



# ANNUAL REPORT

2016 - 2017

JAMMU AND KASHMIR  
ENTREPRENEURSHIP DEVELOPMENT  
INSTITUTE





# CONTENTS



The report is an effort of CMAE Central, a  
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## INFRASTRUCTURE AND PAN STATE PRESENCE

PAGE | 10



## STEPS TO ENTREPRENEURSHIP DEVELOPMENT

PAGE | 15



## FIERCE GUNBATTLES IN NURSERY OF DREAMS

PAGE | 22

## SUCCESS STORIES



### JKEDI SPONSORED HOSPITAL EXCELS IN POONCH

PAGE | 26



### A VILLAGE WHERE TRADITIONAILITY BLENDS WITH MODERNITY

PAGE | 30

## HAPPENINGS @ JKEDI

### 4393 YOUTH TRAINED FOR ENTREPRENEURSHIP IN 102 EDPS

PAGE | 35

### JKEDI HOLDS MEGA AWARENESS PROGRAMME FOR ITI STUDENTS

PAGE | 37

### SPECIAL EAPS CONDUCTED IN DEGREE COLLEGES ACROSS J&K

PAGE | 38









## Dr. M.I. Parray

Director JKEDI

On February 20, 2016, the Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) witnessed a fierce encounter between militants and the security forces at its Pampore campus. The militants attacked a CRPF convoy on Jammu Srinagar Highway just in front of the JKEDI premises. Thereafter the militants entered the JKEDI Main Building resulting into an encounter which lasted for 3 days resulting in loss of human lives and severe damage to the JKEDI Main Administrative cum Faculty complex, with 3rd and the attic floors turning into ashes. All the furniture, audio-visual equipment and some record/files lying there were also destroyed.

As we were yet to come out of this shock, another deadly gunfight took place at the Institute's Pampore Campus on October 10, 2016. This time the hostel complex of the Institute was heavily damaged during the 48-hour-long gunfight between the militants and security forces.

For me the destruction of infrastructure is a deeply personal loss. I would like to see it as a bad dream. And like all dreams, we will wake up to a new dawn, one which is more peaceful and where our State prospers. The attack means bad luck for our youngsters

who want to stand up on their own feet. Having started the institute from a small room in Srinagar, we now had the state-of-art infrastructure. But this is the reality of Kashmir. We have to face it and live with it. We can't shut our doors and stop living. We will try to come out of this shock in the shortest possible time.

The Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) has been active in the field of entrepreneurship and enterprise creation for more than a decade now. During this period, the institute has made great strides and witnessed phenomenal growth in terms of increasing its accessibility to the yearning youth across all geographies and divisions in Jammu and Kashmir.

The institute has launched several initiatives pertaining to the overall entrepreneurship environment and development in the state. The institute does not claim to have turned every trained participant into a successful entrepreneur, yet it has the satisfaction of creating an environment wherein entrepreneurship is looked at as a credible career option by a sizeable segment of educated youth in the state.

The institute, through its commitment to professionalism, prudent and sober work culture and

ethic has been able to obviate cynicism from the minds of the youth. We have brought the concept of entrepreneurship to public consciousness through Entrepreneurship Awareness Programs complemented by Entrepreneurship Development Programs (EDPs) and continuous mentorship.

The impact has been transformational: a positive assessment of and attitude towards entrepreneurship is the end result of our efforts. After undergoing rigorous and vigorous training programs-conceptual and practical-prospective as well as would be entrepreneurs leave with a positive conviction that entrepreneurship is one of the best options not only to bring about socioeconomic transformation in the state of Jammu and Kashmir but also self development and growth.

The Publication of the Annual Report 2016-17 is part of the campaign planned to portray and put into perspective the institute's activities.

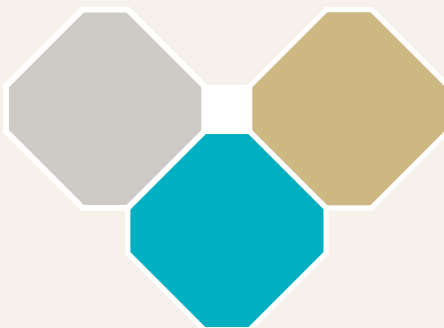
We will use the past as a template to build bridges into the future and continuously seek to strive for excellence and serve the people of the state to the best of our capacity.

Suggestions and inputs for improvement are welcome.





# AN OVERVIEW



JAMMU AND KASHMIR  
**ENTREPRENEURSHIP  
DEVELOPMENT INSTITUTE**



The Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) has pioneered enterprise creation in the state of Jammu and Kashmir. Our state, as we know, lags behind the rest of the country in industrialization for obvious reasons. This structural problem is compounded by cascading unemployment and the limited absorptive capacity of the state.

The problem of joblessness grows every year and has serious social and economic implications. This has been an issue of serious import for the successive governments in the state as well as at the centre. There are limited

job opportunities available in the state. The Jammu and Kashmir government is the top employer but it too has almost crossed its threshold of providing jobs. Statistically, the number of unemployed youth registered in various District Employment and Counselling Centres was nearly 3.20 lakh till the end of 2015. (The number is not even a representative proportion because the actual number of unemployed is far more than registered with the employment department).

This rather debilitating economic condition has warranted a shift of attention of focus to entrepreneurship

and enterprise creation in the state. The state is rich in natural resources. This is complemented by a vast pool of human capital including skilled workers and craftsmen. These factors make enterprise creation conducive for the development handicrafts, micro, small and medium scale industries and large scale industries as well. Small and medium-scale industries in the traditional sectors along with some new areas like food processing and agro-based units are already proving to be the main vehicle for accelerating economic tempo besides providing employment to the educated unemployed youth in the state.





OUR MANDATE IS TO HELP THE YOUTH OF JAMMU AND KASHMIR TO BE JOB CREATORS RATHER THAN JOB SEEKERS AND POSITIVELY CHANNELIZE THEIR DYNAMISM.

It is here that the JKEDI acquires significance: it plays a major role in creating an environment conducive to entrepreneurship development and enterprise creation. Among other things, we have been assisting the government in formulating and implementing policies for entrepreneurship development by helping actual and potential entrepreneurs through a host of services like research, consultancy, information, training and education.

We offer an effective platform to existing and potential entrepreneurs to share their experiences for common good, discuss their issues. This allows

for cumulative and reciprocal learning which is of help and assistance to both the entrepreneurs and the institute.

JKEDI was established by the state government as a society in March 1997. The institute started its regular activities from February 2004 and moved in to its sprawling campus of Pampore, on the outskirts of the summer capital Srinagar, in 2009.

JKEDI, from a two-room office in Institute of Management, Public Administration and Rural Development, now operates from all the 22 district headquarters positioning itself as a learning centre par excellence with

state-of-art regional centers across the three regions of Jammu, Kashmir and Ladakh, enabling entrepreneurship and promoting development from bottoms up.

In Kashmir, JKEDI has a state of the art office complex at Sempora, Pampore equipped with adequate multimedia enabled training and teaching facilities. The campus has a guest house and a fully equipped hostel building for 220 trainees at a time. In Jammu, the institute operates from the Ground Floor of Udhog Bhawan at Rail Head Complex. In Ladakh, the institute is housed in Government Industrial Estate, Leh.



# INFRASTRUCTURE AND PAN STATE PRESENCE

The Kashmir campus of the institute is located on the Jammu-Srinagar National Highway, near Sempora Pampore. It is spread over a large swath of land on the banks of River Jhelum facing the young volcanic hilly range of Zewan, Wuyan and Khrew. The campus has three buildings – its main office and training centre, a guest house and a hostel facility.

It has an expansive conference hall fitted with modern audio-video conference facilities that can accommodate nearly 200 participants. Besides, there are well equipped and furnished lecture halls, common lounges, reception/back office, administration section, chambers for faculty members, capsule lift, canteen and a library – called Knowledge Strategy Centre housing a treasure trove of 2,000 books and 24-hour internet connectivity for staff and trainees.

The centrally heated and air-conditioned guest house has eight double bed rooms and five presidential suites with 24 hour room service for visits guests. The fully-furnished hostel building was inaugurated last year in November. It overlooks the meandering River Jhelum and a thick copse of poplar tree on its eastern bank. The facility provides an ideal learning environment with state of art facilities,

24- hour net connectivity, recreation hall and a large dining hall for at least 220 participants. In Jammu, the institute is located in the ground floor of Jawaharlal Nehru Udyog Bhawan Rail Head Complex. The office has three training halls fitted with latest training infrastructure. It also houses a well equipped conference hall with a capacity for 70. The institute is in the process of constructing a new office complex to meet the growing requirements of its functioning.

The makeshift-office of the institute in Leh is situated at Government Industrial Estate of the Ladakh district headquarters.

For holistic and sustainable entrepreneurship development, there was and always is a need for JKEDI to step out of its main campuses into the districts, and even deeper into the community at grassroots level.

By combining community organizing skills and participatory training practices, JKEDI professionals work at the grassroots to create enterprise awareness and readiness among the youth of Jammu and Kashmir.

The institute has 22 offices each manned by three officials in all the districts of the state. Most of the offices are centrally located in District Employment and Counselling Centres (DECC).





WE AT JKEDI ARE TRAINED TO LEARN AND UNLEARN EACH DAY TO ADAPT TO THE EVER CHANGING WORLD. WE BELIEVE, IN FACT OUR FAITH IS, THAT CONTINUOUS ORGANIZATIONAL LEARNING IS A PRE-REQUISITE FOR SURVIVAL.



### MISSION

To create and nurture an overall enabling environment for entrepreneurship in the state of Jammu and Kashmir



### VISION

To create, maintain and constantly improve our distinctiveness as a premier Multidisciplinary Development Institution through cross-cutting approach of Awareness, Trainings, Finance and Investments in Entrepreneurship Education and Research.



### CORE VALUES

#### INTEGRITY AND TRANSPARENCY

Transparent in transactions with respect to professional standards and work ethics. In case of conflict, stays with the right and not the convenient.

#### DEVELOPMENT

Self-development and development of others through learning, sharing and mentoring.

#### KNOWLEDGE AND INNOVATION

Create knowledge products, tools and platforms. Champion initiatives, implement new ideas.

#### PEOPLE CARING

Display empathy and respect for individuals.

#### STAKEHOLDER CARING

Foster cost consciousness, increased productivity and a resource-efficient approach in managing and achieving objectives.

#### TEAMWORK AND ORGANIZATIONAL CARING

Build high performance teams and take initiatives in continuous improvement plans. Network with partners and stakeholders across industry, academia and society to enhance performance.

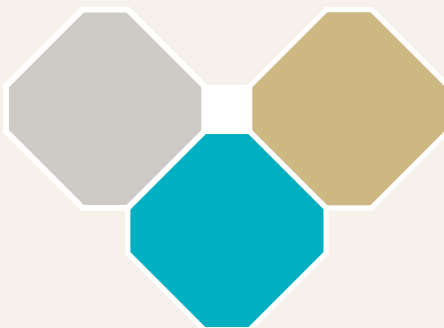
#### ACTION ORIENTED AND ACCOUNTABLE

Decisive, deadline-oriented and achieve quick turnaround times. Anticipates problems and suggest strategic/creative solutions.





# WHAT WE ARE



JAMMU AND KASHMIR  
**ENTREPRENEURSHIP  
DEVELOPMENT INSTITUTE**



## WHAT WE DO

Innovation is the bedrock of whatever we do. And it is this trait that has made JKEDI one of the premier state government institutes heralding economic progress in Jammu and Kashmir through multi-lateral development initiatives.

Conceptualized as an entrepreneurship training institute, JKEDI has over the last ten years become a flagship organization of the government in its endeavour for the crystallization of salubrious, sustainable and robust economic development of the state.

The institute, with the state of the art infrastructure complemented by a dedicated corpus of trained and motivated staff ensures the nurturing of budding entrepreneurs in a very congenial, enabling and facilitating environment.

## ACTIVITIES

The institute as a multilateral development agency is actively engaged in creation of an enabling environment for entrepreneurship development through:

1. Awareness and community mobilization
2. Trainings & Education
3. Finance
4. Business Assistance and Support
5. Consultancy and Research
6. Advocacy and Advisory Services
7. Project Management and Implementation

## OUR APPROACH

We are driven by self-acquired values of integrity and transparency, knowledge and Innovation, people caring



and accountability. Throughout its short history of existence, JKEDI has followed the same core values and approach to its work and mission of creating sustainable and positive livelihood opportunities for youth of the state that has witnessed a history of turbulence and poverty.

Our job is to bring a change in the mindsets of the people who work with us and to whom we have dedicated our work and mission. We believe in a catalytic approach of intervention because ultimately it is the potential, energy and ideas of youth that will bring about the change we all are striving for.

We just listen and lend a helping hand to connect these young minds with resources of knowledge, experience and finance they need to succeed in enterprise creation. The values of self-employment, enterprise awareness and creation are actively shared

through a range of one-on-one and group interaction sessions both in formal and informal settings.

Every effort, therefore, converges towards securing an ever-increasing social acceptance for entrepreneurship as a viable career path.

## THRUST AREAS FOR ENTREPRENEURSHIP DEVELOPMENT

For this, we have identified some of the important sub-sectors of the state's economy where we provide training to aspiring entrepreneurs. We encourage aspiring entrepreneurs to create enterprises in agri and allied sectors, commercial floriculture, food processing, medicinal and aromatic plants, tourism, information technology enabled services, handloom, horticulture, poultry, dairy, garments, medicine.



# STEPS TO ENTREPRENEURSHIP DEVELOPMENT

## AWARENESS

One of the biggest challenges is not only creating an environment for entrepreneurship development, but also changing the mindset of the people of the state so that they take up entrepreneurship as their first career option.

We base our programmes of community mobilization keeping in view the local resource base, market opportunities, business environment, state's industrial policy, co-operation of the support agencies.

Based on these parameters, we implement a three phased strategy for that includes Entrepreneurship Awareness Programmes (EAPs) and Entrepreneurship Orientation Programmes (EOPs) EAPs generally focus on youth from educational and professional institutes. Through these programmes, youth are educated about ground realities of unemployment, under-employment and the huge opportunities coupled with the government support available in the enterprise creation.

They are motivated to take up entrepreneurship as their first career choice and create employment opportunities

**We implement a three phased strategy which includes Entrepreneurship Awareness Programmes (EAPs) and Entrepreneurship Orientation Programmes (EOPs) EAPs generally focus on youth from educational and professional institutes**

not only for themselves but for others as well.

EOPs are organised for potential future entrepreneurs like students of secondary, higher secondary and college levels. The idea is to sow the seeds of entrepreneurship in their minds that may grow up as a full-fledged idea when they come out of their colleges and step into their professional careers.

Orientation programmes are also organized for the existing entrepreneurs and officers/executives of support agencies in the areas of capacity building, technology up gradation, quality appreciation, management development, and export promotion to ensure that the skill, knowledge and attitudes of the participants are sharpened to provide them a competitive advantage.

The contents covered in these programmes are constantly updated on the basis of the feedback received from the existing entrepreneurs and the recommendations of the JKEDI follow-up teams constituted to monitor the progress of all promoted entrepreneurs

## CONSULTANCY/ COUNSELLING

Our collective energy is focussed on helping aspiring and budding entrepreneurial companies to grow. People visit us with or without ideas. We have our own. The convergent initiative, when planned well, is one of the first stepping stone of entrepreneurial success.

As patient as any keen listener can be, our counsellors and officers in the listen to aspirants and understand them and their ideas thoroughly, before discussing more concepts with them. This helps entrepreneurship aspirants get their stuff sorted. Having an initial chat with deep commitments involved, doubly ensures that a message explaining risks and opportunities goes through before we detail our schemes.

## TRAININGS

Training aspiring entrepreneurs through Entrepreneurship Development Programmes EDPs are conducted for skill development, performance improvement through comprehensive and simulative business training to youth with little or no business experience.

EDPs are organized on

specific sectors for motivated youth by giving them the required managerial and technical inputs sector specific Steps To Entrepreneurship Development training, leadership and self development training to individuals and organisations in the field of enterprise creation.

This is done through structured discussions, participatory exercises, peer-learning techniques and experiential-learning methodologies In these programmes all the concerned service providing agencies/ departments of the state and the central government as well as financial/banking Institutions are associated so that new entrants get benefited from facilities and schemes provided by these agencies/departments.

We added another dimension to our training strategy which relates to follow-up and monitoring of entrepreneurs.

To this end, endeavours are made to look into the loopholes of previous programmes and make necessary corrections for future in respect of selection of trainees, area of training, course content and technical inputs and other related issues. It is, therefore, ensured that hand holding support and consultancy services are extended to all the entrepreneurs from the state throughout their business cycle.

## FINANCE

It is impossible to think of



entrepreneurship development at grassroots level without any access to institutional finance. Hundreds of surveys of current and potential entrepreneurs done worldwide suggest that obtaining adequate access to capital is one of the biggest hurdles to starting and growing a new business. According to a Harvard Business School study, the important role that entrepreneurship is believed to play in the process of economic growth, it is not surprising that “attempts to alleviate financing constraints for would-be entrepreneurs is an important goal for policy makers across the world”. As such JKEDI has its own Startup Finance Institution (SFI) that facilitates potential entrepreneurs to access easy and low cost finance schemes of the state and central governments.

## NON FINANCIAL

### SUPPORT

To provide a range of non-financial services in the form of market information, market access, input supply, technology and process sourcing, product design and development, mentoring and networking opportunities, etc.

### FUNCTIONS

To identify various types of BAS services suitable to the entrepreneurs of J&K in light of the peculiar socio-economic environment.

To devise mechanisms/ systems/ channels for the sustainable providence of such services To formulate teams and mobilize networks regarding the conducive and quality administrations of such services.

To be in a continuous state of self-appraisal and conduct 360-degree impact-evaluation analysis of the various activities of the vertical.~t



# MAJOR SCHEMES AND PROJECTS

## SEED CAPITAL FUND SCHEME

Apart from imparting skill based training to aspiring entrepreneurs from various economic sectors, the institute is also implementing a major finance support programme, Seed Capital Fund Scheme (SCFS), of the state government. SCFS is an important component of “Sher-e- Kashmir Employment and Welfare Programme for Youth (SKEWPY)” which in turn is a path breaking initiative of the government of Jammu and Kashmir for addressing unemployment in the state. Under SCFS, we give seed money to eligible youth up to Rs 7.5 lakh. The seed capital is like a onetime grant given to the entrepreneurs for making their business plans bankable. The rest of the business cost is provided through bank finance on low interest rates. We have a tie up with the J&K Bank – our debt syndicate – for hassle-free loan for entrepreneurs promoted by JKEDL.

## YOUTH STARTUP LOAN SCHEME

The institute also provide direct off-bank finance to eligible youth under its Youth Startup Loan Scheme (YSLS) programme whereby projects costing up to Rs.8 lakh are di-

rectly financed by at 6% simple interest.

Entrepreneurs covered under either of the programmes have to undergo mandatory three-week training. The training programme has been formulated with the help of international organizations like making Cents whereby trainees are trained through experiential training methods and simulation exercises.

## TERM LOAN SCHEME OF NMDFC

The Institute also provides term loans to marginalized sections of the society at 6% simple rate of interest for setting up micro level, village based enterprises. The average ticket size of such loans is Rs 3.00 lakh but can go up Rs.10 lakh. This programme is being run in collaboration with National Minorities' Development Finance Corporation (NMDFC).

## EDUCATION LOAN SCHEME OF NMDFC

This scheme is meant for the individual beneficiaries with an objective to facilitate job oriented education for the eligible persons belonging to Minorities. Under this scheme, loan of up to Rs. 20.00 Lakhs is available at the rate Rs. 4.00 lakhs per annum for ‘technical and professional courses’ of durations

not exceeding five years. Further, for courses abroad, maximum amount of Rs.30.00 lakhs is available @ Rs.6.00 lakhs per annum for a course duration of maximum of 5 years. Funds for this purpose are made available by the National Minorities Development and Finance Corporation (NMDFC) for beneficiaries at 3% to 8% interest per annum. The loan is payable in maximum five years after completion of the course. The Institute has so far financed around 170 candidates under the scheme.

## MAJOR PROJECT(S)

### HIMAYAT SELF EMPLOYMENT COMPONENT

Himayat Self Employment Component- a part of the Skills Empowerment and Employability (SEE) scheme of the Prime Minister's Office (PMO) recommended by the Rangarajan Committee, promotes enterprise-led livelihoods by imparting training, sector exposure, financial linkages, market linkages, handholding and mentoring support to aspiring microentrepreneurs. The initiative envisages creation of 15,000 microenterprises across the state of J&K in 3 years.

# OTHER PROGRAMMES

## A. INTERNSHIP

Students of various educational institutes from within and outside of the valley intern at the institute for an industrial exposure in the field of entrepreneurship development. The institute has a formal tie up with various educational establishments for knowledge exchange.

JKEDI in the last year has provided internship platform for at least 20 students from various universities and colleges, particularly from the business schools.

## B. INCUBATION

JKEDI Technology, Design, Innovation Incubation Program (TDIIP) has been initiated to kick start a pilot programme at its Pampore campus to nurture start-up enterprises, primarily in technology, design and innovative fields.

Incubators are the seed bed for high impact innovations leading to new start-ups and growth ventures. The 'incubatee enterprises' are in fact large enterprises which only started small. Besides, new knowledge-based ventures are emerging as a new tool of social equalisation. Incubators provide a complete eco-system for formation of such innovative ventures. They lead to creation of jobs, wealth, revenue for government, deployment of new technologies and creation of new knowledge. With the advent of knowledge driven economy, incubators are no more an option but a necessity to ensure growth and competitiveness of a country.

It is in this perspective we started offering a comprehensive range of incubation services to technology and design professionals to facilitate their transformations into resourceful entrepreneurs. Services and resources are offered to these entrepreneurs.





# KNOWLEDGE TIES

JKEDI has been involved in training and development of entrepreneurs across a range of sectors under the financial schemes that we implement. As part of our endeavour to provide comprehensive mentoring support and technical training to aspiring entrepreneurs, we initiated ties with various knowledge hubs at the local, national and international level to further augment our capacities. We believe in the power of networks and partnerships to augment our resources and therefore contain more knowledge and expertise. The aim is to create and maintain a formalised network of knowledge partners in the form of academic and professional institutions, vocational training institutions, and specialized training institutions so as to foster entrepreneurship development through sector-specific and targeted interventions and initiatives. The collaboration with different knowledge partners will help entrepreneurs to better understand their businesses and technically be well equipped to take their business ventures forward.

The institute intends to start training programs with the following knowledge partners.

- Central Institute of Temperate Horticulture (CITH)

- Institute of Hotel Management (IHM)
- Islamic University of Science and Technology (IUST)
- Craft Development Institute (CDI)
- Making Cents International (MCI), a US based development organization.
- National Entrepreneurship Network (NEN)
- Indian Angels Network (IAN).

## CENTRAL INSTITUTE OF TEMPERATE HORTICULTURE (CITH)

The Institute in collaboration with CITH is intending to start training programs in different Horticultural activities. The Horticulture in Kashmir Valley has tremendous scope and can be increased manifold. Similarly, the Institute is trying to foster a relationship with CITH, so that the technology from the research table can be taken to the farm gate. This sector has huge scope for employment generation and can become the mainstay of the state economy.

To start with, following horticultural activities have been identified for training programs

1. Vegetable Hybrid Seed Production

2. Protected Cultivation including High value vegetables
3. Product Development: Shelf life elongation and packaging
4. Strawberry Cultivation
5. Plant Architecture: Scientific Pruning and Canopy Management
6. Nursery Production Building Knowledge Ties

## INSTITUTE OF HOTEL MANAGEMENT (IHM)

Bakery and allied food production enterprises are in great demand in the state. The unemployed youth would not only be generating employment opportunities for themselves but to the others as well. Keeping in view, the Institute is intending to start the training programs in Bakery, Food Production and F&B services in collaboration with Institute of Hotel Management. The institute in collaboration with IHM would be designing a training module where the skilled training would be provided by the Institute of Hotel Management and Business training by the Institute itself. The technical training would to large extent help these enterprises to have sustainability as the skilled manpower is very scarce in the state.



### ISLAMIC UNIVERSITY OF SCIENCE AND TECHNOLOGY (IUST)

In Kashmir, the overall post harvest losses including the horticulture and vegetables is around 30 percent and the commercial processing is only one to two percent. There is ample scope for setting up of industrial units for juice concentrates, jams, jellies in the Valley. Being also famous for production of saffron and dry fruits like almonds and walnuts, there is ample scope for setting up of processing units based on these crops. Similarly, the Institute is to tie up with Islamic University of Science and Technology that will provide technical training to the aspiring entrepreneurs who are desirous of starting their food processing units.

### CRAFT DEVELOPMENT INSTITUTE

Handicraft sector plays an important role in the economic development of J&K State. The sector is best suited to the state as it gives employment opportunities to large portion of the population and requires less capital to start. Craft like embroidery, shawls, crewels, namda, chain stitch, wood carving, papier machie, costume, jewelry, kanishwals and carpets hold a significant share in the overall production and export of the state. The primitive designs of the craft works is holding Kashmir back to generate huge revenues for the The Institute is intending to start the training programs with CDI in craft development, where the innovative and latest designs in various handicraft activities could be taught to the potential entrepreneurs. The training program would enable the entrepreneurs to explore latest technology and designs.











## THE YEAR

# FIERCE GUNBATTLES IN NURSERY OF DREAMS

The year 2016 brought a major shock to the Jammu and Kashmir Entrepreneurship Development Institute (JKEDI). The Institute campus at Pampore, a nursery of dreams for hundreds of young men and women, was shrouded in silence and stillness following two deadly gun battles in the month of February and October.

On February 20, 2016 a group of militants took over the upper storey of the Administrative cum Faculty building overlooking National Highway 1A Pampore campus and turned it into a fortified bunker as security forces laid an unfaltering siege. Around 100 people including the JKEDI staff and the trainees were trapped inside the on-campus hostel building for more than three hours. Though security forces later managed to bring out the trapped people, but Abdul Gani, a gardening attendant lost his life after a bullet hit him during evacuation.

Once the encounter was over inside the multi-storey building, which housed the headquarters of JKEDI where dreams of young men and women to become entrepreneurs in Kashmir are nursed and financed,



footsteps would now crackle on shards of broken glass. Some rooms kept smoldering even many days after

the gunfight ended while the walls were pockmarked with hundreds of bullet holes and its large chunks

blasted by rocket fire. The final stand-off between the militants and the Army's special forces unfolded

## IT WAS

VITASTA- THE HOSTEL

**Oct 10, 2016**

in the fourth storey of the building. The state-of-the-art conference hall on the fourth storey, where mili-

itants were holed up in the last hours of the battle, was wrecked and reduced to ashes.

The spacious conference hall, which housed a seating capacity to accommodate up to 200 people and had round tables and eight 52-inch widescreen LCD televisions, was now a morgue of mangled steel chairs, its walls punctured by a barrage of rockets and pockmarked by gunfire.

Inside the building, battered by the ferocity of rockets and grenades rooms kept smoldering many days after the last shots were fired and every inch showed the signs of intensity of the battle.

The institute resumed its operations within seven days and started functioning in the hostel building at its Pampore campus.

Even as the institute suffered significant loss of infrastructure, it paddled to make a restart and resumed training activity. A fresh batch of 24 aspiring entrepreneurs including some females passed out successfully from the Institute after completing the three-week training programme. The Entrepreneurship Development Program (EDP) was modeled for agri-allied sectors including food processing and was the first training program to culminate after the deadly February 20 gunfight.

But after the second gunfight on October 10, 2016

the institute resumed its office activities within 2 days. However, in October 2016, the campus witnessed another deadly gunfight between militants and the security forces. The gunfight lasted for more than two days and damaged the Jhelum - an eight storey hostel building of the institute.

JKEDI, which is at the heart of entrepreneurship education and training programs in J&K, has trained over 26,000 educated and unemployed youth and financed many of them to become entrepreneurs in the past decade.

Among the achievers who graduated from the institute are a daughter of a copper-smith who started a handloom manufacturing unit, a man from remote Kishtwar district who launched a kitchen remodeling unit, a south Kashmir man who was orphaned at the age of 11 and worked to set up a detergent manufacturing unit, and an engineer who started a mechanized stone processing unit.

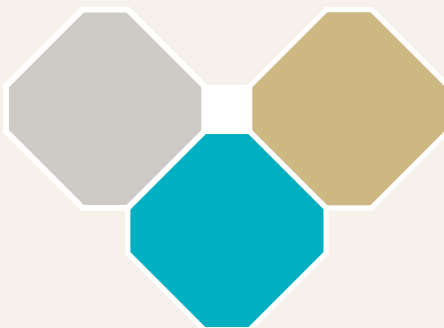
Ubaid Mehraj, engineer and owner of L-Crystals stone processing unit, opines that JKEDI was a perfect place to get groomed to become an entrepreneur. "It is a place where work is done quickly without hassle," he said.







# SUCCESS STORIES



JAMMU AND KASHMIR  
**ENTREPRENEURSHIP  
DEVELOPMENT INSTITUTE**

## → HEALTHY BORDERS

# JKEDI SPONSORED HOSPITAL EXCELS IN POONCH



In September 2014, when the Jammu and Kashmir was hit by the devastating floods, a young doctor from north Kashmir's Baramulla district was serving the flood hit-poor and needy people in border district of Poonch.

In one such example, a doctor from Singhpora Baramulla has set up a nursing home at Surankote in border district of Poonch and is providing health-care facilities to the people.

Dr. Amanpreet Singh after completing Bachelor of Electro Homeopathy Medicine and Surgery (BEMS) went for MD in Medicine, then diploma in Hospital Management. Dr. Singh also completed Diploma in Community Medi-

cine and Services in 2010. He took a job of Administrator in Sri Om Hospital, Jammu and worked there for two years.

"During my stint at Sri Om Hospital, I thought of starting a venture of my own. I shared the idea with a friend who fortunately works in JKEDI. He told me about the facilities I could avail

to realize my dream of starting a hospital. My family had already spent a lot of money on my education and now they were not in a position to help me start a venture of my own," said Dr. Amanpreet.

Amanpreet decided to quit his job and registered himself with JKEDI for





training and financial support. In August 2013 he completed his training at JKEDI, Regional Office at Jammu and after completing requisite formalities his project for Rs 22 lakh was approved by the Steering Committee.

“During training period I got some ideas as how to be successful in entrepreneurship. So I decided to set up the hospital in an area where it would be beneficial both for people as well as the hospital,” Amanpreet recalls.

His research convinced him to set up the nursing home cum hospital at Surankote Poonch, where, according to Dr. Amanpreet proper healthcare facilities were not available to the people.

In 2014, Amanpreet started the seven-bedded 'Pir Panchal Nursing Home' at Surankote, Poonch. Within the last two and a half years the nursing home has created a name for itself among the people of Surankote, Mendhar, Mandi, Poonch, Rajouri and Bafliar. There are four doctors working to provide medical care to the people living close to the tough India-Pakistan border.

Pir Panchal Nursing Home rose to real during devastating floods of 2014, when five major surgeries of pregnant women were carried out there by the doctors which saved 10 human lives.

“During 2014 floods we came into the notice of general public as well as

the district administration. We provided free of cost treatment to people and saved lives. After that we started receiving patients from nearby as well as far off places of Poonch and Rajouri,” Amanpreet says.

Till date, 150 major and minor surgeries have been performed at Pir Panchal Nursing Home. On an average the hospital receives 30 patients daily in the Out Patient Department (OPD), who otherwise have to travel about 250 kms for treatment in Jammu.

Along with winning the hearts of people, the nursing home is helping 22 people earn their livelihood as well. The average sales turnover of the nursing home is Rs 20,000 to Rs 25,000 which amounts to near one crore rupees annually. It includes the fee charged for medical tests also. Dr. Amanpreet intends to start X-ray, USG and CT scan facilities soon in the remote border area where his nursing home is located.

In his message to educated unemployed youth of the state, Dr. Amanpreet says, “A person is best fortune maker for himself. It is up to a person how he wants to be looked at in the society. Instead of hankering around for jobs and work for others, our youth should take bold decisions and be their own bosses.”

*[Continuing its efforts to help unemployed youth earn decent livelihood and shape the economy of the state, the Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) has extended its reach to the remotest parts of the state of Jammu and Kashmir to help establish entrepreneurial ventures. The institute has trained thousands of youth in far-off areas to help them earn their livelihood and create job opportunities for others as well.]*



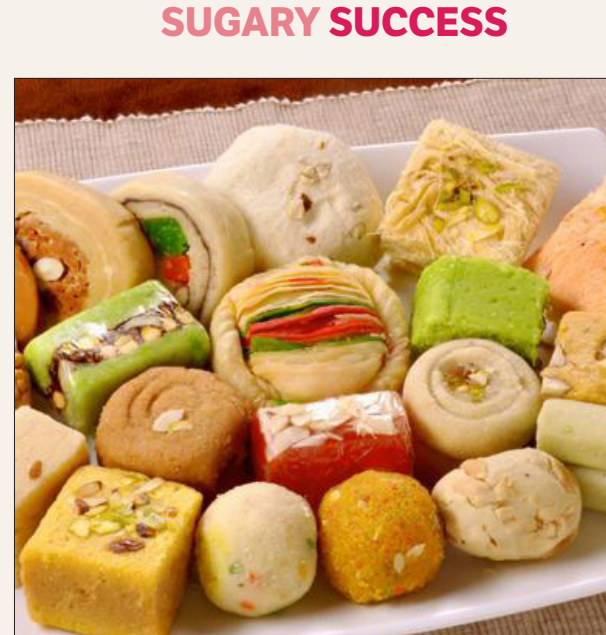


The taste of sweets struck a chord deep inside Parveen Singh, a 28-year-old sweet enthusiast from Bhalwal, Jammu. The inspiration to make a career out of sweets was so strong that after finishing his post graduation in Geology, Parveen straightaway ventured into manufacturing and processing of sweets.

Parveen believes that he has a personal connection to what he is doing. "Inspiration may visit us every day for a month and then disappear for an entire year. But when it does come, it strikes a chord deep inside and reminds you that there's a personal connection to what you're doing. I had seen how sweet shops especially in Jammu were catering to the tastes of people and that is what inspired me," says Parveen who always had special liking for sweets.

After finishing his post graduation in Geology (study of earth and the rocks) Parveen Singh of Bhalwal, Jammu decided to prove his enthusiasm for sweets. An advertisement in a local newspaper introduced him to Jammu and Kashmir Entrepreneurship Development Institute (JKEDI), a place which could help him realize his dream of creating and establishing his own brand of sweets.

Parveen was trained and financed under Seed Cap-



## FROM ROCKS TO SWEETS, PARVEEN SINGH MAKES FORTUNE

ital Fund Scheme (SCFS), a flagship scheme of the State government for entrepreneurship development and tackling unemployment. Parveen successfully completed his three-week training at JKEDI and his project worth Rs 38.87 lakh was approved.

His enthusiasm can be

gauged from the fact that he himself contributed (beneficiary contribution) Rs 8.6 lakh towards the project to set up M/s Seema Sweets, a bakery and sweets outlet at Bantalab, Jammu.

Parveen has employed eight employees so far in his sweets venture. Though the entire sanctioned amount

is yet to be disbursed in favour of Praveen, he has managed to create fixed assets worth Rs 30 lakh and has an inventory of Rs 6 lakh. His diligence and passion for his entrepreneurial venture has yielded very encouraging results. The annual sales turnover of M/s Seema Sweets is Rs 60 lakh with annual profit of Rs 20 lakh.

Parveen has been visiting markets in Jammu division and especially supplies sweets stock to Kud, Banihal, Ramban, Akhnour, Kathua and Jammu city. "I am always on move to market my products. My aim is to scale up Seema Sweets, create my own brand and have outlets in other parts of the State and country as well in the next year," says Praveen.

As they say that sometimes in the most unexpected places, you will find the exact thing you need to get your business off the ground. Praveen is following the same.

"There are many famous sweet shops especially in Jammu division of the State. However, as you grind away at your business, doing your due diligence to stay up-to-date with the latest market trends, it doesn't take much to feel satisfied. I am aware of the opportunities right in front of me and am exploring them accordingly," adds Praveen.

# ENGINEER TURNS SOCIAL ENTREPRENEUR; IMPARTS IT SKILLS TO 1000 STUDENTS IN JAMMU

When Jatinder Sharma, left his government job to start a business venture of his own, he had no idea that his efforts would take him towards social entrepreneurship. And now he is a proud owner of well-established, affiliated institute of computer science and technology working for poor and downtrodden sections of the society.

The 34-year-old computer engineer completed his diploma in computers and computer applications way back in 2004, started few tuition centres in Jammu and remained busy for two years. In 2006 he got a job in Shri Mata Vaishno Devi Shrine Board (SMVDSB) as computer hardware engineer and worked there till 2010.

“Since colleges days I had decided to have a business venture of my own. So I gained experience in my relevant field to make things easier for myself. In 2010, I resigned from the job and made up my mind to set up a business venture,” says Jatinder.

Jatinder approached Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) and was registered for training and finance under Youth Start Up Loan Scheme (YLS) in

the year 2012. Though a loan amount of Rs 8 lakh was sanctioned in favour of Jatinder, he opted to avail only four lakh rupees to start Amargyan Institute of Computer Science and Technology at Gandhi Nagar, Jammu.

Jatinder worked hard to get affiliation of his institute for Vocational Training Programmes (VTPs) from Directorate of Technical Education, Jammu; Directorate General of Employment and Training (DGET), Ministry of Labour and Employment, Govt in 2013. Later in 2013 Amargyan Institute of Computer Science and Technology was also declared as DOEACC facilitation centre for CCC and BCC. In 2015 the institute got permission from National Skill Development Council (NSDC) for imparting Information Technology (IT) courses along with stipend to the students. Amargyan also imparts training under programmes of Sector Skill Council (SSC).

Under VTPs, free IT training is provided to poor children. “We have received a contract from Jammu Urban Development Agency (JUDA) under Step-up scheme for urban poor. Under NSDC, we provide IT training and sti-



pend to trainees,” says Jatinder.

Amargyan institute also imparts training for making soft toys under VTPs and organizes melas to help them earn livelihood by selling their products.

It took Jatinder three years of continuous hard work to earn the trust of both people and the government.

I always wanted to be a businessman but had never thought of being a social entrepreneur, says Jatinder who has also employed 10 people in his institute.

Jatinder and his team has now shifted its focus on a locality of Scheduled Caste and

Scheduled Tribes near Jammu airport to help them earn decent living.

“We are now more or less a social entrepreneurship development institute wherein we work for downtrodden sections of the society. In this phase our focus will be on SC and ST women of this Jammu locality,” Sharma says.

Amargyan Institute of Computer Science and Technology has annual sales turnover of Rs 30 lakh with net profit of Rs 5 lakh and has trained over 1000 candidates. Jatinder has fixed a net turnover of Rs 40 lakh by end of 2016-2017 financial year.



# A VILLAGE WHERE TRADITION BLENDS

A narrow dilapidated road; women washing dishes and clothes while kids having bath simultaneously under the single roadside public faucet. Welcome to Hari Nara village located on the borderline of north Kashmir's Baramulla and Bandipora districts. There is no public transport and most of the houses are old fashioned. But one thing that is uncommon in this village is Anwar Hussain's 'Khushboo Libbas'- a complete boutique where modern and traditional wear gets a blend.

Anwar started to support his family when he was student in a nearby Government School. "I used to study and work as a labourer at the same time to support my family. I wanted to complete my education at any cost. Later I got admission in Gandhi Memorial College, Srinagar and completed my graduation in arts stream in the year 2009. During college days I used to do type writing in Sadler Court Srinagar to manage the daily expenses," recalled Anwar.

Anwar continued doing menial jobs till the year 2015 when a friend suggested him to start an entrepreneurial venture in his native village. Initially Anwar opted for a furniture making unit but then decided to start a fashion boutique in Ghadkhud Hari Nara village of Sumbal, Bandipora.

He opted for Seed Capital Fund Scheme (SCFS) of Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) and was trained for three weeks at Pampore campus. After training, a Rs 8.57 lakh project to start 'Khushboo Libbas' was approved and Anwar



**Director JKEDI, Dr. M.I. Parray, Chief Program Officer, JKEDI, Dr. Majid Manzoor Khan, Branch Head J&K Bank, B/U Gadkhud and Proprietor of M/s Khushboo Libbas, Mr. Anwar Hussain pose for a photograph during a visit to Harinara, Pattan.**



## WITH MODERNITY



started his boutique in his native place.

In a short span of time, Anwar has been able to provide livelihood to five people including four local girls. "Each girl earns around 7000-9000 rupees a month. Actually it depends on the number of suits she is able to stitch every day. Higher the number of suits stitched, more is the amount they get," says Anwar. He said Ghadkhud Gamdoo business unit of J&K Bank played a significant role in setting up the venture.

Khushboo Libbas deals in bridal suits, suit length (fabric) for women, dupattas, abhayas, hosiery, jeans and

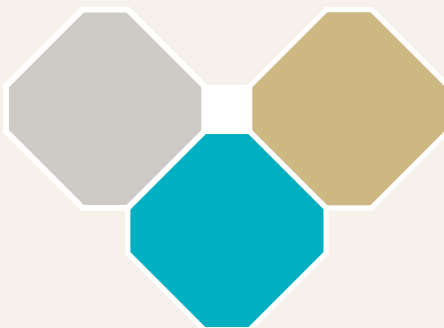
T-shirts, leggings, hijabs (veils), coats, leather jackets, bags, handbags, purses, sunglasses and artificial jewellery. "I cater to the demand of local population. Now they don't have to visit Baramulla, Pattan, Sumbal or Bandipora for these goods and services. I save their time and money as well," said Anwar. He feels the demand especially for abhayas and embroidered traditional pherans is quite encouraging.

Khushboo Libbas has not only changed Anwar's life but the blend of modernity and tradition has given Hari Nara a new identity.





# HAPPENINGS @ JKEDI



JAMMU AND KASHMIR  
**ENTREPRENEURSHIP  
DEVELOPMENT INSTITUTE**

## TWO ON-CAMPUS GUNFIGHTS, 6-MONTH-LONG UNREST IN KASHMIR VALLEY DOES NOT

The year 2016 was full of awful moments for the J&K state in general and JKEDI in particular. Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) witnessed a major militant attack in the first quarter of the year and was hit by another attack in the last quarter as well in its Pampore campus. As if the two deadly gunfights between militants and security forces were not enough to hit the operations of the institute, the five month-long civil unrest in Kashmir valley badly hit the reach out and training activities of the institute.

On February 20, 2016 the main administrative building of the institute at its Main Campus Pampore was damaged during a fierce 48-hour-long gunfight making it difficult for the institute to manage the daily operations. The Institute even lost one of its employees in the gunfight. It was, of course, heartbreaking to see the workplaces being blown up, our private spaces being violated. A place which offered a window of hope for thousands of educated youth had turned into a battle field- indeed a moment of loss, despair and mourning for the Institute in particular. However just eight days after the deadly attack, the Institute was able to resume operations including train-



**Aspiring Entrepreneurs busy in a business simulation during an EDP at Sunderbani, Rajouri.**

ing programs for aspiring entrepreneurs at the same campus. JKEDI used its hostel building in the rear side of the campus to house the main verticals in its different rooms to continue its efforts for realizing its mission and vision of fostering entrepreneurship development in the state of Jammu and Kashmir. The institute continued its smooth functioning till the month of June last year but as the civil unrest in Kashmir valley started in the month

of July the Institute could not continue its operations like awareness, training and orientation in any district of the Valley. In order to make up for the loss, the Institute used all its manpower resource in Jammu division of the state for mobilization and training of the aspiring entrepreneurs who were fit to be covered under different entrepreneurship development schemes. The institute reached out to the remotest areas of all the districts of Jammu division

and the results were really very encouraging.

As we moved on with a conviction to do better in the remaining part of the year, we never knew that another jolt is waiting to hit the Institute. On October 10, 2016 the JKEDI hostel building at Pampore campus witnessed another deadly attack which continued for three days leaving behind a trail of destruction. The Institute lost its eight floor hostel building- Jhelumto bullets, mortars and rockets and



## DETER JKEDI FROM TRAINING 4393 YOUTH FOR ENTREPRENEURSHIP IN 102 EDPS



**Director JKEDI, Dr. M I Parray handing over the certificates to the aspiring entrepreneurs on successful completion of their training program at the Institute's Pampore Campus.**



**Aspiring Entrepreneurs busy in a business simulation during a training program at Mendhar, Poonch.**

only ashes remained behind. It seemed a loss irreparable since there was very little space left for the Institute this time to even house its staff not to talk of training youth for entrepreneurship. JKEDI-once known for renting out its state of the art conference hall and training halls to

different departments and organizations for certain events was finding itself at bay as how to carry on the operations. We shifted our main verticals to Vistasta (guest house)-the lone unharmed and usable structure on the campus at Pampore. It was real tough situation for the In-

stitute and we didn't have even proper furniture and paper to use. For first few days biscuits were the only food that the EDI staff could get in the campus while working to retrieve whatever they could from the damaged hostel building.

As Steven Gerrard puts it

"The odds were against us, but we deserve to be where we are." Despite two deadly attacks, 5-month long civil unrest in Valley, lack of space, JKEDI was able to train a 4393 educated unemployed youth including females in Jammu and Kashmir in the year 2016-17 under its different entrepreneurship development schemes. The Institute conducted 102 Entrepreneurship Development Programs (EDPs), 401 Entrepreneurship Awareness Programs (EAPs) and 9 Entrepreneurship Orientation Programs (EOPs) in 2016-17. JKEDI staff reached the areas where it was difficult to reach even by foot. The efforts of our community organizers and coordinators in the field bore fruits and the response was tremendous thereby bringing back that smile of contentment to the Institute. Despite unfavourable conditions JKEDI was able to maintain the consistency in FY 2016-17 as far as awareness, training and orientation activities are concerned, which indeed is a moment for the institute to feel proud of and continue with the spirit and hard work in the times to come. Though the institute has figures to speak for it but we believe no reason absolves us for not continuing our efforts to make J&K economically self reliant in the times ahead. The Institute shall be giving its best to fulfil its mandate.

# NO MORE CARTOON INSPIRATIONS

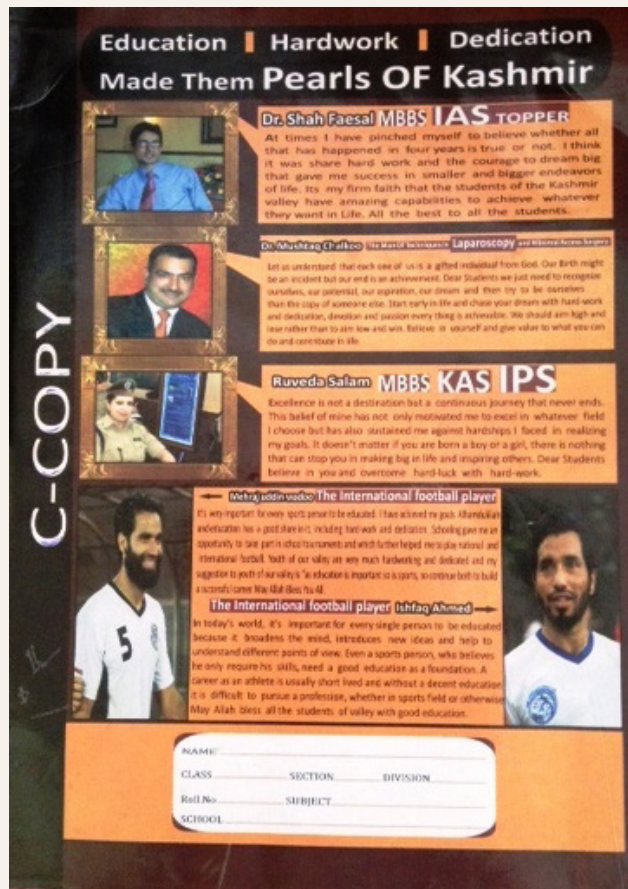
## Kashmir icons don school notebooks

Move over from Chhota Bheem, Ben10, Shinshan, Bollywood celebrities. Your kids will now have inspirations to draw from icons – Shah Faesal, Ruwaida Salaam, Mehraj Wadoo – of Jammu and Kashmir donning cover pages of their notebooks.

These local icons shall replace the Bollywood and cricket celebrities on cover pages of the exercise notebooks, which, in addition carry other handy information. The exercise notebooks of different variants are purely made in Kashmir by a local entrepreneur mentored and sponsored by the Jammu and Kashmir Entrepreneurship Development Institute (JKEDI).

Named as C-Copy, the exercise notebook carries photographs and a brief intro of achievers like IAS topper, Shah Faesal, Dr Mushtaq Chalkoo, IPS officer Ruwaida Salam, international football players Mehraj-ud-din Wadoo and Ishfaq Ahmed. The C-Copy also carries other useful information for students, teachers and parents as well.

The idea came to Mudassar Iqbal Khan, when he was driving in Jawahar Nagar area of Srinagar city and saw few students struggling to cross the road. “They were holding each others hand and trying



to cross the road but due to continuous traffic flow they were not able to do so. Seeing their helplessness I stepped out of my car and made them cross the road. When I came back I started thinking about the incident and its probable solution (s),” says Khan.

He arranged used corrugated boxes to use them as placards with ‘STOP’ written on them. As an experiment the placards were given to some

students and asked to use it near a traffic junction to cross the road. The idea worked and the students were able to cross the road with ease.

“I kept thinking about how to make it easy for students to use the sign and at the same time how to make it portable. That is where the idea of using a notebook came to my mind, since notebook is a student’s companion. I travelled to Delhi, Hyderabad,

Chandigarh, and other places to see whether there is a concept of using a notebook as placard,” Khan says adding no such concept was in use anywhere in India.

In foreign and some parts of India, there is ‘Lollipop’ who stops traffic for students to cross the road. Lollipop is a crossing guard or school road patrol who is normally stationed on busy roadways to aid pedestrians.

Khan decided to design a notebook for everyone and started the process. He added one more thing to it; and this was one is for victims of eve-teasing at places like bus stops, tuition centers, schools, colleges, public transport etc. So he added ‘HELP’ sign as well which girls could use to seek help without actually saying anything in case of any trouble.

The concept is copy right and Khan worked hard to get it. The colors used in designing the cover page have been chosen properly to ensure that it is visible even in dark.

Khan is happy with the humble beginning and seeks cooperation from people. “I am not an MNC but just a starter. The quality of my product may be just 60 per cent as compared to others. I promise to give 100 per cent if support of all sorts is provided,” Khan says.



## JKEDI HOLDS MEGA AWARENESS PROGRAMME FOR ITI STUDENTS

### Unfortunate that youth find their future safe with Govt jobs only: IT Minister

The Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) in collaboration with Directorate of Technical Education, J&K, Government held a mega awareness program for the ITI students at its Pampore campus on June 04, 2016. More than 350 students and officials from the line departments participated in the awareness program.

In his welcome address, Director JKE-DI Dr. M I Parray welcomed the participants. He exhorted upon the ITI students to take up entrepreneurship as their career. Dr. Parray also gave an overview of the unemployment scenario in the state of Jammu and Kashmir.

Chief Programme Officer (CPO), JKE-DI, Dr. Majid Manzoor Khan gave a detailed account of the entrepreneurship development schemes being implemented by the Institute. He also urged the young ITI students to take up entrepreneurship as their career and stop hankering around the government jobs.

The Minister for Information Technology, Technical Education and Youth Services and Sports (YSS), Imran Raza Ansari who was the Chief Guest on the occasion said there was an immediate need to change the mindset of educated youth who consider their future safe only with a government job. The minister said it was unfortunate that in Jammu and Kashmir unemployed youth hanker around government jobs because of the notion that this way their future is safe.

“There is lot of difference in the work



culture in J&K and rest of the India and the world. We in Kashmir consider our future safe with a government job only and fear from treading into the private sector,” the minister said while addressing students of various Industrial Training Institutes during an Entrepreneurship Awareness Programme (EAP) at Pampore.

Ansari said the ITIs of the State were working on old pattern and needed an exhaustive revamp. “I know the condition of our ITIs is not good. But both government and people are equally responsible for it,” Ansari said.

The minister said tailor-made courses including heritage trades will be introduced in all ITIs of the State. He urged the ITI students to take their courses seriously, stop

waiting for government jobs and instead start their career in their respective trades.

“Our department will form a body headed by Director Technical Education and successful entrepreneurs as its members to discuss the issues and subsequent course of action for ITI students,” the Minister said in his address.

On the occasion JKEDI sponsored entrepreneurs Saifa Shabir, Gowhar Ali, Abida Ali and Shakeel Ahmad Rather shared their experiences as entrepreneurs with the participants during the awareness programme. Secretary Technical Education, Hilal Ahmad Parray also spoke on the occasion while Director Technical Education, Shabnam Shah Kamili presented the vote of thanks.



## CM'S INITIATIVE: SPECIAL EAPS CONDUCTED IN DEGREE COLLEGES ACROSS J&K



Jammu and Kashmir Entrepreneurship Development Institute in collaboration with the Higher Education Department on the Instructions of the Hon'ble Chief Minister of the State launched a major entrepreneurship awareness program for college students in the state.

In first phase of the program, Entrepreneurship Awareness Programs were conducted in 22 colleges of Jammu Division and 6 colleges of Kashmir Division.

In these programs the students were acquainted with the realities of labour market in the State along with the scope of entrepreneurship development/self-employment in various sectors of the State economy. The EAPs were also structured to create awareness among the youth about different Government schemes for entrepreneurship development and network the eligible candidates with the concerned departments for coverage after proper registration and screening. The Students were also provided guidance and an opportunity to interact with bankers and funding agencies.





## ENTREPRENEURSHIP ORIENTATION PROGRAMS FOR TEACHERS

In the month of March, four Entrepreneurship Orientation Programmes were held for the staff of Cooperative Institute of Research and Training, Jammu. The duration of each program was one day and around one hundred teachers were oriented during the process.

The objective of the EOPs for teachers was to orient them towards the importance of entrepreneurship in the changing socioeconomic environment. The programs were also aimed at imparting knowledge and skill in diverse training methods to the teachers and developing their skills, with an intent that they could guide and counsel students and plan a curriculum which would help teachers develop an entrepreneurial mindset.

In order to inculcate the desire to become entrepreneurs among students, it is important to introduce students to the idea of entrepreneurship at a very young age. And, who better than a teacher can sow these seeds.

The teachers, who will now go back to their respective schools and share their experience with the students, spread the message of entrepreneurship as one of the careers among the students and motivate them towards entrepreneurship.

The program was conducted by the institute faculty in a participatory nature, in which many teachers shared their experiences.





## JKEDI SPONSORED RESTAURANT 'ALLURE SIGNATURE ' INAUGURATED IN RAJOURI

A JKEDI sponsored restaurant 'Allure-Signature' was inaugurated in Rajouri during a grand event. The restaurant was inaugurated by MLA Rajouri, Mr. Qamar Hussain who was present as chief guest on the occasion. A cultural opening ceremony of 'Allure - Signature Restaurant' was held in the premises of the restaurant.

Addressing the opening ceremony, MLA Rajouri, Mr. Qamar Hussain said the state government is making all efforts for making Rajouri a hub of tourism and for which it is important that tourists who visit the area get proper and hygienic food to eat.

The unit is owned by a budding entrepreneur Mr. Varun Kapoor, an engineering graduate. Mr. Kapoor was trained by JKEDI in the services sector to start his entrepreneurial venture.

JKEDI officials Mr. Shuja Showkat Mir, Mr. Basit Khurshid Wani and Mr. Sayeem Rafiq Wani were also present on the occasion. The officials assured the entrepreneur full support from JKEDI and cooperation to all those intending to establish their own ventures in district Rajouri so as to tackle the burgeoning issue of unemployment in the district.

Meanwhile a fresh training program (Entrepreneurship Development Program) for aspiring entrepreneurs has started at Rajouri.





## JKEDI PLANTS DEODAR SAPLINGS IN ITS PAMPORE CAMPUS



Jammu and Kashmir Entrepreneurship Development Institute (J&KEDI) held a plantation drive at its Pampore campus, in the month of April 2016. More than 60 saplings of Deodar were planted by employees of the institute at different locations in the campus.

Well-known poet, social activist and satirist, Zareef Ahmad Zareef, CEO

Rahim Greens, Abdul Hamid Bhat, Manager Headquarters, Syed Firdous Bukhari and other employees of the institute participated in the first phase of the plantation drive.

In the second phase more than 150 saplings will be planted in the Pampore campus of the institute. The plantation drive was held in collaboration with Ra-

him Motors, Srinagar.

Speaking on the occasion, poet Zareef apprised the employees of the importance of plantation and urged them to grow trees along their houses, fields and wastelands. The participants enthusiastically planted the saplings along rear fencing of the JKEDI campus and vowed to make it (campus) greener.

## JKEDI HOLDS ENTREPRENEURS' FEEDBACK MEET



**Well-known entrepreneur and CEO Rahim Motors, Abdul Hameed Bhat addressing the JKEDI sponsored entrepreneurs during the feedback meet at Ganderbal.**

Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) held a feedback meeting of entrepreneurs sponsored by the institute under its different schemes at Ganderbal.

District Development Commissioner, Ganderbal Tariq Hussian Ganai was the chief guest on the occasion. The feedback meeting was chaired by Director JKEDI, Dr. M I Parray while Chief Programme Officer JKEDI, Dr. Majid Manzoor Khan delivered the keynote address. Well-known entrepreneur and CEO Rahim Motors, Abdul Hameed Bhat was the guest of honour for the meeting.

The meeting aimed at redressing the grievances of entrepreneurs was attended by 40 budding as well as es-

tablished entrepreneurs sponsored by JKEDI under its different entrepreneurship development schemes.

DC Ganderbal appreciated the budding entrepreneurs for taking the bold step and choosing entrepreneurship as their career path. He interacted with the successful entrepreneurs of the district and urged them to be the role models for other educated unemployed youth of the district as well as the State of J&K.

The entrepreneurs shared their grievances with the District Development Commissioner regarding support needed from the line departments to start their ventures.

DDC assured all possible support from the line departments to the bud-

ding entrepreneurs. He asked the JKEDI District Nodal Officer for Ganderbal to submit the list of grievances collectively to his office so that immediate and necessary directions are passed to the line departments for the redressal.

On the occasion many successful entrepreneurs shared their experiences and contentment with their entrepreneurial ventures. Jehangir Nazir who runs Jehangir Textiles said the annual sales turnover of his wool carding and weaving has touched Rs 2 crore. Another successful entrepreneur involved in poultry rearing in Safapora area of Ganderbal district said the monthly sales turnover of his venture is Rs 5,00,000.

In his keynote address Chief Pro-





gramme Officer JKEDI, Dr. Majid Manzoor Khan briefed the participants about the post disbursement initiatives for budding entrepreneurs. He assured all possible help to them and said, "Our relation with the entrepreneurs does not end after they finish training and start their ventures. In fact the journey starts from there." He also threw light on supply-demand gap especially in agri-allied sectors and urged the youth to make it an opportunity to earn.

Earlier in his address CEO Rahim Motors shared his experiences as an entrepreneur with the participants. He narrated his struggle and hurdles he faced to become successful despite being a school dropout.



He encouraged the participating entrepreneurs to work hard and guard their credibility in the world of business and entrepreneurship.

Addressing the gathering Director JKEDI, Dr. M I Parray urged the participants to make best use of their capabilities and the facilities made available by the government through the institute.

"You are our honour. Today we are here only when you have achieved something. At least you have taken the right decision in your lives to make difference to the socio-economic status of the State," Dr. Parray told the participants. He urged the budding entrepreneurs to take forward the mission and do well to themselves as well as the society.

Certain issues related to J&K Bank and JKEDI were discussed threadbare in presence of the concerned officials. The participants were assured all possible help to redress their genuine grievances at the earliest.

JKEDI holds such meetings with its sponsored entrepreneurs from time to time to alleviate the genuine issues.

## VISION: THE WAY FORWARD!

“Why?” Though a simple question, yet it can lead to the new and important changes impacting any organisation in today’s world. In present circumstances it is important for all the existing organisations to keep on asking this question so as to remain relevant in the ever changing world.

Jammu and Kashmir Entrepreneurship Development Institute has always been receptive to the calls of change allowing employees to learn new skills, explore new opportunities and exercise their creativity in ways that ultimately benefit the organization through new ideas and increased commitment. In the process stakeholders proactively participate and set their collective goals and purpose, rather than letting to be ‘carried along’ by chance. It is one of the best ways to generate and maintain a shared commitment to achieving your organisation’s goals.

In one such endeavour, JKEDI conducted a workshop for senior faculty members of the institute so as to ask the question “why” in order to prepare for the future course of action.

Dr. Dinesh Awasthi, former Director EDII and Mr. Gagan Sethi, Management Consultant were the resource persons



**JKEDI faculty and Management Consultant, Mr. Gagan Sethi busy in brainstorming during a workshop to prepare the Vision Document-2030.**





for the workshop, and mainly the focus was on evaluating various job being done with respect to goals intended to be achieved. An important part of the exercise was to generate valuable information from participants and identify gaps between where we are now and where we want to be in times to come.

We all know the importance of planning, having a shared vision and a clear purpose. Yet, unfortunately we get caught up in becoming operational rather than inspirational.

The brainstorming sessions conducted during the workshop led to various new and innovative approaches, enabling to draw individuals, teams and the organisations toward a best

possible future that is motivating and emotionally attractive.

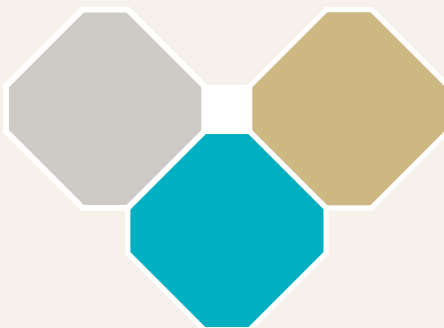
In an organisation we always tend to spend all our time on doing things, and in the meantime letting go the process of thinking, which is otherwise important in order to add innovation and creativity to the normal working processes.

This highly interactive workshop was designed to recreate the vision of our organisation that synchronises with the thoughts and ideas of the both the employees and the aspiring entrepreneurs. Keeping in mind that the only constant in this world is change and we as individuals and organisations have to keep striving to adapt to the same.





# ACHIEVEMENTS



JAMMU AND KASHMIR  
**ENTREPRENEURSHIP  
DEVELOPMENT INSTITUTE**



# TRAININGS 2016-17

## DISTRICT-WISE ACHIEVEMENTS UNDER SCFS/YSLs & HIMAYAT SELF EMPLOYMENT SCHEME

S.No.	Name of District	Target under SCFS	Achievement in terms of candidates trained under SCFS	Target under YSLs	Achievement in terms of candidates trained under YSLs	Target under HIMAYAT	Achievement in terms of candidates trained under HIMAYAT
1	Anantnag	240	8	240	1	700	89
2	Bandipora	100	2	100	0	225	109
3	Baramulla	235	89	235	6	680	95
4	Budgam	155	10	155	2	440	100
5	Doda	115	208	115	9	330	49
6	Ganderbal	100	3	100	0	180	88
7	Jammu	445	332	445	51	1280	36
8	Kargil	100	130	100	36	100	55
9	Kathua	160	266	160	12	150	15
10	Kishtwar	100	158	100	35	140	117
11	Kulgam	100	58	100	1	255	42
12	Kupwara	205	5	205	5	590	119
13	Leh	100	115	100	16	100	93
14	Poonch	115	273	115	28	330	90
15	Pulwama	130	9	130	6	370	84
16	Rajouri	150	248	150	7	430	41
17	Ramban	100	194	100	16	160	42
18	Reasi	100	186	100	14	190	50
19	Samba	100	195	100	1	260	0
20	Shopian	100	11	100	0	165	75
21	Srinagar	310	24	310	5	890	44
22	Udhampur	135	147	135	13	390	25
Total		3395	2671	3395	264	8355	1458



## ACHIEVEMENTS UNDER SEED CAPITAL FUND SCHEME

1	No. of Candidates Trained	2671		
2	No. of Cases Approved	485	Total Project Cost 5283.10 lacs	Total Seed Capital 1591.73 lacs
3	No of Cases Released (Units Established)	344	Total Project Cost 3892.61 lacs	Total Seed Capital 1137.97 lacs
4	Employment Potential (Established Cases)	974		

## TERM AND EDUCATION LOAN SCHEME OF NMDFC

### PHYSICAL / FINANCIAL ACHIEVEMENTS CUM UTILISATION REPORT OF DIFFERENT SCHEMES OF NMDFC

Scheme	Year	No. Of Benf. Covered	NMDFC Share	State Share	Benf. Contribution.	Total Amount Utilized
Term Loan Scheme	2016-2017	828	244,170,029.70	13,565,001.65	13,565,001.65	271,300,033.00
Education Loan Scheme	2016-2017	30	14,569,123.50	809,395.75	809,395.75	16,187,915.00
Total		858	258,739,153.20	14,374,397.40	14,374,397.40	287,487,948.00



## YSLs

### PHYSICAL / FINANCIAL ACHIEVEMENTS UNDER YOUTH STARTUP LOAN SCHEME (YSLs)

(Amount in lacs of Rupees)			
S. No.		Particulars	2016-2017
1		Target (No. of Enterprises)	360
2	i.	No. of Steering Committee Meetings held	2
3	i.	No. of DPR's approved by the Steering Committee	101
	ii.	Project Cost involved	715.00
	iii.	Term Loan	219.06
	iv.	Working Capital	424.44
	vi.	Entrepreneurs' contribution	71.50
4	i.	No. of cases disbursed	238
	ii.	Amount disbursed	2084.58
	i.	Potential of Employment Generation	472

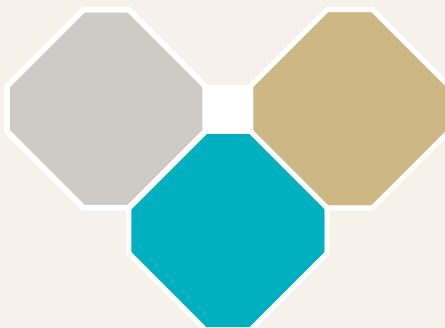








# FINANCIALS



JAMMU AND KASHMIR  
**ENTREPRENEURSHIP  
DEVELOPMENT INSTITUTE**



# BALANCE SHEET | 1-APR-2016 TO 31-MAR-2017

JAMMU & KASHMIR ENTREPRENEURSHIP DEVELOPMENT INSTITUTE			
Liabilities	as at 31-Mar-2017		
<b>Capital Account</b>		<b>1260085062.08</b>	
Reserves & Surplus	75783204.08		
Capital Grant	645820000.00		
Central Govt. MSME	15000000.00		
Corpus Reserve Fund	4858054.00		
State Level Bankers Committee-Financial Assistance	11869804.00		
YSLs Capital A/c	506754000.00		
<b>Loans (Liability)</b>			
<b>Current Liabilities</b>		<b>32973438.00</b>	
Sundry Creditors	26160965.00		
CPF From Additional Provident Fund Commissioner			
Salary Payable	6812473.00		
<b>Suspense A/c</b>			
Suspense Pampore Bank			
Suspense Railhead Bank Account			
<b>Liability Cafeteria</b>		<b>318147.00</b>	
Cafeteria Current Liabilities	318147.00		
Payable to Other Departments			
<b>Other Liabilities</b>		<b>2514618523.19</b>	
HMMU (Liability)	-24000.00		
HSE (Liability)	24780061.00		
NMDFC (Liability)	881164757.00		
SCFS (Liability)	1593213830.50		
YSLs (Liability)	634687.00		
Balance of Recurring Assistance of IPP GOI	151173.24		
Consultancy Receipts	21000.00		



<b>Assets</b>	as at 31-Mar-2017	
<b>Fixed Assets</b>		
<b>Investments</b>		<b>30000000.00</b>
<i>FDR Investment</i>	25000000.00	
<i>FDR Investment (Reserve Account)</i>		
<i>HMMU Investment</i>	5000000.00	
<b>Building</b>		<b>137267101.88</b>
<i>SG Building</i>	74730175.27	
<i>Jhelum Hostel JKEDI</i>	58819731.85	
<i>SG Development of Parking Lot</i>	429620.76	
<i>SG Toe Wall</i>	3287574.00	
<b>Land</b>		<b>130000000.00</b>
<i>Land Account Jammu</i>	40000000.00	
<i>Land Account (Pampore)</i>	90000000.00	
<b>Furniture &amp; Fixture</b>		<b>11675780.66</b>
<i>IPP GOI Furniture &amp; Fixture</i>		
<i>SG Furniture &amp; Fixture</i>	11613156.66	
<i>Furniture &amp; Fixtures JKEDI Guest House</i>	62624.00	
<b>Machinery &amp; Equipments</b>		<b>1845780.50</b>
<i>IPP GOI Machinery &amp; Equipments</i>		
<i>SG Machinery &amp; Equipment</i>	1732541.31	
<i>Guest House Electronic Items</i>	83065.00	
<i>Lift Hostel Building</i>		
<i>Mobile Phones</i>	30174.19	
<b>HVAC</b>		<b>4016030.38</b>
<i>HVAC Guest House</i>	4016030.38	
<i>HVAC Hostel Building</i>		



JAMMU & KASHMIR ENTREPRENEURSHIP DEVELOPMENT INSTITUTE			
Liabilities	as at 31-Mar-2017		
<b>Capital Account</b>		<b>1260085062.08</b>	
<i>IL&amp;FS (Ministry of Textiles)</i>	760850.00		
<i>Institutional Share CPF</i>	4549388.00		
<i>Magzine</i>	9000.00		
<i>Security Deposit</i>	8058474.45		
<i>Training Provisions</i>	5508.00		
<i>Untraced Bank Account</i>	1181498.00		
<i>Warranty Charges</i>	112296.00		
<b>Payable to Other Departments</b>		<b>5751170.00</b>	
General Provident Fund			
GPF			
Income Tax	59082.00		
Service Tax	4776393.00		
TDS	830181.00		
<i>Cafeteria Deduction</i>			
<i>CPF</i>	10390.00		
<i>Flood Relief Contribution</i>			
<i>GPF</i>	26018.00		
<i>Insurance</i>	7908.00		
<i>NIRD</i>	15020.00		
<i>NPS</i>	26178.00		
<i>Provident &amp; Pension Contribution Fund</i>			



<b>Assets</b>	as at 31-Mar-2017	
<b>Fixed Assets</b>		
<i>HVAC JKEDI Cafeteria</i>		
<i>HVAC Main Building (Pampore)</i>		
<b>Library</b>		<b>37461.45</b>
<i>SG Library</i>	37461.45	
<b>Motor Vehicle</b>		<b>2438199.96</b>
<i>SG Motor Vehicle</i>	2438199.96	
<b>Electric Fittings/Sub-Station</b>		<b>10720999.04</b>
<i>Electric Sub-Station Hostel Building</i>	7288507.00	
<i>SG Electrical Fittings/electric Sub-Station</i>	3432492.04	
<b>Audio Visual Equipments</b>		<b>1461185.24</b>
<i>SG Audio Visual Equipments</i>	1461185.24	
<b>SG Maintenance of Capital Assets</b>		
<b>Other Assets</b>		<b>3478411939.53</b>
<i>Loans &amp; Advances (Asset)</i>	13669522.74	
<i>Sundry Debtors</i>	222166898.30	
<i>Cash-in-hand</i>	92279.57	
<i>Bank Accounts</i>	1242699779.53	
<i>HMMU (Assets)</i>	18445173.58	
<i>NMDFC Loan</i>	629337625.22	
<i>SCFS (Assets)</i>	852609606.00	
<i>YSLS (Assets)</i>	499391054.59	
<b>Assets Cafeteria</b>		<b>580358.00</b>
<i>Cafeteria Sundry Debtors</i>	521704.00	
<i>Samawar &amp; Buffet Set</i>	58654.00	
<b>Computers</b>		<b>1469107.14</b>
<i>IPP GOI Computers</i>		
<i>SG Computers</i>	1469107.14	
<b>Construction Work-in-Progress</b>		
<i>Construction of EDI Campus in Jammu</i>		

58



Assets		
as at 31-Mar-2017		
Fixed Assets		
Construction of Hostel Building		
<b>HMMU Fixed Assets</b>		<b>46548.00</b>
Desktops (HMMU)	25503.40	
Laptops (HMMU)	14900.60	
Printers (HMMU)	6144.00	
<b>NMDFC Fixed Assets</b>		<b>91221.99</b>
Computer NMDFC	88626.04	
Mobile Phones NMDFC	2595.95	
NMDFC Motor Vehicles		
Printer NMDFC		
<b>Receivables From Other Departments</b>		<b>547418.00</b>
Service Tax Receivable	15968.00	
TDS Receivable	531450.00	
<b>SCFS Fixed Assets</b>		<b>3137208.50</b>
SCFS Computers/Accessories	2583877.00	
SCFS Desktops		
SCFS Furniture & Fixtures	276521.00	
SCFS Machinery & Equipments	144360.00	
SCFS Mobiles	2846.50	
SCFS Motor Vehicles	129604.00	
<b>YSLs Fixed Assets</b>		
<b>Excess of expenditure over income</b>		
Opening Balance		
Current Period	15325061.14	
Less: Transferred	-15325061.14	
<b>Total</b>		<b>3813746340.27</b>



## RESERVES & SURPLUS

1-APR-2016 TO 31-MAR-2017

JAMMU & KASHMIR ENTREPRENEURSHIP DEVELOPMENT INSTITUTE		
GROUP SUMMARY		
Particulars	1-Apr-2016 to 31-Mar-2017	
	Closing Balance	
	Debit	Credit
Bank / FDR Interest		18039159.00
Cafeteria P&L A/c		428348.00
Director JKEDI Reserve Fund		25450000.00
NMDFC Surplus/Deficit Account		59710377.46
Profit & Loss Account	12496536.86	
SCFS Income & Expenditure Account	75033502.50	
YSLs Surplus/Deficit Account		59685358.98
<b>Grand Total</b>	<b>87530039.36</b>	<b>163313243.44</b>

# PROFIT & LOSS ACCOUNT

1-APR-2016 TO 31-MAR-2017

JAMMU & KASHMIR ENTREPRENEURSHIP DEVELOPMENT INSTT			
MONTHLY SUMMARY			
Particulars	1-Apr-2016 to 31-Mar-2017		
	Transactions		Closing Balance
	Debit	Credit	
Opening Balance			<b>15176524.28 Cr</b>
April	12348000.00		2828524.28 Cr
May			2828524.28 Cr
June			2828524.28 Cr
July			2828524.28 Cr
August			2828524.28 Cr
September			2828524.28 Cr
October			2828524.28 Cr
November			2828524.28 Cr
December			2828524.28 Cr
January			2828524.28 Cr
February			2828524.28 Cr
March	15325061.14		12496536.86 Dr
<b>Grand Total</b>	<b>27673061.14</b>		<b>12496536.86 Dr</b>





# INCOME & EXPENDITURE STATEMENT

1-APR-2016 TO 31-MAR-2017

JAMMU & KASHMIR ENTREPRENEURSHIP DEVELOPMENT INSTT					
MONTHLY SUMMARY					
Particulars	1-Apr-2016 to 31-Mar-2017		Particulars	1-Apr-2016 to 31-Mar-2017	
<b>Indirect Expenses</b>		<b>23273450.14</b>	<b>Cafeteria Income</b>		
Depreciation on Assets	19892167.00		Bank Interest (SB 144)		
Restoration	3380420.00		Cafeteria Sales		
HMMU	683.00		Misc. Income Cafeteria		
Rent For District Offices			<b>Guest House Income</b>		<b>5000.00</b>
SG Bank Charges (SB-19151 & SB G8)	180.14		Bank Interest (SB 138)		
<b>Cafeteria Expenditure</b>			Guest House Sales	5000.00	
Cafeteria OE Bank Charges (SB 144)			SG OE Bank Charges (SB-138)		
Cafeteria Purchase			<b>Hostel Income</b>		<b>658600.00</b>
Salary (Cafeteria Employees)			Bank Interest (SB-152)		
<b>Guest House Expenditure</b>		<b>56904.00</b>	Income From Hostel Building	658600.00	
Guest House Expenses	56904.00		<b>JKEDI Income</b>		<b>79949042.00</b>
<b>Hostel Expenditure</b>		<b>8016.00</b>	INDUSTRIAL POLICY PROMOTION GOI INCOME		
Jhelum Hostel Expenses	8016.00		JKEDI Other Incomes	8149042.00	
<b>JKEDI Expenditure</b>		<b>75063432.00</b>	State Govt. Income	71800000.00	
INDUSTRIAL POLICY PROMOTION GOI EXPENDITURE			Institutional Charges		
Maintenance of Capital Assets	3069736.00		<b>NMDFC Incomes</b>		<b>300000.00</b>
State Govt. Expenditure	71993696.00		NMDFC Income	300000.00	
<b>NMDFC Expenditure</b>		<b>160974.00</b>	<b>YSLs Income</b>		<b>2850000.00</b>
NMDFC Expenses	160974.00		YSLs Income	2850000.00	
<b>YSLs Expenses</b>		<b>524927.00</b>	<b>Excess of expenditure over income</b>		<b>15325061.14</b>
YSLs Expenses	107423.00				
YSLs Trainings	417504.00				
<b>Total</b>		<b>99087703.14</b>	<b>Total</b>		<b>99087703.14</b>

# RECEIPTS AND PAYMENTS

1-APR-2016 TO 31-MAR-2017

JAMMU & KASHMIR ENTREPRENEURSHIP DEVELOPMENT INSTT					
GROUP SUMMARY					
1-Apr-2016 to 31-Mar-2017					
Receipts	1-Apr-2016 to 31-Mar-2017		Payments	1-Apr-2016 to 31-Mar-2017	
<b>Opening Balance</b>		<b>715185540.81</b>	<b>Capital Account</b>		<b>5024925.00</b>
Bank Accounts	715127148.24		Reserves & Surplus	5024925.00	
Cash-in-hand	58392.57		<b>Current Liabilities</b>		<b>165105705.00</b>
<b>Capital Account</b>		<b>231869028.18</b>	<i>Salary Payable</i>	68106459.00	
<i>YSLs Capital A/c</i>	44650000.00		<i>Sundry Creditors</i>	96999246.00	
Reserves & Surplus	57219028.18		<b>Investments</b>		<b>10000000.00</b>
Capital Grant	130000000.00		<i>FDR Investment</i>	10000000.00	
<b>Current Liabilities</b>		<b>15001325.00</b>	<b>Building</b>		<b>2302803.00</b>
<i>Sundry Creditors</i>	15001325.00		<i>SG Toe Wall</i>	2302803.00	
<b>Investments</b>		<b>85000000.00</b>	<b>Land</b>		<b>40000000.00</b>
<i>FDR Investment</i>	85000000.00		<i>Land Account Jammu</i>	40000000.00	
<b>Other Assets</b>		<b>74131226.00</b>	<b>Motor Vehicle</b>		<b>1100000.00</b>
<i>Loans &amp; Advances (Asset)</i>	15975777.00		<i>SG Motor Vehicle</i>	1100000.00	
<i>Sundry Debtors</i>	58150449.00		<b>Electric Fittings/Sub-Station</b>		<b>8574714.00</b>
<i>HMMU (Assets)</i>	5000.00		<i>Electric Sub-Station Hostel Building</i>	8574714.00	
<b>Cafeteria Income</b>		<b>59474.00</b>	<b>Other Assets</b>		<b>545142343.70</b>



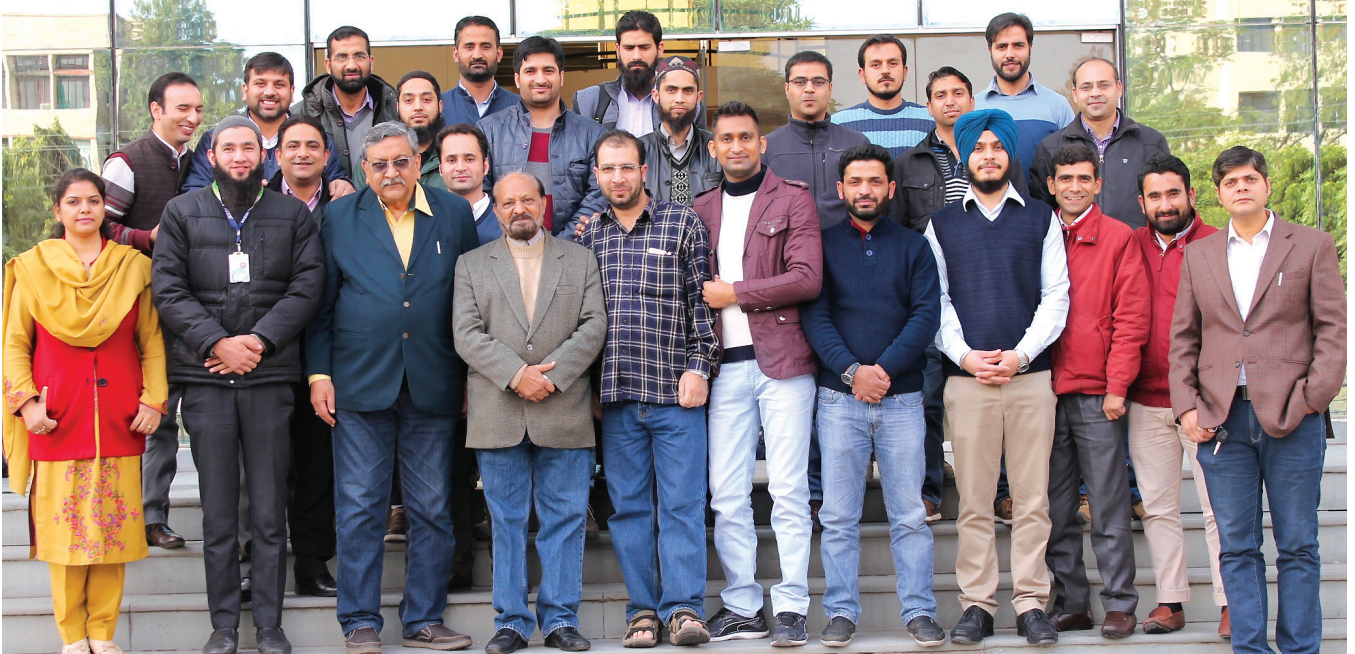
1-Apr-2016 to 31-Mar-2017					
<b>Receipts</b>	1-Apr-2016 to 31-Mar-2017		<b>Payments</b>	1-Apr-2016 to 31-Mar-2017	
Bank Interest (SB 144)	59474.00		Loans & Advances (Asset)	58389962.00	
<b>Guest House Income</b>		<b>93720.00</b>	Sundry Debtors	44720511.00	
Bank Interest (SB 138)	93720.00		HMMU (Assets)	768172.00	
<b>Hostel Income</b>		<b>804917.00</b>	NMDFC Loan	239242645.87	
Bank Interest (SB-152)	146317.00		SCFS (Assets)	70838875.00	
Income From Hostel Building	658600.00		YSLs (Assets)	131182177.83	
<b>JKEDI Expenditure</b>		<b>97166.00</b>	<b>Indirect Expenses</b>		<b>240725.14</b>
Maintenance of Capital Assets	94000.00		SG Bank Charges (SB-19151 & SB G8)	180.14	
State Govt. Expenditure	3166.00		Restoration	240545.00	
<b>JKEDI Income</b>		<b>95792119.00</b>	<b>Assets Cafeteria</b>		<b>62628.00</b>
JKEDI Other Incomes	23992119.00		Cafeteria Sundry Debtors	62628.00	
State Govt. Income	71800000.00		<b>Guest House Expenditure</b>		<b>5170.00</b>
<b>Liability Cafeteria</b>		<b>311167.00</b>	Guest House Expenses	5170.00	
Cafeteria Current Liabilities	311167.00		<b>Hostel Income</b>		<b>68000.00</b>
<b>NMDFC Incomes</b>		<b>300000.00</b>	Income From Hostel Building	68000.00	
NMDFC Income	300000.00		<b>JKEDI Expenditure</b>		<b>3459951.00</b>
<b>Other Liabilities</b>		<b>802501249.00</b>	Maintenance of Capital Assets	1301736.00	
Institutional Share CPF	2717746.00		State Govt. Expenditure	2158215.00	
Security Deposit	1960753.00		<b>JKEDI Income</b>		<b>8000.00</b>
HSE (Liability)	59176303.00		JKEDI Other Incomes	8000.00	



1-Apr-2016 to 31-Mar-2017					
<b>Receipts</b>	1-Apr-2016 to 31-Mar-2017		<b>Payments</b>	1-Apr-2016 to 31-Mar-2017	
NMDFC (Liability)	329454593.00		<b>Liability Cafeteria</b>		<b>1492.00</b>
SCFS (Liability)	409191854.00		<i>Payable to Other Departments</i>	1492.00	
<b>Payable to Other Departments</b>		<b>13986520.00</b>	<b>NMDFC Expenditure</b>		<b>21128.00</b>
<i>Cafeteria Deduction</i>	52653.00		<i>NMDFC Expenses</i>	21128.00	
<i>NIRD</i>	159351.00		<b>Other Liabilities</b>		<b>5253688.05</b>
<i>NPS</i>	3844978.00		<i>HMMU (Liability)</i>	51336.00	
<i>GPF</i>	935507.00		<i>NMDFC (Liability)</i>	1124544.05	
<i>Income Tax</i>	997102.00		<i>YSLs (Liability)</i>	4077808.00	
<i>Service Tax</i>	6588458.00		<b>Payable to Other Departments</b>		<b>8663645.00</b>
<i>TDS</i>	1408471.00		<i>Cafeteria Deduction</i>	52653.00	
<b>YSLs Income</b>		<b>2850000.00</b>	<i>NIRD</i>	159039.00	
<i>YSLs Income</i>	2850000.00		<i>NPS</i>	3839706.00	
			<i>GPF</i>	1222874.00	
			<i>Income Tax</i>	993034.00	
			<i>Service Tax</i>	1812065.00	
			<i>TDS</i>	584274.00	
			<b>SCFS Fixed Assets</b>		<b>152475.00</b>
			<i>SCFS Motor Vehicles</i>	152475.00	
			<b>YSLs Expenses</b>		<b>4000.00</b>
			<i>YSLs Expenses</i>	4000.00	
			<b>Closing Balance</b>		<b>1242792059.10</b>
			<i>Bank Accounts</i>	1242699779.53	
			<i>Cash-in-hand</i>	92279.57	
<b>Total</b>		<b>2037983451.99</b>	<b>Total</b>		<b>2037983451.99</b>



## FRAME BY FRAME:



**VISION 2030- JKEDI faculty along with Dr. Dinesh Awasthi, former Director EDII Ahmedabad, Mr. Gagan Sethi, Management Consultant posing for a group photograph on the completion of special workshop conducted at Jammu to prepare JKEDI Vision Document-2030.**



**A trainee receives her training participation certificate from Director JKEDI, Dr. M I Parry during a valediction ceremony.**





**Director JKEDI, Dr. M. I. Parray interacting with the aspiring entrepreneurs during a feedback session at the Institute's Pampore campus.**



**Aspiring entrepreneurs engrossed in a training class at Jammu.**





**Pampore, Kashmir**

01933-224362/65

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**JLN Udhyog Bhawan, Jammu**

0191-2478080

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**Industrial Estate, Leh**

01982-252239

**[www.jkedi.org](http://www.jkedi.org)**

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