

# VIJAYALAKSHMI DAS ENTREPRENEURSHIP AWARDS

**Women's Day 2022**  
**Tuesday, 8th March**  
**Radisson Blu, 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 Radisson Blu, New Delhi.

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** – Minister of State for External Affairs & Culture of India.

**Meenakshi Lekhi** is an Indian politician belonging to the Bharatiya Janata Party (BJP). 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.

Meenakshi 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”



**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 the recipient of over 39 national and international awards, they also include Japan’s OISCA Award, Bihar Gaurav Award etc.

“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. Madhu Jain – Advocate for Bamboo Fabric**

**Nari Shakti Puraskar Winner**

Madhu Jain is an Indian textile designer who is an advocate for bamboo fabric which she sees as the "textile of the future". In 2018 she was awarded the Nari Shakti Puraskar after 30 years in fashion. she was recognised for her leadership by the Ministry of Textiles.

**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, Bhavini Nishith Parikh as the Leader of the year, Anjali Singh, Phamila Khamrang and Pawani Khandelwal in the medium category, Padmini Santosh Waghmode, Rajkumari Indira Devi and Chandra Devi in the small enterprise category and Sheela Soni, Sunita Bai and Sarika Seth in the micro-enterprise category.





**Ms. Bhavini Nishith Parikh**  
**Leader of the year**  
**Bunko Junko - Maharashtra**

Ms. Bhavini Parikh has been working in the clothing industry since last 29 years. After working for other brands for many years, she then started her own clothing manufacturing company- BN FASHION with her husband. **During the production process, she realized that a lot of waste fabric was produced. It was on seeing this plethora of fabric that she started making garments, home furnishing etc. from this waste fabric and exhibited them at different exhibitions. She started thinking and researching about sustainable ethical fashion. Looking at a plethora of 'Waste Fabric' and seeing infinite opportunities was a kick starter. In the last few years, she is totally focused on converting scrape from cutting floor to commercially viable products using environmentally friendly up cycling and manufacturing methods.** Founder & CEO of eco-friendly up-cycle fashion Brand "BUNKOJUNKO" The BUNKOJUNKO is about innovating means and methods to save landfill, energy and water and ultimately support sustainability.

#### **Social Intervention:**

Her enterprise is devoted to textile up-cycling using an environmentally conscious model and improving livelihood of women especially, underprivileged, rescued girls, shelter home women through sustainable income generating activities.



**Ms. Anjali Singh**  
**Entrepreneur of the year –Medium**  
**Jute for Life – Uttar Pradesh**

**Strong desire to morally and financially empower the rural underprivileged women of Lucknow district and give an Eco-friendly substitute of Plastic to the society, to reduce carbon footprints in form of jute bags, motivated Ms Anjali Singh to start this organization.** They are a group of women working together to create an ecosystem where women becomes financially independent, support their families, get dignity of labour and promote eco-friendly lifestyle solutions. **Since last 11 years, the organization has given training to 5000+ rural women and 700+ are associated with the organization for making jute bags.** They have formed 35+ WSHGs till time. The mission of the organization is to empower women with appropriate skills and abilities, to make them entrepreneurs in making Eco-friendly jute products to earn their livelihood for better future.

**Social Intervention:**

Apart from giving employment, they also educate the associated women/ girls on women rights, their health hygiene, educating their children especially girl child and give legal advice for making them aware of their legal rights. They organize workshops, health check up, legal advisory camps in association with the related field experts like police department, CMO, high court Sr advocates on a regular basis.



**Ms. Phamila Khamrang**  
**Entrepreneur of the year – Medium**  
**Khameipha Handloom and Handicraft Pha Han – Manipur**

Ms. Phamila Khamrang is a 40 years old hard working married women and the proprietor of pha handloom & Handicraft production unit. She was brought up in a poor family by her single mother with 5 siblings, she had experienced the bitterness and hardships of life from a very young age. **She always had an aspiration to help those who are less fortunate and was determined to set up her own business at all cost. In 1999, she attended one year tailoring course with the support of her younger sister. In 2002, she opened a tailoring training centre at home with five sewing machines. She had 40 poor women trainees whom she train in shift with minimal fee of Rs. 200 per month.**

She also attended Embroidery training every day for two month. In this way, she started saving whatever little she could save, and kick start her business by purchasing 4 weaving looms in 2004. She started producing traditional clothes by employing 8 women for weaving and yarn works. Presently, she has employed 24 people especially widow & is also providing accommodation for them free of cost. She said, getting the opportunity to help the helpless is a happy moment which she cherishes.

**In future, she wishes to generate more employment opportunities to unemployed youth and women who are unable to get job due to lack of technical skills. She also wishes to take her business online and promote the culture , heritage and tradition of the northeast people of India.**



**Ms. Pawani Khandelwal**  
**Entrepreneur of the year –Medium**  
**Startup India and FNF Foundation – Uttar Pradesh**

She grew up fascinated by motorcycles and became a rider. As a young girl riding a 500cc motorbike, she had to overcome many social barriers. These challenges made her realize that from commuting to work & buying groceries, to accessing basic human rights like education and healthcare - constrained mobility adversely affects women’s socio-economic and political participation. Even if women somehow gain momentum, their boundaries remain limited. In India alone, 60% women choose a job within 0.6 miles of their home over one that takes them closer to their dreams.

Her childhood idol - Kalpana Chawla (the first Indian origin woman to go to space) convinced her that whenever women pushed their boundaries, they didn’t just take themselves forward but their entire communities. She personally experienced this when she trained her domestic help sushila to ride a bike and now earns INR 21,000 a month. She recently had a toilet constructed in her house, so her young nieces don’t have to defecate in the open. She is a role model for her entire village.

This incident propelled her to return to her hometown and start a social venture aimed at democratizing mobility for women like Sushila by the name - **Aatm Nirbhar ( a startup India registered, DPIIT recognized private limited company) in 2017**. Training thousands of women to ride motorized scooters and watching them reclaim public spaces and increase their social, financial, and political agency by this simple, multi-pronged act, has strengthened her conviction that equitable access to safe mobility is not simply a means to empower women, but rather the foundation on which a more prosperous and equal world will be built. In a world where people are locked by the limitations of their resources, mobility is the key to real freedom. And she wants to bring this freedom to women in India and across the globe.



**Ms. Padmini Santosh Waghmode  
Entrepreneur of the year – Small  
Rudra Sports Wear - Maharashtra**

Ms. Waghmode belongs to Usmanabad, Maharashtra. After the sad demise of her husband, it was as if a mountain of sorrow had fallen upon her which led to her taking up some small jobs to make ends meet. After acquiring sufficient tailoring skills, she felt it was time to start anew, and she decided to use the sewing skills he had learned. She came to Aurangabad and worked in a sports shop for 1+years where she has gained experience. Later, she started her business called Rudra Sports Wear at home scale level and by increasing demand she decided to enter in large scale business. Starting with purchasing 4 machineries for uniform manufacturing, she has slowly built up her business. She's not only given utmost importance to the technical section, but also other important issues like the security, raw materials and employment. While doing this, she did not ignore any of the mentioned aspects and today, she has turned out to be a successful women entrepreneur, who struggled through her personal and professional responsibilities and managed to take care of each and every aspect with regards to her business. With the support of BYST and BOB Byapss Road branch, she is planning to purchase a new fully automatic machinery as well to further augment her business. In order to get trade, she accepted the challenge of creating new opportunities by visiting important traders, schools, important industries and business in the city which has made her become better in the art of marketing too.

She has supported more than 10 entrepreneurs and helped people during the COVID -19 Pandemic Situation by making and distributing masks for them and also selling masks at discounted rates to small and big mask sellers in the city. She has plans to collaborate with schools on large scale with expansion in district levels along with increasing her marketing team to generate more orders on regular basis



**Ms. Rajkumari Indira Devi**  
**Entrepreneur of the year – Small**  
**R K Emporium – Manipur**

Since the young age, Ms. Rajkumar Indira Devi was interested in handloom related activities and her dream was to start a business on handloom but due to poverty she could not pursue it.

However, the ray of hope again entered in her life when she joined Chanura Microfin Manipur on July 2007. With a sum of INR 2000, she started tailoring cum embroidery at a small scale. Thereafter, her products and services became popular in the nearby locality.

With the profit from her business, along with the continuous financial support from Chanura, she managed to install more sewing machines and was able to provide job opportunity to other women. She attended various seminars and exhibitions sponsored by Chanura and State Government. Recently, She is able to equip herself in the field of weaving after attending a training program on “Entrepreneurship Skill Development for Women” organized by Chanura Microfin Manipur, in collaboration with FWWB and HSBC. After, attending the training, she received a sum of INR 1,00,000 as Micro Enterprise Loan from Chanura and with this amount, she managed to purchase a power loom for weaving.

Now, she is able to promote more handloom products and her dream is to become a successful entrepreneur in the field of handloom. **She also conducts training for other women and has so far generated an employment for 20 women. During the time of pandemic. She has made more than 50,000 face masks and supplied to Govt. departments and private firms.**



**Ms. Chandra Devi**  
**Entrepreneur of the year – Small**  
**Dev Chandra Shawl Industry – Himachal Pradesh**

Ms. Chandra Devi started her handicraft work (Shawl making) in 2007. Impressed by her craftsmanship, she got lot of orders from shops in her area. As a result, both her income and popularity grew manifold, and she had to hire more people to finish the orders on time. She gave work opportunity to women from her neighborhoods to help them enhance their livelihood and become self reliant. She is now also taking part in handloom exhibitions organized at different locations to showcase and sell her products.

**Social Intervention:**

Ms.Chandra Devi and her team made a lot of efforts for the rights of women and motivated people to educate their daughters to make them self-reliant and financially independent. Her future plan is to take this work to every village of her district to secure women’s future and provide good education to their children.



**Ms. Sheela Soni**  
**Entrepreneur of the year – Micro**  
**Sheela Silai Center – Rajasthan**

Ms. Sheela wanted to contribute to her family's income and after completing her schooling, started looking for a job. Then she came to know about the Skills Initiative Program at Centre for Microfinance where she gained more information about the various training programs during the counselling process and understood their job prospects. Later, she joined RSETI at Sirohi for one month tailoring course. Today, she stands as entrepreneur and works along with 5 underprivileged women (two of them are widows). They get routine orders of tribal apparels (lehenga, chuniri, etc.) which is their main source of Income. During COVID-19 Pandemic, she also supported the community by providing more than 1,000 face masks. During lockdown, Sheela learnt manufacturing sanitary pads which turned to be huge learning curve where her work is also addressing a major health issue related to women hygiene. Her sanitary pads have reached more than 200 adolescent girls at schools and more than 1,600 women in rural outskirts.

**Social Intervention:**

Sheela always wanted women to stand on their own feet and move ahead with skills. Now as an entrepreneur, she is able to support five women (including two widows) economically by generating routine orders. During the lockdown, she learnt about the production of sanitary pads and decided to provide safe pads and awareness on myths and taboos to rural women and young girls.



**Ms. Sunita Bai**  
**Entrepreneur of the year – Micro (1<sup>st</sup> Runner Up)**  
**Parmar Boutique – Madhya Pradesh**

Ms Sunita Bai is 38-year-old tribal women who lives with her husband and children in MP. Since childhood only she dreamt to become an entrepreneur and wanted to run a business of clothes as she used to help her mother in stitching of clothes. As her family's economic condition was not well and selling of stitched clothes was the only bread and butter source for her family, therefore, she could not be able to add on the wings to fly for her dreams as she could not expand the family business. Besides this, she was also not able to complete her education and got married at very early age.

After marriage, she found the same system at her in-law's house where they used to do tailoring. She took a step forward and she apprised her husband and in laws to start her own boutique. Her husband and family supported her.

During the course of an evening discussion with village members near Chaupal, she got to know about group loan facilitated by SATYA MicroCapital Limited for the means of socio-economic upliftment of people in their area. She attended the centre meeting on the next day in her village and a ray of hope again entered her life. On the very next day Ms. Sunita attended the centre where SATYA's field office made her aware about the loan, process and documents which are required to get the loan.

After mutually discussing the need of financial support with her husband, Ms Sunita availed a loan of INR 450000 for the expansion of business. In present three is giving the employment to 4 women with monthly sales turnover of INR 60000. In future she wants to take the loan further to open 2 more boutiques.



**Ms. Sarika Seth**  
**Entrepreneur of the year – Micro (2<sup>nd</sup> Runner Up)**  
**Fashion Boutique – Uttar Pradesh**

**After the sudden demise of her husband in 2017**, she was completely clueless about her future and the future of her 2 children. Completely abandoned by her husband’s family, her life became miserable. She knew stitching and started her own boutique with her mom’s old sewing machine. Without financial support from any organization, she herself expanded her business and within a short span of 4 years, she has **now 6 employees working for her and 9 sewing Machine, 2 pico Machine and 1 Interlock Machine.** Till now, she has **trained more than 50 women**, out of which some has opened their own boutiques. Her hard work and dedication towards her work helps to reach in such a position where she can independently fulfilling her children’s dreams and at the same time, extending some support to the society as well.

In her words, “There are so many issues with women, but I want to address the issue related to their financial independence because in our society, majority of people think that women cannot do something on their own. They are just for household chores and cannot become entrepreneurs or cannot handle business. This is my personal experience from my life’s journey. When I started my shop, many people told me not to do this and marry someone who will take care of all this. But I remained silent and chose to continue with my startup to make it successful. Now, after my success, same people praised me for the work I am doing. I just want to say only one thing that keep doing what you want to do, society will always try to stop you but be self dependent and always contribute something to your society.

## Panel Discussion – Women Empowerment in India



**Ms. Abha Maryada Bhatt** - Founder- SUCCESS INDIA  
India's 1st international Woman motivational speaker

A business lawyer with expertise in Human Potential Development, Abha is also India's 1st internationally acclaimed Woman Motivator, Bestselling author on Thought Leadership, former Peak Performance/Mental Strength Coach for Olympians who pioneered World Class People Building strategies in India/Asia. TED X Speaker, producer & host of the Thought Leadership Web Series. She is recipient of many awards like Femina/Times Ascent Super Achiever Award 2018, Women Icon Award 2017, Exemplary Leadership for Women Award 2017, BRAND BUILDER OF THE YEAR 2017 etc.

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**Ms. Ankita Singh Rathore** - Poetess & Write

An engineer by profession, Ankita Singh is a dynamic young business women (cake artist and proud owner of bakery startup "Done by Mum"). A well acknowledged poetess, Ankita was handpicked to declaim her creations at various national and international stages such as Dubai, Malaysia, USA, and Australia. she has also presented in various poetry shows on Aaj Tak, News 18, India TV, ABP news, and more. xtremely multi-talented, she has been a proud recipient of various prestigious awards like Antarnaad Sammaan, Hindi Gaurav Samman, and Sahitya Anuraagi Samman, Taj Ratn Award 2022 etc. She was also honoured as “Women of the year 2021” by Veerangna Association.

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**Ms. Kanchan Rai** - Founder- Let Us Talk  
Mental Wellness Coach

Kanchan Rai a certified specialist in leadership development and alumni of the Harvard Business School. She has also been accredited as a globally certified coach from the International Coaching Federation (ICF). She brings her decades of on field experience to Let Us Talk Foundation where-in she works closely unlocking the client’s potentials intellectually and emotionally.

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**Ms. Raashi Anand** - Social Entrepreneur & Founder of Lakshyam NGO

A passionate social entrepreneur with a decade of experience in developing, launching, and managing several high-impact social programs that have positively impacted the lives of more than 1 million women and children in India, directly and indirectly. she has been a proud recipient of various prestigious awards like Iconic Women Award 2019, Rex Karmaveer Chakra Woman of the Year 2016, Pride of India Award- Humanitarian of the Year 2016.

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**Ms. Kanika Tekriwal** - CEO - JetSetGo Aviation Services Pvt. Ltd

An entrepreneur who is a relentless pursuer of hope, positivity and drive – Ms. Kanika Tekriwal. She beat cancer at the age of 21, started the company in 2014 when she was surrounded by naysayers and is now the youngest on the Kotak Wealth Hurun- Leading Wealthy Women, 2020 list. She was not only chosen as one of the 100 most inspirational women in the world by BBC but also recognized by Forbes Asia as one of the 30 under 30 leading entrepreneurs in Asia amongst various other accolades.

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## Panel Discussion – Microfinance From The Eyes Of Madam Viji



**Mr. Abhisheka kumar** – Co-Founder & MD - Sindhuja Microcredit Pvt. Ltd.

He has proven expertise in funds planning & mobilisation, management reporting, business planning and managing investor relations. Prior to Sindhuja he was the CFO of Utkarsh Small Finance Bank Ltd. and the founding member of Utkarsh Micro Finance where he as part of leadership team steered the start-up to a major MFI & then to a SFB. Prior to his more than 8 years journey with Utkarsh Micro Finance and Utkarsh Small Finance Bank, he was with ICICI Bank for more than 4 years. He also had over a year's stint at Friends of Women World Banking where he worked closely with more than 35 MFIs across India.

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**Mr. Gaurav Gupta** – Managing Director– 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 seven years.

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**Mr. Mukul Jaiswal** - Managing Director - CASHPOR Micro Credit

He is a Chartered Accountant by qualification. He has a long association with CASHPOR group of companies – earlier in his capacity as a statutory auditor and thereafter in the capacity of the Managing Director. Mukul is an ex-officio member of the Board and of the Finance Committee and Corporate Social Responsibility Committee of the Board of CASHPOR Micro Credit. He has over 20 years of rich experience in the field of microfinance. Under his able guidance and leadership, CASHPOR has bagged the SKOCH Order-of-Merit Award for Financial Inclusion and Deepening, Microfinance Institution of the Year Award in 2015.

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

He has 34 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 . He is a member of RBI's Financial Inclusion Advisory Committee, a member of Governing Council of Bankers' Institute of Rural Development (BIRD), Lucknow, is on the SHG-Bank Linkage Programme Strategic Advisory Board of NABARD and the Steering Committee of PM SVANidhi Scheme of Government of India.

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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.

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**Mr. S S Bhatt** – CEO - Friends of Women’s World Banking, India (FWWB)

He is a veteran banker with over 36 years of experience in diverse areas of banking like Financial Inclusion, Agricultural Lending, Priority Sector, Risk Management, Skill Development, Strategic Business Planning and CSR. Prior to joining FWWB, Mr Bhat was Managing Director of Ananya Finance for Inclusive Growth Pvt Ltd, He was the Chief General Manager of Canara Bank, the Country Head of Priority Sector and Financial Inclusion Wing, responsible for rebuilding the agriculture, affordable housing, educational loans and MSME portfolios of the Bank. He has been on various committees of Govt of India, RBI, NABARD and Indian Banks Association. He is the winner of prestigious Aryabhata International Award for excellence in banking

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## Felicitations



**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.

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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.

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**Dr. Aqueel Khan** - MD – Mitrata Inclusive Financial Services Pvt. Ltd.

Dr. Aqueel Ahmed Khan is the Founder Director of Association for Stimulating Know-how (ASK). Dr. Khan, in the past 29 years, has worked at the grassroots, intermediary, national and international level on issues such as child rights, community development and capacity building of development organizations and actors. He has worked with multilateral institutions like Asian Development Bank (ADB), World Bank (WB), International Finance Corporation (IFC) and several bilateral and development organizations in many countries.

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**Mr. C.P. Mohan** - Chief General Manager Retd – NABARD  
Independent Director – SATYA MicroCapital Ltd.

Mr. CP Mohan is development finance professional with 41 years of experience in grassroots to policy level positions across public, private, cooperative, and multilateral institutions. These institutions include GCMMF, NABARD, College of Agriculture Banking of RBI, NABFINS etc. The international organizations are World Bank Group and FAO of the United Nations as a technical specialist in Rural Finance, Post Disaster Needs Assessment, Livelihood projects etc. He has served on Boards of several development institutions and RRBs.

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**Mr. Harsh Shrivastava** - Ex-CEO – Microfinance Institutions Network (MFIN)  
Board Of Director – SATYA Shakti Foundation

Harsh Shrivastava 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. Earlier, he was the head of corporate affairs for Srei Infrastructure Finance. Harsh was previously in India's Planning Commission, where he was its Consultant (Planning), managing the process of making India's 12th Plan. He has served in the Prime Minister's Office on the personal staff of Prime Minister Vajpayee as his deputy speechwriter.

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**Mr. Partha Sengupta** - Chief Executive Officer- S V Creditline Limited

Mr. Partha, an inspiring and visionary leader, serving as Chief Executive Officer of S V Creditline Limited. He has more than 23 years of diverse C-Suite experience across E-Commerce, Banking, Retail Assets, & Microfinance Industries at Pan-India level. He holds a master's degree in Management from University of Pune and is also an Alumni of Indian Institute of Management, Ahmedabad. In his earlier stint, he was associated with Taraashna Financial Services Ltd, Satin Credit Care, Jana Small Finance Bank, ICICI Bank, Barclays Bank PLC, and Matrimony.com

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**Ms. Somya R Srivastava** - CEO – Prayatna Microfinance Ltd.  
Director - Rockland Group

She is a young female entrepreneur with the vision to create a high impact social enterprise. She is particularly sensitive towards the poor financial services in rural parts of the world, which constitutes for a major proportion of the population in the developing countries. Having worked in healthcare sector with Rockland Group for almost 5 years she is aware of the practical hardships in the process of developing a network, which effectively and efficiently reaches the needy which is also an intricate part of microfinance.

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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 42 years, he's 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.

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**Mr. Sadaf Sayeed** - Chief Executive Officer – Muthoot Microfin Ltd.

He holds a Bachelor of Commerce degree from the University of Delhi and an MBA from Guru Gobind Singh Indraprastha University. He has over 18 years of experience in banking and financial services. Currently he is associated with Muthoot Microfin as a Chief Executive Officer. Prior to this, He was associated with HDFC Bank Limited, Indiabulls Credit Services Limited, GE Countrywide Consumer Financial Services Limited, Satin Creditcare Network Limited and Spandana Sphoorty Financial Limited in credit and risk management functions.

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