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राज्य स्तरीय महिला उद्योजिका चर्चासत्र

June 27, 2018 | World Trade Centre Mumbai



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Proceedings Report
**State Level
Conference on
WOMEN
ENTREPRENEURS**
on the occasion of International MSME Day

June 27, 2018 | World Trade Centre Mumbai





MVIRDC

M. Visvesvaraya Industrial Research and Development Centre



Bharat Ratna Sir M. Visvesvaraya

(15 September, 1860 - 14 April, 1962)

MVIRDC World Trade Centre Mumbai is the realization of the vision of one man - Sir M. Visvesvaraya - engineer, scientist, and a great son of India. Named after him, M. Visvesvaraya Industrial Research & Development Centre (MVIRDC) is a company registered and licensed under Section 25 of the Companies Act, 1956 (currently Section 8 of the Companies Act, 2013). MVIRDC is the promoter of World Trade Centre Mumbai, which stands tall as a symbol of excellence in industry and trade services.

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Executive Summary

The Department of Industries, Government of Maharashtra in association with World Trade Centre Mumbai organised State Level Women Entrepreneurs' Conference for Women Entrepreneurs on capacity building coinciding with 'International MSME Day' on Wednesday, June 27, 2018 at MVIRDC World Trade Centre Mumbai. The Conference was initiated in conjunction with the recent announcement of the state industrial policy to boost and encourage female entrepreneurship in the manufacturing sector of the state.

The one-day conference featured intellectually stimulating sessions namely Inaugural Session, Special Guidance Address, Plenary Sessions, Exhibition, Award Presentation, Success Stories, Panel Discussion, Question & Answer (Q & A) session after each session as well as an exclusive Question & Answer session with Department of Industries, Government of Maharashtra. The conference was addressed by Shri. Subhash Desai, Hon'ble Minister of Industry and Mining, Government of Maharashtra; Shri. Praveen Pote Patil, Hon'ble Minister of State (Industry and Mining), Government of Maharashtra; Shri. Satish Gavai (IAS), Additional Chief Secretary (Industry), Government of Maharashtra; Dr. Harshdeep Kamble (IAS), Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra along with diplomats including Consul General and their representatives, academicians, representatives from multilateral bodies, industry chambers, panels of successful women entrepreneurs and MSME women entrepreneurs.

The conference aimed at educating and motivating women entrepreneurs in the state on various policy initiatives of the Government of Maharashtra. This includes enhancing and accelerating their participation in manufacturing under the ambitious 'Make in Maharashtra' initiative. The perspectives shared by successful women entrepreneur speakers at the conference were encouraging and inspiring which would go a long way in motivating women in the manufacturing space across all sectors. Speakers shared their experiences and challenges particularly in accessing finance, marketing products, enhancing quality standards, building skills and sourcing markets both domestically and internationally.

The discussions aimed at eliciting suggestions and ideas from speakers which would then form the basis to fine tune the policy directed at women entrepreneurs in specific sectors. The conference thus, provided a roadmap to the government officials to formulate an effective implementation mechanism towards the success of the policy initiative. It also served as a platform for women entrepreneurs to voice their opinions due to stringent policy measures, procedural hurdles and delays.

An exhibition was concurrently organized, where products manufactured exclusively by women entrepreneurs were on display. Women entrepreneurs had the opportunity to network, explore collaborations and learn from one another, besides knowledge-sharing by experts. All participants unanimously agreed that women entrepreneurs have the potential to be an engine of economic growth and sustainable development. It was well resonated that women are not fundamentally just the backbone of society but the builders of the economy as well.

About 600 women entrepreneurs from across the state representing key sectors such as engineering, manufacturing, agriculture & agro processing, food processing, pharmaceuticals, textiles, fashion designing, cosmetics, construction and infrastructure, tourism, business management, gems and jewellery etc. attended the event.

The most important fact established was that the motivation behind women entrepreneurship is either due to economic compulsions or the passion and determination to fight all odds to achieve a dream.

A key highlight of the conference was the awards presented by MVIRDC World Trade Centre Mumbai to six outstanding women entrepreneurs for their noteworthy work in their respective sectors.

This report is an attempt to document key deliberations, highlights and glimpses of the conference so that it can serve as a useful reference to all stakeholders.

Key Recommendations

In order to encash the untapped entrepreneurial potential of women, there is a need for focused policy initiatives to address common challenges faced by them such as absence of guidance, mentoring, incubation support, branding and marketing assistance, timely access to finance, among others.

The Government of Maharashtra introduced a dedicated industrial policy for women entrepreneurs in December 2017. This is a commendable initiative as for the first time a state government in India has introduced a dedicated policy for women entrepreneurs.

However, in order to accelerate women's participation in entrepreneurship, MVIRDC World Trade Centre presents the following recommendations to address some of the pertinent issues faced by women entrepreneurs:

- Initiate a programme to provide mentorship and networking opportunities, in collaboration with international organizations, to promote women-owned start-ups
- Initiate a scheme to train budding women entrepreneurs
- Undertake capacity building programmes for women entrepreneurs so that they can take advantage of the latest technologies in their sphere of activities
- Undertake schemes in order to encourage women to participate in international trade
- Undertake sector-specific programmes to help women scale-up their businesses
- Create awareness about bank schemes to address the financial concerns of women
- Increase the proportion of financial assistance to upto 50 per cent and lower the interest rate to 3 per cent to ease the investment burden of women entrepreneurs
- Inclusion of Plan Outlays, by Local Self Governments, for women in their annual budgeting exercise

Read More in Panel Sessions and White Paper

Programme Schedule

Time	Programme	Speakers
10.00 am - 10.10 am	Lamp Lighting & Welcoming the Dignitaries	Hon. Minister of Industry, Hon. Minister of State (Industry), Maharashtra State, Additional Chief Secretary (Industry) and other dignitaries
10.10 am - 10.20 am	Event Introductory Session and Information regarding Woman Entrepreneurs' Policy	Dr. Harshdeep Kamble, I.A.S Development Commissioner (Industries) Directorate of Industries, Mumbai
10.20 am - 10.25 am	Special Guidance	Shri. Satish Gavai, I.A.S. Additional Chief Secretary (Industry)
10.25 am - 10.35 am	Guidance from the Chief guest	Hon. Shri. Praveen Pote Patil Minister of State (Industry and Mining), Government of Maharashtra
10.35 am - 10.45 am	Award to the Successful Women Entrepreneurs by World Trade Center, Mumbai	Awards to be handed over by the Dignitaries present
10.45 am - 11.00 am	Interactive session on Women Policy	<ul style="list-style-type: none"> • Smt. Kalpana Saroj • Smt. Poonam Soni
11.00 am - 11.10 am	Inaugural Address	Shri. Subhash Desai, Hon'ble Minister of Industry and Mining, Government of Maharashtra
11.10 am - 11.15 am	Vote of Thanks	Smt. Rupa Naik, Senior Director, MVIRDC WTC Mumbai

Session I

11.30 am – 12.30 pm	Women Entrepreneurs Policy <ul style="list-style-type: none"> • Rural Industry • Fashion Designing • Finance Sector 	<ul style="list-style-type: none"> • Smt. Kalpana Saroj Managing Director, Kamani Tubes • Smt. Chetna Sinha Managing Director, Mann Deshi Foundation and Mann Deshi Rural Bank • Smt. Archana Kochhar Designer & CEO, Archana Kochhar • Smt. Khushbu Jain Senior Vice President, Product & Sales Support Leader - YES Bank • Smt. Bharati Chhabria Founder, WOW-Women of Wisdom
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Session II

12.30 pm – 1.15 pm	Women's Industry Success Stories <ul style="list-style-type: none"> • Bag Industry • Heavy Engineering • Cosmetic Industry 	<ul style="list-style-type: none"> • Smt. Nina Lekhi Founder, Baggit • Smt. Arundhati Joshi Thomas Managing Director, Plazma Technologies • Smt. Dipti Jaiswal Founder & Owner, NULYFINDIA • Smt. Manisha Dhattrak Managing Director, Varun Agro Processing
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Session III

2.00 pm – 3.00 pm	Export orientation programme for women	<ul style="list-style-type: none"> • Directorate General of Foreign Trade (DGFT), Govt. of India • Ms. Stefania Costanza Consul General, Consulate General of Italy • Ms. Christina Chiriboga Trade Officer, Consulate General of Ecuador
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Session IV

3.00 pm – 4.15 pm	Panel Discussion on Opportunities in Manufacturing Sector (Food processing, Chemicals, Tourism, Electronics and Business Management)	<ul style="list-style-type: none"> • Smt. Nilima Patil Proprietor, Panoma Surgicals • Smt. Ankita Shroff Founder, S.A.V Chemicals Pvt. Ltd. • Smt. Chaya Sehgal Founder & CEO, The Winning Edge • Smt. Nalini Gupta Managing Director, Lotus Destinations GSA Costa cruises • Smt. Manasi Bidkar Director, Melux Control Gears Pvt Ltd.
4.15 pm – 4.30 pm	Concluding Session	

Govt. of Maharashtra's Special Policy for Women Entrepreneurs (in Marathi)

राज्यातील महिला उद्योजकांसाठी विशेष धोरण

राज्यातील एकूण औद्योगिक गुंतवणुकीसाठी पोषक वातावरणाचा लाभ महिला नवउद्योजकांना मिळवून देण्यासाठी महाराष्ट्राने देशांतर्गत प्रथमच महिला उद्योजकांसाठी विशेष धोरण जाहीर करून महिलांसाठी नाविन्यपूर्ण संधी उपलब्ध करून देण्याचा प्रयत्न केला आहे.

राज्यातील विकासामध्ये महिला नवउद्योजक महत्वाची भूमिका बजावू शकतात. यावर दृढ विश्वास दाखविण्यासाठी मा. मुख्यमंत्री यांच्या अध्यक्षतेखालील मंत्रिमंडळ बैठकीत महिला उद्योजकांसाठी विशेष प्रोत्साहन योजना मंजूर करण्यात आली.

महिला उद्योजकांसाठी विशेष धोरणची वैशिष्ट्ये व तरतुदी खालील प्रमाणे राहतील.

उद्दिष्ट : राज्यातील महिला परिचालित उद्योगांचे प्रमाण ९ टक्क्यावरून २० टक्क्यापर्यंत सुधरण्याचे उद्दिष्ट ठेवण्यात आले आहे.

सदर उद्दिष्ट साध्य करण्यासाठी खालील प्रोत्साहने विहित करण्यात आली आहेत.

१. भांडवली अनुदान:- नविन पात्र सुक्ष्म, लघु व मध्यम उपक्रमांना तालुका वर्गीकरणानुसार अनुज्ञेय स्थिर भांडवली गुंतवणूकीच्या १५ टक्के ते ३५ टक्के दराने रुपये २० ते १०० लाख मर्यादेपर्यंत भांडवली अनुदान देण्यात येईल. प्रस्तुत भांडवली अनुदान घटकाचे उत्पादन सुरु झाल्यापासून ५ समान वार्षिक हप्त्यामध्ये वितरीत करण्यात येईल.



२. विज दर अनुदान :- सुक्ष्म, लघु व मध्यम उपक्रम हे वापरलेल्या विजेवरील भरणा करण्यात आलेल्या विज दराच्या अनुदानासाठी पात्र असतील. विदर्भ, माराठवाडा व उत्तर महाराष्ट्रातील जिल्हे तसेच कोकण विभागातील रत्नागिरी व सिंधुदुर्ग जिल्हांमधील उद्योगांना प्रत्येक युनिट विजेमागे रुपये २/- व राज्यातील इतर जिल्हातील उद्योगांना प्रत्येक युनिट विजेमागे रु १/- एवढी सवलत, प्रत्यक्ष उत्पादन सुरु झाल्यानंतर ५ वर्ष कालावधीसाठी अनुज्ञेय असेल.



३. व्याज दर अनुदान :- सुक्ष्म, लघु व मध्यम उपक्रम हे व्याज दर अनुदानासाठी पात्र असतील. स्थावर मता संपादन करण्यासाठी बँका व सार्वजनिक वित्तीय संस्थांकडून घेतलेल्या मुदत कर्जावर प्रत्यक्ष भरणा केलेल्या व्याजासाठी ५ टक्केपर्यंत व्याजदर अनुदान देय राहिल.



४. कामगार कल्याण सहाय्य :- पात्र उद्योगातील महिला कामगारांसाठी कर्मचारी भविष्य निर्वाह निधी / राज्य कामगार कल्याण योजनेतील कंपनीच्या योगदानाच्या ५० टक्के पर्यंतची रक्कम ५ वर्षांच्या कालावधीसाठी अनुदानास पात्र असेल.



५. मुद्रा विकसन:- सुक्ष्म व लघु उद्योगातील महिला उद्योजकांनी आपल्या उत्पादनाचे विपणन होण्यासाठी मुद्रा चिन्ह विकसीत करण्यासाठी केलेल्या खर्चाच्या रक्कमेच्या ५० टक्के व कमाल रुपये १ कोटी पर्यंत शासन सहाय्य देईल.



६. प्रदर्शनामध्ये सामील होण्यासाठी प्रोत्साहन :- देशभरातील प्रदर्शनामध्ये सहभागी होण्यासाठी ०.५० लाख किंवा प्रदर्शनातील गाळ्याच्या भाड्याच्या ७५ टक्के रक्कम व अंतरराष्ट्रीय प्रदर्शनासाठी रुपये ३ लाख एवढी मर्यादित सवलत देण्यात येईल. महिला उद्योजकांसाठी आयोजित केलेल्या प्रदर्शनासाठी केलेल्या खर्चाच्या ५० टक्के रक्कम कमाल रु १० लाख मर्यादे पर्यंत सहाय्य देण्यात येईल.



७. **उबवन केंद्र :-** राज्यातील उबवन केंद्रात महिला उद्योजकांकरिता ३० टक्के जागा राखीव ठेवण्यात येतील.



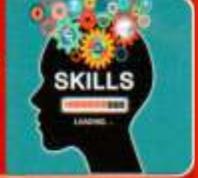
८. **पुरस्कार :-** माहिती तंत्रज्ञान पुरस्कारांच्या धर्तीवर व्यवसायातील सर्वोत्तमतेसाठी महिला उद्योजकांना वेगळ्या संवर्गांमध्ये पुरस्कार देण्यात येतील.



९. **साहस भांडवल निधी :-** महिला व बाल कल्याण विभाग महिला उद्योजकांसाठी रु. ५० कोटीचा विशेष साहस निधी तयार करेल.



१०. **कौशल्य विकास :-** प्रत्येक महिला कर्मचार्यांना उत्पादन सुरु झाल्यानंतर सुरवातीची ३ वर्षे दर वर्षी रु. ३०००/- प्रशिक्षणाची मदत करण्यात येईल. (हे सहाय्य कै.प्रमोद महाजन कौशल्य विकास योजनेशी जोडण्यात येईल) पात्र घटकास संबंधित कर्माचार्यांना कौशल्य विकासाचे प्रशिक्षण दिल्याबाबतच्या माहितीच्या आधारे अनुदान मंजूर करण्यात येईल.



११. **सामुहिक प्रोत्साहन योजना २०१३ अंतर्गत उच्च प्रमाणात सवलती:-**

अ व व विभागातील उद्योगांसाठी **क** विभागातील सवलती अनुज्ञेय राहतील
क व ड विभागातील उद्योगांसाठी **ड +** विभागातील सवलती अनुज्ञेय राहतील.
ड + व विना उद्योग जिल्हा विभागातील उद्योगांसाठी नक्षल प्रभावित विभागातील सवलती अनुज्ञेय राहतील.



१२. **सदर धोरणातर्गत खालील महिला उद्योजक लाभार्थी ठरणार आहेत:-**

१.	एकल मालकी घटक	महिला उद्योजकांचे १०० टक्के भाग भांडवल
२.	भागीदारी घटक	भागीदारी घटक ज्यामध्ये १०० टक्के भाग भांडवल
३.	सहकारी क्षेत्र	सहकार कायदांतर्गत ज्या सहकारी संस्थेमध्ये १०० टक्के महिला उद्योजकांचा समावेश असलेली संस्था
४.	खाजगी किंवा सार्वजनिक मर्यादित घटक	ज्या घटकांमध्ये महिला उद्योजकांचे किमान १०० टक्के भाग भांडवल असेल अशी कंपनी
५.	स्वयं सहाय्यता बचत गट	जे बचत गट नोंदणीकृत असून, सदर व्याख्येतील क्रमांक ३ आणि ४ नुसार स्थापित झालेले आहेत.

(उद्योजकांच्या उपरोक्त नमूद केलेल्या घटकांमध्ये किमान ५० टक्के महिला कामगार असलेल्या उपक्रमांना योजनेतर्गत प्रोत्साहनासाठी पात्र समजण्यात येईल.)

१३. महिला उद्योजकांसाठी विशेष धोरण यशस्वीपणे राबविण्यासाठी अपेक्षित खर्च चालू आर्थिक वर्ष २०१७-१८ करिता रु. १५.२१ कोटी अपेक्षित असून, पुढील पाच वर्षां करिता अंदाजे एकूण रु. ६४८.११ कोटी इतका अपेक्षित आहे.

१४. तसेच याद्वारे आगामी ५ वर्षांत १५ ते २० हजार महिला उद्योजकांद्वारे २ हजार कोटी गुंतवणूक व १ लक्ष रोजगार उपलब्ध होण्याची अपेक्षा आहे.



योजनेची ठळक वैशिष्ट्ये

- भांडवली अनुदान
- अतिरिक्त वित्तीय प्रोत्साहने
- सामायिक नाममुद्रा विकास आणि विशेष साहस भांडवल निधी
- बाजारपेठ उपलब्धतेसाठी सहाय्य



अतिरिक्त मुख्य सचिव (उद्योग),
उद्योग, ऊर्जा व कामगार विभाग, महाराष्ट्र शासन, मंत्रालय,
मुंबई - ४०० ०३२. दूरध्वनी क्र. ९१-२२-२२०२५३९३

विकास आयुक्त (उद्योग),
नवीन प्रशासन भवन, २ रा माळा, मंत्रालयसमोर,
मुंबई - ४०० ०३२. दूरध्वनी क्र. ९१-२२-२२०२३५८४ / २२०२८६९६

महाराष्ट्र उद्योग व्यापार आणि गुंतवणूक सुविधा केंद्र (मैत्री)
कृपानिधी बिल्डिंग, ९, बालचंद हिराचंद मार्ग, बॅलार्ड ईस्टेट, मुंबई - ४०० ००९
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महाराष्ट्र शासन
उद्योग विभाग

Profiles of Dignitaries in the Inaugural Session



Shri. Subhash Desai

Hon'ble Minister of Industry and Mining, Government of Maharashtra

Shri. Subhash Desai is a member of Maharashtra Legislative Council and represented Goregaon (Vidhan Sabha constituency) in 1990, 2004 and 2009. Shri. Desai took charge as the Cabinet Minister of Industries Maharashtra State Government. Mr. Desai is also

guardian minister of Mumbai. Shri. Subhash Desai started social work 45 years ago through various schemes for social and cultural progress. In 1962, he became active for the socio-political-educational-cultural progress of Maharashtra.



Mr. Praveen Pote Patil

Hon. Minister of State (Industry and Mining), Government of Maharashtra

Shri. Pravin Pote Patil is a member of Maharashtra Legislative Council and represents the Amravati local body constituency. Shri. Patil was appointed Minister of State (Industries), Maharashtra

in December 2014 with the portfolio Industries and Mining, Environment, Public Works (excluding public undertaking). Later in the same month, he was also given responsibility of being guardian minister of Amravati district.



Shri. Satish Gavai

Additional Chief Secretary (Industry), Government of Maharashtra

Shri. Satish Gavai is the Additional Chief Secretary (Industry), Government of Maharashtra. Shri. Gavai is an Indian Administrative Services (IAS) officer of the 1984 batch. Shri. Gavai was appointed as MHADA Vice-President in 2014 and Chairperson, Maharashtra Water Resources Regulatory Authority (MWRRA) in 2016. He was the principal secretary in Social Justice department and earlier headed the Maharashtra State Road Development Corporation.



Dr. Harshdeep Kamble

Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra

Dr. Harshdeep Kamble, an Indian Administrative Services (IAS) officer of the 1997 batch belonging to the Maharashtra cadre has graduated in MBBS from Nagpur Medical College, Maharashtra. With a rich, diverse and a professional experience of over 20 years, Dr. Kamble has held several important portfolios in Government of Maharashtra. Dr. Kamble is presently spearheading Directorate of Industries, Government of Maharashtra as the Development Commissioner (Industries) and Export Commissioner. He has played a crucial role in the

formulation of recently launched policies for women entrepreneurs, industrial park policy, etc. Mr. Kamble holds pivotal posts like Chairman of MAITRI (Single Window Clearance System for Industrial Permissions), Chairman for cluster development of SMEs, Chairman of Export committee of Maharashtra State as part of his profile.



Mr. Vijay Kalantri
Vice Chairman,
MVIRDC
World Trade Centre
Mumbai

Mr. Vijay Kalantri, an eminent and versatile business leader, is a first generation entrepreneur who has made remarkable contribution to Industry & Trade Promotion, Infrastructure Development, Development of Micro, Small and Medium Enterprises (MSMEs) Sector, Financial Services and Globalization of Indian Business. His work with the central and state governments of India to promote trade and commerce is only matched by his contributions to leading International business organizations such as the World Trade Organization (WTO), UN International Labor Organization (ILO) and UNIDO-India Industries Council.

Mr. Kalantri is the pioneering spirit behind the Balaji Group of Industries, which owns businesses in the Textiles, Leasing Finance and Infrastructure Development sectors.

Currently, he also serves as the Chairman & Managing Director of Dighi Port Ltd, Maharashtra's first private sector port and port-based Special Economic Zone (SEZ). Mr. Kalantri is also the President of All India Association of Industries (AIAI), the Indian Council of Foreign Trade and the Indo-Polish Chamber of Commerce & Industry, besides serving as the Vice Chairman of MVIRDC World Trade Centre (WTC) Mumbai and as a member of the Board of Directors of World Trade Centers Association (WTCA), New York. He also serves as a member on several committees of the Reserve Bank of India such as the Standing Committee for Small Scale Industries, the Exchange Control Committee, and All India Export Advisory Committee.

He is also a member of the Steel Consumers' Council, the Bombay Stock Exchange Derivatives Council Board, the Advisory Board of Corporate Governance Committee of SEBI and the Central Council of

Customs and Excise. He is on the national advisory board of Small Industries Development Bank of India and the Employees State Insurance Corporation. Previously, he has also served as director of many institutions such as the Maharashtra Small Scale Industries Development Corporation Limited, Dena Bank and Canara Bank.

As the Vice-Chairman of WTC Mumbai, he has painstakingly worked to make the institution the premier trade promotion body in the nation. Under his leadership, WTC Mumbai and AIAI have jointly organized several unique initiatives, such as the Global Economic Summits (GES) and the ITM Expos, to name a few.

The Government of Poland in 2005 conferred on him the 'Commander Cross of the Order of Merit', its highest civilian award. The Russian Federation has also commended his outstanding work by conferring on him the 'Pushkin Award' in 2014.



Mrs. Rupa Naik
Senior Director,
MVIRDC
World Trade Centre
Mumbai

Mrs. Rupa Naik has vast experience of over 30 years in the field of International trade. As Senior Director of MVIRDC World Trade Centre Mumbai, Mrs. Naik has been actively promoting India's international trade, investments and business development by having an effective dialogue with international business delegations, trade missions and Diplomatic Corps. Mrs. Naik was instrumental in the establishment of the World Trade Centres in Bhubaneswar, Goa and Jaipur with a view to promote international trade of these regions. She is primarily responsible for coordinating the Global Economic Summit, the annual flagship event of WTC Mumbai, besides organizing several conferences and exhibitions at the World Trade Centre, Mumbai. Mrs. Naik works closely with key Government officials and agencies in coordinating the activities of the WTC Mumbai.

Profiles of Speakers



Mrs. Kalpana Saroj
MD, Kamani Tubes

Mrs. Kalpana Saroj is the Managing Director of Kamani Tubes. She is a real life story of determination, perseverance, bravery, tenacity and indomitable courage of a woman fighter who rose from the lowest strata of life to capture the ivory towers. She single handedly nursed the sick Kamani Tubes back to health and has been a pillar behind the success that the company has reached today. No doubt the icon that young ladies look forward to be, she was awarded the Rajiv Gandhi Award for Woman Entrepreneurs. Kalpana Saroj also works actively for the up-liftment of the Adivasis, destitute children, aged and infirm and has always been at the fore front to take up the cudgel against racism and caste discrimination.



Mrs. Poonam Soni
Founder & CEO,
Poonam Soni Signature Line

Mrs. Poonam Soni, Founder & Chief Executive Officer, Poonam Soni Signature Line Poonam Soni is the pioneer of bespoke jewelry in India since 1989. A journey of 3 decades, Soni has given unique collections like the Greek and Egyptian based on The Sistine Chapel, Rome and Gaudi Revived inspired by the works of the Catalan architect Antony Gaudi, which got her Spanish Patronage. Prince Albert 2 of Monaco invited Soni from India to be a part of the Eco Art global parade where Soni's Falcon Brooch was auctioned by the Sotheby's director Lord Mark Poltimore. These path breaking collections created history when they featured in the Collectors books along with the masters like Jar and Van Cleef and

Arpels. Soni recently featured in the limited addition Coffee table book by Rolls Royce. Recently, the designer has featured in the Black book Collectible Directory with global icons, which is part of Library. Soni is now part of the black book Elite Club.



Mrs. Chetna Sinha
MD, Mann Deshi Bank &
Mann Deshi Foundation &
Co-Chair World Economic
Forum 2018

Mrs. Chetna Sinha is a social entrepreneur and a micro-finance Banker. The head of Mann Deshi Mahila Bank (a micro-enterprise development bank) and Mann Deshi Foundation, she was named Social Entrepreneur of the Year 2013 by Schwab Foundation. Owing to her remarkable contribution to women's empowerment, she is an elected member of the National Committee for Promotion of Social and Economic Welfare.

Chetna has been working with marginalised communities since 1986. She is the force behind the unique new 'Mann Deshi Chamber of Commerce with toll free number' and 'Finance Company' for rural women, which aim to support one million women entrepreneurs by 2025. The Bank's clients are low-income women with incomes averaging INR 40 per day. The bank's success is testimonial to Chetna's brilliance. Her advice on financial inclusion and women's banking has been sought by the Federal Reserve Bank of India as well.



Mrs. Archana Kochhar
Designer & CEO,
Archana Kochhar

Mrs. Archana Kochhar is Designer & Chief Executive Officer, Archana Kochhar. Ace Couturier Archana

Kochhar is amongst one of the leading Fashion designers in the country today. Archana is known for her global design sensibilities and has been showcasing her collection on National & International runways like Lakmé to New York Fashion Week. Having revolutionised the bridal arena with her traditionally rooted exquisite embroideries and new texturising techniques in luscious colour palette; Archana Kochhar is one of the most sought after designers for brides and grooms all over the world.



CA Khushbu Jain is Senior Vice President-Product and Sales support Leader with YES Bank since last 2 and half years. She has total 12 and half years of experience predominantly in MSME space. She has an interesting mix of experience in terms of sales, Product development, Credit risk and Customization of offerings for MSME customers. Prior to YES Bank she has worked with Bharat overseas bank and ING Vysya Bank Ltd.



Mrs. Nina Lekhi, an entrepreneur by profession and a role model for many aspiring young women entrepreneurs had started her journey of success from scratch. Nina is a stronger believer of 'Beauty without cruelty' which motivated her to put together a cruelty free brand. This futuristic vision of hers has made Baggit stand apart from others and has also gained awards and recognition for the brand. Nina has not only earned credits for her brand but also has been acknowledged by the State of Maharashtra with the

prestigious Business Karmayogini Award for her excellence in the field of women entrepreneurship. Nina was conferred Women Entrepreneur of the Year Award 2015. Her achievements in the field of women entrepreneurship was featured in the book 'Follow Every Rainbow' by renowned writer Rashmi Bansal.



Mrs. Arundhati Joshi Thomas, Managing Director, Plazma Technologies In the year 1992, Arundhati Joshi co-founded Plazma technologies which forayed into developing as many as 15 new plasma cutting technologies. Managing critical functions of finance, Administration, Materials, HR, Legal & Marketing, she steers a task force of skilled engineers further enabling Plazma to file patents copyrights and trademarks every two years in last two decades. Her company has received a plethora of awards and accolades over the years, among the noteworthy ones is the 'National Invention Award' from the president of India in 1994. She is now busy grooming students of school and colleges to engage their interest in fascinating field of robotics. She is in the process of setting up a state of art 'RoboPlazma Technology Training School' for academia and industry.



With 15 years of rich experience in FMCG Sector exclusively in beauty & wellness category, **Mrs. Deepti Jaiswal** is a result-oriented professional managing the complete scale of tasks involved in Formulating, Licensing, Certification, Production Planning,

Advertising and Market Research, Handling Sales PAN India and Preparing yearly budget especially for Beauty & Healthcare sector.



Ms. Stefania Costanza
Consul General, Consulate
General of Italy

Ms. Stefania Costanza started her mission as Consul General of Italy in Mumbai on 13th of October 2017. Until September 2017, Ms. Costanza was the Head of the Consular Protection Division in the Consular Affairs and Migration Policies Department of the Italian Ministry of Foreign Affairs and International Cooperation. From November 2014-2015, Ms. Costanza was Deputy Head of the UN Division at the Political Affairs and Security Department of the Ministry. From 2007 to 2012, Ms. Costanza was posted to the Embassy of Italy in Buenos Aires, Argentina. From 2002 to 2007, Ms. Costanza worked at the Consular Affairs and Migratory Policies Department of the Italian Ministry of Foreign Affairs, where she worked as Deputy Chief of Staff of the Head of the Department. Born in Palermo in 1976, Ms. Costanza studied at the University of Florence, where she graduated in Political Science in 1999.



Ms. Christina Chiriboga
Trade Officer, Consulate
General of Ecuador

Ms. Christina Chiriboga, Trade Officer, Consulate General of Ecuador Ms. Christina Chiriboga has studied Sociology from Pontifical University of Ecuador and also done her International Studies from University of Mumbai. Her association with the Consultant Consulate General of Ecuador in Mumbai started in 2013 as a consultant and in 2017, she was appointed as the Trade Officer given her expertise in

International relations, foreign trade and international economy.



Mrs. Manisha Dhatrak
MD, Varun Agro Processing

Mrs. Manisha Dhatrak, an electronics engineer & MD of Varun Agro Processing has done tremendous work in the field of entrepreneurship and has been recognised for the same.



Mrs. Chhaya Sehgal
Founder & CEO,
The Winning Edge

Mrs. Chhaya Sehgal, Founder & CEO, The Winning Edge is a first generation entrepreneur, a passionate educator and a committed mentor and coach especially to young startups and women entrepreneurs. She set up 'The Winning Edge' and for the last 23 years has trained, consulted, mentored and coached entrepreneurs, startups, leaders, and managers in Government, Public Sector, Private Sector and Multinational Organizations.



Mrs. Nilima Patil
Proprietor, Panoma
Surgicals

Mrs. Nilima Patil is the Proprietor of M/s. Panoma Surgicals, a company that came into existence in the year 1998 at MIDC, Ambad, Nashik. The company was into manufacturing of Surgical cotton, Bandages and

Sanitary napkins. In 2004, the company under the leadership of Nilima, commenced manufacturing of De-mineralized and Distilled water, which is required by pharmaceutical industries and mainly used in manufacturing of liquid soaps, shampoo etc.

Mrs. Nilima Patil is a Bachelor of Arts (B.A.) from Pune University, a Bachelor of Law (LL.B.) from Pune University. She also has a Post Graduate Diploma from Indian Institute of Human Rights with specialization in 'Women and Child'. Being an Entrepreneur. Mrs. Patil was the First Women Entrepreneur in Pharma Industry in Nashik region. She has a string of awards to her name like the Savitribai Phule Award for 'Best Woman Entrepreneur' in 2009, 'Best Women Entrepreneur' by Nashik Municipal Corporation in 2010 She was conferred with the 'Mahatma Jyotiba Phule Divya Jyoti Puraskar' in the Women Entrepreneur category in the year 2016.



Mrs. Manasi Bidkar
Director, Melux Control
Gears Pvt Ltd

Ms. Manasi Bidkar is an Electronics Engineer of the 1992 from CWIT Pune. She at first started business from home itself with small investments but now owns a set-up of 5000 sq. ft. at Swargate, Pune which is a well equipped Lab. She is presently the Director of Melux Control Gears Pvt Ltd. The company is into Electronic Ballast, Led Driver & LED Lighting products and Control cards.

Manasi is the receiver of various prestigious awards like Maharashtra Udyogini 2010 for business women, Ramabai Joshi 2012 by MCCIA for business women, Late Kiran Natu award for first generation 2015 by MCCIA, Udyogshree Gaurav Sanman Puraskar 2016 Mumbai and Udyogratna Award by Jagatik Marathi chamber of commerce 2017. Manasi has recently received the Maganetic Maharashtra 2018 award from the hands of Hon'ble Minister of Industries, Government of Maharashtra.



Mrs. Nalini Gupta
MD, Lotus Destinations-GSA
Costa cruises

Mrs. Nalini Gupta has a varied exposure in the travel industry and founded Lotus Destinations. With a firm belief of making things happen, she led her company into becoming a general sales agent (GSA) for the European Cruise Leader - 'Costa Cruises' in 2012. Within a year, under Mrs. Gupta's leadership, Costa Cruises garnered emphatic presence in India and in December 2016.

Costa cruise was the first cruise liner to have sailings from Mumbai to Maldives. She has received several awards and accolades from various institutions and high ranking Government officials. She was Recently recognised by TravelBiz Monitor, as one of the ten people who were Game Changers of the Decade in the travel industry in India.



Ms. Ankita Shroff
Co- Founder & MD
SAV Chemicals Pvt. Ltd.

Ms. Ankita Shroff holds her Bachelor's in Computer Engineering and Masters in Management from Imperial Business School London. She also holds a Diploma in Sustainable Businesses and Responsible Leadership from Sweden.

She is the co-Founder and Managing Director of SAV Chemicals Pvt Ltd, a manufacturer of instant adhesives for the retail and industrial segment. Over 3 years, SAV has crossed a turnover of 1Million USD, launched 40 products, have a presence in 4 countries and 20 states. She has been the recipient of many awards in the category of Young Women Entrepreneurs.



Mrs. Bharati Chhabria
Founder,
WoW - Women of Wisdom

Mrs. Bharati Chhabria, Founder, WoW - Women of Wisdom dons multiple hats that of a Textile Designer, Fashion Designer and of a Social Worker. She believes in giving underprivileged women platform to grow business with the help of Government and educate them with the help of successful people. She has a dream that all women of her country are educated, understand business-small and large scale. In this mission, she is meeting at least two new women everyday to educate them. She staunchly believes firm resolve is the companion for moving ahead in all endeavors one undertakes.



Mr. Deepak Jhalani
Assistant Director General,
Directorate General of Foreign
Trade (DGFT), Mumbai

Mr. Deepak Jhalani, Indian Trade Services Officer of 2016 batch, currently posted in Office of Additional DGFT Mumbai, Department of Commerce Government of India as Assistant Director General, Directorate General of Foreign Trade (DGFT). Mr. Jhalani is a graduate from Malaviya National Institute of Technology Jaipur and Indian Institute of Foreign Trade New Delhi. He is from Jaipur and has previously worked for Indian Railways.



Inaugural Session

The inaugural session set the tone of the discussions on Women Entrepreneurs with informative and inspiring speeches by ministers and secretaries on policy initiatives introduced by the Government of Maharashtra. Distinguished women entrepreneurs also shared their success stories in their entrepreneurial journeys.



Hon'ble dignitaries at the inaugural session (From Left to Right) Smt. Rupa Naik, Senior Director, MVIRDC World Trade Centre, Mumbai; Smt. Kalpana Saroj, Managing Director, Kamani Tubes; Smt. Archana Kochhar, Designer & CEO, Archana Kochhar; Shri. Praveen Pote Patil, Hon. Minister of State (Industry and Mining), Government of Maharashtra; Shri. Subhash Desai, Hon. Minister of Industry and Mining, Government of Maharashtra; Shri. Satish Gavai (I.A.S.), Additional Chief Secretary (Industry), Government of Maharashtra; Dr. Harshdeep Kamble, Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra; Smt. Poonam Soni, Founder & CEO, Poonam Soni Signature Line; Shri. Vijay Kalantri, Vice Chairman, World Trade Centre Mumbai and President, All India Association of Industries (AIAI)



Distinguished guests lighting the ceremonial lamp at the Inaugural session

Inaugural Address

Shri. Subhash Desai, Hon. Minister of Industry and Mining, Government of Maharashtra delivered the inaugural address. Shri Desai remarked, "Women have moved on from being known for the 3 Ps – Pickle, Papad and Powder earlier to the 3 Ps of Production, Progress and Prosperity, and have scaled heights in the electronics, garments, jewellery and engineering sectors.

Shri. Desai also encouraged women to take 100% ownership of sick industries and rehabilitate them. He further asked the Department of Industries to make suitable amendments to the policy to encourage women entrepreneurs taking over sick units.

Reassuring the government's support to women entrepreneurs, he said, "We are willing to help women



Shri. Subhash Desai

Hon'ble Minister of Industry and Mining, Government of Maharashtra

I invite women to take advantage of the industrial policy for women entrepreneurs announced by the Maharashtra government in December 2017 and also make suggestions on improving the policy.

“ We are willing to help women entrepreneurs in every possible manner to increase their industry participation. ”

Maharashtra is the first state to develop a dedicated industrial policy for women. This policy aims to enhance the share of women-owned enterprises from 9% today to 20% in the next five years,". Shri. Desai invited all women self help groups or Mahila Bachat Gat in rural areas to take advantage of this ambitious policy. Government of Maharashtra is developing 52 industry clusters across the state. "In future, we are also planning to develop clusters dedicated for women entrepreneurs", the minister added.

entrepreneurs in every possible manner to increase their industry participation. Women should aspire for such great heights that men need reservation some day in future". He further urged women entrepreneurs, "I invite all women entrepreneurs to seek clarification through Government of India's MAITRI Portal, which is a single window interface for the industry."

During the event, women entrepreneurs with exemplary contributions to trade and industry were felicitated by Mr. Desai, Mr. Pravin Pote Patil and Mr. Satish Gavai along with other dignitaries. These were Ms. Ankita Shroff, Founder, SAV Chemicals Pvt. Ltd.; Mrs. Deepti Jaiswal, Founder & Owner, NULYFINDIA; Mrs. Smita Jadhav, Proprietor, Nutan Industries, Mrs. Arundhati Joshi Thomas, Managing Director, Plazma Technologies; Mrs. Pooja Ahire, Director and Mrs. Shyamal Gaikwad, Co-partner, Vinimax Industries and Mrs. Mumtaj Pathan, Director, Alamprabhu Garment Cluster, Osmanabad.

Speaking on the occasion, **Shri. Praveen Pote Patil, Hon. Minister of State (Industry and Mining), Government of Maharashtra** suggested that



Shri. Praveen Pote Patil
Hon. Minister of State
(Industry and Mining),
Government of Maharashtra

women should participate in the 'Make in India' and 'Make in Maharashtra' (Magnetic Maharashtra) initiatives. "Women are the capital of the nation. Women without education and from small villages have been doing incredible jobs.

“ **We have provided training to over 28,000 women in the last three years.** ”

- Shri. Praveen Pote Patil

This is an occasion to celebrate such women and motivate others to participate in the vast ocean of opportunities lying ahead of them. Elaborating this further, he said "We have provided training to over 28,000 women in the last three years and if women acquire self confidence, no one can stop them."

Sharing his views on this occasion, **Shri. Satish Gavai, Additional Chief Secretary (Industry), Government of Maharashtra** said, "In order to



Shri. Satish Gavai
Additional Chief Secretary
(Industry),
Government of Maharashtra

“ **There is a need of attitudinal change in the mind set of the men as well as women in the patriarchal society.** ”

- Shri. Satish Gavai

promote women's participation in trade and industry, there is a need for change in the mindset of the society. When the mindset changes, women can progress without any support from government. Let us deliberate today to remove the male dominance from the society."

Earlier in his introductory remarks, **Dr. Harshdeep Kamble, Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra** shared key highlights of the state government's dedicated industrial policy for women entrepreneurs.



Dr. Harshdeep Kamble
Development Commissioner
(Industries),
Directorate of Industries,
Government of Maharashtra

"This is the first-of-its kind policy that offers women entrepreneurs capital subsidy upto 35% at a concessional rate of interest apart from subsidy on cost of power. Further, the policy allots reserved spaces for women entrepreneurs in malls, commercial complexes and MIDC areas. The policy also offers additional benefits for women to set up industries in backward areas such as Marathwada and Vidarbha."

“ **In order to prevent misuse of this policy, the government allows only 100% women-owned industries to claim benefits under this policy.** ”

- Dr. Harshdeep Kamble

Under this policy, Government of Maharashtra has eased the process of filing patents by women entrepreneurs. The government also subsidises the cost of overseas travel and participation in international exhibitions by women entrepreneurs.

Government of Maharashtra is planning to introduce a venture capital fund for financial support to women-owned industries. Speaking about the eligibility

criteria for taking benefits under this policy, Dr. Kamble said, "In order to prevent misuse of this policy, the government allows only 100% women-owned industries to claim benefits under this policy."

Smt. Kalpana Saroj, Managing Director, Kamani Tubes particularly attributed her success to determination, perseverance, courage, hard work and self belief that enabled her to achieve the Padma Shri



Smt. Kalpana Saroj
Managing Director,
Kamani Tubes

despite her humble beginnings and further reckoned all women to proceed towards their goal with passion.

“ With determination, perseverance, courage, hard work and self belief, any goal can be achieved. ”

- Smt. Kalpana Saroj

Smt. Poonam Soni, Founder & CEO, Poonam Soni Signature Line the pioneer of bespoke jewellery in India since 1989 spoke about the challenges faced by women in exports. Mrs. Soni made several observa-



Smt. Poonam Soni
Founder & CEO,
Poonam Soni Signature Line

tions - 5.5% taxation on each piece irrespective whether it's sold or not, tedious loan procedures with collateral demands, special pilferage protection norms and reforms should be introduced to enable women entrepreneurs to register their craftsmen and operate peacefully. Mrs. Soni also suggested the allocation of a unit like SEEPZ – which serves as a one-

stop shop with facilities such as offices, rental spaces, trademarks, account offices, an all-in-one premise which can be gender neutral with a reserved percentage for women so that interacting with men can help

“ Save our precious talented artisans as they are a crucial part of our culture - with better working conditions, education for them and their children and other incentives. ”

- Smt. Poonam Soni

women to learn faster. She mentioned the urgent need to preserve our legacy of babus (craftsmen) and handcrafted jewellery which demand a handsome price in international markets. The babus presently work in dilapidated work conditions which should be improved and must be imparted education to instil professionalism in them and create a better working environment for women entrepreneurs in the industry.

Smt. Rupa Naik, Senior Director, MVIRDC World Trade Centre, Mumbai proposed vote of thanks. Mrs. Naik said, "Government of Maharashtra must support women entrepreneurs in enhancing their



Smt. Rupa Naik
Senior Director,
MVIRDC WTC Mumbai

competitiveness, participating in foreign trade missions, international trade fairs and other global events thereby enabling them to access international markets".

“ Government of Maharashtra must support women entrepreneurs in enhancing their competitiveness. ”

- Smt. Rupa Naik

Presentation of Awards



Ms. Ankita Shroff, Founder, SAV Chemicals Pvt. Ltd. was honoured in recognition of her excellence in Chemicals sector



Mrs. Pooja Ahire, Director, Vinimax Industries and Mrs. Shyamal Gaikwad, Co-partner, Vinimax Industries was honoured in recognition of their excellence in Engineering sector



Mrs. Deepti Jaiswal, Founder & Owner, NULYFINDIA was honoured in recognition of her excellence in Beauty and Wellness sector



Mrs. Arundhati Joshi Thomas, Managing Director, Plazma Technologies was honoured in recognition of her excellence in Robotics sector



Mrs. Mumtaz Pathan, Garment Cluster, Osmanabad was honoured in recognition of her tremendous work in her sector



Ms. Priyanka Javale receiving the award on behalf of Mrs. Smita Jadhav, Nutan Industries in recognition of the latter's excellence in Electronics sector

Session I

Industrial Policy for Women Entrepreneurs

Engineering Sector | Rural Industry | Fashion Designing | Finance Sector

The panelists shared their life stories and key factors in the making of successful entrepreneurs.



Distinguished speakers at the Session. (From Left to Right) Mrs. Kalpana Saroj, Managing Director, Kamani Tubes Ltd.; Dr. Harshdeep Kamble (I.A.S), Development Commissioner (Industries), Directorate of Industries, Mumbai and Mrs. Archana Kochhar, Designer & Chief Executive Officer, Archana Kochhar; Mrs. Chetna Sinha, Managing Director, Mann Deshi Bank & Mann Deshi Foundation & Co-Chair World Economic Forum 2018 and Mrs. Khushbu Jain, Senior Vice President - Product & Sales Support Leader - YES Bank; Mrs. Bharati Chhabria, Founder, WOW-Women of Wisdom and Mrs. Rupa Naik, Senior Director, MVIRDC World Trade Centre, Mumbai

Mrs. Kalpana Saroj, Managing Director, Kamani Tubes related her experiences, from a humble start at a tailoring outfit, moving up the ladder in the corporate world. Her inspiring story is not only challenging but very encouraging to women who are budding entrepreneurs. She was motivated because of the difficulties she faced in the city.



Mrs. Kalpana Saroj
Managing Director,
Kamani Tubes

From a small town girl to a businesswoman who heads a Rs. 2000 crore company, Mrs. Saroj is a striking example of rags to riches story. She formed an Unemployed Educated Youth's Association and thus, carried on her business along with her social work.

“ Everything is possible if you decide. ”

- Mrs. Kalpana Saroj

Fighting litigation cases, death threats, acquiring revolver license for her own security, were part of her travails. She went on to make a name for herself as a lady with the Midas touch, to the extent that the worsening Kamani Tubes administration was given to her after a long drawn leadership crisis. She was determined to resolve the situation and pay the workers their dues. Mrs. Saroj was instrumental in bringing a sick company back to life.

She was awarded the Rajiv Gandhi Award for Woman Entrepreneurs for her entrepreneurial spirit. She is a real life story of determination, perseverance, bravery, tenacity and indomitable courage rising from the lowest strata of life to where she is at the moment.

Mrs. Chetna Sinha, Managing Director, Mann Deshi Bank & Mann Deshi Foundation (a micro-enterprise development bank) is a social entrepreneur and a micro-finance banker. She was named Social Entrepreneur of the Year 2013 by Schwab Foundation.



Mrs. Chetna Sinha
MD, Mann Deshi Bank &
Mann Deshi Foundation &
Co-Chair World Economic
Forum 2018

She related her initial journey and strived to uplift women from poverty in the drought prone regions. From there onwards, she encountered few life-changing incidents that moved her to do something for the economically challenged yet enthusiastic women by educating them on saving their paltry incomes and thus started the Mandeshi Mahila Bank.

“ Never give poor solutions to poor people, because they are smart. ”

- Mrs. Chetna Sinha

Along the journey, she learnt from these women - 'Never give poor solutions to poor people, because they are smart'. The Bank has introduced initiatives such as digital diary, e-wallet, digital school on wheels, cash credit programmes, etc. which can help women entrepreneurs. Mrs. Sinha encouraged women entrepreneurs through supportive words: Your Courage, Our Capital. Mrs. Sinha informed that Mandesi Bank offers loans without collateral based on hypothecation.

Ms. Archana Kochhar, Designer & Chief Executive Officer, Archana Kochhar shared experiences on her



Mrs. Archana Kochhar
Designer & CEO,
Archana Kochhar

journey on becoming an entrepreneur and was hopeful that it would inspire women to empower themselves into capable and extraordinary persons.

As a child she grew up to understand that courage and confidence would help one get through life's challenges. During her childhood, she aspired to have a sustainable business and was a firm believer of adding value to herself. She worked tirelessly on her brand image and came to realize that a brand building

“ **Your own attitude is either the breaking or the making of your business empire.** ”

- Mrs. Archana Kochhar

exercise could take upto a lifetime. She believed that her success was because of her attitude of being down-to-earth. She said that manufacturing involves multitasking which correlates to talent and women are best at it. The fundamentals of setting up a manufacturing business is seeking talent and skill set that is unique to manufacturing. She further added that it was important to make employees feel valued and explain to them the future goals of the company and how they featured in them. Taking the right decisions for the company would lead to its harmonisation in all respects.

CA Khushbu Jain, Senior Vice President-Product and Sales support Leader, YES Bank, was of the opinion that significant changes are required to reduce



barriers for female entrepreneurs. She appreciated the Government of Maharashtra's industrial policy for women entrepreneurs and hoped that this will encourage more women entrepreneurs to enter in manufacturing sector. She added that YES Bank is keen to lend MSMEs especially those run by women thus complementing Government's initiatives and suggested an augmented and synergetic approach to lay the foundation for future development.

Mrs. Jain suggested the establishment of women-centric business incubators and accelerator models, actualizing mentorship initiatives, increasing investment opportunities as well as redrafting educational policies and skilling initiatives to alleviate the challenges faced by women entrepreneurs. YES Bank has the vision in supporting women entrepreneurs by exclusively lending to women-owned enterprises and has raised funds of INR 1000 crores for it.

“ **Yes Bank has raised funds of INR 1000 crores with the vision to support women entrepreneurs by exclusively lending to women owned enterprises.** ”

- Mrs. Khushbu Jain

Mrs. Bharati Chhabria, Founder, WoW - Women of Wisdom dons multiple hats that of a Textile Designer, Fashion Designer and of a Social Worker.



She believes in giving underprivileged women platform to grow business with the help of Government and educate them with the help of successful people.

“ **Firm resolve helps in moving ahead in life.** ”

- Mrs. Bharati Chhabria

She has a dream that all women of her country are educated, understand business-small and large scale. In this mission, she meets at least two new women everyday to educate them. She staunchly believes 'firm resolve' helps in moving ahead in life.



Session II

Women's Industrial Success Stories

Handbag Manufacturing | Cosmetic | Heavy Engineering | Food Processing

Accomplished women entrepreneurs shared their vision on how they started their businesses. They overcame challenges along their entrepreneurial journey. They made suggestions to improve existing government policies.



Distinguished speakers at the Session (From Left to Right) Mrs. Rupa Naik, Senior Director, MVIRDC World Trade Centre, Mumbai; Mrs. Arundhati Joshi Thomas, Managing Director, Plazma Technologies and Mrs. Manisha Dhattrak, Managing Director, Varun Agro Processing; Mrs. Deepthi Jaiswal, Founder & Owner, NULYFINDIA and Mrs. Nina Lekhi, Founder, Baggit

Mrs. Nina Lekhi, Founder, Baggit, an entrepreneur by profession and a role model for many aspiring



Mrs. Nina Lekhi
Founder, Baggit

young women entrepreneurs had started her journey of success from scratch. Mrs. Lekhi is a stronger believer of 'Beauty without Cruelty' which motivated her to put together a cruelty-free brand. Her futuristic vision made Baggit stand apart from others which got her awards and recognition.

“**You cannot fulfill your dreams alone...**”

- Mrs. Nina Lekhi

Mrs. Lekhi mentioned how Baggit has grown to a Rs. 100 crore company with more than 1000 employees expanded organically. She put forward her views regarding challenges faced by entrepreneurs such as pricing, stringent norms for small entrepreneurs in the face of big frauds by large players which create bottlenecks for others in the value chain.

She emphasised on taking everyone along as one cannot fulfill one's dreams alone. She mentioned about the various market opportunities for Indian handmade designs internationally.

She firmly believes that one needs to visualize one's goals to bring it into realization. Mrs. Lekhi's efforts in brand creation have been acknowledged by the State of Maharashtra with the prestigious Business Karmayogini Award for her excellence in the field of women entrepreneurship.

Mrs. Lekhi was also conferred with the Women Entrepreneur of the Year Award 2015. Her achievements in the field of women entrepreneurship was featured in the book 'Follow Every Rainbow' by renowned writer Rashmi Bansal.

Mrs. Arundhati Joshi Thomas, Managing Director, Plazma technologies briefly recounted her initial journey of co-founding Plazma technologies in 1992 which was a difficult one. Along with her co-partner, she braved the struggle and developed as many as 15 new plasma-cutting technologies. Her affluent family was open to the idea that in case her business did not take off, she could come back to them.



Mrs. Arundhati Joshi Thomas
Managing Director
Plazma Technologies

Shifting gears from staying in the ivory towers to a chawl with no support from family or friends, Mrs. Thomas operated out of a garage in a suburb of Mumbai, immensely determined to do something different. Mrs. Thomas spoke of the hindrances that came her way and how she emerged as a winner.

“**We are the only Indian company to get a Japanese patent.**”

- Mrs. Arundhati Joshi Thomas

Today, Mrs. Thomas manages critical functions of finance, administration, materials, human resources, legal, marketing and steers a taskforce of skilled engineers. She added that her company was able to file patents, copyrights and trademarks every two years in last two decades. She further informed that it is the only Indian company awarded with a Japanese Patent.

Her company has received a plethora of awards and accolades over the years, among the noteworthy one is the 'National Invention Award' from the President of India in 1994. She believes, the most important thing to say to oneself is 'I am the best'.

Mrs. Deepti Jaiswal, Founder & Owner, NULYFINDIA thanked the ministry for taking interest in the cosmetic market and giving her the opportunity to bring

before them the current scenario as well as the challenges faced.



Mrs. Deepti Jaiswal
 Founder & Owner
 NULYFINDIA

She further furnished few suggestions such as good manufacturing practice to be mandatory for cosmetic units too as in case of pharma industry, ban on animal testing with no alternative testing, provision of common laboratory with R&D facilities - since, testing facility has become expensive with lot of international ingredients coming in.

“ **Good manufacturing practices needs to be made mandatory for cosmetic units...** ”

- Mrs. Deepti Jaiswal

She has also requested for a platform for guidance of FDA Norms, Export procedures, Weights & Measures and to sell cosmetic products on a common MSME portal, common warehousing provision to handle volume business, training facility both for entrepreneurs and manufacturing staff (work on skill development in association with govt. skill development schemes), cluster facility for small manufacturers where production, packaging, warehousing, logistic, licensing all can be done under one roof so that budding cosmetic entrepreneurs can concentrate on innovation and exports, provide grand on larger scale to participate and showcase products in international exhibitions to accelerate exports.

Mrs. Manisha Dhatrik, Managing Director, Varun Agro Processing Foods Pvt. Ltd., an electronics engineer by training, shared her dream of being in business and the journey of her company's growth from its inception to what it is today.

Varun Agro is the sole provider of tomato pulp to Hindustan Unilever Limited (HUL) for Kissan, a brand of ketchup. She related her experience at Unilever



Mrs. Manisha Dhatrik
 Managing Director
 Varun Agro Processing

Singapore where she was invited to receive the 'Sustainable Award of the Year'.

“ **My identity is that of a woman.** ”

- Mrs. Manisha Dhatrik

The award comes as an acknowledgement for her immense work with 650 farmers in the critical field of sustainable development. Further, she shared the challenges faced by her company as it grew from a five lakh turnover to one crore and also from manual production of 500 kgs of tomato pulp to a volume of one tonne, which gradually increased to two tonnes. She explained the change in payment terms revised to 10 days from HUL's 180-day term coming only as a recognition of her quality of work, which increased the working capital from the prior INR 50 crore.

Mrs. Dhatrik emphasised on 'No Credit, Cash Only' principle among other business lessons of maintaining a transparent and clear balance sheet. She advised women entrepreneurs that such ethical and clean business practices would make one eligible for bank loans, focus on sustainability, and improve quality of products leading to profitable business.



Session III

Export Orientation for Women in International Markets

Representatives from the Directorate General of Foreign Trade and Diplomats from Consulates of Italy and Ecuador outlined various government policies for women entrepreneurs in various fields and shared successful case studies of their governments, respectively.



Distinguished speakers at the Session (From Left to Right) Mr. Deepak Jhalani, Assistant Director General, Directorate General of Foreign Trade (DGFT), Mumbai; Mr. Vishal Sharma, Deputy Director, Directorate General of Foreign Trade (DGFT), Mumbai and Ms. Christina Chiriboga, Trade Officer, Consulate General of Ecuador and Dr. Harshdeep Kamble (I.A.S), Development Commissioner (Industries), Directorate of Industries, Mumbai; Ms. Stefania Costanza, Consul General, Consulate General of Italy and Mrs. Rupa Naik, Senior Director, MVIRDC World Trade Centre, Mumbai.

Ms. Stefania Costanza, Consul General, Consulate General of Italy remarked that empowering women and girls is not just about being nice or a matter of pleasantry but a matter of development. Gender



Ms. Stefania Costanza
Consul General,
Consulate General of Italy

equality fosters development of an economic system. According to studies, gender balance is a matter of performance than only a social factor. Technological education sustains, boosts and strengthens gender equality.

Ms. Costanza informed that though the Italian Government has made special reservations for women, time will tell whether they will serve the purpose of promoting women entrepreneurs. Help in child care and participation in home responsibilities which otherwise, are considered as women's job will prove beneficial to aspiring as well as existing women entrepreneurs which would positively reflect in the development of Maharashtra's GDP.

“Gender quality fosters development of economic system.”

- Ms. Stefania Costanza

Ms. Costanza spoke of her childhood aspirations of wanting to travel to represent her country at various forums by being a diplomat. She provided examples where society's perception of women reflected the glass ceiling that still existed inspite of women's progress in their chosen areas of work.

She spoke of her own example of how society viewed diplomatic jobs as a male-dominated area and the frequent encounters of surprised reactions as a female Consul General, she receives till this day. She observed that men can afford to be average in any sphere while women in the same had to excel to survive.

Ms. Christina Chiriboga, Trade Officer, Consulate General of Ecuador shared the multiple export opportunities provided by the Ecuador Government which has led to an increase in Ecuador's Exports. She



Ms. Christina Chiriboga
Trade Officer, Consulate
General of Ecuador

encouraged the Indian Government to follow suit to boosts its exports. She informed about the changing scenario of women in top positions across sectors and how it has changed the entire perception of women entrepreneurship in a holistic way.

“Women are in top positions across sectors indicating the changing scenario.”

- Ms. Christina Chiriboga

Mr. Deepak Jhalani, Assistant Director General, Directorate General of Foreign Trade (DGFT), Mumbai shared various Government schemes to boost



Mr. Deepak Jhalani
Assistant Director General,
Directorate General of Foreign
Trade (DGFT), Mumbai

exports. He was appreciative of the Government of Maharashtra's initiatives such as the MAITRI portal, a step in the right direction, enabling MSMEs to contribute sizably to the economy.

Currently, Indian MSMEs contribute 40 per cent to India's GDP providing a major thrust to exports. Export incentives are provided for goods and services especially to certain sectors which drive women's

employment such as agriculture – plantations in tea and coffee, food processing – papad and pickle manufacturing.

“ **MEFI provides 3-5% incentives to women driven employment sectors.** ”

- Mr. Deepak Jhalani

Merchandise Exports from India (MEFI) provides 3-5 % incentives and duty exemptions can also be availed of by exporters in the above mentioned sectors, which are tax exempted. He mentioned many other schemes such as Advanced Authorization, Duty Free Import Authorization (DFIA), Export Promotion of Capital Goods (EPCG), Market Access Information (MAI), Market Development Information (MDI), etc. which can benefit women entrepreneurs. Further, he shared information on 27 government supported schemes run by various Export Promotion Councils (EPCs) in the country across sectors such as handloom, engineering, etc. He threw light on some basic preliminary elements for beginner exporters such as Import Export Codes (IEC) that can be acquired from the regional DGFT offices as per jurisdiction.

Mr. Jhalani emphasized the importance of identifying appropriate products for exports to suit the demand patterns in foreign markets; He also stressed on the need for standard packaging practices to conform to the requirements in foreign countries such as taste, packaging and language. He touched upon norms of RBI such as FEMA and the 9-month return of foreign earning guidelines to be adhered by all exporters.

Mr. Jhalani informed about the various schemes of financing institutions such as EXIM and ECGC and explained the various benefits of availing their services. These financial institutions guarantee (on behalf of importers) the payment of proceeds to exporters and cover some of the risks involved in foreign trade such as commercial and political risks in the importing countries. He further mentioned how taking due note of the geographical indicators in the various regions of India and exporting the same would help benefit the exporters and enable them to command a premium price.

Mr. Jhalani concluded his speech by suggesting exporters to take advantage of emerging technologies gaining pace such as e-commerce. Additionally, MSMEs exporting goods through e-commerce can do so through Foreign Post Offices (FPOs).





राज्य स्तरीय महिला उद्योजिका चर्चा

June 27, 2018 | World Trade Centre Mumbai



Session IV

Panel Discussion on Opportunities in Manufacturing Sector

Food processing | Chemicals | Tourism | Electronics | Business Management

Panelists discussed the opportunities and challenges they faced as they chose to be women entrepreneurs in their respective fields. They shed light on their work-life balance and how they scaled up their businesses.

राज्य स्तरीय महिला उद्योजिका चर्चासत्र

June 27, 2018 | World Trade Centre Mumbai



Distinguished speakers at the Session. (From Left to Right) Mrs. Chhaya Sehgal, Founder & CEO-The Winning Edge ; Mrs. Nalini Gupta, Managing Director, Lotus Destinations-GSA Costa cruises; Mrs. Manasi Bidkar, Director, Melux Control Gears Pvt Ltd.; Mrs. Nilima Patil, Proprietor, Panoma Surgicals & Chairperson-Women's Wing, MACCIA; Dr. Harshdeep Kamble, Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra; Ms. Ankita Shroff, Managing Director, SAV Chemicals Pvt. Ltd. and Mrs. Rupa Naik, Senior Director, MVIRDC World Trade Centre, Mumbai

Mrs. Chhaya Sehgal, introduced herself as a first generation entrepreneur, passionate educator, committed mentor and coach especially to budding



Mrs. Chhaya Sehgal
Founder & CEO,
The Winning Edge

startups and women entrepreneurs. She has trained, consulted, mentored, coached entrepreneurs, leaders and managers in government, public sector, private sector and multinational organisations for 23 years.

“Most problems seem to start with finance and end with finance.”

- Mrs. Chhaya Sehgal

She sportingly bore the enterprising challenge of summarizing the day-long conference and provided excerpts of each session in the Conference. She lauded the government efforts in bringing a dedicated industrial policy for women entrepreneurs, a first-of-its kind initiative by any state government in India. The Policy offers benefits such as land, power and capital at subsidised costs, besides other benefits, for women-owned businesses. Moderating the session, Mrs. Sehgal posed questions to each of the panelists. The questions covered topics such as 'one's entrepreneurial journey', 'challenges faced along the way' and 'failures encountered in the journey'.

Mrs. Nilima Patil, Proprietor, Panoma Surgicals and Chairperson-Women's Wing, MACCIA shared some prominent incidents in her journey of being the first woman entrepreneur in Nashik. The first challenge she faced was while acquiring her FDA license in 1998, when the drug inspector looked at her remarking 'Pharma industry is not meant for women'. She persisted with a firm desire to start her business. Another of her challenges was when she faced a major setback when a consignment of 1800 kgs of surgical cotton was damaged as a result of water



Mrs. Nilima Patil
Proprietor, Panoma Surgicals

seepage. Reprocessing would only double the cost of production. Mrs. Patil ideated to recycle it and manufacture wicks and sanitary napkins out of it which served as an excellent reutilization of resource and a practical implementation of Lean Management.

“ We should face the challenges that come our way. ”

- Mrs. Nilima Patil

After largely settling loans and liabilities in 2006, she moved to social work with the objective of empowering and uplifting women and encouraging women entrepreneurship. Today, Mrs. Patil has grown her business to a scale rendering business opportunities to about 16 women with the household manufacturing of wicks and sanitary napkins impacting 162 women entrepreneurs in a household business co-operative society. She emphasized that she wanted to see all women economically independent.

Mrs. Manasi Bidkar, an electronics engineer started a company manufacturing electronic ballasts, LED drivers, LED lighting products and control cards. She acknowledged the support she received after marriage to pursue her dreams of doing something of



Mrs. Manasi Bidkar
Director, Melux Control
Gears Pvt Ltd.

her own in the electronics field with the background of a prior job in power electronics. Mrs. Bidkar emphasized the importance of participating in international

exhibitions which provides food for thought and positive inputs for upcoming product trends in the sector that evolve from time to time and explained how she benefitted from participation in the same.

“Customer's problems leads the way to innovation.”

- Mrs. Manasi Bidkar

Mrs. Bidkar observed that a marked difference in Indian and foreign businesses in terms of business criterions. Foreign businesses give precedence to product specification, certification, quality norms, production setup, quality systems and lastly price, while Indian businesses focus on the price. She elaborated about her major challenge of competing against big brands namely, OSRAM, Phillips, Crompton Greaves. Mrs. Bidkar emphasised that it was most important to maintain the financial health of the company, while concentrating on design and quality. As an entrepreneur, she paved way to find innovative solutions to customer's inconvenience and problems.

Ms. Ankita Shroff, emphasised on how she was able to convert challenges into opportunities throughout her entrepreneurial journey. Initially, she faced a major setback when 40 lakhs of a one crore funding



Ankita Shroff
Co- Founder & MD,
SAV Chemicals Pvt. Ltd.

was utilised in media campaigns without any substantial results. From partnering with her Taiwanese friend in founding a business in retail production and later changing to industrial production yielded positive outcomes. Ms. Shroff's entrepreneurial desires have been marked by strategic adaptations such as change of channel from retail to industry signifying her approach towards sustainability. Today, Ms. Shroff runs a gender equal company with 25 employees and a turnover of Rs. 7 crore within a span of four years from 2014-2018. Maxbond is the primary product manufactured by her company along with 40

other products launched alongside. It is an adhesive used in various renowned industries namely, Paragon and SKF for industrial applications. She was recently awarded Young Women Entrepreneurs in Manufacturing category in recognition of her indomitable spirit in entrepreneurship.

“Maintaining cash flow and sustainability is a balancing act.”

- Ms. Ankita Shroff

Ms. Nalini Gupta, provided a brief insight into her career. Ms. Gupta has extensively worked in Customer Relation Service (CRS) of the travel industry and gained from the exposure in the travel business



Mrs. Nalini Gupta
Managing Director,
Lotus Destinations-GSA
Costa Cruises

Given her varied exposure, she has managed to accomplish the humongous task of reviving the blue economy. She further explained the challenges that service sector encounters with small margins in the absence of manufacturing. She believes deeply in considering one's job as one's own and this mindset helped her to not feel out of place when she started her own venture.

“Hard work never goes unrecognised.”

- Mrs. Nalini Gupta

She is a staunch believer that one must aspire to be best at what one does and then money would be a byproduct of it. Mrs. Gupta learned the value of saying 'No' when she was reprimanded for a decision taken out of her scope of authorization to accommodate one of the clients. She related her experience which manifested hard work never goes unrecognized. She received several awards and accolades, but the most rewarding was when she received the President Award for promoting South Africa as an attractive destination.

Question and Answer Session



White Paper

Women's entrepreneurship represents a grossly untapped source of economic growth and a potential tool to eradicate household poverty and inequality. Women constitute almost 50 per cent of total population and yet their ownership is restricted to only 13.7 per cent of firms across the globe. According to a report by McKinsey Global Institute, India can add USD 2.9 billion in annual GDP in 2025 by fully bridging the gender gap in the workplace.

In order to realise this untapped potential of women entrepreneurs, there is a need for focused policy initiatives to address common challenges faced by them such as absence of guidance, mentorship, incubation support, branding and marketing assistance, timely access to finance, among others.

Maharashtra, which has the largest share of India's GDP, stands to gain immensely by bridging gender gap and promoting women entrepreneurship. The state ranks fifth in terms of proportion of women-owned establishments in the country after Tamil Nadu (13.51%), Kerala (11.35%), Andhra Pradesh (10.56%) and West Bengal (10.33%). In Maharashtra, 9 per cent of total establishments are owned by women, which is less than the national average of 13 per cent.

In order to enhance the share of women-owned enterprises to 20 per cent in the next five years, Government of Maharashtra introduced a dedicated industrial policy for women entrepreneurs in December 2017. This is a commendable initiative as for the first time a state government in India has introduced a dedicated policy for women entrepreneurs.

This white paper is an attempt to prescribe more focused policy initiatives to address some of the pertinent issues faced by women entrepreneurs. In this regard, we make the following recommendations to accelerate women's participation in entrepreneurship:

1) Training and Capacity Building:

Many women do not lack ambition, but have been denied of education. Further, they need skills and

assistance in conducting their business. The government, along with the private sector, should undertake training and capacity building of women entrepreneurs in areas of technology, trade, networking etc. so that they can identify and assess potential marketing opportunities and scale-up their businesses.

- **Providing mentoring and networking opportunities** The UN India Business Forum and the Women Entrepreneurial Platform of NITI Aayog have formed a consortium to reduce gender disparities in start-up investments by providing mentorship and networking opportunities and accelerating financial and market linkages for women entrepreneurs. The US Embassy has also launched the Nexus Startup Hub whose aim is to support an ecosystem for innovative Indian start-ups and to bring the best American business practices in entrepreneurship and incubation. Two new Nexus initiatives announced for 2018 are giving training, mentoring and providing networking opportunities to women entrepreneurs throughout India. Government of Maharashtra can initiate such a programme in collaboration with international organizations to promote women-owned start-ups.
- **Entrepreneurial Training** The Ministry of Women & Child Development, Government of India's 'Support to Training and Employment Programme for Women (STEP) Scheme' aims to provide skills that give employability to women and enable women to become self-employed or entrepreneurs. The grant under the Scheme is given to an institution / organization including NGOs directly and not to States / Union Territories. Government of Maharashtra should come up with such a scheme to train women who are budding entrepreneurs.
- **Technology Capacity Building** In order to meet the specific needs of women and to enhance the contribution of women towards technology capability building, the Technology Development & Utilization Programme for Women (TDUPW) has been formulated by the Department of Scientific and Industrial Research (DSIR). The objectives of the programme include promoting the adoption of

new technologies by women, awareness creation and training of women on technology related issues with regard to women, promoting technological upgradation of tiny, small and medium enterprises run by women entrepreneurs, among others. The state government should undertake such capacity building programmes for women entrepreneurs in Maharashtra so that they can take advantage of the latest technologies in their sphere of activities.

- **Trade-related training** Government of India has launched the 'Trade Related Entrepreneurship Assistance and Development' (TREAD) scheme which envisages economic empowerment of women through trade related training, information and counseling extension activities related to trades, products, services etc. The state government can undertake such schemes in order to encourage women to participate in international trade.
- **Sector-specific programmes** AGRI UDAAN is an Accelerator programme which focuses on catalyzing scale-up of Food & Agribusiness startups through rigorous mentoring, industry networking and Investor pitching. Government of Maharashtra should undertake such sector-specific programmes to help women scale-up their businesses.

2) Access to finance:

Women are often asked for collateral securities and their husband's involvement in their businesses while giving out loans. Further, it is difficult to raise finance from formal sources and therefore, women often rely on personal savings or informal sources of borrowing to conduct their business. There is a need to ease financial access for women entrepreneurs.

- **Bank-led assistance** Public as well as private sector banks have schemes such as the Stree Shakti Package of SBI, Dena Shakti Scheme of Dena Bank and ICICI Bank's Self Help Group – Bank Linkage Programme are aimed at assisting women entrepreneurs for setting up of new projects as well as undertaking expansion, modernization, technology upgradation and diversification of their existing businesses. Similarly, the Mann

Deshi Foundation Women's Bank creates new and customised credit products and services specifically for rural women, promotes digital banking, provides insurance schemes and products and doorstep banking services. Government of Maharashtra should help in creating awareness of such schemes of banks to address the financial concerns of women.

- **Government Support** The 'Stand up India' scheme supports entrepreneurship among women and SC & ST communities. The scheme offers bank loans of between INR 10 lakh and INR 1 crore for scheduled castes and scheduled tribes and women setting up new enterprises outside of the farm sector. Similarly, Maharashtra government's industrial policy for women entrepreneurs grants financial assistance to women entrepreneurs from INR 15 lakh to INR 1 crore, in proportion of 15 per cent - 35 per cent of the capital investment of the project at a subsidized rate of interest of upto 5 per cent. The state government should further increase the proportion of investment to upto 50 per cent and lower the interest rate to 3 per cent to ease the investment burden of women entrepreneurs.
- **Budgetary Allocation** The 9th and 10th Five Year Plan of Government of India envisaged gender mainstreaming and also had a new component Women Component Plan (WCP), the objective of which being women empowerment by increasing the activities that improved the income of women and improving the status of women in society. Kerala introduced Women's Component Plan at the Local Self Government (LSG) level, during the 9th Five Year Plan. In Kerala, it was instructed that allocation of 10 percent of Plan Outlays for all departments should be mandatorily earmarked for women-specific projects. The LSGs of Maharashtra should include such Plan Outlays in their annual budgeting exercise.

We suggest Government of Maharashtra to undertake these policy measures in partnership with industry bodies, state-level women resource centres and other stakeholder organizations to ensure wider reach of the policy benefits to even the smallest women entrepreneurs in Maharashtra.

Testimonials

Mr. Deepak Jhalani - Indian Trade Service, Assistant Director General of Foreign Trade, Office of The Additional DGFT, Mumbai

"It was a wonderful gathering of women entrepreneurs of the state reflecting the entrepreneurial zeal of Mumbai City and Maharashtra State. MAITRI Portal and other initiatives of Maharashtra government were clearly resonating with the participants for its impact and potential.

Session on International Trade with the collaboration of Consulates of Italy and Ecuador found huge traction among the participants due to its theme of Women, MSME and International Trade all three crucial for India and its women. We need more such open platforms to fuel New India".

Ms. Ankita Shroff, Co-Founder & MD, SAV Chemicals Pvt. Ltd.

"The State Level Conference on Women Entrepreneurs was extremely well articulated and organised taking into account various government schemes available and issues relating to starting up. The agenda was extremely well defined and the Speakers passionately spoke about the relevant topics. They made sure to cover different aspects of businesses in diverse industries by having leading personalities who could shed their light on the topic.

The audience was well filtered, extremely inquisitive and interactive and their desire to learn was immense. WTC Mumbai by collaborating with the Government of Maharashtra has not only offered a great networking opportunity for women entrepreneurs to display their products and talent but also an extremely IMPACTFUL knowledge-sharing and educative conference".

Mrs. Chhaya Sehgal, Founder & CEO, The Winning Edge

"The conference was another feather in your cap. True to its theme it created a platform to showcase the inspirational success stories of maharashtra's women entrepreneurs, support system created by the government to

promote their success stories, exchanging ideas and networking and even provided an opportunity to some of them to display their merchandise and sell.

The approach was holistic and entire organisation of the event was flawless. It was a pleasure to moderate the panel discussion in concluding session to bring home the first-hand account of challenges, successes, failures, lessons learned and support system experienced by some of the most successful women entrepreneurs and create a 'take home kit' of intangible value addition for the audience."

Mrs. Manasi Bidkar, Director, Melux Control Gears Pvt Ltd

"First of all thanks to WTC and Maharashtra government for such a wonderful and informative programme-State Level Women Conference. Special thanks for the opportunity to be a panelist at one of the sessions in the Conference. The detailed information given by Hon'ble Industry Minister, Mr. Subhashji Desai about the policy of Mahila Udyog Dhoran 2017 was very useful for all women entrepreneurs.

We met women entrepreneurs from across Maharashtra and had good interactive session as well as networking opportunity with them. We were really motivated when we heard the story of Kalpana Saroj, Chetna Sinha and many more... Indeed, very inspiring stories. The DGFT session was also very informative.

The Exhibition held with the Conference was innovative and a good opportunity for exhibitors to showcase their products. We can say that the whole day was a booster dose for us. I think such conferences should be held quarterly with information updates and sessions in every corner of Maharashtra. If we reach each and every woman entrepreneur in Maharashtra through such a session, we can certainly achieve the target of 20 more women businesses.

Once again thanks and my best wishes for many more of such programmes."

Mrs. Deepti Jaiswal, Founder & Owner, NULYFINDIA

"I would like to thank World Trade Centre firstly for initiating such an event where women entrepreneurs are recognized and get a chance to communicate with the government authorities. A great thank you to MSME Industries Department to conduct this program and patiently hearing the grievances and suggestions of women entrepreneurs struggling to create their mark in business. It was a wonderful program and the speakers and dignitaries showed keen interest in talking to budding entrepreneurs and helping them out with solutions which they would otherwise not have received.

Mr Kamble was a great inspirator and was patiently listening to issues of the participants and more importantly gave solution and showed direction on how to solve their issues. Such events will surely help the industry growth as new policies and benefits are showcased to people at this platform and they are also shown the way forward.

The MAITRI site is a boon as now any upcoming or entrant business person can have answers to their questions just at the click of a button. The conference to me was a very helpful occasion as I could connect with successful entrepreneurs and other women who are doing fantastic businesses across Maharashtra.

Overall an informative program where all businesses under MSME have great clarity and support from the government. With such events and gatherings where correct government policies are communicated and ease of business is discussed, we are sure to be on the words of Honorable Minister Shri. Subhash Desai that by end of 2020, we shall have 20% of women entrepreneurs making Maharashtra the number one state in economic contribution.

Once again thanks to WTC Mumbai for organising and managing the event along with MSME and industries department.

Looking forward for such more events in the future."

Manisha Dhatrak, Managing Director, Varun Agro Processing

"The conference was organized at the state level which enabled women across Maharashtra to get the information regarding various facets of entrepreneurship and start ups on a single platform. Women came to know of their strengths after listening to each other's success stories.

I feel this is the opportune time to start food processing units. Government is providing help through the state industrial women entrepreneurs policy to start business. So I feel conferences like this need to be organized every year. It will help to start any kind of business. Keep it up..."

Ms. Kalpana Saroj - Managing Director, Kamani Tubes

"In today's times, it's evident that more and more women are becoming interested in small business ownership and/or actually starting up in business. Being a woman entrepreneur, it's overwhelming to see World Trade Centre (WTC) Mumbai and Industries Department, Government of Maharashtra organising conferences to promote women entrepreneurs. I am sure the shared stories, experiences will pave the way to success for the budding entrepreneurs."

Chetna Gala Sinha - Founder / Chair, Mann Deshi Bank & Mann Deshi Foundation & Co-Chair World Economic Forum 2018

"It was wonderful to be at the conference surrounded by women businesswomen from all over the state, especially from tier 3 and 4 cities. Their energy and eagerness to grow their businesses was inspiring and is testimony of the wonderful potential and talent we have in Maharashtra. They are ready to take their businesses to the next level, and it is these women that are our state's engines of growth. With access to the right amount of capital, they will surely make their dreams, a reality. I am thankful to Hon. Mr. Subhash Desai, Minister for Industries and Mining, Government of Maharashtra to take this initiative. I congratulate the honourable minister for launching women entrepreneurs policy."

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उद्योग विभाग
उद्योग संचालनालय व वर्ल्ड ट्रेड सेंटर, मुंबई
यांच्या संयुक्त विद्यमाने आयोजित



राज्यस्तरीय महिला उद्योजिका चर्चासत्र

महाराष्ट्रातील
महिला उद्योजिकांना व
उद्योग सुरू करू
इच्छिणाऱ्या महिलांसाठी



चर्चा सत्राची ठळक वैशिष्टे

- महाराष्ट्र महिला उद्योग धोरण २०१७
- यशस्वी महिला उद्योजिकांच्या यशोगाथा
- विविध उद्योगांच्या उपलब्ध संधी
- ग्रामीण उद्योग
- वित्तीय सहाय्य
- बाजारपेठ व निर्यात संधी

बुधवार, दि. २७ जून २०१८,
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कफ परेड, मुंबई - ०५

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उद्योग संचालनालय, मुंबई

वरिष्ठ संचालिका
वर्ल्ड ट्रेड सेंटर, मुंबई

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WORLD TRADE CENTER MUMBAI यांच्या सहकार्याने

Press Clippings



Maharashtra aims to enhance share of women-owned enterprises to 20% in 5 years, says Desai

By Sachin Murdeshwar

Mumbai: "Women have moved on from being known for the 3 Ps – Pickle, Papad and Powder earlier to the 3 Ps of Production, Progress and Prosperity, and have scaled heights in the electronics, garments, jewellery and engineering sectors. I invite women to take advantage of the industrial policy for women entrepreneurs announced by the Maharashtra government in December 2017 and also make suggestions on improving the policy. Maharashtra is the



first state to develop a dedicated industrial policy for women. This policy aims to enhance the share of women-owned enterprises from 9% today to 20% in the next five years," said Shri. Subhash Desai, Hon. Minister of Industry and Mining, Government of Maharashtra at the State Level Conference on Women Entrepreneurs held on 27th June 2018 at World Trade Centre Mumbai. The Conference was organized by the Industries Department, Government of Maharashtra and MVIIRC World Trade Centre, Mumbai on the occasion of International MSME Day.

Shri. Desai invited all the women self help groups or Mahila Bachat Gat in rural areas to take advantage of this ambitious policy. Government of Maharashtra is developing 50 industries clusters across the state. "In future, we are also willing to develop clusters dedicated for women entrepreneurs," the minister added.

Shri. Desai also encouraged women to take 100% ownership of sick industries and rehabilitate them. He further asked the Department of Industries to make suitable amendments to the policy to encourage women entrepreneurs.

Reassuring the government's support to women entrepreneurs, he said, "We are willing to help women entrepreneurs in every possible manner to increase their industry participation. Women should aspire for such great heights that men need reservation some day in future".

"I invite all women entrepreneurs to seek clarification through Government of India's MAITRI Portal, which is a single window interface for the industry."



Hon'ble dignitaries at the inaugural session of State Level Conference on Women Entrepreneurs. (From Left to Right) Smt. Rupa Naik, Senior Director, MVIIRC World Trade Centre, Mumbai, Smt. Kalpana Saroj, Managing Director, Kamani Tubes, Smt. Archana Kochhar, Designer & Chief Executive Officer, Archana Kochhar, Shri. Praveen Pote Patil, Hon. Minister of State (Industry and Mining), Government of Maharashtra, Shri. Subhash Desai, Hon. Minister of Industry and Mining, Government of Maharashtra, Shri. Satish Gavai (I.A.S.), Additional Chief Secretary (Industry), Government of Maharashtra, Dr. Harshdeep Kamble, Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra, Smt. Poonam Soni, Founder & Chief Executive Officer, Poonam Soni Signature Line, Mr. Vijay Kalantri, Vice Chairman, World Trade Centre Mumbai and President, All India Association of Industries (AIAI)

Speaking on the occasion, Shri. Praveen Pote Patil, Hon. Minister of State (Industry and Mining), Government of Maharashtra suggested that women should participate in the 'Make in India' and 'Make in Maharashtra' (Magnetic Maharashtra) initiatives. "Women are the capital of the nation. Women without education and from small villages have been doing incredible jobs. This is an occasion to celebrate such women and motivate others to participate in the vast ocean of opportunities lying ahead of them. Elaborating this further, he said "We have provided training to over 28,000 women in the last three years and if women acquires self confidence, no one can stop them".

Sharing his views on this occasion, Shri. Satish Gavai, Additional Chief Secretary (Industry), Government of Maharashtra said, "In order to promote women's participation in trade and industry, there is a need for change in the mindset of the society. When the mindset changes, women can progress without any support from government. Let us deliberate today to remove the male dominance from the society."

In his address, Dr. Harshdeep Kamble, Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra shared key highlights of the state government's dedicated industrial policy for women entrepreneurs. "This is the first-of-its kind policy that offers women entrepreneurs capital subsidy upto 5% at a concessional rate of interest. The policy also offers subsidy on cost of power. Further, the policy allots reserved spaces for women entrepreneurs in malls, commercial complexes and MIDC areas. The policy also offers additional benefits for women to set up industries in backward areas such as Marathwada and Vidharbha."

Under the policy, Government of Maharashtra has eased the process of filing patents by women entrepreneurs. The government also subsidises the cost of overseas travel and participation in international exhibitions by women entrepreneurs. Government of Maharashtra is planning to introduce a venture capital fund for financial support to women-owned industries.

Speaking about the eligibility criteria for taking benefits under this policy, Dr. Kamble said, "In order to prevent misuse of this policy, the government allows only 100% women-owned industries to claim benefits under this policy."

On this occasion, successful women entrepreneurs shared their inspiring stories filled with struggle and challenges and motivated aspiring women entrepreneurs to pursue their passion with courage and determination. The successful women entrepreneurs who shared their experiences at the event were Smt. Kalpana Saroj, Managing Director, Kamani Tubes and Smt. Poonam Soni, Founder & Chief Executive Officer, Poonam Soni Signature Line.

Smt. Rupa Naik, Senior Director, MVIIRC World Trade Centre, Mumbai proposed vote of thanks. Ms. Naik said, "Government of Maharashtra must support women entrepreneurs to participate in foreign trade missions, international trade fairs and other global events."

During the event, women entrepreneurs with exemplary contribution to trade and industry were felicitated by Hon'ble dignitaries. The women felicitated were Ms. Anshu Shroff, Founder, SAV Chemicals Pvt. Ltd., Ms. Deepti Jainwal, Founder & Owner, NULYFINDIA, Ms. Smriti Jadhav, Proprietor, Nutan Industries, Ms. Arundhati Joshi, Managing Director, Plasma Technologies, Ms. Pooja Ahire, Director, Vinimas Industries, Pune and Ms. Muntaz Pathan, Director, Alampeshbu Garment Cluster, Osmanabad.

The Inaugural Session received overwhelming response from more than 600 women entrepreneurs representing varied sectors as garment, textile, engineering, electronics and other industries from Maharashtra.



27/06/2018 09:21pm

Maharashtra aims to enhance share of women-owned enterprises to 20% in 5 years: Minister of Industry and Mining



Maharashtra aims to enhance share of women-owned enterprises to 20% in 5 years: Minister of Industry and Mining.

Mumbai, June 27 (IHH) Women have moved on from being known for the 3 Ps - Pickle, Papad and Powder earlier to the 3 Ps of Production, Progress and Prosperity, and have scaled heights in the electronics, garments, jewellery and engineering sectors, said Subhash Desai, Minister of Industry and Mining, Government of Maharashtra at the State Level Conference on Women Entrepreneurs held on 27th June 2018 at World Trade Centre Mumbai.

The Conference was organized by the Industries Department, Government of Maharashtra and MWRCO World Trade Centre, Mumbai on the occasion of International MSME Day.

"I invite women to take advantage of the industrial policy for women entrepreneurs announced by the Maharashtra government in December 2017 and also make suggestions on improving the policy," said Desai.

He said Maharashtra is the first state to develop a dedicated industrial policy for women. This policy aims to enhance the share of women-owned enterprises from 9% today to 20% in the next five years.

Desai invited all the women self help groups or Mahila Bachat Gat in rural areas to take advantage of this ambitious policy. Government of Maharashtra is developing 52 industries clusters across the state. "In future, we are also intending to develop clusters dedicated for women entrepreneurs," the minister added.

Desai also encouraged women to take 100% ownership of sick industries and rehabilitate them. He further asked the Department of Industries to make suitable amendments to the policy to encourage women entrepreneurs.

Reassuring the government's support to women entrepreneurs, he said, "We are willing to help women entrepreneurs in every possible manner to increase their industry participation. Women should aspire for such great heights that man need aspiration some day in future."

"I invite all women entrepreneurs to seek clarification through Government of India's WATRI Portal, which is a single window interface for the industry."

Speaking on the occasion, Praveen Pyke Patil, Hon. Minister of State (Industry and Mining), Government of Maharashtra suggested that women should participate in the 'Make in India' and 'Make in Maharashtra' (Magnetic Maharashtra) initiatives. "Women are the capital of the nation. Women without education and from small villages have been doing incredible jobs. This is an occasion to celebrate such women and motivate others to participate in the vast ocean of opportunities lying ahead of them." Elaborating this further, he said "We have provided training to over 28,000 women in the last three years and if women acquire self confidence, no one can stop them."

Sharing his views on this occasion, Satish Gawai, Additional Chief Secretary (Industry), Government of Maharashtra said, "In order to promote women's participation in trade and industry, there is a need for change in the mindset of the society. When the mindset changes, women can progress without any support from government. Let us deliberate today to remove the male dominance from the society."

In his address, Dr. Harshdeep Kamble, Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra stated key highlights of the state government's dedicated industrial policy for women entrepreneurs. "This is the first-of-its-kind policy that offers women entrepreneurs capital subsidy upto 35% at a concessional rate of interest. The policy also offers subsidy on cost of power. Further, the policy also reserved spaces for women entrepreneurs in malls, commercial complexes and MIDC areas. The policy also offers additional benefits for women to set up industries in backward areas such as Marathwada and Vidharbha."

Under the policy, Government of Maharashtra has eased the process of filing patents by women entrepreneurs. The government also subsidizes the cost of overseas travel and participation in international exhibitions by women entrepreneurs. Government of Maharashtra is planning to introduce a venture capital fund for financial support to women-owned industries.

Speaking about the eligibility criteria for taking benefits under this policy, Dr. Kamble said, "In order to prevent misuse of this policy, the government allows only 30% women-owned industries to claim benefits under this policy."

On this occasion, successful women entrepreneurs shared their inspiring stories filled with struggle and challenges and motivated aspiring women entrepreneurs to pursue their passion with courage and determination. The successful women entrepreneurs who shared their experience at the event were Smt. Karpina Sany, Managing Director, Kamini Tubes and Smt. Poonam Soni, Founder & Chief Executive Officer, Poonam Soni Sigmara Line.

Rupa Nair, Senior Director, MWRCO World Trade Centre, Mumbai proposed vote of thanks. Nair said, "Government of

U.S.T. Budget 2018-19 Home Economy MSME Sectors State Knowledge Resource Global

During the event, women entrepreneurs with exemplary contribution to trade and industry were felicitated by dignitaries. The women felicitated were Anika Sheriff, Founder, SAN Chemicals Pvt. Ltd., Deepa Jarwal, Founder & Owner, HALLYFRINDIA, Seeta Jadhav, Proprietor, Nutan Industries, Anandhat Joshi, Managing Director, Plasma Technologies, Pooja Ahir, Director, Vikram Industries, Pooja and Manoj Pathan, Director, Atarapalitha Garnet Cluster, Osmanabad.

The inaugural Session received overwhelming response from more than 500 women entrepreneurs representing varied sectors as garment, textile, engineering, electronics and other industries from Maharashtra.

27/06/2018 07:00pm

महाराष्ट्र का लक्ष्य महिलाओं के स्वामित्व वाले उद्यमों के हिस्से को 5 वर्षों में 20% तक बढ़ाने का है: उद्योग और खनन मंत्री



महाराष्ट्र का लक्ष्य महिलाओं के स्वामित्व वाले उद्यमों के हिस्से को 5 वर्षों में 20% तक बढ़ाने का है: उद्योग और खनन मंत्री

मुंबई, 27 जून (वैश्व-एनएन) पिछले अर्धशताब्दी के दौरान 27 जून 2018 को आयोजित महिला उद्यमियों पर राज्य स्तरीय सम्मेलन में महाराष्ट्र सरकार के उद्योग और खनन मंत्री सुभाष देसाई ने कहा कि महिलाएं पहले के 3 Ps - Pickle, Papad और Powder के बजाय उत्पादन, प्रगति और समृद्धि के 3 Ps के लिए जाने जा रही हैं और टेक्स्टाइल्स, ज्वेलरी, आभूषण और इंजीनियरिंग क्षेत्रों में ऊंचाई बढ़ा रही हैं।

यह सम्मेलन अंतर्राष्ट्रीय एम्प्लॉयमेंट दिवस के अवसर पर महाराष्ट्र विभाग, महाराष्ट्र सरकार और एनटीआई/आईटीसी वर्ल्ड ट्रेड सेंटर, मुंबई द्वारा आयोजित किया गया था।

देसाई ने कहा, "मई 2017 में महाराष्ट्र सरकार द्वारा घोषित महिला उद्यमियों के लिए औद्योगिक नीति का लाभ उठाने के लिए महिलाओं को अवसरित करना है और नीति को सुधारने के प्रयत्न भी चल रहे हैं।"

उन्होंने कहा कि महाराष्ट्र महिलाओं के लिए समर्पित औद्योगिक नीति विकसित करने वाला पहला राज्य है। इस नीति का लक्ष्य महिलाओं के स्वामित्व वाले उद्यमों के हिस्से को अगले पांच वर्षों में 9% से अवर 20% तक बढ़ाने का लक्ष्य है।

देसाई ने इस महात्वाकांक्षी नीति का लाभ उठाने के लिए प्रारंभिक क्षेत्रों में सभी महिला स्वयं सहायता समूहों या महिला बचत गैट को अवसरित किया: महाराष्ट्र सरकार राज्य भर में 52 उद्योग क्लस्टरों का विकास कर रही है। मॉडर्न ने कहा, "महिला में, हम महिला उद्यमियों के लिए समर्पित वाटरमार्क विकसित करने के लिए भी तैयार हैं।"

देसाई ने महिलाओं को बीमार उद्यमों का 100% स्वामित्व लेने और उन्हें पुनर्वास करने के लिए भी प्रोत्साहित किया: उन्होंने उद्योग विभाग में महिला उद्यमियों को प्रोत्साहित करने के लिए नीति में उचित संशोधन करने के लिए कहा।

महिला उद्यमियों को सरकार के समर्थन को अधिकृत करने हुए उन्होंने कहा, "हम महिला उद्यमियों को अपनी उद्योग भागीदारी में वृद्धि के हर संभव तरीके से मदद करने के लिए तैयार हैं। महिलाओं को इतनी सहायता ऊंचाई की उम्मीद करने चाहिए कि श्रद्धा में पूर्णों को अवरुद्ध करी अवरुद्ध माहसूस हो।"

"मैं सभी महिला उद्यमियों को भारत सरकार के वैश्वी पोर्टल के माध्यम से सर्वोत्तम ढंगों के लिए अवसरित करता हूँ जो उद्योग के लिए एक एकल विंडो इंटरफेस है।"

इस अवसर पर बोले हुए प्रतीक पोटेंटि, राष्ट्रीय राज्य स्तरी उद्योग और खनन, महाराष्ट्र सरकार ने प्रशंसा दिया कि महिलाओं को एक दम वृद्धि और एक दम महाराष्ट्र (सुदृढीकरण महाराष्ट्र) पहल में भाग लेना चाहिए। "महिलाएं देश की राजधानी हैं। शिक्षा के विकास और छोटे गाँवों में महिलाएं अविश्वसनीय भूमिकाएं कर रही हैं। यह ऐसी महिलाओं का जब सपने और दुसरों से जाने अपने वाले अवसरों के विचार महाराष्ट्र में भाग लेने के लिए प्रेरित करने का अवसर है। उन्होंने जगदीश्वर से कहा, "जन्मे पिछले तीन वर्षों में 20,000 से अधिक महिलाओं को उद्योग प्रदान किया है और यदि महिलाएं अवसरित शक्ति कमाती हैं, तो कोई भी उन्हें रोक नहीं सकता।"

बीहारी सायनरा, हंस बटी खबर, अर्धव्यवस्था एम्प्लॉयमेंट विभाग, राज्य ग्राम संसाधन निदेशीय निवेशवार

उद्योग में महिलाओं को अवसरित करने के लिए, सरकार का लक्ष्य है कि महिलाओं का हिस्सा उद्योगों में बढ़े। सरकार का लक्ष्य है कि महिलाओं का हिस्सा उद्योगों में बढ़े। सरकार का लक्ष्य है कि महिलाओं का हिस्सा उद्योगों में बढ़े।

अपने संबोधन में, डॉ. हार्शदीप कांबळे, विकास अणुका (इंटरनेशनल), उद्योग निवेशवार, महाराष्ट्र सरकार ने महिला उद्यमियों के लिए राज्य सरकार की समर्पित औद्योगिक नीति की प्रशंसा विशेषतः को साझा किया। "यह अपनी पहली तरह की नीति है जो अवर की विषयवस्तु पर 20% तक महिला उद्यमियों की वृद्धि समर्थनी प्रदान करती है। नीति भी केंद्रीय की लागू पर समर्थनी प्रदान करती है। इसके अलावा, पॉलिटी भी, अधिनियम परिवर्तन और एम्प्लॉयमेंट क्षेत्रों में महिला उद्यमियों के लिए अवसरित जगह आवंटित करती है। नीति महत्वाकांक्षी और विवरण जैसे विवरण क्षेत्रों में उद्योग समर्थित करने के लिए औद्योगिक साथ भी प्रदान करती है।"

नीति के तहत, महाराष्ट्र सरकार ने महिला उद्यमियों द्वारा पेटेंट दायित्व करने की प्रक्रिया को अवरुद्ध बना दिया है। सरकार महिला उद्यमियों द्वारा अंतर्राष्ट्रीय प्रदर्शनी में विदेशी यात्रा और भागीदारी की लागत को भी समर्थनी देती है। महाराष्ट्र सरकार महिलाओं के स्वामित्व वाले उद्यमों को वित्तीय सहायता के लिए एक उद्यम वृद्धि निधि पैक करने की योजना बना रही है।

इस नीति के तहत लाभ लेने के प्रत्यक्ष लाभार्थियों के बारे में सोचते हुए डॉ. कांबळे ने कहा, "इस नीति के उद्देश्यों को लेकने के लिए, सरकार इस नीति के तहत केवल 100% महिला स्वामित्व वाले उद्यमों को लाभ का दावा करने की अनुमति देती है।"

इस अवसर पर, समस्त महिला उद्यमियों ने संघर्ष और चुनौतियों से भी अपनी प्रेरणादायक कहानियों को साझा किया और इन्क्यूबेटर महिला उद्यमियों को सहायता और ट्यूटोरियल के साथ अपने चुनौतियों को आगे बढ़ाने के लिए प्रोत्साहित किया। समस्त महिला उद्यमियों कीमती कल्पना सत्र, प्रबंध निदेशक, कामनी ट्यूब और बीमारी पुनर्वास सेना, संस्थापक और मुख्य कार्यकारी अधिकारी, पुनर्वास सेना हलाकर लड़ने ने इस कार्यक्रम में अपना अनुभव साझा किया।

एम्प्लॉयमेंट/आईटीसी वर्ल्ड ट्रेड सेंटर, मुंबई के उद्योग निवेशक रूप नयकर ने अवरुद्ध का प्रस्ताव दिया: नयकर ने कहा, "महाराष्ट्र सरकार को महिला उद्यमियों को भाग लेने के लिए अवसरित देना चाहिए।"

Photo Feature





Exhibition



Exhibitor List

Sr.No.	Exhibitor	Activity
1	Garment Cluster, Bhoom, Osmanabad	Garment
2	Banjara Art Cluster, Nanded	Garment
3	Agarbatti Cluster, Nagpur	Agarbatti
4	Coir Cluster, Vengurla, Sindhudurg	Coir
5	Parivar Garment Cluster, Parbhani	Garment
6	Ellycris Creative Solution, Bhandup, Mumbai	Fashion Design
7	Nutan Industries, Pune	Power Products
8	Vinimax Industry, Pune	Engineering
9	Rupande Arts, Khar, Mumbai	Clay Arts
10	Mandeshi Foundation, Mhaswad	Micro Bank
12	Shree Agro, Dombivali	Food
13	Rujit Enterprises, Bhivandi, Thane	Food
14	Srishti, Pune	Jute Art
15	Piyush Enterprises, Pune	Food
16	Yash Enterprises, Kurla	Eco Friendly Idol

Govt. of Maharashtra's Special Policy for Women Entrepreneurs (in English)

Women Enterprises Promotion Policy- 2017

The Government of Maharashtra has developed a hugely successful eco-system for promotion of industrial investments in the State. With view to encourage women-centric enterprises to take benefit of the investor-friendly climate of Maharashtra, as a first in the country, a special policy for Women Entrepreneur has been announced recently.

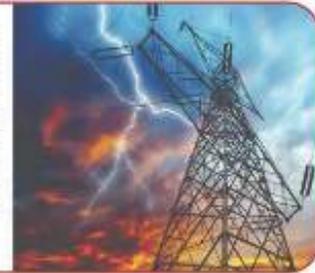
To emphasis its firm belief in the ability of women entrepreneurs to contribute to development of the State, the Cabinet headed by Hon'ble Chief Minister, recently approved the Women Enterprises Promotion Policy, 2017.

The salient feature of the policy are enumerated below;

- 1. Capital Subsidy:** All new eligible micro, small and medium manufacturing enterprises will be provided capital subsidy at the rate of 15% to 35% of fixed capital investment with limit varying from Rs.20 to 100 lacs (depending on location). The subsidy shall be provided in 5 equal annual instalments upon commencement of production.



- 2. Power tariff subsidy:** MSME units will be eligible for Power Tariff Subsidy on energy consumed and paid for. The subsidy will be to the tune of Rs.2.00 per unit for the units located in Vidharbha, Marathwada and north Maharashtra and for the districts of Ratnagiri & Sindhudurg in Konkan region, and Rs.1.00 per unit for the units in other areas of the State for a period of 5 years from the date of production.



- 3. Interest Subsidy:** MSME units will be eligible for interest subsidy. The interest subsidy will be payable @ 5% per annum on the interest paid to the banks and public financial institutions on the amount of term loans taken for acquisition of fixed assets.



- 4. Workforce Welfare Assistance :** Eligible units will be eligible for refund of EPF/ESI paid towards women employment upto 50% of contribution paid by the company for the period of 5 years.



- 5. Brand Development :** The Government shall facilitate development of brand for Women Entrepreneurs in Micro & Small Enterprises for marketing their products. The assistance will be at 50% of cost of brand development limited to a maximum of Rs.1.00 Cr.



- 6. Assistance for participation in Exhibitions :** To encourage participation in Exhibitions by providing assistance of 75% of stall rentals - limited to 75% for domestic and Rs.3.00 lacs for international exhibitions.

Assistance of up to 50% of cost incurred in organizing exhibition for women entrepreneur, limited to a maximum of Rs.10 lacs.





7. Incubation : A reservation of 30% space for women entrepreneurs shall be provided in Incubation Centres promoted by the State.



8. Awards:- On the lines of IT awards, exceptional women-centric enterprises will be awarded every year.



9. Venture Fund: Women & Child Development Department will create a Rs.50 crore special venture fund for women entrepreneurs.



10. Skill Development : Training assistance of Rs.3000/- per women employee per year for the initial 3 years of the unit from the date of commencement of commercial production. The assistance will be linked to "Late Pramod Mahajan Skill Development Scheme".



11. Special Package of Incentives :

Additional fiscal benefits under Package Scheme of Incentive-2013

- a. Incentives of C zone will be applicable to industries located in A & B zones.
- b. Incentives of D+ zone will be applicable to industries located in C & D zones
- c. Incentives of Naxalism Affected Areas will be applicable to industries located in D+ and No Industry District zones.



12. Eligible Units :

1.	Sole Ownership Composition	100 % equity by women entrepreneur
2.	Partnership composition	100 % equity by women entrepreneurs
3.	Cooperative Sector	100 % women held share capital
4.	Private or Public Limited Composition	100% shares held by women
5.	Self Financed Self Help Groups	Registered Self Help Groups established as per clause 3 and 4 of the said definition.





Key Features of the Policy

- Capital Subsidy
- Additional Fiscal Incentives
- Common Brand Development & Special Venture Fund
- Marketing Assistance



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Government of Maharashtra

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