



**Jammu & Kashmir Entrepreneurship Development Institute (JKEDI)**  
(An organisation of Government of Jammu & Kashmir)  
Sempora, Pampore (Kashmir)/ Bari Brahmana, Jammu

Shri Azmat Hussain,  
District Nodal Officer,  
JKEDI District Centre Kupwara.

**Explanation for Non-Achievement of Recovery Targets under NMDFC & YSLS**

Whereas, Worthy Director JKEDI took a review meeting on 10<sup>th</sup> Dec, 2024 at 02.00 PM from his office chamber at JKEDI Office Bari Brahmana.

Whereas, while taking the review of the Recovery under YSLS/NMDFC (October/November, 2024) performance of your district as retrieved from available data in achieving recovery targets is not satisfactory and failure to meet the designated targets is a matter of serious concern for the institute.

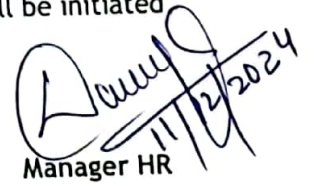
Whereas, failure to achieve the recovery targets not only reflects poorly on your District performance but also negatively impacts the overall objectives, reputation of the institute & the Quarterly repayments to be made to NMDFC.

In light of the above, you alongwith with your team comprising of Shri Faheem Hamid Mir (Assistant Faculty), Shri Gulzar Ali (Assistant Faculty), Shri Gull Mohd (Office Associate), Shri Mohd Ali (Office Associate) & Smt. Ishrat Rashid (Office Associate) are hereby directed to submit a written justification within 2 days of receiving this notice, detailing the reasons for failure to achieve the assigned recovery targets and why not proceed with below mentioned punishments against you & each member of your team:

1. Inter-Division transfer.
2. Withholding Salary.
3. Censure with red entry in service book.

Further, if your reply is not received within the stipulated time period, it shall be construed that you have nothing to say in this regard & above mentioned punishments shall be initiated against you & your team without any further notice in this regard.

By Order of the Director JKEDI

  
Manager HR

No.: JKEDI/HR/MISC/2024/252-256  
Dated: 11.12.2024

Copy To:

1. Accounts Officer for information.
2. Incharge Repayment & Recovery Jammu/Kashmir.
3. Directors Secretariat fkiio the Director.
4. IT Section For information & necessary action.
5. Concerned file.