

# EVENT REPORT



## INNOVATION AND LIVELIHOOD CELL DEPARTMENT OF ADULT, CONTINUING EDUCATION AND EXTENSION UNIVERSITY OF DELHI

### ENTREPRENEURSHIP ORIENTATION WORKSHOP

DATE: 23:02:2022  
VENUE: DACEE,  
DELHI UNIVERSITY

ORGANISED BY INNOVATION  
AND LIVELIHOOD CELL,  
DACEE, DELHI UNIVERSITY

In ASSOCIATION WITH

INSTITUTE FOR  
INDUSTRIAL  
DEVELOPMENT

Report prepared by :  
Tanu Bohra, Participant

Picture: Poster released  
for the event on social media.



INNOVATION AND LIVELIHOOD CELL  
DEPARTMENT OF ADULT, CONTINUING  
EDUCATION AND EXTENSION  
UNIVERSITY OF DELHI

*Organises in  
partnership with*



A BUSINESS INCUBATOR UNDER PPP  
MODE WITH MICRO, SMALL AND  
MEDIUM ENTERPRISES (MSME)  
GOVERNMENT OF INDIA,

### ENTREPRENEURSHIP ORIENTATION WORKSHOP

Inauguration by :  
**PROF (DR.) RAJESH**  
HOD, DACEE, UNIVERSITY OF DELHI

**WEDNESDAY**

**FEB 23, 2022  
12:00 NOON**



**VENUE:**

SEMINAR HALL, DEPARTMENT OF  
ADULT, CONTINUING EDUCATION  
AND EXTENSION (DACEE)  
OPP. DAULATRAM COLLEGE  
UNIVERSITY OF DELHI



**RESOURCE  
PERSON**

**MR. RAVI GUPTA**  
MASTER TRAINER  
ENTREPRENEURSHIP AND  
EMPLOYABILITY  
DEVELOPMENT

- Concept & introduction of entrepreneurship.
- Importance of entrepreneurship in post-Covid scenario.
- Social entrepreneurship and its way forward.
- The road to start-ups
- Various Government schemes for support and incentives.
- How to be a successful first generation entrepreneur.

Workshop coordinators:

Siya Bihari (M.Phil Scholar) , Kumar Manish (M.Phil Scholar) , Santosh Koshy Joy (M.A. Scholar)

Contact : +91-9810206326

# BRIEF ABOUT THE EVENT

Venue: Seminar Hall, DACEE, Delhi University

Participation: 38 students

The entrepreneurship orientation program was organized by the Innovation and Livelihood Cell, Department of Adult Continuing Education and Extension. It was held on 23rd February, 2022 at 12pm as scheduled. The head of the Department Prof. Rajesh gave the welcome speech; he shared his views on how important it is for youths to learn what the market requirement is.

It is important for the students to know about the various fields open for them and the Department would always appreciate the new ideas of the students. He welcomed Ravi Gupta, the master trainer of entrepreneurship and employability development and his team from the Institute for Industrial Development that is an incubator with Ministry of Micro, Small and Medium Enterprises, Government of India.



DACEE HoD Prof (Dr.) Rajesh, members of the expert team from IID, members of the Innovation and Livelihood Cell, DACEE - DU and participants of the seminar after the event in front of the Department.

The students gave many responses on what they think, is stopping them from becoming an entrepreneur or what according to them can be a barrier for someone who is willing to be an entrepreneur. Many reasons such as, financial issues, lack of skilled labor, infrastructure, risks, government policies etc were highlighted. After listening to all the barriers, the trainer illustrated the requirements to become a successful entrepreneur or at least to increase the chances of getting success in this field.

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How a person can become an entrepreneur?  
How worthy it is to try entrepreneurship?  
What are the barriers in becoming an entrepreneur?  
What stops you from setting up your industry?





*Master Trainer for the event Ravi Gupta addressing the participants on the occasion*

At present the service sector contribute 54% in the economy, industry sector contribute for 29% and agriculture sector contributes for 16% of the GDP. In order to develop, India needs to increase its industrial participation in the economy drastically and young entrepreneurs can help do that. Trained said that many people fail because they don't prepare well. Entrepreneurship is complete science and maths and management and it has nothing to do with the luck.

Five questions we should be prepared to answer while applying for a loan are  
 Why we want to setup this industry?  
 How much money would be needed for this industry?  
 When will you be able to return the money?  
 Marketing plan for the product?  
 If not given the loan, then what?

#### **Steps to follow to be successful entrepreneur are:**

- 1. Match Making, that is to identify the interest, find the most doable, achievable and practical Idea so that you can start working on it.**
- 2. Decision Making, the capacity of right decision and partnership.**
- 3. Risk Taking, we should know when it is the right time to take the risk.**

#### **VOTE OF THANKS**

The vote of thanks was delivered by MPhil Scholar Mr. Siya Bihari, a member of the Innovation and Livelihood Cell, Department of Adult, Continuing Education and Extension.

Risk ratio of bank and entrepreneur is always 10:90. For starting a company; the bank gives you 90% of the money to invest.

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Information on various government schemes such as; MUDRA, PMEGP, CGTSME, NABARD etc were given in detail to the delegates on the occasion. The process of applying for the schemes and their minimum qualifications were also discussed in detail



*Prof (Dr.) Rajesh talking to Entrepreneur India TV reporter on the occasion.*

## OUTCOME OF THE EVENT:

1. IID, incubator with MSME Govt of India under PPP mode, has expressed its willingness to work with DACEE, DU to develop a app-based model to render entrepreneurship training to youngsters in India. IID has shown interest in being the technical partner for the course proposed to be run by Delhi University. More than 700 certificate courses under offer by IID are available at [www.iid.org.in](http://www.iid.org.in) for perusal.

2. IID, incubator with MSME Govt of India under PPP mode, has expressed its willingness to work with DACEE, DU to deliver the compulsory certificate course mandated by Government of India for availing of bank loans. Entrepreneurship Development Programme certification currently available through IID website can be run by DACEE, DU for students in collaboration with IID.



Master Trainer Ravi Gupta with Innovation and Livelihood Cell Convenor Santosh Koshy Joy, MA Student

## ABOUT THE TRAINER:

Ravi Gupta is an alumnus of Department of Social Works, Delhi University and currently works as master trainer and facilitator with IID, a incubation centre of MSME, Government of India under PPP mode. He is a television presenter and writer on youth and entrepreneurship issues.

## **Report : Short-Term Program on 5 Days Financial Literacy**

**Date: 30/01/2023 - 03/02/2023**

**Department of Commerce, Delhi School of Economics, University of Delhi**

### Introduction:

A comprehensive and enlightening short-term program aimed at enhancing financial literacy and investment strategies was conducted from January 30th to February 3rd, 2023, at Shaheed Bhagat Singh (E) College, University of Delhi. This program featured an array of distinguished resource persons who are experts in their respective fields, providing participants with valuable insights into various aspects of personal finance, investment, and financial planning.

**Day 1, Session I:** The inauguration of the esteemed Short-Term Financial Literacy Online Program took place with great enthusiasm and anticipation on [Date]. The event was graced by eminent dignitaries, experts, and academic luminaries from various fields, marking the commencement of an insightful journey towards enhancing financial literacy among participants.

**Chief Guest:** The event was honored by the presence of Professor Balram Pani, Dean of Colleges, University of Delhi. Professor Pani's notable contributions to academia and his commitment to fostering education have been widely acknowledged. His presence added a sense of eminence to the occasion and set the tone for an intellectually stimulating program.

**Guest of Honour:** Dr. R. P. Tulsian, Former Head of the Department of Commerce, Shaheed Bhagat Singh Evening College, University of Delhi, graced the event as the esteemed Guest of Honour. Dr. Tulsian's extensive experience and expertise in the realm of commerce and finance added immense value to the program's inauguration.

**Distinguished Speakers:** The ceremony was further enriched by the insights shared by prominent individuals in the financial industry: Mr. Rajesh Dangeti: Regional Director, SEBI Northern Regional Office Mr. Gaurav Kapoor: Northern Regional Director, National Stock Exchange Institute of Lifelong Learning (NSE ILLL)

### Program Highlights:

#### **Day 1: Session II: Concept of Personal Finance and Financial Well-being**

**Resource Person:** Prof R. P. Tulsian (Rtd.), Shaheed Bhagat Singh (E) College, University of Delhi

Prof R. P. Tulsian, a seasoned academician, shared his expertise on the critical concepts of personal finance and financial well-being. The session covered budgeting, debt management, investment strategies, and retirement planning, equipping participants with essential skills to manage their finances effectively.

#### **Day 2: Session III: Sukanya Samriddhi Yojana, Jan Dhan Yojana, ETFs, FD-Benefit**

**Resource Person:** Mr. Surya Bhatia, SEBI Registered Financial Adviser

Mr. Surya Bhatia, an accredited financial adviser, delved into government schemes such as Sukanya Samriddhi Yojana and Jan Dhan Yojana, as well as investment options like Exchange-Traded Funds (ETFs) and Fixed Deposits (FDs). Participants gained insights into maximizing benefits from these financial tools.

**Day 2 Session IV: How to Open a DEMAT Account? Investment in Securities Market: Financial Cyber Frauds and Safeguard**

Resource Person: Major Aashish Chadha, SEBI Registered Financial Adviser

Major Aashish Chadha provided a comprehensive understanding of opening DEMAT accounts and making informed investment decisions in the securities market. He also discussed strategies to safeguard investments from financial cyber frauds.

**Day 3-Session V: Concept of Credit Score and Debt Payoff Plan, KYC Norms, UPI Transactions. How to Invest in an IPO?**

Resource Person: Dr. Rohit Kumar Shrivastav, Department of Commerce, University of Delhi

Dr. Rohit Kumar Shrivastav explored the significance of credit scores, debt management, and the intricacies of KYC norms and UPI transactions. The session also covered the process of investing in Initial Public Offerings (IPOs) and details about grievance redressal.

**Day3-Session VI: Idea and Need of Budgeting, Best Practices for Budgeting, Spending and Investing**

Resource Person: Dr. Kumar Bijoy, Associate Director - COL, University of Delhi

Dr. Kumar Bijoy enlightened participants about budgeting as a cornerstone of financial planning. He shared best practices for budget creation, efficient spending, and intelligent investing, emphasizing the importance of disciplined financial management.

**Day4-Session VII: Grievance Redressal Mechanism: Securities Market, Banking Industry, Insurance, Pension ETC**

Resource Person: Prof. Lalit Sharma, Investor Awareness Head-North, Aditya Birla Mutual Fund

Prof. Lalit Sharma navigated participants through the grievance redressal mechanisms across diverse financial sectors, ensuring participants were well-informed about their rights and avenues for dispute resolution.

**Day4-Session VIII: Concept of Financial Journal, Balancing Need-Money-Time, Power of Compounding**

Resource Person: Prof. Sunaina Kanojia, Department of Commerce, University of Delhi



Prof. Sunaina Kanojia highlighted the significance of maintaining a financial journal, optimizing the allocation of resources, and harnessing the power of compounding to secure long-term financial growth.

**Day5-Session IX:** Building Emergency Fund: Pension and Retirement Fund, Mutual Funds, SIP Insurance, ELSS, NPS, PPF, PFRDA\*\*

Resource Person: Mr. Neeraj Chauhan, SEBI Registered Financial Adviser

Mr. Neeraj Chauhan elucidated the importance of building emergency funds and outlined various options such as pension funds, mutual funds, SIPs, insurance, and government-backed schemes like NPS, PPF, and PFRDA.

**Day5-Session X:Taxation and Investment Strategies: Various Deductions under Income Tax Act**

Resource Person: Mr. Munish Sabharwal, North India Head I, SBI Mutual Fund

Mr. Munish Sabharwal demystified taxation and investment strategies, educating participants about deductions available under the Income Tax Act and optimizing tax-efficient investment decisions.

The short-term program successfully equipped participants with comprehensive knowledge and practical insights into various aspects of personal finance, investment, and financial planning. The diverse range of expert resource persons ensured a well-rounded learning experience, empowering participants to make informed financial decisions and cultivate a path to long-term.

**Number of Participants: 88**

**Number of Speaker: 10**

Youtube Link for the programme:

1. [https://www.youtube.com/watch?v=u1gpWhfT\\_FY](https://www.youtube.com/watch?v=u1gpWhfT_FY)
- 2: <https://www.youtube.com/watch?v=neSzbtqdqKg>
- 3: <https://www.youtube.com/watch?v=dfCqO4CPQ1Y>
- 4: <https://www.youtube.com/watch?v=hLFWhg3KSdI>
- 5: <https://www.youtube.com/watch?v=hLFWhg3KSdI>

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