



**VIJAYALAKSHMI DAS  
ENTREPRENEURSHIP AWARDS**

**Women's Day 2021  
Monday, 8th March  
The Lalit, Barakhamba Road, New Delhi**

On the occasion of International Women's Day, SATYA MicroCapital Ltd. organized Vijayalakshmi Das Entrepreneurship Awards which felicitated women entrepreneurs nestled at the grassroots level. The awards recognized women whose significant efforts have worked towards fulfilling the Government's vision of Atma Nirbhar Bharat. The awards were constituted and executed as a homage to the Mother of the Indian Microfinance Industry, Late Vijayalakshmi Das at The Lalit, Barakhamba Road, New Delhi. The celebration was attended by virtual attendees of more than 2000 people along with a physical presence of 200+ guests.

Underlining the essence of Vijayalakshmi Das Entrepreneurship Awards, Vivek Tiwari, MD, CIO & CEO, SATYA MicroCapital Ltd. said, "It is a matter of extreme pride and privilege to honour women who are trailblazing the microfinance space. Acknowledging and celebrating their achievements on account of International Women's Day will motivate women entrepreneurs to reach greater heights with flying colours. It will also encourage aspiring women entrepreneurs to improve their standards of business practices to attain a high level of entrepreneurship. With no second thought in heart, no other occasion except the Birth Anniversary of Madam Vijayalakshmi Das could be considered apt for this noble initiative. Extending our heartfelt congratulations to all the winners, SATYA laud their enthusiasm and devotion to running their business ventures."

The evening witnessed panel discussions which featured leaders and eminent personalities:



**Ms. Meenakshi Lekhi** - Member of Parliament – New Delhi

**Meenakshi Lekhi is an Indian politician belonging to the Bharatiya Janata Party(BJP) She is member of parliament from New Delhi. Meenakshi Lekhi known as the Dynamic and versatile face of BJP, as she is**

the national spokesperson of Bharatiya Janata Party and a Supreme Court of India lawyer. Lekhi writes 'Forthwrite', a fortnightly column in The Week magazine.

**"Once you empower a woman, the whole family gets empowered, and the whole society gets changed." She also expressed her token of gratitude for Satya MicroCapital Ltd. for this initiative and cited Late Vijayalakshmi Das as the apt choice for attributing these awards"**

The ceremony had Deepa Malik, an Indian Athlete who is the first Indian woman to win a medal in Paralympic Games and Summer Paralympics, and Delhi based Politician and MP, Meenakshi Lekhi, as Chief guest. On the ceremony and the initiative, Malik, added,

**"It is indeed heartening to be a part of such a prestigious gathering, where we have women entrepreneurs from rural hinterlands being recognized for their poignant accomplishments. I congratulate all the winners as well as SATYA MicroCapital Ltd. for conceptualizing and seamlessly organizing this event which will definitely elevate the woman entrepreneurial spirit."**



**Dr. Deepa Malik** - Padma Shri Khel Ratna Arjuna Awardee  
President - Paralympic Committee of India



**Mrs. Shovana Narayan – Indian Kathak Dancer  
Padma Shri Awardee**

Shovana Narayan is a famous and recognized Indian Kathak dancer. She had dual career, in parallel, as a Kathak artist and a career officer with Indian Audit and Accounts Service. She performs in India and around the world, and has been awarded the Padma Shri.

“It was a great initiative took by SATYA MicroCapital Ltd for paying tribute to the Mother of Microfinance Industry – Late Mrs. Vijayalakshmi Das. It was her who realized the fact that if we give them the assistance of Microfinancing then these Women would be able to identify the Entrepreneurship skill within them & go forward in making their dreams come true, in setting up small industries thus making themselves and their families Self-reliant, Self-sufficient, Confident & contributing towards India’s development in various ways that helps in fulfilling the Mission of Atmanirbhar Bharat.”



**Ms. Rita Bahuguna Joshi – Member of Lok Sabha**

Rita Bahuguna Joshi (born 22 July 1949) is an Indian politician and was cabinet minister in the Government of Uttar Pradesh. She was the president of the Uttar Pradesh Congress Committee from 2007 to 2012. She is the daughter of Hemwati Nandan Bahuguna, a former Chief Minister of the Indian state of Uttar Pradesh. She joined Bharatiya Janata Party on 20 October 2016. She is elected to the Lok Sabha, lower house of the Parliament of India from Allahabad, Uttar Pradesh in the 2019 Indian general election as a member of the Bharatiya Janata Party.

**“I appreciate all the Banks and Microfinance Institutions for the support they are rendering to Women, encouraging them to establish their own businesses to become successful Entrepreneurs. As we are in the 21st Century I believe it’s the time for Women to grow and I trust that going forward they will definitely succeed and make the Nation proud.”**

### Winners of Vijayalakshmi Das Entrepreneurship Awards.

The Vijayalakshmi Das Entrepreneurship Awards recognize many women microfinance leaders and entrepreneurs across various business categories. Each of these prestigious awards is tailored to identify and acknowledge the outstanding leadership and achievements demonstrated by women entrepreneurs across the Indian microfinance sector. Vijayalakshmi Das Entrepreneurship Awards were bagged by, Pavithra Yagati Sundareshan as the Leader of the year, Lalita Devi Shing, Geeta Hareesh Solanki and Vaishali Patil in the medium category, Dr Neelima Tippavahala, Sompi Saha and Amanpreet in the small enterprise category and Sridevi TR, Yangmila Zimik, and Kaalima Khatun in the micro-enterprise category.





**Ms. Pavithra Yagati Sundareshan**  
**Leader of the year**  
**Vindhya e-infomedia-Karnataka**

Created employment of 1492 people including disabled people, women, transgenders people from the rural and disadvantaged sections of the society with annual turnover of INR 35 00 00 000 (Thirty Five Crore Only)

**Social Intervention:**

- Employment Generation for people with disabilities, women (specially widow and divorcee of rural areas), transgenders disadvantaged sections of society
- Organized job fairs in tier 2 3 cities by partnering with NGOs SDCs and provided employment to 5000 people in past 14 years



**Ms. Geeta Haresh**  
**Entrepreneur of the year –Medium**  
**Unipads -Gujarat**

With a desire to contribute to the field of rural women empowerment, she found Unipads India Pvt Ltd to ensure menstrual hygiene of rural women Unipads aims at providing an affordable environment friendly solution to Menstrual Hygiene Management to the less privileged in rural India. Unipads was established not only to provide menstrual hygiene solutions to marginalized women but also use this adversity as an opportunity to provide employment to women in rural areas We have 90 women employees in our manufacturing unit and distribution channels We conduct training to nurture our women workers and Kalyani's not only for professional skills but also other skills to help them in their personal lives We have 60 women in our management team carrying out various important responsibilities

**Social Intervention:**

- Education: Imparting right knowledge regarding MHM, personal health hygiene among the undervilged rural and semi urban population.
- Affordable menstrual product Providing affordable solutions for MHM A woman ends up spending minimum Rs 500 to Rs 700 per year behind quality disposable pads Whereas Unipads cost 349 per kit which last for a whole year
- Environment friendly product: Reusable cloth pads are made of up textile material which is environment friendly compared to disposable pads having plastic content which may take hundreds of years to decompose



**Ms. Lalita Debi Shing**  
**Entrepreneur of the year –Medium**  
**Jay Hanuman Paper Plate –Odisha**

Started working as a domestic help, she was hardly managing her family expenses She requested her employers to allow her to work in their paper plate manufacturing unit to earn an additional income Thereafter, she gained some experience of the business and established a small paper plate manufacturing unit with a manual machine

With proper training from an NGO and credit support from an organization, she purchased an automatic paper plate manufacturing machine with multiple dyes and started making wide range of paper products from waste papers like buffy plates, cups etc

**Social Intervention:**

- Women Empowerment provided employment to many tribal women and insists them to give education to their children Besides this, she has appointed and trained around 30 widows, school dropout girls and tribal woman in her unit from the rural tribal belt of Rayagada district
- Health Hygiene She also takes the leadership for cleaning the community with the help of women SHGs



**Ms. Vaishali Vasant Patil**  
**Entrepreneur of the year –Medium**  
**GruhUdyog –Maharashtra**

She established a Gruh Udyog selling home made products Today, she has employed 15 women and sells near about 40 food items like papad pickles,noodles, chakli, chivda to name a few Her kind and friendly nature attracts customers from nearby cities also She is also a well known motivational speaker who has motivated several other women to start their own business in many women empowerment programs

#### Social Intervention

- Women Empowerment provided employment to many needy women Also encouraged many women to become entrepreneur
- Health With the help of some local hospitals and NGOs, she had conducted HB test and health checkups for teenagers and women upto 45 years Through monthly meetings and door to door campaigning, she is creating awareness on women hygiene
- She is also involved in many social works like supporting poor at the time of lockdown due to COVID 19 pandemic





**Dr. Neelima Tippavajhala**  
**Entrepreneur of the year –Small**  
**Cocotang -Andhra Pradesh**

Dr Neelima Tippavajhala, a BYST supported entrepreneur, is the owner of Cocotang Cocotang is world's first exclusive brand for tender coconut milkshakes and mocktails which are dairy free and preservative free drinks

She has won Junior Chamber International Business Excellence Awards 2018 and bagged a place in Telugu Book Records (a national record for worldwide Telugu community) Nevertheless, the journey has not ended here, She stated that "We as a citizen feel responsible for the society and always strive to contribute our part wherever we can do something.

With this note, Dr Neemila's key focus area is right to education where she has done remarkable job such as:

- Distributing school kits to the children from vulnerable family
- Scholarship Programme
- Environmentally friendly business



**Ms. Sompi Saha**  
**Entrepreneur of the year – Small**  
**Needle - West Bengal**

In 2017, Sompi started using the experience gathered over the years to build her new full Handmade Design Fabric Art Studio & registered the new venture NEEDLE. She shifted to Shanti Niketan in Birbhum, West Bengal where she could be physically close to the rural area where she could find and develop her women workforce. Further, once trained, these women are then able to train others within their own village group and stand to gain by way of financial incentive. They are now also trained in book-keeping and banking for themselves. As part of her creative journey, she has conducted Workshops for other orgs. like HOPE Kolkata Foundation, Banglanatok Dot Com Kolkata, Trishul NGO Mumbai and trained students from the Dept. of Art and Design, University of New South Wales, Australia. Her wish is to ultimately be able to adopt the feminine workforce of a full village, so that they can be totally financially independent and become a part of an exclusive International Design House [NEEDLE] which will not only gain them empowerment but also give them a sense of identity linked directly with their own handiwork.



**Ms. Amanpreet Kaur**  
**Entrepreneur of the year – Small**  
**Preet Cosmetic Beauty Parlour – Punjab**

Amanpreet lives in a small village named Namol in the district of Sangrur with her husband, Jagjeet Singh. She was struggling to open a cosmetics shop for a very long time and had put in a lot of efforts to start her business but had not been successful. She came to know about SATYA MicroCapital Ltd. and how different & client-oriented the company's process was from other MFIs. Amanpreet initiated the discussions with other women in her village and formed a group and together, they applied for the Joint Liability Group Loans, known as Limited Liability Group (LLG) Loan amongst SATYA clients. All the women in Amanpreet's group have successfully started their different businesses and are now earning good profits as well. Most of them have either set-up their new business or expanded their enterprises. Some of them have even gone in for a second-cycle bigger loan of up to INR. 46,000. Talking about one of the major and unique benefits, Amanpreet says, "I had never heard of any finance company offering respite from paying loan instalments during the festival times. This was indeed an absolutely new concept offered by SATYA and has benefitted a lot of women in my village. We don't feel overly burdened and happily celebrate our festivals without any tension of repayments at those particular times." Her business has flourished and recently she has upgraded herself for an Individual Micro Loan (IML), a bigger loan with monthly repayment cycle for further business expansion. Through SATYA's financial literacy programme, she came to know about cashless transactions and its advantages. By the time she has started following this basic principle of depositing all their earnings into the bank account, she is able to earn now between INR. 1,500 - 2,000 per day, amounting to over INR 150 K per quarter, and able to save money for her future needs.



**Ms. Sridevi TR**  
**Entrepreneur of the year – Micro**  
**Eco Mom Natural & Herbal – Tamil Nadu**

Eco Mom Natural & Herbal Traders is a quality driven organization offering a wide range of natural honey products, desi ghee, turmeric, amla honey and cinnamon honey etc. With an initiative to provide good quality, unadulterated products without any presence of middlemen, Mrs. Sridevi started this business when she became across the tribal community who makes this honey without disturbing the natural habitat of bees. This served as a blessing in disguise for her as she had lost her job as well, but she had a heart to move forward with this business idea. She started Ecomom Natural and Herbal Traders along with the support of her family. She procures the honey straight from the tribal community & transports to Chennai. With the help of her family in the packaging of the products, Sridevi sells it to domestic households and commercial hotspots like supermarkets in the city. She has been a source of great motivation for others around her to start their businesses as well including her husband, her friends & acquaintances in various fields related to financial services and designing / online services. Social Intervention: Some of her social initiatives include providing her products free of cost to cancer patients & manufacturing masks (during Covid-19 crisis). For sustainability and contribution to environment, She uses only glass bottles for the packaging of her products She also plans to setup a factory by 2021 mid February.



**Ms. Yangmila Zimik**  
**Entrepreneur of the year – Micro (1<sup>st</sup> Runner Up)**  
**Shirin products – Manipur**

Ms. Yangmila Zimik is a 45 years old hard working single mother. As Ms. Yangmila Zimik did not get enough opportunities to study due to financial crunches of her family, she always wanted to provide better education to her children. However, her income from selling vegetables door to door for many years was not sufficient to meet the needs of her family. In the year 2012, she joined Socio Economic Action Trust (SEAT) as a member. She also started participating in various capacity building training imparted by SEAT & joined livelihood skills training on food processing organized by SEAT supported by FWFB. With newly imparted skills, she decided to opt for food processing business and took up her first loan from SEAT worth INR 15,000. Her choice of business was also carefully made after assessing the local geography. Ukhrul district is one of the top fruits and vegetables producing districts in Manipur. Initially she struggled to find the market for her products, but she did not lose hope. She used to walk 10-15 km every day to sell her products door to door and in retail shops. Slowly, customer started liking her products and the demand increased gradually. After 2 years of hard work, her business picked up and a time came when she could no longer meet the clients demand. Now, she has 6 staff working under her to fulfill the demand. Ms. Yangmila Zimik sincerely expresses her heartfelt gratitude to SEAT & FWFB for extending their helping hand and reaching out to many poor women like her by not only providing financial support but also providing them technical skills on various income generation activities. In future, Ms. Yangmila Zimik plans to subscribe to e-commerce platforms and market her products through the same to the larger customer groups.



**Ms. Kaalima Khatun**  
**Entrepreneur of the year – Micro**  
**Nihaayat bangles store – Bihar**

Ms. Kalima Khatoon, lives in a very small village of Muzaffarpur, Bihar. She is a young 23 years old SATYA's client who is not only running her bangle factory business but has also emerged as an inspiring entrepreneur for 200+ women. She is providing bangle making training to the ladies in her village and motivating them to be an independent woman. When Kalima Khatoon get married, the bangle factory was supplying the product in the nearest locality. She analyzed that the bangle factory needs a financial support to expand the business and supply the product. Both herself and her husband planned to expand their business and asked help from the friends and relative but that financial help from the friends and relatives did not met the requirement of their business. One day Kalima heard about SATYA's group loan from the village women. After enquiring, she got to know that SATYA also provides personal micro enterprise loan and after applying, she finally got the loan of seventy thousand after all process. Now Kalima Khatoon's Bangle factory is supplying the bangles in 4 districts and they are planning to expand their supply chain in all districts of Bihar gradually. Ms. Kalima Khatoon is also providing bangle making training to 200+ ladies in her village and inspiring them to be an independent woman. She also works for the financial literacy of women in their village and help them to avail formal loan from financial institution along with making them aware about digital literacy and digital banking.

## Face of Women Inspiration



**Dr. Kshama Fernandes** - MD & CEO - Northern Arc Capital

Kshama is the CEO of Northern Arc Capital and its founding Chief Risk Officer. Kshama has an MBA, a Ph.D. in Finance, and is a GARP certified Financial Risk Manager. Prior to joining Northern Arc, she was the Head of the Finance Department at the Goa Institute of Management

**“Empowerment gives you a sense of dignity. What all we are doing is to make underbanked & underserved empowered. I hope all of you will never underestimate the importance of work we are doing to change the world.”**

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## Felicitation



**Ms. Swati Das** - Actress (Hindi Medium Fame)

Swati Das is a theatre and film actor. She debuted in the Bollywood with the movie *Duur* (2013) and was noticed in *Bombay Talkies* (2013) and *Hindi Medium* (2017).

**“I would like to congratulate all the winners. Also, I would also like to extend salute & sense of empathy to all the winners for the tough paths and the exhaustion which came all your way. Thank You Tiwari Ji & SATYA MicoCapital Ltd. for honouring my mother and for carrying forward her legacy.”**

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## Panel Discussion – Women Empowerment via Microfinance



**Dr. Kshama Fernandes** - MD & CEO - Northern Arc Capital

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**“Financial independence is essential not a choice”**

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**Ms. Praachi Gandhi** - Sociologist, Founder & CEO, Ananda Foundation

She is a Sociologist, Ex-Lecturer and Soft-Skills trainer from the Delhi School of Economics, Delhi University, India. She is also a 'CERISE Certified SPI4 External Auditor' working in the field of Social Performance Management (SPM) and Client Protection Principles (CPP) in Microfinance Institutions (MFI) around the world. At Gojo, Praachi heads social performance management using her field experience to make sure that the partner MFIs of Gojo fulfil their social responsibility.

**"It is very important for all of us to look at the social cultural subtext very seriously. I really appreciate SATYA's human touch model by which we are not really giving up communication with women. That juncture where we can be educated lot to support our women folks to do better for themselves, that could be an empowered country with empowered women. Microfinance industry being the bastion of changemaker will definitely empower women."**

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**Mr. Mukesh Mohan Gupta** - President - Chamber of Indian MSME

A Chartered Accountant & Member of National Board for MSME, Ministry of Micro, Small, Medium Enterprises. He currently holds Directorship at various institutions like Dena Bank, Artson Engineering Limited (A Subsidiary of TATA Projects Limited), Madras Fertilizers Limited, Hindustan Fertilizers Limited & JCT Electronics Limited.

**"I would like to extend my heartfelt congratulations to SATYA. The way Vivek ji has paved way for achieving success since its establishment in 2016 is worth all the praise. There is no particular sector in today's society where we can say women cannot function. That's the power of women empowerment."**

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**Mr. Harsh Shrivastava** - Ex CEO – Microfinance Institutions Network (MFIN)

Harsh has 23 years' experience in advising businesses and governments on policy. Before joining as the CEO of MFIN, he was the head of corporate affairs and communication at Feedback Infra, which is India's leading provider of infrastructure services.

**"It is evident enough that we all should consciously choose to facilitate platforms for women empowerment & that is what exactly SATYA is doing. Our nation is constituted by complex diversities in every aspect. Empowering them is equally complex & diversified process. Microfinance has broken down all those complex barriers."**

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**Mr. Rakesh Dubey**- Director – Shubhlakshmi Finance Private Ltd.

He holds a master's degree in business administration & a PG Diploma in Rural Development Management. He has more than 20 years of experience and having exposure of setting up microfinance institutions domestic as well as international. Board Member of Sa-dhan and Treasurer of UPMA, he has earlier served as President of MFIN as well.

**“Women empowerment through microfinance was an incomprehensible concept 25 years back when we started. But today when we recall the journey, we feel we have created financial literacy among women via money management. The largest organized sector which is empowering women through money management is microfinance.”**

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## **Panel Discussion – Empowering Woman, Empowering Nation**



**Dr. Kcalpana Bhushan** – Winner of International Award & Leading Woman Classical Dance Artist in India

She is Ph.D. in Sangeet Prabhakar, Sangeet Praveen and Nritya Visharad. Besides in-depth studies in the folk dances, she has mastered the country's leading classic styles such as Bharathanatyam, Kuchipudi, Kathak, and Mohiniattam. Dr. Kcalpana, the highest graded artist for ICCR, TV & A.I.R, worked in films on small screen & Runs Kcalpana Kala Kendra. Winner of International Award Leading Woman Classical Dance Artist in India, Woman Achiever of India, Indian Woman Entrepreneur for Social Cause. She has also been awarded with titles like Shringar Mani, Nritya Mayuri, Nritya Praveena, Nritya Bharathi, Bhaav Nipunika.

**“How can one empower the already powered? To get empowered all you need to do is to fight with the world, society & families. Believe in Yourself and stand up for yourself.”**

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**Ms. Maya Vishwakarma** – PADWOMAN of India, Founder & President, Sukarma Foundation

Maya Vishwakarma, also known as "The Padwoman of India," is the founder and chairperson of the Sukarma Foundation. Her master's thesis/dissertation work at the AIIMS, New Delhi, focused on Nuclear Medicine. Maya has worked on developing leukemia vaccines and on bone-marrow gene therapy, and her various works and expertise have been featured in Time Magazine, The Economic Times, and Al Jazeera America, among other news media outlets.

**“It is very important to keep a track of values we instill onto kids since their childhood, because these values are forms the crux of their future. It is equally important to talk about your problems & devise a solution with holistic approach. Availability, affordability**

& awareness are main 3 key elements which can sum up the provision of solutions in contemporary world. We can empower women based on their developed skills, ability, creativity, intent & worth. We need to change our mindset which directly compares working efficiency & limits of men & women.”

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**Dr. Suman Khanna Aggarwal** - Gandhian Philosopher, Founder & President Shanti Sahyog

An Associate Professor of Philosophy, Delhi University, India, from 1979 to 2013. Suman Khanna Aggarwal obtained her doctoral degree on Gandhian thought in 1978 and has since translated her theoretical knowledge into practical action by founding the Gandhian NGO – Shanti Sahyog that works in 17 South Delhi slums (Kalkaji/ Govindpuri are) and Tughlakabad Village, New Delhi. She was awarded with The Rotary Vocational Award, National IHRO Women Empowerment Award, Delhi NGO's in Healthcare, ZEE Business Leadership Award.

“Mahatama Gandhi said, “Judge a country, by the place it gives to its women. Following that, he also used to say two things. First - Poverty is the worst form of violence and second – an ounce of practice is much better than tons of theory. Being empowered comes from self-actualization & this process of self-actualization comes from within. Once this need of self-actualization is felt by oneself, no body can stop you either. From that stage, empowerment process goes on”

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**Ms. Aditi Chaturvedi Behl** - Entrepreneur/Co-Founder iLEAD

She gained specialization in Human Resource Management after completing her Post Graduation & working with Accenture Management Consulting for about 6 years. In 2019, she co-founded Saint Lotalica, a premium street wear clothing brand which was featured as ‘Top 15 HomeGrown Tshirt Brands in India’ by Vogue Magazine last year. Aditi co-founded ‘iLEAD’ in 2018, a nonprofit organization committed to creating an inclusive community for building & mentoring future women leaders of the country.

“Empowerment is a continuous process. As the time passes, we continue to evolve, grow & get empowered. Nobody can teach you how to empower yourself, nobody can mentor you, I believe the concept of getting empowered is very instinctive. It is the responsibility of women to stand for each other and lend a hand of support each other. If women are given the responsibility of a leader, I believe they will be phenomenal & there is no doubt in that”

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## Session: Microfinance Industry from the eye of our beloved Madam Viji



**Mr. Rakesh Dubey** - Director – Shubhlakshmi Finance Private Ltd.

He holds a master's degree in business administration & a PG Diploma in Rural Development Management. He has more than 20 years of experience and having exposure of setting up microfinance institutions domestic as well as international. Board Member of Sadhan and Treasurer of UPMA, he has earlier served as President of MFIN as well.

*“It was a shock for us to learn about the sudden demise of Viji Ma’am. We who have worked with her so closely still feels as if we have lost someone whom we belong. Her guidance and her thoughts will always guide us. Behind all the successful men in Indian Microfinance Industry there is a lady behind them & that is Viji Madam. We are proud of Vivek Ji & SATYA MicroCapital for launching & organizing these Awards.”*

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**Mr. Sudhir Sinha** – Chief Executive Officer – UPMA

Sudhir is a science graduate from Lucknow University. He initiated his Banking Career since 1972. During a span of 41 years, he is worked in various capacities besides heading branches from Rural, Semi Urban to Metro, Small Medium Large and ELBs. He has previously worked in the states of Gujarat and Andhra Pradesh. He retired from the Bank in February,2013 and joined UPMA in December,2013. He has been heading the same since March 2017.

*“Viji Madam’s personality was a great visioner. Whatever we have done till now & whatever we will be doing going forward she had envisioned it all. She will always remain in our hearts till eternity, but the way SATYA has given tribute to her by dedicating & launching Vijayalakshmi Das Entrepreneurship Awards is worth all the respect & applause.”*

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**Mr. P. Satish** - Executive Director – Sa-Dhan

He has 33 years of experience in the financial sector, with RBI, NABARD and microfinance sector, before joining Sa-Dhan as its Executive Director in March 2015. Mr. P. Satish was earlier heading the Micro Credit Innovations Department of the National Bank for Agriculture & Rural Development (NABARD) as the Chief General Manager.

*“Our association with Viji Madam started via Nabard way back in early 90s. In past two years before she left us for her heavenly abode, she was our coach. All her views on microfinance which she consistently shared with us had one approach in common, that is – If microfinance does not have focus on development & community orientation, it is no microfinance at all.”*

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**Mr. Gaurav Gupta**- MD- Ananya Finance for Inclusive Growth Pvt. Ltd.

Chartered Accountant by qualification with 20 years of experience in banking, finance, and a clean-tech start-up entrepreneurial venture. Joined Ananya as COO and has made significant contributions in the company's turnaround over the past six years.

**“I would like to take this opportunity to thank Vivek Ji and entire team of SATYA MicroCapital Ltd. for organizing these awards. This actually means a lot for us. Viji Ma’am’s attitude of never giving up has not only inspired us but has also helped in shaping who we are today. She was a woman of complete exceptional courage”.**

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**Mr. Sanjay Gandhi**- Founder and Chief Investment Officer - Gojo & Company Inc.

He has been working in the field of Micro Finance for 17 years (since 2003). He conducted around 150 assessments and ratings of MFIs in around 25 countries in Asia, Africa, and CIS. He provided support to MFIs on various aspects, which helped in them becoming better MFIs. He is one of the Funders of Gojo& Company and the Chief investment Officer.

**“Viji Madam had an eye for detail. She always observed things in details & shared her experience in detail. It is a great honour to be a part of this evening which is an absolute tribute to Mother of Indian Microfinance Industry. I thank Vivek & SATYA MicroCapital Ltd. From bottom of my heart.”**

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**Mr. Saneesh Singh** - MD & CEO - Dia Vikas Capital Pvt. Ltd.

Saneesh has 26 years of experience in the fields of development, banking, and finance, financial inclusion, MSME lending and impact investments. He is currently the Managing Director & CEO of Dia Vikas Capital Pvt. Ltd. Saneesh is a member of Inclusive Finance India Group of Advisors and serves on MFI and Small Finance Bank boards. Saneesh holds a PGD in Information Management and Systems Administration; a master’s degree in Social Work and is a British Chevening Scholar of Banking and Finance from The London School of Economics and Political Science.

**“I met Viji Maam during the course of mid 90s when we were looking forward to expansion & exposure of MFIs via SIDBI. Viji Maam had the vision of planting seeds of microfinance & today we are seeing the fruits of seeds implanted by her.”**

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**Ms. Vivek Tiwari** - MD, CEO & CIO – SATYA MicroCapital Ltd.

Mr. Vivek Tiwari, holds a Post Graduate Degree in Rural Development & Management from the Institute of Engineering & Rural Technology, Allahabad. Apart from acquiring prolific experience of nearly two decades in the Microfinance and Development Sector; Mr. Tiwari is also a certified professional of Concentration in Management Programme from Boulder Microfinance Training, Italy. His proficiency outlines extreme focus on the innovative deployment of technological framework for incubating responsible lending, financial inclusion & social entrepreneurship.

**“When we laid the foundation of SATYA MicroCapital, we approached Madam Viji to guide us from the Board. She was a guardian who helped in shaping SATYA since day 1 of its establishment. Focussing on client centric approach, she was very careful about client protection, grievance redressal & sustainable business model.”**

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## Independent Speaker – Dr. Rita Gangwani



**Ms. Rita Gangwani** – Motivational speaker, Author, Pageant Coach

A Multi-Gifted Motivational speaker, Author, Pageant coach, Etiquette consultant, Actress, Author, Healer and entrepreneur and above all, a fellow human being who understands exactly what is holding you back from true success and how you can overcome these inner 'blocks. For her thinking she has made it to TOP 10 THINKERS OF INDIA LIST And Has Received LORD BEDEN POWELL NATIONAL AWARD BY THE PRESIDENT OF INDIA Twice In A Row, RAJIV GANDHI LIFETIME ACHIEVEMENT AWARD, APAR VASHISHT SEWA SAMMAN, JEWEL OF INDIA, RASHTRIYA SANSKAAR BHUSHAN, INDIAN ICON , TOP HUNDRED PERSONALITIES OF DELHI, Women on Top award And Many National And International Decorations Year After Year.

Her Authored book, The Beauty Pageants Greenroom endorsed with a foreword by Former Miss Universe Sushmita Sen is being appreciate worldwide. She Teaches at various slums and Motivate street children, Rehabilitates and reforms the prison inmates of Tihar Jail , and is part of “ Gift a Tree Movement” started by former President of India Dr. Abdul Kalam.

She writes for many Magazines, Newspapers and appears regularly on T.V and FM as Motivational speaker. Recently she has ventured into the world of Bollywood and has done three films.

**“I have seldom heard, a woman has no home, but ironically the fact is without a woman there is a home is not a home. It is a woman only who transforms a house into home and that is the best part of being a woman.”**

## **Session on - Resilience and Adaptability**



**Ms. Samira Gupta**- International Best-Selling Author & Motivational Speaker

She is the Founder, Chief Image Consultant & an Executive Presence Coach at Auraa Image Management and Consulting. She has personally coached over 200 individuals and has trained over 50,000 mid & senior level corporate professionals. Samira has studied hundreds of hours from the top mentors in areas like: Image Consulting, Life Coaching, Relationship Coaching, Executive Coaching (MGSSCC) etc.

**“Adversity does not discriminate. Adaptability & resilience are two most important key elements which help us in triumphing over adversities in life. Be prepared to pull out all your limiting beliefs, old habits & patterns so that you can take new flights of success in your life.”**

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