

Lieutenant Governor Addressed the 2nd Edition of ICC's MSME Conclave 2026

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The Lieutenant Governor, Shri Manoj Sinha attended the 2nd edition of the ICC MSME Conclave 2026 in Jammu earlier today. He delivered a keynote address at the Conclave, highlighting the transformative role of Micro, Small and Medium Enterprises (MSMEs), the rise of Nano Global Capability Centres (GCCs), and the centrality of technology-led growth in shaping India's economic future.

The Lieutenant Governor underscored that India's economy stands at a defining crossroads where agility, innovation, and technology are rewriting the rules of enterprise. He said the theme of the conclave- "Shaping the Future of MSMEs, Nano GCCs & Technology-led Growth" - is timely and visionary.

The Lieutenant Governor reaffirmed that MSMEs are powering employment, driving exports, and nurturing entrepreneurship across the nation.

"MSMEs are contributing 31.3% to GDP and nearly half of India's exports. They are also the second-largest provider of employment after agriculture. MSMEs are the heartbeat of our economy and the true builders of India's resilience and self-reliance," the Lieutenant Governor stated.

The Lieutenant Governor highlighted the emergence of Nano Global Capability Centres (GCCs), where small, specialized teams deliver high-value capabilities once reserved for large corporations.

"I strongly believe that this is democratization in its truest sense. It really means that a mid-sized enterprise in a tier-two city can now build, own, and scale world-class technology capability on its own terms.

And behind all of this is technology as the very engine of growth. Artificial intelligence, automation and digital infrastructure are compressing timelines, lowering barriers,



and opening doors that were once closed to all but the largest players. This gives cities like Jammu, Srinagar a new sense of confidence and I believe today's conclave is more than just fire-side chat. It is a call to action. A call to reimagine what our MSMEs can become and to embrace the nano GCC model as a genuine pathway to global relevance. It is a call to place technology at the very heart of India's next chapter of inclusive growth," the Lieutenant Governor said.

He said the Union Territory of Jammu Kashmir is a vibrant example of all-round transformation in the country. Since 2021, investments worth Rs. 5,824 crore in FY 2025-26 alone marked a 13-fold increase compared to pre-2021 averages. Over four years, investments exceeded those made in the preceding 70 years. Start-ups rose from 69 in 2020 to 1,305 in FY 2025-26, while Udyam registrations surged from 24,000 in 2021 to 6.16 lakh this year.

The Lieutenant Governor also outlined four pressing challenges for MSMEs including affordable credit, technology upgradation, and supply-chain integration to ensure market access and brand-building for small entrepreneurs. He also called for administrative reforms, wherever required to eliminate the red tape to create an enabling environment.

The Lieutenant Governor called for a forward-looking roadmap with sustainable trade that will encourage MSMEs to adopt green technologies and renewable energy. He

also stressed on formalisation of micro industries to Expand institutional credit access. The Lieutenant Governor asked the participants to focus on education-industry partnerships and establishment of incubation centres and design studios within industrial clusters.

"The fourth objective is to strengthen export competitiveness, and I believe that this opportunity is especially significant for Jammu Kashmir. Our climate and distinctive cultural and traditional production chains provide us with an exceptional position in the export sector. Therefore, initiatives such as "One District, One Export Hub" need to be promoted on a large scale," the Lieutenant Governor said.

The Lieutenant Governor emphasized that India's economic progress cannot be complete without acknowledging the perseverance and entrepreneurial spirit of MSMEs.

"Our bright future rests upon the aspirations of small and medium businesses. Let us build an ecosystem that is robust, globally competitive, environmentally conscious, and inclusive. On the strong foundation of MSMEs, we must develop an economy, in which every region, every section, and every talent in Jammu Kashmir finds opportunities to advance, and where young people do not merely seek jobs but create employment," he said.

The Lieutenant Governor also spoke on the challenges that the country is facing today. He called upon the industry

leaders and all the key stakeholders to make their significant contribution in building a terror-free, corruption-free, merit based and prosperous society.

"There is a lot of discussion in the country regarding temple offerings. A respected member of Shri Mata Vaishno Devi Shrine Board suggested in a meeting that the manual counting process should be stopped. So, two Cash Recycler Machines (CRM) have been installed there, and the remaining CRMs will be installed in 15 days. The human interface itself has been eliminated. No employee of the Shrine Board or the bank will have any direct involvement in it," he said.

Shri Vikramjit Singh, Commissioner Secretary, Industries and Commerce Department J&K; Shri Rahul Sahai, Chairman, ICC Jammu Chapter; Shri Vikramaditya Singh, Trustee, Dharmarth Trust; Shri Rakesh Sinha, CEO, Quintes Global; Dr Arun Kumar Manhas, Director, Industries & Commerce Department Jammu, senior officials, members of Indian Chamber of Commerce, Industry Leaders and Experts, Investors and representatives of various trade and business organisations attended the conclave.

Ms Devyani Rana, Member of Legislative Assembly from Nagrota, Dr Rakesh Minhas, Deputy Commissioner Jammu, Shri Devansh Yadav, Municipal Commissioner Jammu, Shri Harvinder Singh, CEO Mission Yuva, Shri Joginder Singh, SSP Jammu, senior officers of civil and Police administration, were also present.

J&K Bank Strengthens Corporate Salary Portfolio with Two New MoUs

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J&K Bank has further strengthened its institutional partnerships by signing two Memoranda of Understanding (MoUs) under its Corporate Salary Package with FIL Industries Private Limited in Srinagar and Brahmurishi Bawra Shanti Vidya Peeth Higher Secondary School in Udhampur.

At Srinagar, Zonal Head (Srinagar) Sheikh Mohammad Muzaffar signed the agreement on behalf of J&K Bank, while Managing Director FIL Industries Junaid Altaf Bukhari represented the company. The MoU will bring nearly 600 employees of FIL Industries under the Bank's Corporate Salary Package.

Sheikh Mohammad Muzaffar said the partnership would strengthen the Bank's longstanding institutional relationship with



FIL Industries while providing its employees customised banking benefits, preferential products, enhanced digital services and need-based financial solutions.

Cluster Head Syed Tasaduq Madni highlighted the key features of the package, including specialised salary-account variants, preferential loan facilities, insurance coverage and digital banking services.

In Jammu division, J&K Bank also entered into a

similar arrangement with Brahmurishi Bawra Shanti Vidya Peeth Higher Secondary School, Udhampur, which has more than 165 employees. Zonal Head (Udhampur) Arjun Singh Rathore signed the MoU on behalf of the Bank, while Chairperson Chinmay Jyoti (Didi Ji) signed on behalf of the school.

Arjun Singh Rathore said the partnership reflected the Bank's commitment to developing meaningful institutional relationships through customer-centric

and technology-driven banking solutions.

The signing ceremonies were attended by senior officials of J&K Bank and representatives of the two institutions.

Through the partnerships, J&K Bank aims to expand access to customised salary accounts, preferential retail-credit facilities, insurance benefits and enhanced digital banking services, while further consolidating its institutional presence across Jammu and Kashmir.

Chief Principal Census Officer reviews preparations for Census-2027 phase-II in snow bound areas of Ramban

RAMBAN, AUGUST 19:

Director Census Operations (DCO) and Chief Principal Census Officer (CPCO), J&K and Ladakh, Amit Sharma, today reviewed the preparations for Population Enumeration Phase-II of Census-2027 in the snow-bound areas of Ramban district at a meeting held here.

District Nodal Officer Census and Additional Deputy Commissioner Ramban Varunjeet Singh Charak, Deputy Director Census, DSEO and other concerned officers attended the meeting.

The meeting focused on preparedness for Population Enumeration in snow-bound areas, training of census functionaries, self-enumeration, geo-tagging and demarcation of Enumeration Blocks (EBs) besides measures for effective public awareness and publicity.

Addressing the meeting, the CPCO highlighted the importance of Census-2027 as a crucial national exercise for generating reliable demographic and socio-economic data, which serves as



an important basis for development planning, policy formulation, resource allocation and delivery of public services.

He stressed the need for coordinated efforts by all stakeholders to ensure complete, accurate and timely enumeration.

He directed the concerned officers to ensure extensive awareness among the public, particularly residents of snow-bound areas, regarding the Self-Enumeration process and the upcoming Population Enumeration exercise.

Amit Sharma was informed that the training of District and Charge Census Officers, Census officials and field trainers has been

completed. Besides, training of Supervisors and Enumerators at the charge level is scheduled to be conducted from August 20 to August 29, 2026, as per the timelines conveyed by the Office of the Registrar General of India.

The CPCO laid special emphasis on Self-Enumeration in snow-bound areas, which is being undertaken from August 17 to August 31, 2026, as per the Standard Operating Procedures issued by the Office of the Registrar General of India.

He directed the district administration to ensure wide publicity of the Self-Enumeration process through local media, leading newspapers, electronic

and social media platforms so that residents of snow-bound areas receive clear and authentic information and do not face any confusion. He further stressed that public messages may be disseminated in Hindi, English and local languages while awareness activities may be organized at panchayat and ward level with the involvement of field functionaries and local representatives.

The concerned officers were also directed to closely monitor the progress of Self-Enumeration and field-level preparations, identify gaps well in advance and take timely corrective measures to ensure smooth conduct of Population Enumeration in all designated snow-bound areas.

Earlier, District Nodal Officer Census made a detailed PowerPoint Presentation highlighting the district profile, status of House Listing Operations, preparedness for Population Enumeration in snow-bound areas, training progress, Self-Enumeration and the status of geo-tagging and demarcation of Enumeration Blocks.

SKUAST-K transfers Exotic Mushroom Technology to Agri Deptt for scaling up High-Value Circular Bioeconomy

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In a significant step towards taking Jammu & Kashmir agriculture into the realm of high-value, knowledge-driven and circular bioeconomy, Sher-e-Kashmir University of Agricultural Sciences and Technology of Kashmir today transferred its patented exotic mushroom production technology to the Department of Agriculture for wider dissemination among farmers and agri-entrepreneurs across the Union Territory.

The technology, developed by the University's Mushroom Research and Training Centre (MRTC), includes production technologies for three high-value exotic mushrooms, Shiitake, King Oyster and Enoki, along with the associated strains. The technology transfer, organised by the Directorate of Research, SKUAST-K, marks an important milestone in taking University research from laboratories and research stations to farmers, entrepreneurs and markets.

The initiative is partic-



ularly significant as the exotic mushrooms can be cultivated using locally available woody agricultural and horticultural biomass, including apple-pruning waste, which is otherwise often burnt or discarded. The technology thus converts an environmental liability into an economic resource, creating a waste-to-wealth model while reducing biomass burning and promoting sustainable agriculture.

Speaking on the occasion, Vice-Chancellor, SKUAST-Kashmir, Prof. Nazir Ahmad Ganai, said exotic mushroom cultivation represents the transition from conventional

agriculture to high-value, resource-efficient and knowledge-intensive agriculture. He said these mushrooms command prices several times higher than conventional button mushrooms, opening significant opportunities for small-scale enterprises, rural youth, women and educated agricultural graduates.

"The next level of agriculture is not merely about producing more; it is about producing higher value, using resources more efficiently and converting waste into wealth. Exotic mushroom cultivation brings together science, sustainability and

entrepreneurship and is an important pathway towards a circular bioeconomy," Prof. Ganai said.

He highlighted the enormous potential of horticultural biomass in J&K and said University estimates indicate that apple-pruning wood alone could support nearly 3.4 lakh tonnes of premium mushrooms annually, with an estimated market value of around ?17,000 crore. He added that SKUAST-K has developed multiple IPRs and patented technologies in mushroom science and is committed to ensuring their translation into commercial enterprises.

WORLD

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