

INNOVATION DAY CELEBRATION:

University of Jammu Special Purpose Vehicle Foundation (UOJSPVF) in collaboration with University of Jammu, Institution Innovation Council (IIC), University Business Incubation and Innovation Centre (UBIIC) celebrated "Innovation Day" in the University of Jammu on October 15, 2019. In addition to series of activities organized as a part of the Golden Jubilee celebrations, the Innovation Day was celebrated with immense enthusiasm at the University Campus. The day also marked the birth anniversary of Former President of India Sh. APJ Abdul Kalam Ji Main objective of celebrating the day is to encourage young entrepreneurs to use new ideas, make new decisions and do creative thinking



ASSOCHAM START-UP LAUNCHPAD, AN ELEVATOR PITCH SERIES:

A two-day Innovation Roadmap Programme was launched by University of Jammu Special Purpose Vehicle Foundation (UOJSPVF), The Institution Innovation Council (IIC), University Business Incubation and Innovation Centre (UBIIC) on 30 October, 2019 on the theme, "Innovation amidst Adversities. Over 80 applications were received by ASSOCHAM from across J&K, 25 were shortlisted and they got a chance to meet world class mentors, investors, companies having decades of industry experience to help them give a better shape to their business idea and pitch for funding & technology partners to generate business opportunities. The participants were mostly from 57 the category of early-stage start-ups i.e., between 0-2 years of operations and established start-ups between 3-5 years of operations of over 80 applications received by ASSOCHAM from across J&K, 25 were shortlisted and they got a chance to meet world class mentors, investors, companies having decades of industry experience to help them give a better shape to their business idea and pitch for funding & technology partners to generate business opportunities. Of over 80 applications received by ASSOCHAM from across J&K, 25 were shortlisted and they got a chance to meet world class mentors, investors, companies having decades of industry experience to help them give a better shape to their business idea and pitch for funding & technology partners to generate business opportunities.



LECTURE ON THE THEME “INNOVATION AMIDST ADVERSITIES” “UNDER THE INNOVATION ROADMAP PROGRAMME.

The University of Jammu Special Purpose Vehicle Foundation, under the Innovation Roadmap Programme, organized an interaction on the theme, “Innovation amidst Adversities”, with globally renowned inventor and key note speaker Mr. Sonam Wangchuk, Founder, SECMOL, Alternative School, Ladakh on 1st November, 2019. The main objective of the occasion was to elaborate that the entrepreneurship, innovation and resultant start-up creation need not necessarily to be a commercial business model. Contrary innovative thought process needs to be developed wherein local community issues can be taken up through creation of small budget start-ups thereby spurring the social entrepreneurship across region



Interactive Sessions by Young Professionals of UoJSPVF In order to sensitize the students of University of Jammu regarding the Startups' and Entrepreneurship and motivate them to take up new and innovative ventures, the Young Professionals of University of Jammu Special Purpose Vehicle Foundation (UoJSPVF) conducted Interactive sessions in various Departments of University of Jammu. The aim of these interactive sessions was to create awareness among the students/research scholars/ faculty of the University about the mandate of the UoJSPVF, IIC and UBIIC, and to make them acquainted with the various facilities provided by these centres. The young Professionals also tried to have one-on-one interactions with the students in order to encourage and inculcate the culture of innovation and entrepreneurship among the students and faculty. A power point presentation regarding this was also made in various departments. During the interactions, a small brainstorming session was also conducted where the young Professionals discussed few examples of successful start-ups related to their domain as well as outside their domain. This provided the students with necessary food for thought and they also got actively involved in the interaction. Interested students raised their queries and also put forward some innovative ideas. The young Professional encouraged such students to submit their ideas in the form of a proposal either directly to UoJSPVF or in the upcoming activities/events like PARIVARTAN (Ideathon). In this regard, an 'Idea Submission Form' was also circulated among the interested students/faculty members. An overview of the various Government schemes/initiatives related to Startups like, Startup India, Startups Standup India, MUDRA Scheme, Women Entrepreneurship Platforms, etc. was also given to the students. The information about the various benefits of establishing a Startup, like, tax holiday, rebate in filing IPRs, relaxations in various labour and environmental laws, easy exit plan, etc., was also shared in order to attract the young prospective entrepreneurs. These sessions were organized with an intention of creating a 360o ecosystem to nurture start up and entrepreneurship potential not only in the University of Jammu but in the whole Jammu province as this activity will have a chain effect where the motivated students will spread the idea about this initiative of University of Jammu outside the University as well. This will not only attract the innovators but also the alumni, investors, mentors, service providers, etc. so that the benefit could reach to the wider section of the society.

Department-wise Report:

Name of the Department: Physics

The session was held in the M.Sc. Lab of the physics Department on 05/02/2020. The young Professionals enlightened the students about the various aspects of Startups and made them aware about the initiatives taken by the University of Jammu for promoting the Startup culture in the University. During the brainstorming sessions, some example related to the Physics field like, production of energy/electricity using piezoelectric effect which is presently being implemented in



Sirdi, Maharashtra, use of capacitive sensors in water tanks, etc. were discussed. The rationale behind discussing these examples was to make the students to relate these examples to their curriculum and think of new innovations that is feasible and beneficial in their local environment. Besides this, some of the innovative Startup ideas with social impact were also shared with the students.

Name of the Department: Electronics

The session was held in the smart classroom of the Electronics Department on 06/02/2020. The young Professionals enlightened the students about the various aspects of Startups and made them aware about the initiatives taken by the University of Jammu for promoting the Startup culture in the University. During the brainstorming sessions, some example related to the Electronics field like, use of capacitive sensors in overhead water tanks, a talking stick for the visually impaired, etc. were discussed. The rationale behind discussing these examples was to make the students to relate these examples to their curriculum and think of new innovations that is feasible and beneficial for the society. Besides this, some of the innovative Startups ideas with social impact were also shared with the students which includes the initiatives such as, 'Help Us Green' based on Waste

Management, Making Sportswear from discarded PET bottles, an initiative of a Maharashtra Startup in collaboration with Adidas, etc.



Name of the Department: Environmental Sciences

The session was held in the Seminar Hall of the Env. Sc. Department on 06/02/2020. The young Professionals briefed the students about the various aspects of Startups and made them aware about the initiatives taken by the University of Jammu for promoting the Startup culture in the University. During the brainstorming sessions, some example related to the field of Environmental Science like, 'Help Us Green' based on Waste Management, vertical gardening, cultivation and conservation of threatened medicinal plants and herbs; eco-tourism, etc. were discussed. The rationale behind discussing these examples was to make the students to relate these



Their curriculum and think of new innovations that is feasible and beneficial for the society. Besides this, some of the innovative Startup ideas with social impact were also shared with the students which include the initiatives such as, Roads of plastic, Making Sportswear from discarded PET bottles, an initiative of a Maharashtra Startup in collaboration with Adidas, a talking stick for the visually impaired, etc.

Name of the Department: Computer Science and IT

The session was held in the Computer lab of the Computer Sc. and IT Department on 06/02/2020. The young Professionals briefed the students about the various aspects of Startups and made them aware about the initiatives taken by the University of Jammu for promoting the Startup culture in the University.

During the brainstorming sessions, some example related to the IT field like, App development



for essential goods and services, e.g. Amazon, Ola, uber, swiggy, Zomato, Urbanclap, NetMeds, etc. were discussed. We also discussed with them how with the help of technology they can facilitate the waste (e-waste etc.) collection at source and distribution to the Recycling centre. The rationale behind discussing these examples was to make the students to relate these examples to their curriculum and think of new innovations that is feasible and beneficial for the society. Besides this, some of the innovative StartUp ideas with social impact were also shared with the students which include the initiatives such as, Roads of plastic, Making Sportswear from discarded PET bottles, a talking stick for the visually impaired, Help Us Green, etc.

Name of the Department: Chemistry

These sessions were held in the Seminar Room of the Department of Chemistry on 07/02/2020. The young Professionals briefed the students about the various aspects of StartUps and made them aware about the initiatives taken by the University of Jammu for promoting the StartUp culture in the University. During the brainstorming sessions, some example related to the field of chemistry like, Bio- degradable plastics, bio-fertilizers, organic dyes, etc. were discussed..

The rationale behind discussing these examples was to make the students to relate these examples to their curriculum and think of new innovations that is feasible and beneficial for the society.



Besides this, some of the innovative StartUp ideas with social impact were also shared with the students which include the initiatives such as, Roads of plastic, Making Sportswear from discarded PET bottles, a talking stick for the visually impaired, HelpUs Green, App development for essential goods and services, e.g. Amazon, ola, uber, swiggy, Zomato, Urbanclap, NetMeds, etc

Name of the Department: Botany

The session was held in the class Room of the Department of Botany on 11/02/2020

. The young Professionals briefed the students about the various aspects of StartUps and made them aware about the initiatives taken by the University of Jammu for promoting the StartUp culture in the University.

During the brainstorming sessions, some example related to the field of Botany like, Mushroom cultivation, mushroom processing, indoor plants for city dwellers, Bio-degradable plastics, herbal drugs, conservation of threatened Himalayan plant species etc. were discussed. The rationale behind discussing these examples was to make the students to relate these examples to their curriculum and think of new innovations that is feasible and beneficial for the society as well as the planet. A effort was also made to help students to think outside their domain by sharing some ideas like App development for transportation/ tiffin services from home to office which are still not prevalent in the state. Besides this, some of the innovative StartUp ideas with social and environmental impact were also shared with the students which include the initiatives such as, HelpUs Green making Incense sticks and organic Thermocol out of flower waste, Roads made out of plastic waste, Making Sportswear from discarded PET bottles, Apps for daily

Essentials e.g. Amazon, Ola, uber, swiggy, Zomato, Urbanclap, NetMeds, etc. were also discussed.



Name of the Department/School: The Business School

The session was held on the class room of the Business

. The young Professionals briefed the students about the various aspects of Startups and made them aware about the initiatives taken by the University of Jammu for promoting the Startup culture in the University.

During the brainstorming sessions, some ideas were shared with the students like, Mushroom cultivation, mushroom processing, and making wealth out of waste, App development for services like transportation/ Tiffin services from home to office which are still not prevalent in the state etc. were also discussed. The rationale behind discussing these examples was to make the students to relate these examples to their life and think of new innovations/ business plan that is the need of the hour and will also benefit the society as well as the planet. Besides this, some examples of the innovative Startups with social and environmental impact were also shared with the students which include the initiatives such as, Help Us Green making Incense sticks and organic Thermocol out of flower waste, Roads made out of plastic waste, Adidas in collaboration with Maharashtra based StartUp that is making Sportswear from discarded PET bottles, Mushroom Lady Divya Rawat from Uttrakhand, Apps for daily essentials e.g. Amazon, ola, uber, swiggy, Zomato, Urbanclap, NetMeds, etc. were also discussed.



Name of the Department/School: School of Hospitality and Tourism Management

The session was held in the class Room of SHTM. The young Professionals briefed the students about the various aspects of Startups and made them aware about the initiatives taken by the University of Jammu for promoting the Startup culture in the University.

During the brainstorming sessions, some ideas were shared with the students like, Ingredient-based Bakery, Nutrient based café, Mushroom cultivation and processing, making wealth out of waste, App development for services like transportation/ Tiffin services from home to office which are still not prevalent in the state etc. were also discussed. The rationale behind discussing

these examples was to make the students to relate these examples to their life and think of new innovations/ business plan that can benefit the society as well as the planet. Besides this, some examples of the innovative StartUps with social and environmental impact were also shared with the students which include the initiatives such as, HelpUs Green: making Incense sticks and organic thermocol out of flower waste, Roads made out of plastic waste, Sportswear from discarded PET bottles: taken up by Adidas in collaboration with Maharashtra based StartUp, Mushroom Lady Divya Rawat from Utrakhnad, Apps for daily essentials e.g. Amazon, ola, uber, swiggy, Zomato, Urbanclap, NetMeds, etc. which provided them a good food for thought.



Name of the Department/School: Department of Library Sciences

The session was held in the class Room of the Department of Library Sciences. The young Professionals briefed the students about the various aspects of StartUps and made them aware about the initiatives taken by the University of Jammu for promoting the StartUp culture in the University.

During the brainstorming sessions, some ideas like, Home-delivery of the books on rental bases, making wealth out of waste paper, App development for services like transportation/ Tiffin services from home to office which are still not prevalent in the state etc. were shared with the students. The rationale behind discussing these examples was to make the students to relate these

examples to their life and think of new innovations/ business plan that can benefit the society as well as the planet. Besides this, some examples of the innovative Startups with social and environmental impact were also shared with the students which include the initiatives such as, HelpUs Green: making Incense sticks and organic Thermocol out of flower waste, Roads made out of plastic waste, Sportswear from discarded PET bottles: taken up by Adidas in collaboration with Maharashtra based Startup, Mushroom Lady Divya Rawat from Utrakhand, Apps for daily essentials e.g. Amazon, ola, Uber, swiggy, Zomato, Urbanclap, NetMeds, etc. which provided them a good food for thought.

INNOPRENEURSHIP SERIES

CREATING NEW START-UPS: UNDERSTANDING THE PREREQUISITES

Under the Inno-Preneurship Series, an online event was organized on the theme- Creating New Start-Ups: Understanding the Prerequisites on 16TH December, 2020. The resource person for the session was Basudha .The objective of the session was to help students to make them understand the pre-requirements needed for a start-up and also gaining knowledge about the requirement of new venture, product, and pitch document and market validation. The session was promoted by Institution Innovation Council (IIC), University Business Incubation Innovation Council (UBIIC) and University of Jammu Special Purpose Vehicle Foundation (UOJSPVF), University of Jammu. A large number of students, faculty and research scholars from various departments participated in the online session and earned participation certificate.



INNOVATIVE PRACTICES IN FARMING: A ROADMAP

Under “Inno- Preneurship Series” ,the 2nd Series of Webinar was organized by Institution Innovation Council (IIC), University Business Incubation and Innovation Centre (UBIIC) & University of Jammu Special Purpose Vehicle Foundation (UOJSPVF), University of Jammu,

Jammu on 19th Dec 2020 at on the Theme , “Innovative Practices In Farming: A Roadmap” on zoom platform.

Dr. Vijay Khajuria, Scientist, SKUAST, Jammu and Resource Person of the Webinar discussed various aspects of Mushrooms which included: -Its Varieties and Values, Its Nutritional Benefits, Various Types of Mushrooms, Key Environmental Factors to be considered for Mushroom Cultivation, Key Steps involved in Mushroom Production, Composting for Button Mushroom, Mushroom Cultivation Technique, About Cultivation of Oyster Mushroom / Dhingri Mushroom. Species of Oyster Mushroom, For Growth of Mushroom, Climatic Requirements and Material Requirements, Food Value of Mushroom, Substrate Preparation, Rising of Bag and Roadmap for Marketing.



WRITING BUSINESS PROPOSALS FOR START-UPS: A ROADMAP

Under the Inno-Preneurship series, an online event was organised on the theme: Writing Business Proposals for Start-Ups on December 21, 2020 The resource person for the session was Ms. Harjit Walia, Co-founder Veracity, and Mentors/ESL Instructor Red Deer College, Alberta, Canada. The objective of the session was to nurture the participants and provide them an understanding of the writing a Business proposal for start-ups/business and in addition gaining knowledge about the need of the business plan, clarification of the strategy, goals, tactics, quality of content regarding the business plan. During the session, the speaker discussed about the scope of future work regarding build partnership and secures funds which are powered by the banks, financiers etc for funding to scale the upcoming business/ start-ups.



CREATING INNOVATIVE AND SUSTAINABLE SOLUTIONS THROUGH NATURE BASED START-UPS: A JOURNEY WITH BUTTERFLIES

- Under the Inno-Preneurship series, an online event was organised on December 25, 2020 on the theme: ‘Creating Innovative and Sustainable Solutions through Nature Based Start-ups: a journey with butterflies’. The resource person for the session was Sammilan S Shetty, Conservationist and Founder of Butterfly Park Belvai. The objective of the session was to nurture the participants and provide them an understanding to open up new ideas and imbibe interest among the young entrepreneurs to venture into nature-based business startups in the region.



INNOVATIVE MARKETING POWERED BY ARTIFICIAL INTELLIGENCE (AI) FOR ENTREPRENEURS

Under “Inno-Preneurship Series”, the 5th Series of Webinar was organized by Institution Innovation Council (IIC), University Business Incubation and Innovation Centre (UBIIC) & University of Jammu Special Purpose Vehicle Foundation (UOJSPVF), University of Jammu, Jammu on 8th Jan 2021 on the Theme, “Innovative Marketing Powered by Artificial Intelligence (AI) for Entrepreneurs” Ms. Siddi Kochar, Senior Manager Media Planning Company, Group M Essence, Gurgaon was the Resource Person of the Webinar . The presentation was based on various aspects of Artificial Intelligence in Marketing cited with suitable examples which included:-What is Artificial Intelligence (AI), Traditional Marketing, Digital Marketing, Chat bots powered by AI, Smarter Ads and searches, Automated Image Recognition



ROLE OF IPR IN CONTEMPORARY BUSINESS/STARTUP

Under “Inno-Preneurship Series” , an online event was organized on January 12,2021 by Institution Innovation Council (IIC), University Business Incubation and Innovation Centre (UBICC) & University of Jammu Special Purpose Vehicle Foundation (UOJSPVF), University of Jammu, Jammu organized on the theme:“Role of IPR in contemporary business/Startup”. The resource person for the session was “Dr. Vandana Singh”. In the webinar resource person guided about the economy of India, India is a fast-growing economy and Innovation is becoming prime focus for Indian Firms and Government. The Innovation needs protection. IPR refers to the Intellectual Property Rights given to the inventor or creator to protect creation for a certain period of time.



CREATING NEW START-UPS: UNDERSTANDING THE PREREQUISITES

Under the Inno-Preneurship series, an online event was organised on the theme: ‘Marketing Pre-requisites for Start-ups on January 21, 2021. The resource person for the session was Ms. Harjit Walia, Co-founder Veracity, and Mentors/ESL Instructor Red Deer College, Alberta, Canada.

The objective of the session was to nurture the participants and provide them an understanding the marketing tactics and branding of their company. She guided students about the logistics of start-up finances, shipping and delivery, staff hires etc. She focused on making the participants understanding the importance of building a digital presence in the market place.

While concluding the session, the participants learned about the different stages of business plan such as executive summary, company overview, market analysis, product and services, market plan, logistics and operational plans, financial plans etc.



ORIENTATION SESSION ON NATIONAL EDUCATION POLICY

Under the Inno-Preneurship Series, an Orientation Session on National Education Policy was organized on January 27, 2021. Prof. Manhas Pandey, Ex. Head, Deptt. Of Business Economics;

Former Dean, Faculty of Management Studies; Chairman, Pandit Deen Dayal Upadhyay Shodh Peeth, Coordinator, RUSA and IQACVBS Purvanchal University was the resource person. The objective of the session was to help students to make them understand the National Educational Policy and its benefits and according to the government, the new education policy aims at making India a global knowledge superpower and emphasizes on digital education and remote learning along with the question of equitable access to education given the digital gap in the country.



NATIONAL INNOVATION AND START-UP POLICY (NISP)

Under the Inno-Preneurship Series, an Orientation Session on National Education Policy was organized on January 27, 2021. Prof. Manhas Pandey, Ex. Head, Deptt. Of Business Economics; Former Dean, Faculty of Management Studies; Chairman, Pandit Deen Dayal Upadhyay Shodh Peeth, Coordinator, RUSA and IQACVBS Purvanchal University was the resource person. The objective of the session was to help students to make them understand the National Educational Policy and its benefits and according to the government, the new education policy aims at making India a global knowledge superpower and emphasizes on digital education and remote learning along with the question of equitable access to education given the digital gap in the country.



BUILDING BLOCKS OF IOT PRODUCT DEVELOPMENT

Under the Inno-Preneurship Series, an Orientation Session on Building Blocks of IOT Product Development was organized on February 2, 2021 by University of Jammu Special Purpose

Vehicle Foundation (UOJSPVF).The Recourse person was Dr.Kiran Jot Singh. The Internet of Things (IoT) allows to get connected with things to the Internet. These things have the power to exchange information between them and transmit data to other devices and systems. Also, they can receive data as well. For IoT product design and development, it has been said that designing and development of IoT products is the future. For this cause, IoT systems combine physical as well as digital components which collect data from physical devices and opt for delivering actionable and operational insights. The event stressed on the importance of entrepreneurship and envisioned a bright future for those who are interested in taking up entrepreneurship as their career. He further looked forward for having such more events in future also towards integrating literacy and skill development for a New India and able to understand framework for IoT product development through a case study. The moderator of the event was Dr. Meghna Dhar.



DESIGN THINKING AND PROBLEM SOLVING FOR ENTREPRENEURS

UOJSPVF in association with IIC and UBIIC organized webinar on theme Design Thinking and problem solving for entrepreneurs on March, 16 2021.The resource person of the event was Prajakta Kulkarni, founder and chief design officer, nodes. Participants learned that the Design Thinking is an iterative non-linear cycle which involves developing a deep understanding of customers' or users' unmet needs within the context of a particular situation, making sense of data and discovering insights, questioning assumptions, exploring different perspectives, reframing problems into solutions . The coordinator was Prof. Parikshat Singh Manhas. The moderator of the event was Dr. Pallavi Arora.

DECONSTRUCTION OF AN ADVERTISEMENT

University of Jammu Special purpose Vehicle Foundation in collaboration with Udhampur Campus, University of Jammu Organized webinar Under Udhampur Campus Capacity Building Series (UCCBS) on the topic “Deconstruction of an advertisement” on 2 February, 2021. The Recourse Person was Dr. Harpreet Singh, Principal GGN Institute, Ludhiana. This webinar focused on the critical thinking skills for young entrepreneurial youth of India. The webinar was a mix of information. Entrepreneurs, Businessmen, Students and teachers who participated in the Seminar were able to understand how to deconstruct of an advertisement and found that advertising is highly specialized craft. The coordinator of the event was Prof. Parikshat Singh Manhas. The moderator of the event was Dr. Neetu Kumari.



FINANCE LITERACY CAMPAIGN

University of Jammu Special purpose Vehicle Foundation (UOJSPVF) in Collaboration with Udhampur Campus, University of Jammu organized Finance Literacy Week on February 9, 2021. The objective of Financially Literacy Campaign was to make participants aware people about financial planning and also help them to understand and negotiate the financial landscape, manage financial risks effectively and avoid financial pitfalls. The coordinator of the campaign was Prof. Parikshat Singh Manhas



Inauguration of Udhampur Campus Community Facilitation Centre (UCCFC), In Collaboration with Special Purpose Vehicle Foundation Udhampur Campus, University Of Jammu

University of Jammu Special purpose Vehicle Foundation (UOJSPVF) in collaboration with Udhampur Campus, University of Jammu, inaugurated Udhampur Campus Community Facilitation Centre (UCCFC) under the partnership of Hon'ble Vice Chancellor Prof. Manoj Kumar Dhar and Convenorship of Professor th Parikshat Singh Manhas, Rector, Udhampur Campus on 9 February 2021. Through this the UOJSPVF made guests aware about how UCCFC, provides a platform for community to get awareness about the financial literacy. Participants learned about the importance of financial literacy. They were provided with understanding of various financial areas including topics related to managing personal finance, money, borrowing, and investing.



UNIVERSITY OF JAMMU SPECIAL PURPOSE VEHICLE FOUNDATION (UOJSPVF)

INAUGURATED SKILL DEVELOPMENT CERTIFICATE PROGRAMME FOR STITCHING, KNITTING AND EMBROIDERY IN COLLABORATION WITH UDHAMPUR CAMPUS.

University of Jammu Special Purpose Vehicle Foundation (UOJSPVF) celebrated “International Women Day” on 8 March 2021 in Collaboration with Udhampur campus. In the event Skill Development Certificate Programme for Stitching, Knitting and Embroidery” was introduced. The UOJSPVF through this knitting programme will provide a platform to the ladies to start up their own enterprises which will empower them, and enable them to become self-dependent. There were around 50 ladies present in the event and followed all the SOPs.



LECTURE ON FINANCIAL AWARENESS ORGANIZED BY UNIVERSITY OF JAMMU SPECIAL PURPOSE VEHICLE FOUNDATION (UOJSPVF) IN COLLABORATION WITH UDHAMPUR CAMPUS

University Of Jammu Special Purpose Vehicle Foundation(UOJSPVF),In Collaboration with Udhampur Campus organized lecture on the topic “ Finance i a l Awa r e n e s s ” under Udhampur Campus Community Facilitation Centre (UCCFC) on 13th March 2021. The Guest of Honour was Mr. Romesh Singh Salathia Principal Govt. Hr. Sec. School, Tikri. Participants learnt about the urgency of the financial awareness in order to make their life financially independent and secure. The students were made aware of various concepts including financial planning, savings, investment, budget, inflation, and various investment avenues and the benefits of savings and investments at early stage of life. The coordinator of the event was Prof. Pa r iksha t Singh Manhas . The moderator of the event was Dr. Mamta Sharma.



USHAMPUR CAMPUS, UNIVERSITY OF JAMMU
 Under
USHAMPUR CAMPUS COMMUNITY FACILITATION CENTRE (UCCFC)
 (FINANCIAL LITERACY CAMPUS)
 In collaboration with
UNIVERSITY OF JAMMU SPECIAL PURPOSE VEHICLE FOUNDATION (UJSPVF)
 UNIVERSITY OF JAMMU, JAMMU
 Sponsoring

LECTURE ON FINANCIAL AWARENESS

 Dr. Anil Kumar Associate Professor, Faculty of Education, University of Jammu	 Professor Praveen B. Bhat Associate Vice-Chancellor, University of Jammu, Jammu	 Dr. Anand Kumar Associate Professor, Department of Economics, University of Jammu, Jammu
 Dr. Shikha Associate Professor, Faculty of Education, University of Jammu		

Saturday, 13th March, 2021 AT 5:00 PM
Venue : Government Higher Secondary School, Thral

