various branches of SBI especially for the support of Startups. He suggested that central based skilled youth data should be formulated and linked with the financial institutions.

The Director, Indian Institute of Entrepreneurship shared his experiences of the North Eastern Region (NER) and briefed about the financial and marketing problems faced by the entrepreneurs in NER. He further suggested that remedy to the problem can be ease to finance along with marketing and logistic support could help the budding entrepreneurs of the region.

The Programme Manager, META shared their experiences on ways META is providing skilling to the youth and thereby linking them with the digital platform. He informed that they have created innovative credit model for enabling the finance to small businesses.

The CGM, Indian Bank gave insights on ways their banks are providing the finance to the budding and existing entrepreneurs. Further, to which he added that the empowerment of an entrepreneur is the need of the hour.

The officials from SAMADHAAN, Ministry of Micro Small and Medium Enterprises (MSME) shared that they are having a digital training module, wherein the trainees may take the training digitally in which they will be provided mentoring and handholding support for setting up their enterprises. The trainees through digital training module are taught about financing and marketing.



*Presentation by Breakout Group*

At the end, the breakout session was then summed up with issues to be addressed like Nano Entrepreneurs facing the problem in getting the finance, cost of lending required to be reduced, interest subvention required for both NBFC & Nano entrepreneurs, digital platform required for training & mentoring support and most importantly the Support Ecosystem for entrepreneurship be developed.

A brief presentation was given on Breakout Session-2 which is placed below:

### **Presentation 2: Fostering Financial, Marketing, Digital Linkages and Compliances for Enterprises**

#### **Access to Credit**

1. Skill Loans Guarantee Scheme – Higher value, NBFCs, MFIs
2. Modification in existing credit Guarantee Schemes to facilitate journey from skilling to enterprise setting

#### **Cost of Credit**

1. Lowering Cost of lending to NBFC and MFIs through repeat guarantee scheme of CGSMFI
2. Interest subvention- for both NBFC and Nano Entrepreneur

#### **Ecosystem for Entrepreneurship**

1. Nano Enterprise Incubators and Accelerators – SIDBI
2. Udyami Assist Platform - for formalization
3. Udyami Mitra for Credit linkage
4. Skill India Digital and RSETI Integration
5. Digital platform for entrepreneurship training and handholding
6. Leveraging ONDC for market linkages

### **6.3. Breakout Session – 3: Capacity Building, Mentoring and Handholding**

The Breakout 3 was chaired by Dr K K Dwivedi, Additional Secretary, MSDE and Co-Chaired by Ms. Trishaljit Sethi, Additional Secretary / Director General (Training), MSDE. The list of the participants is placed at *Annexure-5*.



*Breakout Session 3*

Dr K K Dwivedi apprised the participants about the broad areas to be discussed in the breakout room comprising the following:-

1. Effective training programs for developing entrepreneurial skills and making entrepreneurship education application oriented with different training techniques and

pedagogy and the need to establish difference between management education and entrepreneurship education.

2. Standardization and Embedding of entrepreneurship in education.
3. Institutional Network, Mentoring and Handholding Process.
4. Leveraging emerging technologies (AI, blockchain, IoT) for entrepreneurial growth.

Dr Dwivedi stressed that people need to be exposed to success stories to inspire them to become entrepreneurs.

Ms. Trishaljit Sethi acquainted the participants about the efforts being undertaken by the MSDE to promote entrepreneurship through its autonomous institutions NIESBUD and IIE. Thereafter, the breakout session was open to suggestions from the participants on the thematic area.

The CEO, deAsra Foundation stressed that entrepreneurial mindset can be inculcated through education, exposure and experience. She added that the faculties need to be capacitated to guide the trainees. Community and parents should also be involved in counseling to create entrepreneurial environment. She indicated that Artificial Intelligence maybe used to share resources and collaborate between the institutions.

The Director, Uttar Pradesh Skill Development Mission (UPSDM) shared that the Priority Sector Lending (PSL) does not talk about young entrepreneurs. The PSL should be linked with first generation entrepreneurs. He stressed that we are taking initiatives for entrepreneurship development but in silos. The initiative should be led centrally and collectively. Further, he pointed that entrepreneurship education should be institutionalized at school level.

Dr K K Dwivedi cited that Credit and financial linkages are the main challenge among the first generation entrepreneurs. If an idea is not funded, it will eventually die.

The Senior Adviser, NITI Aayog expressed that we talk about collaboration but we hardly collaborate. We need to have a hub and spoke model for promoting entrepreneurship. She apprised about the Women Entrepreneurship Platform (WEP) developed by NITI Aayog which is a unified access portal bringing together women from different parts of India to build a nurturing ecosystem that enables them to realize their entrepreneurial aspirations.

The CEO, Odisha Skill Development Authority (OSDA) stressed that we need to make the schemes more acceptable for people at ground. He expressed that entrepreneurial mindset should be inculcated from day one in the ITI and Polytechnics. Further, he talked about having clear exit policy for startups.

Dr K K Dwivedi expressed that we should create an enabling and empowering ecosystem where the entrepreneurship culture should flourish.

The CEO, Beauty & Wellness Sector Skill Council (B&WSSC) shared that 55% trainees in beauty and wellness pursue entrepreneurship as their career option. The span of a trainee doing job is only for 2-5 years, eventually they also go for self employment. She emphasized that the trainees should be given exposure to entrepreneurship within their institutions along with skilling. She focused that entrepreneurship education should be made a part of skilling curriculum. She further shared that the Skill training certificate should be recognized for financial linkage.

Representative from Food Processing SSC expressed that every district has an identified product and the resources are available at the district level. Common facility for capacity building may be developed at district level and the resources may be leveraged to create brands at district level.

The Associate Director, Sa-Dhan Microfinance shared that the micro finance institutions have a strong presence in the rural areas. Their line officers may be capacitated to promote entrepreneurship in rural areas.

The CEO, Life Science SSC expressed that there should be one stop platform to connect for getting guidance on entrepreneurship.





*Brief on presentation by Dr K K Dwivedi, Additional Secretary, MSDE*

Dr K K Dwivedi concluded the discussion by emphasizing the importance of effective training programs for developing entrepreneurial skills and embedding entrepreneurship in education. The need to adopt application-oriented training techniques and pedagogy was also highlighted. The session also focused on the role of institutional networks, mentoring, and handholding in supporting entrepreneurs throughout their journey. The integration of emerging technologies such as AI, blockchain, and IoT for entrepreneurial growth was explored to drive innovation and efficiency.

A brief presentation was given on Breakout Session-2 which is placed below:

### **Presentation 3: Capacity Building, Mentoring and Handholding**

#### **Entrepreneurship Training Delivery**

- Enhance industry engagement by inviting successful entrepreneurs and industry experts
- Educate participants about various funding options available for startups, such as government grants, angel investment, venture capital, and crowd funding
- Provide guidance on how to prepare a compelling business plan and pitch to attract investors

- Setting up nano incubation centre in every block and district level which can act as one stop solution and common services centre for entrepreneurship development
- Integration with existing network of start-ups with these incubation and accelerator centres

### **Standardization and Embedding of Entrepreneurship in Education and Skilling Ecosystem**

- **Collaboration with Stakeholders like Government, Industry, and Academia**
- Developing standardized entrepreneurship curricula, assessment and certification that can be integrated into educational and skilling institutions
- Capacity building of faculties on entrepreneurship to encourage multidisciplinary approaches to problem-solving and innovation
- Integrate entrepreneurship as a core subject in curricula from primary to higher education and skilling levels to expose students to entrepreneurial concepts, skills, and mindsets early on, fostering a culture of innovation and risk-taking
- Recognize and celebrate successful entrepreneurs who have made a positive impact on society

### **Leveraging Emerging Technologies for Entrepreneurial Growth**

- Create a platform for aspirational entrepreneurs to link and map for services of mentoring and handholding
- Channelizing the benefits of social media as a business platform and marketing (aggregating client feedback for forward linkages and improvement in service and product delivery)
- Creating B2B platform for entrepreneurs through support of Government and Industry

### **Institutional Network, Mentoring and Handholding Process**

- Create a bespoke approach for entrepreneurship for breaking the silos and enhancing convergence at a functional level
- Mentoring

- Create a robust mentoring ecosystem and facilitate peer-to-peer mentoring through industry partnership
- Promote voluntary mentorship by identification of relevant mentors from aspirational institutions like IITs, IIMs, etc.
- Creating mentor boards at hyper local level to support entrepreneurship development at village level
- Comprehensive handholding program for assisting entrepreneurs in business planning, market entry, access to finance, marketing strategies, legal compliance, and scaling up
- Linking Priority Sector Lending to young and budding entrepreneurs especially for agriculture sector
- Rethink the regulatory framework for flexibility and ease of doing business eg: easing the clause for collaterals against credit
- Innovative financing – Government can create a fund of funds and provide interest subvention
- Recognition of skill certificate by financial institutions for credit linkages
- Supporting and strengthening Self Help Groups ecosystem for entrepreneurship development which will also facilitate inclusion
- Creating a Mentor of Mentors System: Capacity building of line managers of micro finance institutions to reach more entrepreneurs

## **7. Recommendations**

Following recommendations emerged from the Chintan Shivir on Development of Entrepreneurship:

## **7.1. Strengthening Entrepreneurial Ecosystem in the Country**

- a) Create a vibrant and convergent entrepreneurial ecosystem that supports aspiring and existing entrepreneurs from all regions, including rural and urban areas, LWE districts, aspirational districts, vibrant villages, North-East region, and border areas.
- b) Promote and strengthen women entrepreneurship through targeted initiatives, mentorship programs, and access to finance.
- c) Foster an enabling policy environment for entrepreneurship by implementing regulatory reforms that simplify procedures, reduce bureaucratic hurdles, and promote ease of doing business.
- d) Establish platforms for collaboration and knowledge exchange between different stakeholders, including government agencies, financial institutions, industry experts, and academia, to create a unified approach towards nurturing entrepreneurship.
- e) Create a network of networks by leveraging existing resources is an effective approach to promote collaboration, knowledge sharing, and collective action among diverse stakeholders.
- f) Entrepreneurship should be embedded in various schemes of other Ministries as a part of skilling.

## **7.2. Fostering Financial, Marketing, Digital Linkages, and Compliances for Enterprises**

- a) Improve access to credit finance for nano and micro-entrepreneurs, especially those from marginalized communities and underrepresented sectors, by promoting financial inclusion and creating customized financial products.
- b) Facilitate convergence between skill development and credit finance by developing seamless linkages between training programs and financing opportunities to support aspiring entrepreneurs in turning their skills into viable enterprises.
- c) Introduce interest subvention schemes for NBFCs and nano-entrepreneurs to lower the cost of lending and encourage more entrepreneurs to access formal credit facilities.
- d) Develop a robust support ecosystem for entrepreneurship by establishing incubators, accelerators, and digital platforms that provide mentorship, guidance, and market linkages to start-ups and small businesses.

- e) Regular meeting with various stakeholders should be conducted to streamline the process of schemes/project implementation and to come up with remedies to their problems.



*Exhibition showcasing products made by Trainees of NIESBUD*

### **7.3. Capacity Building, Mentoring, and Handholding**

- a) Revamp training programs to focus on developing practical entrepreneurial skills, including critical thinking, problem-solving, financial literacy, and market research.
- b) Embed entrepreneurship in the education system at all levels monitored by the MSDE, from schools to institutes of higher learning, to instill an entrepreneurial mindset among students and encourage them to pursue entrepreneurship as a viable career option.
- c) Strengthen institutional networks, mentoring, and handholding processes to provide ongoing support to entrepreneurs, including access to technical expertise, market insights, and networking opportunities.
- d) Actively engage with grassroots entrepreneurs and local communities to understand their unique challenges and aspirations to design targeted support program Empowering grassroots entrepreneurs will not only uplift local economies but also contribute to the overall economic growth and development of the nation.

- e) Leverage emerging technologies such as AI, blockchain, IoT, and digital platforms to enhance the delivery of entrepreneurship training, mentorship, and business development services.
- f) Schemes/projects for promotion of Entrepreneurship should be undertaken in vibrant villages also for collective growth.

The Chintan Shivir on Development of Entrepreneurship brought together diverse stakeholders to collectively work towards fostering entrepreneurship and unleashing the potential of our nation's entrepreneurial talent. The above recommendations represent the consensus reached during the breakout sessions, reflecting our commitment to create an enabling ecosystem that nurtures and supports the growth of entrepreneurship in India.

The Chintan Shivir on Development of Entrepreneurship proved to be a valuable platform for knowledge exchange, collaboration, and strategy formulation. The discussions and insights generated during the breakout sessions will serve as a foundation for policy recommendations and initiatives to create a thriving entrepreneurial ecosystem in India.



*Way Forward by Secretary MSDE*

## **8. Way forward (Agenda for next three months):**

- Entrepreneurship centres across the country should be mapped under PM Gati Shakti.
- Development of Entrepreneurship Development Centres (EDCs) in ITIs across the country.
- Tie up with IITs and IIMs for developing of EDCs or leveraging their existing EDCs.
- Convergence with various central schemes- PM-SWANidhi, Rural Self Employment Training Institutes (RSETIs), Samarth (Scheme for Capacity Building in Textile Sector) within existing system on priority basis.
- Regular meeting with various stakeholders should be conducted on a fortnightly basis to streamline the process of schemes/project implementation and to come up with remedies to their problems
- Schemes/projects for promotion of Entrepreneurship should be undertaken in vibrant villages also for collective growth
- Projects on training/up-skilling for promotion of tourism, health sectors, textile, street vendors should be collectively taken up.
- Organisations should come up with innovative ideas for enhancing digital literacy about skilling, entrepreneurship and marketing.
- Convergence with Ministries/Organisations having training, skilling and entrepreneurship development programs specifically designed to empower women entrepreneurs.
- Beneficiaries of entrepreneurial ecosystem should be made aware of various schemes and initiatives taken by Government for ease of taking loans and credits for running enterprises through proactive advocacy and convergence with other Ministries.
- MSDE to come up with a Scheme for entrepreneurship development focusing on setting up entrepreneurship centres or supporting the already existing centres in educational and skilling ecosystem. The scheme should include setting up nano incubation centres at block and district level and capacity building of faculties and trainers on entrepreneurship among other entrepreneurial support activities.

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**Annexure 1****List of invitees for the Chintan Shivir**

<b>S. No.</b>	<b>Name (Shri/Ms.)</b>	<b>Designation</b>	<b>Organization</b>
1.	Kamala Vardhan Rao	CEO	Food Safety and Standard Authority of India (FSSAI )
2.	Shaji K V	Chairman	National Bank For Agriculture And Rural Development (NABARD)
3.	Subhrakant Panda	President	Federation of Indian Chambers of Commerce and Industry (FICCI)
4.	R Dinesh	President	Confederation of Indian Industry (CII)
5.	Ajay Singh	President	Associated Chambers of Commerce and Industry of India (ASSOCHAM)
6.	Dinesh Kumar Khara	Chairman	State Bank of India (SBI)
7.	R Madhavan	Chairman & Managing Director	Hindustan Aeronautics Limited
8.	Shailesh Kumar Singh	Secretary	Ministry of Rural Development (MoRD)
9.	Indevar Pandey	Secretary	Ministry of Women and Child Development (MoWCD)
10.	Vivek Joshi	Secretary	Ministry of Finance, Department of Financial Services
11.	Manoj Ahuja	Secretary	Ministry of Agriculture & Farmers Welfare (MA&FW)
12.	Anil Kumar Jha	Secretary	Ministry of Tribal Affairs
13.	S. C. L Das	Secretary	Ministry of Micro, Small & Medium Enterprises, (MSME)
14.	Anna Roy	Sr. Adviser	NITI Aayog
15.	Anita Praveen	Secretary	Ministry of Food Processing Industries (MoFPI)
16.	Saurabh Garg	Secretary	Ministry of Social Justice & Empowerment
17.	Lok Ranjan	Secretary	Ministry of Development of North Eastern Region (DoNER)
18.	Sivasubramanian Ramann	Chairman and Managing Director	SIDBI
19.	V. Vidyavathi	Secretary	Ministry of Tourism
20.	Indevar Pandey	Secretary	Ministry of Minority Affairs (MoMA)
21.	Rachna Shah	Secretary	Ministry of Textiles
22.	K. Sanjay Murthy	Secretary	Department of Higher Education Ministry of Education
23.	Sanjay Kumar	Secretary	Department of School Education and



			Literacy, Ministry of Education
24.	Meeta R. Lochan	Secretary	Ministry of Youth Affairs and Sports
25.	Vijoy Kumar Singh	Secretary	Ministry of Defence
26.	Dr. Chintan Vaishnav	Managing Director,	Atal Innovation Mission NITI Aayog
27.	PVSLN Murthy	Chairman & Managing Director	Development Finance North Eastern Corporation Ltd
28.	Ranjana Bhajanka	Director	Federation of Industry & Commerce of North Eastern Region (FINER)
29.	Prof. Parameshwar K. Iyer	Director	Indian Institute of Technology North Guwahati
30.	K Moses Chalai	Secretary	North Eastern Council
31.	Dammu Ravi	Secretary (Economic Relation)	Ministry of External Affairs
32.	Manoj Joshi	Secretary	Ministry Housing And Urban Affairs
33.	Dr. Nirmaljeet Singh Kalsi	Chairman	NCVET
34.	Arti Ahuja	Secretary	Ministry of Labour and Employment
35.	Prof. Bharat Bhasker	Director	Indian Institute of Management Ahmedabad
36.	Prof. Rishiksha T Krishnan	Director	Indian Institute of Management Bangalore
37.	Prof. Himanshu Rai	Director	Indian Institute of Management Indore
38.	Prof. Uttam Kumar Sarkar	Director	Indian Institute of Management Calcutta
39.	Prof. Archana Shukla	Director	Indian Institute of Management Lucknow
40.	Prof. Debashis Chatterjee	Director	Indian Institute of Management Kozhikode,
41.	Prof. D. P. Goyal	Director	Indian Institute of Management Shillong
42.	Prof. Dheeraj P. Sharma	Director	Indian Institute of Management Rohtak,
43.	Prof. Ram Kumar Kakani	Director	Indian Institute of Management, Raipur
44.	Saket Dalmia		PHD Chamber of Commerce & Industry
45.	Vinnie Mehta	General, ACMA Director	Automotive Component Manufacturers Association of India
46.	S.K.AHUJA	Secretary	Gurgaon Chamber of Commerce & Industry (GCCII)
47.	Vipin Kumar Malhan	President	Noida Entrepreneurship Association
48.	Prof. Dr.K. C. Jankee		World Association for Small & Medium Enterprises (WASME)
49.	Susan ferguson	Country representative	UN Women India
50.	Rohit Jawa	Chief Executive Officers	Hindustan Uniliver Limited

		& Managing Directors	
51.	Shoko Noda	Country Director	United Nations Development Programme (UNDP)
52.	Pradnya Godbole	CEO	DeAsra foundation
53.	Monu Bhatnagar	CEO	ONGC foundation
54.	Dr. Manish Arora		Faculty Design Innovation Center BHU Varanasi
55.	Anita Ranjan	Chief Executive officer	Tata Strive
56.	Ved Mani Tiwari	Chief Executive Officer	NSDC
57.	Sunil Shukla	Director General	EDII Gandhinagar Gujarat
58.	Anil Wali	Managing Director	FITT, IIT Delhi
59.	V. K. Arora	CEO	IGDUTW Anveshan Foundation
60.	Dr. Rajesh Sharma	ADG	Indian Council of Forestry Research and Education
61.	Jenaw	CMD	National Scheduled Castes Finance and Development Corporation, Ministry of Social Justice and Empowerment
62.	Suresh Kumar	General Manager	National Backward Classes Finance & Development Corporation, Ministry of Social Justice and Empowerment
63.	B M Gotur	Director	Center for Entrepreneurship Development of Karnataka (CEDOK)
64.	Jatin Lal	Managing Director	Himachal Pradesh Kaushal Vikash Nigam
65.	Rohit Meena	Director General,	Directorate of Industries Uttarakhand
66.	Sunil Mehta	Chief Executive Officer	Indian Bank Association
67.	Prabhat Kumar Singh	Indian Bank Association	National Safai Karmchari Finance & Development Corporation (NSKFDC)
68.	Ankur Jain	IPS, MD	Assam Skill Development Mission
69.	Naveen Dhingra	CGM	NABARD
70.	Deepanker Roy	Regional Head	Electronic Sector Skill Council
71.	Deepak Kumar	Director	National Service Scheme NSS
72.	P K Nath	DGM	Small Industries Development Bank of India (SIDBI), Guwahati
73.	Shanta B Sarma	Director	Confederation of Indian Industry (CII)
74.	Biswajit Chakrabarty	Sr. Director	Federation of Indian Chambers of Commerce & Industry (FICCI)
75.	Nabin Kr. Roy	GM	National Bank For Agriculture And Rural Development (NABARD)
76.	Jahnabi Phooka	Director	Jungle Travel
77.	AD Mishra	RM	Tribal Cooperative Marketing Development Federation of India (TRIFED)
78.	S K Baruah	Executive Director	North Eastern Development Finance Corporation Ltd (NEDFi)

79.	Palash Bhowmik	Chief Manager	National Small Industries Corporation (NSIC), Guwahati
80.	Dr. Lakshmanan S.	Secretary	Industries & Commerce Department, Government of Assam
81.	Abhishek Chandra	Secretary	Department of Industries & Commerce, Government of Tripura
82.	Hage Tari	IOFS, Secretary	Department of Industries and Commerce, Government of Arunachal Pradesh
83.	Kekhrievor Kevichusa	IPoS, Commissioner & Secretary	Industries & Commerce, Government of Nagaland
84.	Esther Lalruatkimi	IRS Commissioner & Secretary	Industries & Commerce, Government of Mizoram
85.	Sherry Lalhangzo	IES Economic Adviser (E&M) and Director I/C (HRD&E)	North Eastern Council, Shillong
86.	K. Srinivasa Rao	Director	Labour Employment and Training Department, Andaman and Nicobar Administration
87.	Dr. V. Vinod Kumar	MD & CEO	Andhra Pradesh State Skill Development Corporation (APSSDC)
88.	Subu Tabin	Director	Arunachal Pradesh Skill Development Mission
89.	Ankur Jain	Mission Director	Assam Skill Development Mission
90.	Sanjay Kumar	Mission Director	Bihar Skill Development Mission
91.	Amandeep Singh Bhatti	Mission Director	UT Chandigarh Skill Development Mission
92.	Divya Umesh Mishra	IAS, CEO (Addl Charge)	Chhattisgarh Skill Development Authority, Chhattisgarh State Skill Development Authority
93.	ShivamTeotia	Director - Higher Education and Technical Education,	Dadra & Nagar Skill Development Mission, Directorate of Education
94.	ShivamTeotia	Director	Technical & Higher Education Daman & Diu Skill Development Mission, Education Department
95.	Bhupesh Chaudhary	Director, TTE Delhi Skills Mission Society	Department of training and technical education, Government of NCT of Delhi
96.	Dipak Desai	Mission Director	Directorate of Skill Development & Entrepreneurship, Government of Goa
97.	Gargi Jain	Mission Director	Gujarat Skill Development Mission
98.	Vivek Aggarwal	Mission Director	Haryana Skill Development Mission
99.	Jatin Lal	Managing Director/Mission Director	H.P Skill Development Mission
100.	Leena Padha	Mission Director	Jammu and Kashmir State Skill Development Mission
101.	Padma Angmo	Mission Director	Ladakh Skill Development Mission

102.	Sunil Kumar	Mission Director	Jharkhand Skill Development Mission
103.	Ashwin D.	Mission Director	Karnataka Skill Development Corporation
104.	Dr.Veena N Madhavan	Mission Director	Kerala Academy for Skills Excellence (KASE)
105.	Ar. D.A Sadiqu Ali	Mission Director	Mission Director Lakshadweep Skill Development Society (LSDS)
106.	Sanjeev Vastava	CEO	Madhya Pradesh State Skill Development Mission O/O CEO, Madhya Pradesh State Skill Development and Employment Generation Board
107.	Dr. Ramaswami	CEO	Maharashtra State Skill Development Society
108.	Luckyson Ngamsha Kashung	Mission Director	Manipur Society for Skill Development Babupara
109.	Anita Kharpor	MCS , Director Labour	Meghalaya State Skills Development Society (MSSDS)
110.	Angela Zothanpuui	Mission Director	Department of Labour and Employment & Industrial Training, State Government of Mizoram
111.	Kovi Meyase	Addl Secy	Directorate of Employment, Skill Development & Entrepreneurship Department, Nagaland, Kohima
112.	Reghu G	IAS, Director, Employment& CEO	Odisha Skill Development Authority
113.	Saravanan	Director of Training	Puducherry State Skill Development Mission
114.	Deepti Uppal	Mission Director	Punjab Skill Development Mission
115.	Renu Jaipal	Managing Director	Rajasthan Skill & Livelihoods Development Corporation
116.	Bishal Rai	Chief Administrator and Mission Director	Skill Development and Entrepreneurship Department
117.	Innocent Divya	Managing Director	Tamil Nadu Skill Development Corporation
118.	Ahmed Nadeem	Commissioner	Telangana Modular Employable Skills Society (TMES)
119.	S Chakraborty	Director	Directorate of Skill Development
120.	AndraVamsi	Mission Director	Uttar Pradesh Skill Development Mission
121.	Vinod Giri Goswami	Project Director	Uttarakhand Skill Development Mission
122.	Srikanth Palli	Project Director	Paschim Banga Society for Skill Development PBSSD
123.	S.S Acharya	Chief General Manager	SIDBI
124.	Vivek Bimbrah	SVP 2 and Group Head	Axis Bank

## Annexure 2

### List of Participants of Chintan Shivir

S. No.	Name (Shri/Ms.)	Designation	organization
1.	A. K. Jha	DS (Fin.)	MSDE
2.	A. K. Sinha	Consultant	MSDE
3.	Abhishek Bajpai	Consultant MGNF	NIMI
4.	Abhishek Chaturwedi	Consultant	MSDE
5.	Abhishek Saini	Consultant- PMKVY	EY
6.	Abhishek Shukla	Director	JSS, Mirzapur
7.	Akash Srivastava	Head- Stand	IISSSC
8.	Akshay Pandey	VP SVCL	SVCL
9.	Akshay Wacia	Manager	MESC
10.	Alka Joshi	Founder	Alpee
11.	Amit	Director	DD National
12.	Amit Bhatnagar	GM	Trifed
13.	Anand Bhaskar	Business Head	Technomech Oil & Energy Pvt. Ltd.
14.	Anand Tripathi	CBO	SVCL
15.	Ananya Pandey	Partnerships Specialist	UNICEF, Yuwaah
16.	Anil Kumar	GM	NHFDC
17.	Anil Kwatra	Head-OPS Exa. & Innovation	Satin Creditcare Network Ltd.
18.	Anisha Pandita	Senior Analysit	NSDC
19.	Anju Bajaj	National Secy	Laghu Udyog Bharati
20.	Ankita Kushwaha	Deputy Head- Ops	B&WSSC
21.	Anshuman	Director	JSS Jammu
22.	Apoorv Dishwarya	Content Dev. Manager	SCMS
23.	Arabinda Mishra	Chairperson	DEFT
24.	Arindam Lahiri	CEO	Automotive SSC
25.	Arpan Singh	Assistant Director	MSDE
26.	Arpit Sharma	COD	Green Jobs
27.	Arun Verma	Director	AU NOURISH
28.	Aruna Vinodh	COO	BYST
29.	Ashish Dwivedi	E.D.	NCUI
30.	Ashish Khairkar	Sr. Director	BYST
31.	Ashish Kumar Chaudhary	Manager	SCPWD
32.	Ashutosh Mishra	National Head	SEEDS FINCAP
33.	Athira	B.A.	EKO India
34.	Avinash Kishore	Dy. Director	DGT
35.	Ayush Punia	Mission Manager (RSETI)	M/o Rural Development

36.	Beena Vaheed	General Manager	Union Bank of India
37.	Bismita Das	Chief Manager	National ST Finance & Dev. Corp. (NSTFDC)
38.	C.S. Murthy	Director	DGT, MSDE
39.	Chandrakant Yadav	Sr. Con. International Collaboration	IC, MSDE
40.	Chinmay Das	Founder	Re Active Organic
41.	Col. A.K. Chandel	CEO	WMPSC
42.	Col. Gunjan Chowdhary	Director	NCVET
43.	Col. P.S. Gupta	VP	ASC
44.	Danish Aggarwal	AD	DGT
45.	Darshana Borah	AMD, Assam Skill Dev. Mission	ASDM
46.	Debanjana Paul	Economic opportunities officer	UNICEF, Yuwaah
47.	Deepti Singh	Skills - Deputy Director	FICCI
48.	Dev Pratap Singh	DCO	MSDE
49.	Divya Jain	WEP- SAFEDUCATE	WEP
50.	Dr. Bimal Kumar	AGM	HAL
51.	Dr. Jitendra Tiwari	Director	JSS, Bageshwar (Uttarakhand)
52.	Dr. Jyoti Singhal	Chief Manager	NSTFDC
53.	Dr. Nivedita	Sr. Director	Life Sciences SSC
54.	Dr. Rajesh Pankaj	Head & Director -Edu & Skills	FICCI
55.	Dr. Raman Gujral	Director Dept. of Corporate	EDII
56.	Dr. Rishi Verma		Patanjali Org. Research Inst.
57.	Dr. Roopak Vasishtha	CEO	AMHSSC
58.	Dr. Saibal Pal	Associate Dir.	Sa-Dhan
59.	Dr. Saurabh Chandrashekharan	Senior Consultant	NIESBUD
60.	Dr. Shailesh Mishra	CTO	Otrinve India
61.	Dr. Suhas Deshmukh	Director	NCVET
62.	Dr. Swapna Mishra	Coo & Off. CEO	Textile SSC
63.	Dr. V. K. Singh	CEO	PSSC
64.	Durgesh Pandey	CEO	NCGTC
65.	Dushyant	Programme Coordinator	Sai Maa SHG
66.	Ganesh K.	Manager CEO-Office	NSDC
67.	Gautam	CEO	LSSSDC
68.	Gopal Prasad	Director	JSS, Bhimtal
69.	Hardik Ravat	Director	Digital
70.	Hardik Sheth	Director	DFS
71.	Hari Om Chaudhary	Sr. Consultant	EY
72.	Himanshu Gupta	Consultant MSDE	NIMI
73.	Hitesh Kumar	Dy. Director	DGT
74.	Januj Mathur	COO	Construction Sector Skill

			Council
75.	Jatin Lal	MD HPKVN	HPKVN
76.	Jay Prakash Jay	Manager	Institute for Industrial Developer
77.	Jumbom Riba	AD	Deptt. SDE Arunachal Pradesh
78.	Kapil	SO	MSDE
79.	Kirti Seth	CEO	SSC NASSCOM
80.	Krishan Kumar	CEO	Handicraft SSC
81.	Kuldeep Chand	DGM	NABARD
82.	Kuldeep Pareek	National Head	Times Pro (ToI Group)
83.	Kumar Nityanand	Deputy Secretary	M/o Textiles
84.	Manish Rastogi	Sr. Advisor	WASME
85.	Manju Maan	US	Tourism
86.	Manoj Sharma		NIESBUD
87.	Mansi Ranghar	Founder	Vikara
88.	Meenu	IBM- Consultant	DGT
89.	Mercy Epao	Joint Secretary	M/o MSME
90.	Mohit Soni	CEO	MESC
91.	Monica Bahl	CEO, P	B&WSSC
92.	Raman Jee	Asst. Faculty	EDII
93.	Mukesh Nagar	FPO	Axis Bank
94.	Mukesh Shukla	Chairman	Institute for Industrial Developer
95.	Mukesh Yadav	Trainee	NSDC
96.	N Dhiraj Singha	SPM - Mobilization & Capacity Building	ASDM
97.	Nitin Kumar Jha	Sr. AVP	Muthoot Microfin Ltd.
98.	Nivedita Nerula	Director	JSS
99.	Om Prakash Gupta	National Joint Treasurer	Laghu Udyog Bharati
100.	P. N. Dogra	Sr. Consultant	SFAC
101.	P. Prasad	APS	MoS
102.	Pallavi Patel	Founder	Monal Paints
103.	Poonam Verma	NSDC- AP	NSDC
104.	Prachi Kaushik	Director	Vyomini Entrepreneurs LLP
105.	Prof. Mona Gupta	CEO	DWSSC
106.	R. K. Singh	DS (Vig)	MSDE
107.	R. V. Ramakrishna	CGM	NABARD
108.	Rahul Mehta	CEO	FFSC
109.	Rahul Priyadarshi	AD	DGT
110.	Rajan Bahadur	CEO	THSC
111.	Rajnish Patel	MGNF	MSDE
112.	Ranjeet Mishra		Satya Micro Capital
113.	Ranjit Baruah	Director	Aromica Tea
114.	Ravi Shankar Kumar	Sr. Assistant Secretary	PHDCCI

115.	Rohit Kumar	Head of Business	EKO
116.	Ruby Bhatnagar	Proprietor	Kausathak
117.	Ruchir Kaushik	Consultant	MSDE
118.	Rupal Jain	YP	NITI Aayog
119.	S. Choudhary	SVP	Axis Bank
120.	S. Zainul Abedin	Director	JSS, Behraich
121.	S.D. Sundaresan	Secretary	SD&E Arunachal Pradesh
122.	Saif Mohd.	CEO	RCPSDC
123.	Sailesh Kr. Pathank	Secretary General	FICCI
124.	Sakshi Sodhi	India REPP.	Opportunity Intt.
125.	Saleem Ahmed	Sr. VP	ESSCI
126.	Sambit Tripahti	CMD	Livelihood Alternatives
127.	Sameer Daniel	Chief Consultant	MoE, DOSEL
128.	Sandeep Verma	CEO	CGTMSE
129.	Sandhya Salman	DDG	DGT
130.	Sangeeta Gupta	Director	Min. of Tribal Affairs
131.	Sanjay Arora	Deputy Secretary	MSDE
132.	Sanjay Gupta	P.S.	DoSJE
133.	Sanjay Kumar	Asst. Director	DGT
134.	Sanjay Kumar	Director, DGT	MSDE
135.	Sanjay Kumar Misra	Dy. General Manager	Indian Bank
136.	Sanjay Sharma	Dy. Sec.	MoS
137.	Sanjay Sharma	CEO	SCMS
138.	Sanjeev Bhatnagar	Founder	Kausathak
139.	Sanjeev Kumar	FPO	Axis Bank
140.	Sanka Roy	D.S.	MoE, DOSEL
141.	Santosh Saha	Sr. Head	MEPSC
142.	Satish Kumar	Dy. Director	MSDE
143.	Shabna Shahid	Director	BYST
144.	Shikhar Saxena	Head-Ops.	Management SSC
145.	Shiv K Soni	PS to DS (SA)	M/o RD (Skills Div.)
146.	Shiv Uppal	Manager	Samhita
147.	Shivani Singh	Entrepreneur	Shivani Creasons
148.	Shubhankar Sen	Sr. V. P.	ESAF Small Finance Bank
149.	Sibharakant Pandu	President	FICCI
150.	Sidharth Jain	SM	UBL
151.	SK Bose	CEO	HSSC
152.	Somanath Chakraborty	CEO	DEFT
153.	Sub. Maj. P. K. Sharma	Business Amul Store	NIESBUD
154.	Subhash Gupta	Consultant	NCUI
155.	Sucharita	Executive Director	Share Microfin Ltd.



156.	Sudarshan M.S.	Dy. G.M.	SDEL
157.	Sudhir Kumar Jain	Sr. G.M.	TSSC
158.	Suhela Khan	Prog. Manager	UN Women
159.	Suknagesh	Joint Director	Dept of Emp. & Trg.
160.	Suman Dev	Managing Partner	Himalaya Tree Organics from Himalaya
161.	Sumit	GM	TSSC
162.	Sumit Ranjan	Manager	NSDC
163.	Sunil Marwah	CEO	Food SSC
164.	Suresh Kr. Shamra	GM	NBCFDC
165.	Sushil Kumar Mishra	Director	JSS, Shahjahanpur
166.	T. Ragulan	Joint Director	NIMI, MSDE
167.	Tarun	Asst. Commisioner	MoS
168.	Tarun Mehndiratta	COO	Fusion Microfinance
169.	V.K. Saini	Staff	MoS
170.	Vandana Sharma	Founder	Vandana Solutions
171.	Vanshica Kant	Consultant	ADB
172.	Varun Tandon	Sr. VP	WUPSC
173.	Vayaila Rungsung	Director	MoFPI
174.	Ved P. Gupta	Team Head MGNF	NIMI
175.	Vidit Singh	Asst. Director	DGT
176.	Vikash Ranjan	Manager	NSTFDC
177.	Vinay	Senior Manager	Sounhita
178.	Vinay Kumar	Manager	Jharkhand Skill Mission
179.	Vishal Kumar Gupta	Expert	M/o Rural Development
180.	Yash Agrawal	AVP	Annapurna Finance
181.	Yashodhara Bajoria	WEP-CAXpert	WEP
182.	Yoginder Kumar	Asst. Director	MSDE
183.	Zubair Lone	Consultant	MSDE

**Annexure 3**

**Strengthening Entrepreneurial Ecosystem in the Country – Chaired by Sonal Mishra, Joint Secretary, MSDE and Co-Chaired by Madhumita Das, Joint Secretary & Financial Advisor, MSDE**

**List of Participants  
(MSDE Officials)**

<b>S. No.</b>	<b>NAME (Shri/Ms.)</b>	<b>DESIGNATION</b>	<b>ORGANIZATION</b>
1.	Hena Usman	JS	MSDE
2.	Pritam Dutta	Deputy Secretary	MSDE
3.	Ashok Kumar Jaiswal	JD	MSDE
4.	Manish Gupta	AD	MSDE
5.	Rishab Khattri	AD	MSDE
6.	Sanjay Kumar	AD	DGT-MSDE
7.	Sidharth Sonowat	Lead Consultant	MSDE
8.	Karishma Agarwal	Consultant	MSDE
9.	Sanjay Bartwal	Chief Consultant	NIESBUD
10.	Manoj Sharma	Enp(NIESBUD)	NIESBUD
11.	PK Sharma	Business	NIESBUD
12.	Sanjeeva K. Singh	EVP	NSDC
13.	Nidhi Makan	General Manager	NSDC
14.	Divyeta Goel	DGM, NSDC	NSDC
15.	Arpit Asthana	NSDC Manager	NSDC

**(Officials from other Organisation/Department)**

<b>S. No.</b>	<b>NAME (Shri/Ms.)</b>	<b>DESIGNATION</b>	<b>ORGANIZATION</b>
1.	Vandana Sharma	Founder	Vandana Soutions
2.	Sucharita	Executive Director	SHARE Microfin Ltd.
3.	Kumar Nityanand	Deputy Secretary	M/o Textiles
4.	Rahul Mehta	CEO	FFSC
5.	Hardik Ravat	CEO	Jaivik Digital
6.	Kirit Ravat	CEO	Jaivik Digital
7.	Dr Shailesh Mishra	CTO	Otrinee India Pvt Ltd
8.	Ranjeet Mishra	CRO	Satza Micro Capital
9.	Subhash Gupta	Consultant	NCUI
10.	Ashish Dwivedi	ED	NCUI
11.	Arabinda Mishra	Chairperson	DEFT
12.	Jay Prakash Jay	Sr Manager	IID
13.	Arun Verma	Director	AU Nourish
14.	Ravi Shankar Kumar	Sr. Assistant Secretary	PHDCCI
15.	Pratibha Sharma	Deputy Secretary	PHDCCI

16.	Col PS Gupta	VP	ASCI
17.	Tarun Mehndiratta	COO	Fusion Microfinance ltd.
18.	Sanjeev k. Pruni	BOD	FPO
19.	Mukesh Nagar	BOD	FPO
20.	Varun Tandon	Sr VP	Water Management Skill Council
21.	Col AK Chandel	CEO	Water Management Skill Council
22.	Dr. Kumar Mohit	Sr. Manager	TSSC
23.	Dr. Rishi Verma	GM	Patanjali Organic Research Institute
24.	Sumit Munjal	Sr. GM	Telecom Skill Sector Council
25.	Gurpreet Kaur	Assistant Manager	Telecom Skill Sector Council
26.	Sudhir Kumar Jain	Sr GM	Telecom Skill Sector Council
27.	Sanjeev Bhatnagar	Founder	Kausarthak Entrepreneur
28.	Amit Bhatnagar	GM	TRIFED
29.	Rupal Jail	Consultant	NITI Aayog
30.	Alex Arockiasamy	Consultant	Global Alliance for Mass (GAME) Entrepreneurship
31.	Akshay Walia	Manager	Media & Entertainment Skills Council
32.	Dr. Jitendra	Director	JSS Rajasthan
33.	Sushil Kr. Mishra	Director	JSS Shahjahanpur
34.	Akhiksh Shukla	Director	JSS Mirzapur UP
35.	Dhanendra Singh	Operation Exc.	CGSSC
36.	Ashish Khairkar	Director	Bhartiya Yuva Shakti Trust (BYST)
37.	Vanshica Kant	Consultant EC	ADB WEP
38.	Sonal Jaithy	General Lead MSC	Microsave
39.	Suhela Khan	Programme Manager, UN Women	UN Women
40.	Sunita Sangar	Sr Consultant	UN Women/MSDE
41.	Suknagesh	JD	Dept of Employment & Trg.
42.	Dr. Raman Gujral	Director (Projects)	EDII Ahmedabad
43.	Sameer Daniel	Chief Consultant	MOE, DOSEL
44.	Sankha Roy	Deputy Secretary	MOE, DOSEL
45.	Mohit Soni	CEO	Media & Entertainment Skills Council
46.	Rajan Bahadur	CEO	THSC
47.	Mona Gupta	CEO	DNSSC
48.	Jancy Mathew	CEO	Consultant- Skill Development

			Council
49.	Jumbom Riba	Assistant Director	Skill Development and Entrepreneurship, Government of Arunachal Pradesh
50.	SD Sundanesan	Secretary to Govt of Arunachal Pradesh	Dept of SDE
51.	Om Prakash Gupta	National Joint Treasurer	LaghuUdyog Bharat
52.	Anvi Bajaj	National Secretary, Skill Development Cell	LaghuUdyog Bharat
53.	Manju Maan	US	M/o Tourism
54.	SK Bose	CEO	HSSC
55.	Sambit	CMD	Livelihood Alternatives
56.	Debamjana	Economic Opportunities officer	UNICEF Yuwaah
57.	Ananya Pandey	Partnership Specialist	UNICEF Yuwaah
58.	CMD Atul Dewan	Principal Director	Directorate General Resettlement
59.	Gp Capt Toby Joseph	Director (Self Employment)	Directorate General Resettlement
60.	Arindam	CEO	Automotive Skills Development Council
61.	Biswaroop Thakur	Manager Program & Operations	ISDMS
62.	Vinay Kumar	Manager	Jharkhand Skill Mission
63.	Ratnesh Mishra	Manager	CII

**Fostering Financial, Marketing, Digital Linkages and compliances for enterprises– Chaired by Nilambuj Sharan, Senior Economic Advisor, MSDE and Co-Chaired by Ved Mani Tiwari, COO, NSDC**

**List of Participants**

**(MSDE Officials)**

<b>S.No.</b>	<b>NAME(Shri/Ms.)</b>	<b>DESIGNATION</b>	<b>ORGANIZATION</b>
1.	Sanjay Arora	DS	MSDE
2.	Manish Gunjan	Consultant	MSDE

**(Officials from other Organisation/Department)**

<b>S.No.</b>	<b>NAME(Shri/Ms.)</b>	<b>DESIGNATION</b>	<b>ORGANIZATION</b>
1.	Mansi Ranghar	Founder	Vikara
2.	Pallavi Patel	Founder	Mohal Paints
3.	Sakshi Sodhi	India – Head	Opportunity International
4.	Swati Sinha	Head Credit	Seeds fincap Pvt Ltd
5.	Chinmay Das	Founder	Reactive organise
6.	Yash Aggrawal	AVP	Annapurana Finance (P) Ltd
7.	Vikash Rajan	NSTFBC, MoTA , GoI	NSTFBC, MoTA , GoI
8.	Dr.Jyoti Singhal	Chief Manager (Projects)	NSTFDC (PSU Under Ministry of Tribal Affairs)
9.	Akshay Pandey	VP	SVCL
10.	Anand Tripathi	CRO	SVCL
11.	Ramesh Kumar	AGM	SRA
12.	Athira V Nambian	BA	EKO
13.	Rohit Kumar	Head of Business	EKO
14.	A.S. Paul	CGM (SME & SCF)	SBI
15.	Shubhankar Sengupta	Sr. VP	ESAF Small Finance Bank
16.	Rajat Arora	Policy Programme manager	Meta

17.	Vinay Menon	Sr Manager	Samhita- REVIVE
18.	Shiv Uppal	Manager	Samhita
19.	Shahnawaz Shahid	Director	Bhartiya Yuva Shakri Trust (BYST)
20.	Ashish Kumar Chaudhary	Manager	Skill Council for Persons with Disabilities
21.	Rajesh Rathnam	CEO, Leather Sector Skill Council	
22.	Durgesh Pandey	CEO, NCGTC	NCGTC
23.	Dr. S. S. Acharya	CGM	SIDBI
24.	Hardik M	Director	DFS, MoF
25.	Kuldeep Chand	DGM	NABARD
26.	Mukesh	Chairman	Samadhan IFD
27.	Nitin Kumar	Sr. AVP	Muthoot Microfin Ltd
28.	Aparna Singh	AGM	AISECT
29.	Arvind Chaturvedi	VP	AISECT
30.	Vivek Bimbrahw	Group Head Govt Business	Axis Bank
31.	Shailesh Choudhary	Sr VP	Axis Bank
32.	N. Dhiraj Singha	SPM	Assam Skill Development Mission
33.	Darshana Borah	Asst MD	Assam Skill Development Mission
34.	Deepak Jalan	MD	NIFA infocomp Services Ltd
35.	Sanjay Kr. Misra	DGM	Indian Bank
36.	Bismita Das	Chief Manager	NSTFDC
37.	Lohit Sharma	Director	IIE
38.	Dibyajyoti Pattnaik	Director	Annapurna Finance
39.	Sandeep Verma	CEO	CGTMSE

**Capacity Building, Mentoring and Hand Holding – Chaired by Dr. K.K Dwivedi, Additional Secretary , MSDE and Co-Chaired by Trishaljit Sethi, Additional Secretary and Director General ( Training ) , Ministry of Skill Development & Entrepreneurship, Govt. of India**

**List of Participants  
(MSDE Officials)**

<b>S. No</b>	<b>Name (Shri/Ms.)</b>	<b>Designation</b>	<b>Organization</b>
1.	Sanjay Kumar	Director, DGT	DGT
2.	Parveen Kumar	Dy. Secy.	MSDE
3.	T. Ragulan	Joint Director	NIMI, MSDE
4.	Harsh Vardhan Sharma	Assistant Director	MSDE
5.	Parveen Kumar	ASO	MSDE
6.	Chandrakant	Sr. Consultant	IC, MSDE
7.	P.K. Arora	Sr. Adviser	NIESBUD
8.	Sumit Ranjan	Manager	NSDC

**(Officials from other Organisation/Department)**

<b>S. No</b>	<b>Name (Shri/Ms.)</b>	<b>Designation</b>	<b>Organization</b>
1.	Suman Dev	Managing Partner	Himalaya Tree Organics from Himalaya
2.	Ruby Bhatnagar		Handicraft Products
3.	Ankita Kushwaha	Dy. Head-Operations	B&WSSC
4.	Aruna Vinodh	COO	Bhartiya Yuva Shakti Trust
5.	Vayaila Rung Sung	Director	MoFPI
6.	Apoorv Aishwarya	Content Development Manager	SCMS
7.	Sudarshan MS	Dy. General Manager	SDEL-KSDC, Karnataka
8.	Ratikanta Jena	Dy. General Manager	NSFDC
9.	Anil Kumar	GM	NHFDC
10.	Suresh Kr. Sharma	GM	NBCFDC
11.	Arpit Sharma	Chief Operation Officer (COO)	Skill Council for Green Jobs (SCGJ)
12.	Sandeep Jain	Dy. Secretary	M/o Education, D/o Higher Education
13.	Dr. Swapna Mishra	COO & Officiating	Textile Sector Skill Council

		CEO	
14.	Goutam Bhattacharya	CEO	Life Sciences Sector Skill Development Council
15.	Abhishek Sain	Consultant	E&Y
16.	Sadhana Srivastava	Director, JSS	JSS, Jahangirpuri Delhi
17.	Anshuman	Director, JSS	JSS, Jammu
18.	Nivedita Narula	Director, JSS	JSS, Bhubaneswar
19.	S. Zainul Abedin	Director	JSS, Bharneh, Gujarat

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