

Proceedings of 2-days Brainstorming Workshop on RSETI 2.0
New Delhi
18-19th October, 2022

Background:

With the intent to tackle the issue of skill development in the country, Govt. of India launched National Policy for Skill Development and Entrepreneurship 2015. The policy aims to address the issue of skill development in the country through a comprehensive framework of organisations, systems and procedures enabling millions of Indian youth acquire employable skills. One such framework of promoting employment by entrepreneurship development training is through Rural Self Employment Training Institutes (RSETIs) by the Ministry of Rural Development (MoRD), Govt. of India. RSETIs have been established at district level.

RSETIs are unique institutions created for promotion of Rural Entrepreneurship by identifying, orienting, skilling, motivating and facilitating rural youth to take up self employment. These Institutes are run and managed by the Banks and are supported by the State governments and the Central government. The State governments provide land for constructing the RSETI building whereas the Central government (Ministry of Rural Development) provides funding and other logistical support for training.

RSETIs have been found to be very effective in mitigating the problem of unemployment through its unique approach in addressing this gigantic problem. Unemployed youth, especially the rural poor are identified for training through Entrepreneurship Awareness Programmes (EAPs) conducted in the villages. The youth are then given residential training on entrepreneurship, business management skills and other motivational inputs enabling them to start their own ventures in the villages. The establishment of enterprises by these trainees are further supported by extending need based credit from the Banks. The ecosystem thus developed as above becomes ideal to promote rural enterprises and consequently support creation of sustainable livelihoods for rural poor.

Considering the usefulness, 590 RSETIs have been established across 33 States and Union Territories by 23 different Banks. These Institutes train about 4 lakh candidates in every year. More than 42 lakh youth so far have been trained at these Institutes. The Institutes have a very impressive track record of over 70% candidates settling after the training. This means over 70% of youth trained have established their own business enterprises. Contribution to the national GDP by these Institutes runs in hundreds of Crores of wealth.

Though the fundamental belief of the RSETI model in short term intensive residential training coupled with long term hand holding remains relevant, a need was felt to align the functioning of RSETIs with changing times. It was felt to redesign the

program so that it can address the contemporary aspirations of its target rural unemployed youth.

It was planned to design a vision RSETI 2.0. A 2-day brainstorming workshop was organised inviting the eminent experts from the areas of Skill development and entrepreneurship, all the RSETI stakeholders including policy planners to brainstorm and give ideas for the RSETI 2.0.

The list of participants is annexed.

The current practices and processes of RSETI training program was presented through the experience sharing by successful trainees of the RSETIs and the beneficiaries under training.

1. Sri Nagendra Nath Sinha, Secretary, Rural Development :

The Secretary, Rural Development gave an overview of rural skilling in India, macroeconomic factors influencing entrepreneurship development, need of alignment and learnings from past experiences, etc. thereby opening the vistas over which the house can brainstorm. He spoke on the following points:

- I. Everyone should study and understand the demography to proceed further in the implementation of RSETI 2.0. The average age of Indian population is 29 years and 40% of the population is in the age group of 18 to 45 years. We are responsible for training these people to make them employable and to make them responsible for their families and the country.
- II. Income level is to be improved multiple times. Ambition of the Hon'ble Prime Minister is that the income level is to be improved in India for it becoming a middle income group country.
- III. 45% of rural population in India is engaged in Agriculture and there is huge disguised unemployment to the tune of 15-30% among these people. These 15-30% of people engaged in agriculture are to be diverted to other than agriculture activities so that their family income can be improved considerably.
- IV. He referred to the outcome of a study conducted by MTV in 50 cities during 2017-18 and informed that 70% youth are own account workers who are earning on an average Rs 8000 per month which is lower than the other regular workers. 4% workers are hired and are earning around Rs 15000 per month.
- V. There is a disparity in the income level of Rural and Urban people which on an average is Rs.10000 and 15000 respectively. There is also a disparity in the earning of male and female workers. The earning of female workers is 2 ½ times less than that of male workers.
- VI. He told that NACER/NAR/A&QA have to study these figures and prepare training programs accordingly.
- VII. He appreciated that RSETI 1.0 has done well. Training of more than 40 lakh unemployed youth and settlement of 30 lakh trained candidates is

commendable. However, it is to be upgraded because now the rural people are empowered as much as urban people.

- VIII. He said that the marketing prospectus is good in manufacturing-oriented units than others. Hence, more of such job roles are to be evolved.
- IX. He referred to the follow-up and handholding services of the RSETIs and informed that the trained candidates are to be touched at least 4 times in a year i.e., on an average 3000 trained candidates are to be covered in a year. This is not possible from one Director and two faculties of RSETIs. Hence, NRLM and RSETIs are to be greatly interlinked.
- X. He gave several inputs for brainstorming viz., product offerings at the RSETIs are to be improved, basic bookkeeping skills are to be improved, digital tools are to be essentially given not only for availing credit facilities from Banks but also for self-referrals, etc.
- XI. He called for partnership of all the partners in the society and requested them to share their inputs for successful implementation of RSETI 2.0 by evolving the program according to interest and legal aspirations of the candidates.

2. Sri Karma Zimpa Bhutia, Joint Secretary (Rural Skills):

- I. Change is inevitable and we have to bring changes to match with the aspirations of the society especially the aspirations of our target group i.e. rural unemployed youth.
- II. RSETI concept is over a decade old and still we are continuing with the same old courses which may not have much relevance for the present scenario in the society and not much scope for successful settlement.
- III. Some of the traditional courses like candle making, pappad and pickle making, Aggarbati Making which at present does not have much scope for successful settlement. Many of such programs shall not be arranged that too for the people of the same area. We should think beyond these traditional activities.
- IV. Timely credit linkage is very essential to commence self-employment in the sustainable scales to ensure successful settlement. Bankers to use the power of MUDRA for financing the RSETI trained Candidates.
- V. RSETIs are to be upgraded to meet the aspirations of rural unemployed youth.

3. Sri R D Chauhan, Chief Controller of Accounts :

A strong collaboration and cohesive arrangement is required among MoRD, State Governments and sponsored Banks. Self-employment is necessary for all unemployed youth as wage employment is not possible for all even in a developed country. Healthy development of the society and country shall be the objective of RSETI 2.0.

4. Sri Anish Kumar, Transformation of Rural India Foundation:

Occupational aspirations of rural youth are to be studied and then we have to go forward. Referring to some recent studies in the field of entrepreneurship development, he informed that the factors like Global experiences worth for

Indian economy, Generation unlimited, Global opportunities are to be considered while going for RSETI 2.0. There must be successful partnerships among various organizations in the field of entrepreneurship development for successful implementation of version 2.0 in RSETIs.

5. Sri Madan Padaki, Founder, Global Alliance for Mass Entrepreneurship (GAME):

The proportion of formal jobs is very small compared to total jobs. There should not be any mismatch in Skills provided and opportunities available. Technicality must be the driver. Huge percentage of farmers wants to quit agriculture. Phenomenal level of transformation is happening in the country. Massive upsurge is observed in rural economy and the nature of jobs itself is changing. Referring to a 5 year study conducted by CSGS, he said that the profiles of rural youth are not much different from that of urban youth. We have large number of over educated youth who have continued to study because of no jobs are available. 3/5th of them are interested in Skill Development. It is very difficult to reach to all of them with existing organizations.

Finally, he concluded his speech by informing the 4 drivers to rule viz.

- (1) Zero Educated youth with no talent and potential
- (2) Supply and demand mismatch
- (3) Aspirations are raising, and we have to shape these aspirations
- (4) Not only create self-employers but also create the job creators.

Leverage of technology is essential to create jobs, he concluded.

6. Abhishek Gupta, COO, YuWaah

Referred to the study conducted by them on Generation Unlimited. A 4-year study to reach out to 300 million young people of 18 to 25 years of age. Educated & skilled have two ways to get jobs (1) Wage employment in public & private organizations and (2) Self employment by commencing own enterprises. He also opined that diversification is required to have more scope for successful settlement. Training in same trade for more number of people in the same area destructs even the already settled candidates in those activities. Further, he stressed the importance of giving training for 3 to 4 hours to the candidates to create digital profiles and to search and register themselves in the job portals. Whatsapp chats can be effectively used for improving marketing as almost 40 Crore people are on Whatsapp in India. An effective session on sales and marketing is to be incorporated in training curriculum of all job roles.

Ideas emanating out of panel discussions:

Theme 1:

Identification and Mobilization of suitable trainees through a whole government approach. Enterprise & Skill propensity match

- Divergence views on support from SRLM in mobilisation of trainees
- 750 trainees per year is suboptimal – views in support and against
- RSETIs not able to handle 750
- Some panellists suggested it can go upto 2,000 per year
- Can have satellite centers
- Skill propensity match is completely lacking
- Can have some IT intervention on aptitude mapping
- Proper counselling should be done
- Not always go for short term easy programs

Theme 2:

Training Quality Assurance (TQA) and Assessment & Certification : RSETI faculty development & use of digital technology & mass mobilization of mentors

- ✓ Introduction of Assessment and Certification in RSETIs is a game changer
- ✓ Need to have pre-training quality check also
- ✓ Can think of Batch readiness reports on the lines done in DDU GKY
- ✓ Blended use of training materials
- ✓ Plenty of online materials are available
- ✓ Can get a platform to upload and keep tracking
- ✓ Quality of RSETI faculties is an issue
- ✓ Though NAR is doing Train the Trainer programs
- ✓ Needs some higher and regular ToTs
- ✓ DSTs are now done by A & QA vertical of NAR but the intervention to extended
- ✓ Follow up and hand holding remains a challenge
- ✓ RSETIs should try to onboard additional mentors

Theme 3:

Industry partnership and collaboration

- ❖ Though Banks are there, RSETIs need to have larger industry collaborations
- ❖ Let industries join and decide what kind of entrepreneurs they need
- ❖ Partnership does not necessarily mean wage employment
- ❖ Actually the scope of association in self employment is much larger
- ❖ RSETIs have unique advantage of deep rural connect

- ❖ All the industries targeting rural clientele base can be potential partners
- ❖ Scattered reports of association are there like RUDSETI Gurugram training candidates with SAFEX in logistics sectors
- ❖ The association can be plenty – Beauty and wellness, 2-wheeler mechanism, Electric appliances, etc.
- ❖ Industry partnership will enhance credibility of RSETI training
- ❖ TAFE Ltd already doing program in DDU GKY – has huge potential in the area of self employment

Theme 4:

Enterprise Financing: Govt. Programs and Public & Private Sector Financing Instruments

- 📚 Funding of RSETI trainees remains a pain point in RSETI training
- 📚 RSETIs to introspect why their own colleagues in Bank Branches are not having confidence to fund the trainees
- 📚 It has been proven that RSETI trained candidates have better repayment capacity and propensity to pay back
- 📚 Can easily take advantage of Govt. push for MUDRA loans
- 📚 An enabling mechanism for straight through process from application to processing and funding may developed
- 📚 Should have a separate dedicated scheme for RSETI trainee loans
- 📚 The scheme should have targets so that it gets reviewed in SLBC, DCC meetings
- 📚 Fintech and Small Finance Banks can be invited for funding as these are more suited for small ticket size loans
- 📚 Banks making a dedicated scheme code in their CBS has also helped in tracking of loans as done by SBI. Others can also think off
- 📚 Success of loans to SHGs under NRLM proves that this is possible through close involvement of all the stakeholders

Theme 5:

RSETIs Financing:

Present Mode of Funding, Role of State/District Government and Going Forward

- Long pendency is observed in settling of claims to Banks
- Present mode of funding needs to be IT enabled
- Process of fund flow may be relooked into
- Can think of directly releasing the funds to the Banks
- Provision of advance payment against batch formation

- With introduction of Common Cost Norms, RSETIs are getting decent money
- The level of investment amongst the Banks vary greatly whereas it should be uniform as all are getting same rate of reimbursement
- Banks should treat RSETIs as profit centers
- Availability of dedicated manpower for RSETIs at SRLM is needed for timely processing of RSETI bills

Theme 6:

Tracking, Follow-up, Mentoring & Hand-holding Support to enterprises

- Model of short duration training coupled with long term handholding needs to be implemented in RSETIs
- Practically not feasible for existing RSETI staff to follow up 750 candidates trained every year for 2 years
- Follow up currently ends with collection of information
- Hand holding, business counselling, etc. are lacking
- Can onboard external mentors
- Trained cadres from NRLM at community level can be a great source
- Suitable IT mechanism to be developed
- Scope of follow up to be widened
- Forming associations of the settled trainees can also augment the efforts

Theme 7:

Branding & IEC of RSETIs

- Huge reach of RSETIs to be adequately leveraged for Branding
- Current branding is mixed, cluttered and confusing
- Digital platforms are great media in today's IT world
- Rural mass also equally using the social media
- But span of attention is very limited
- Should have clear branding vision and roadmap to reach to target rural youth
- Gap between Urban and rural on social media is very narrow
- Suitable branding strategy to be made and followed for RSETIs

Day 2

Sri Nirmaljeet Singh Kalsi, Chairman, NCVET:

- I. China & India are covering 70% of world's economy. Every work is going at mega level. Connectivity and convergence is seen everywhere.
- II. Vision for vocational education and skilling is witnessing a sea change.
- III. Smart is a new buzzword and new green – Smart phone, Smart watch, Smart City, Smart village, Smart business, etc...
- IV. RSETIs have huge reach; it alone is covering more than all the Skill Sectors covering together. Role of RSETIs is of paramount importance.
- V. Future/global skill gap is to be understood and to be provided.
- VI. Regulation to be minimized and empowerment is to be made.
- VII. Training – we are not talking about the curriculum but the outcome.
- VIII. Blended, digital mode of learning and multi-skilling is required for present day entrepreneurs.
- IX. Integration of School Education, vocational education and experience learning for credit assessment is required. Requested MoRD to improve the capacity building of trainers. RSETIs should not run for small things. It can aim to become a Rural Skill University together.
- X. With regard to credibility of RSETI trained candidates, even if 80% of the RSETI credit linked trainees repay the loan it is an achievement. Banks should not hesitate to grant loans. Candidates are to be taught repayment discipline.

Group Discussions on various topics

A. Design of District RSETI Centre and Integration with DAY-NRLM and MoRD

Programmes : District Livelihoods Plan, ODOP, District Exports Hubs

- Integrate with Potential Linked Plan of the District
- Focus on local area demand driven programs
- Promote sustainable livelihoods
- RSETI on wheels for remote locations
- More emphasis on practical approach than the theoretical ones
- Due diligence is required in selection of the candidates. Candidates are to be selected not by SRLM but by the industrialists who knows the requirements. Candidates interest to be found out before enrolling them for a particular training programme.
- Course content is to be regularly revised based on the requirement and changes happening in the respective fields.
- Networking of Business correspondents to be improved for coordination.

- Policy intervention to be there to enhance for RSETI Branding

B. Planning and Implementation Capacities: Adequacy of Human Resource and Supportive Structure

- RSETIs should adhere to the approved AAP plan by the MoRD
- Suitable consultation of State must be ensured in planning
- Capacity building of HR is of paramount importance
- Current set of HR seems not adequate to meet the new age challenges of skilling
- Lack of sufficient manpower to do effective follow up and hand holding
- Only willing and Bank Managers having RD mindset should be posted as Directors
- Uniform HR Policy is to be implemented for staff of RSETIs across the Banks
- Directors posting to be treated as Rural assignment rather than deputation

C. Partnership with Private Sector and Convergence of Resources

- Onboard the stake holders. Stake holders must see the requirements of trained candidates
- RSETI is a Bank led model and the stake holders' role is less. Transformation comes when all the stake holders join together
- Claim settlement process to be streamlined and there should not be delay in settlement
- Market channel is to be created for all rural entrepreneur brands
- PPP model as suggested may be explored
- Industry should actively engage in RSETIs

D. Programme Lines, Future of Training and Use of Technology for end-to-end digital platform for enterprises

- Need for a comprehensive digital platform covering all the RSETI activities
- From mobilization to training and settlement including credit linkage and funding of RSETI training should be end to end digitized
- Online payment for RSETIs to be made
- Platform must be provided for improving the Brand image
- Existing programs should allow incorporation of local requirements

Plenary and Valedictory Session:

1. Ms Leena Johri – Additional Secretary & Financial Advisor

- ✓ Insight on funding of RSETIs
- ✓ Timely fund release is crucial for effective implementation of the program
- ✓ Emphasized on compliance as per DOE guidelines of SNA and other fund release matters

- ✓ Compliance for release of funds is to be completed
- ✓ Ministry is committed to release allocated funds to the Banks

2. Sri Charanjit Singh – Additional Secretary MoRD

- ✓ RSETIs as a collaborative program in umbrella scheme of DAY-NRLM
- ✓ Assessment and Certification of RSETI trained candidates is a game changer in the RSETI training
- ✓ Need to provide prescribed training aids and equipments for training at RSETIs as per CNN norms
- ✓ Target of 750 candidates per RSETI per year is suboptimal
- ✓ Satellite training centres are to be established as established by ICICI Bank
- ✓ All the vacancies in the RSETIs are to be filled up
- ✓ RSETIs are to be made centres of excellence if all the RSETIs cannot be, at least few to be made
- ✓ Training courses have to be revamped
- ✓ Select the emerging sections/start-ups
- ✓ To work with group enterprises.
- ✓ Courses for reskilling and up skilling are to be given even at a fee
- ✓ Meaningful convergence is seen – courses like CRP EP, A-HELP, etc. are fine example of convergence. The scope should be widened

Action Points and Way forward directions by Sri Nagendra Nath Sinha, Secretary, Ministry of Rural Development

- Proceedings of this Brain Storming session to be made a document and placed on public domain for wider consultations
- Constitute a task force on different components/suggestions received during the workshop and a timeline is to be set up for this purpose
- Our ability to increase the training number can be tried on a pilot basis in few RSETIs
- RSETI programmes of our country may also reach outside India especially to low and middle income countries searching for growth through entrepreneurship development
- Good quality training, potential of providing higher quality training is to be enhanced
- Greater integrity in the ecosystem to be established
- Improve the entrepreneurial capacity of the RSETI trained youth
- RSETI fraternity to submit a report on how RSETI 2.0 will look like in six months

List of Participants
Brainstorming Workshop RSETI 2.0
Samrat Hotel, New Delhi, 18th 19th October 2022

Sl. No.	Name (M/s)	Designation	Organisation
1.	Nagendra Nath Sinha	Secretary	Ministry of Rural Development
2.	Leena Johri	AS & FA	Ministry of Rural Development
3.	Charanjit Singh	AS	Ministry of Rural Development
4.	Karma Zimpa Bhutia	JS (RS)	Ministry of Rural Development
5.	R D Chauhan	CCA	Ministry of Rural Development
6.	Dr Hemant Vasekar	CEO	MSRLM
7.	Dr Nirmaljeet Singh Kalsi	Chairman	NCVET
8.	Anil Subramaniam	Director	Ministry of Home Affairs
9.	Dr Poonam Sinha	Director	NIESBUD, Noida
10.	Dinesh Kumar	DS	Ministry of Rural Development
11.	Gulzari Lal	US	Ministry of Rural Development
12.	Ruchita B.	SPM	HMMU-J&K
13.	T.R. Kesavan	Group President	Tractor & Farm Equipment Ltd
14.	Vishal Jadhav	Mission Manager	Maharashtra SRLM
15.	Rumpa Gupta	Associate VP	BEI Confluence Communications
16.	Ramesh Kumar Nayak	SDR, Rajasthan	NACER
17.	Amal. K	DNCR	National Academy of RUDSETI (A&QA)
18.	M.G. Ajayan	EVP	Esaf Small Finance Bank
19.	Anuj Agrawal	Chief Operating Officer	ICICI Foundation
20.	Sanjay Choudhary	Vice President	ICICI Foundation
21.	Ajay Kumar		ICICI Foundation

22.	Shishir Mohan	Chief Manager (RSETI)	SBI Corp Centre
23.	Vilas R Parate	General Manager	BOI
24.	Balaban Deory	Director	APRB-RSETI, Yupia
25.	G. P. Dixit	SDR, UP	NACER
26.	Sunil Kasture	SDR, Maharashtra	NACER
27.	Vijay Man Singh	Director	PNB-RSETI, Saharanpur
28.	Sughar Singh	SCR, UP	NAR (A&QA)
29.	P. Narasimha Swamy	PM-SERP	SERP
30.	Deepak Sahu	Manager	ESAF Bank
31.	Sanjay Kumar	RSETI Trainee	Photographer
32.	Nitin Chauhan	RSETI Trainee	Rewari
33.	Kripal Singh	RSETI Trainee	AC-FRIDGE
34.	Jitendra Kumar	SPM	BRLPS, Jeevika
35.	GiridharKallapur	Executive Director	RUDSTI, Ujjre
36.	Krishnappa Poojary	Senior Faculty	RUDSETI, Ujjre
37.	Firdaus Mohammed	Project Manager	SRLM, Assam
38.	K. Anitha	Director	IB RSETI, Villupuram
39.	R. B. Mane	Consultant	RSETI & FI, Karnataka
40.	Rohit Kashyap	Director	UCO RSETI, Solan
41.	Rohtas Singh	Senior Consultant	MoRD
42.	Shiv K Soni	Thematic Expert- M&E	MoRD
43.	Tanvi Bahuguna	Thematic Expert- IEC	MoRD
44.	Anup Kumar	Director	SBI RSETI, Saharsa
45.	M. J. Rao	Director	RSETI, Rewa
46.	K.S. Karmakara	Nodal Officer	NACER
47.	Ambika Sahu	SCR	Himachal Pradesh
48.	ISSac C.CH.	Consultant	AP RSETI

49.	Ruchika Verma	Fundraising Consultant	Yuwaah, UNICEF
50.	Atul Singh	Director	RSETI, Aligarh
51.	Dr. Krishan Kumar	Nodal Officer RSETIs	HSRLM, Panchkula
52.	Kanwal Jit Shorey	General Manager	PNB
53.	Sanjay Sharma	Director	BOB RSETI, Pratapgarh
54.	Dr. R. R. Zula	Director	BOB RSETI, Patan
55.	Satish Kumar	Director	NIRD, PR
56.	Sachi Kanta Das	DGM	Indian Bank
57.	Andy Bhanot	Director	SBCC, PCI
58.	Sanjay Kumar	DGM	SBI Corp Centre, Mumbai
59.	Abhishek Gupta	COO	Yuwaah, UNICEF
60.	Ravi Sharma	Director	PNB RSETI, Palwal
61.	S.B. Mishra	SDR, Jharkhand	NACER
62.	Dhirendra Kumar Verma	SCR, Uttrakhand	NAR (A&QA)
63.	Rajat Otreja	SCR, Punjab; J&K; Ladakh	NAR (A&QA)
64.	Anupama Singh	SCR, UP	NAR (A&QA)
65.	Rajni Chauhan	RSETI Tranee	RUDSETI Ghaziabad
66.	CH. Geeta	RSETI Tranee	RSETI
67.	Rajiv Sirhindi	Director	SBI RSETI, Patiala
68.	Vijay singh Arya	Director	RSETI, Rajkot
69.	Dr. I.B.S Yadav	Joint Director	Skill Development Dept, Govt of Sikkim
70.	Uday Kumar Singh	Chief Manager	Bank of India (HO)
71.	Nabajit Bharati	SPM	Assam SRLM
72.	Vivek Kamath	CFO	Union Bank Social foundation
73.	Pranab Sen	Nodal Officer	SBI, LHO, Guwahati

74.	Akhoury Manish Prasad	Director	RSETI, Varanasi
75.	Panban Kr Baruh	SDR, North East	NACER
76.	Dhirendra Singh	SPM	MPSRLM
77.	Manju Gupta	DGM	J & K Bank
78.	Neeraj Jain	Chief Manager	Punjab National Bank
79.	G. Kumaran	SPM	TNSRLM
80.	Giriyappa M	Director	RSETI, Sonnahallipura
81.	Sanjeet Kumar	Secretary	CBCRD Trust
82.	Pradeep Kumar	SDR, Haryana	NACER
83.	Charanjit Singh	SDR, Punjab	NACER
84.	Murali Krishna	General Manager	Canara Bank
85.	Kalyan Mukharjee	General Manager	Canara Bank
86.	Sathiyamoorthy N	Director General	NAR
87.	Ram Kishor Meena	Chief Manager	Central Bank of India
88.	Bipin Jose	SPM	Kudumbshree, Kerela govt.
89.	J. P. Singh	SDR-HP	NACER
90.	Tribhuvan Singh	SDR-UP	NACER
91.	S. Srinivasan	DGM	Union Bank of India
92.	Dheeraj Kumar	Director	RSETI, Kanpur
93.	Padma Lochan	State Coordinator	OLM
94.	G.K. Paneri	GM	Bank of Baroda
95.	Faiz Akmali	Director	RSETI
96.	Debu Das	Director	RSETI, Jorhat (Assam)
97.	Pronoy Bose	Content Head	IEC, MoRD
98.	Donland Koloj	COO	DDUGKY, Tripura
99.	Soma Banik	SMM	TRLM, Tripura
100.	Adarv Chaubey	Senior Photographer	IEC
101.	Dr. I. Bhattacharya	Director	QCI, NABET

102.	Shiv Singh Panwar	Director	PNB RSETI, Sgrnr
103.	Vidhi		Project concern International
104.	Anil Kumar	Nodal Officer	JSLPS
105.	Tarun Singh	PM	Skills, Rajasthan
106.	Mahender singh		
107.	M.K. Pant	AGM	Central Bank of India
108.	Shailender Kumar Chauhan	SCR, Haryana	NAR (A&QA)
109.	Abhinav Kumar	Director	Cent RSETI, Ahmednagar
110.	Amit Sharma	SCR, Rajasthan	NAR (A&QA)
111.	Madhu Aameria	SCR, Rajasthan	NAR (A&QA)
112.	Ramakant Sahoo	AGM	UCO Bank
113.	Madan Padaki	Co-founder	G.A.M.E India, Bengaluru
114.	Anis Kumar	MD	TRIF
115.	Neeraj Ahuja	Senior Manager	TRIF
116.	Abhay Yadav	Assistant Manager	RSLDC
117.	Balasumanian	Ex-Senior Head	NSDC
118.	D. Talukdar	Dy. GM	Meghalaya Apex bank
119.	Annu Mehta	GDI	GOYN India
120.	S.E. Natraja	Director	NACER
121.	Santosh Kumar	Director	NCVET
122.	Vishal Kumar Gupta	MM-RSETI	MoRD
123.	Ruchita Bakshi	SPM	HMMU- J&K
124.	Padma Lochan		
125.	Vijay Manish	Director	PNB RSETI, Saharanpur
126.	R.R. Singh	NCR	NAR (A&QA)
127.	Lav Bharadwaj	Sr Consultant	NCVET
128.	Abu Osama	Deputy Head	DDU GKY MoRD
129.	Satish Dwivedi	Director RSETIs	NIRD & PR

130.	Kaushik Banerjee	Chief Credit Officer	Ugro Captial
131.	Dr Kishan Kumar	Senior Consultant	Haryana SRLM
132.	Dr Vivek Kunj	National Mission Manager	NRLM
133.	Saurabh Kumar	National Mission Manager	NRLM