

Entrepreneurship Development Institute of India
(Sponsored by IDBI, ICICI, IFCI & SBI)

From The Director's Desk

Liberation of Indian Entrepreneurs

Liberalisation, privatisation and globalisation are words frequently read in reports on the new economic reforms. Entrepreneurial response to the new economic and industrial policies is mixed. The large scale sector has generally welcomed the changes since it feels liberated from the shackles of licences, permission and approvals for capacities, technologies and imports. Liberalisation for the small scale sector is yet to come. It will come in two shapes. Liberation from reservation of items, concessions and subsidies, entry of large and foreign which would mean more competition, less protection, higher cost of capital and therefore survival of the fittest. In the second form it should come, and the policy makers assure so, as simplification of procedures and formalities, reduction in the number of agencies to be contacted and therefore fewer irritants and

less delays.

For entrepreneurs in general, the days of complacency born out of protected markets, soft credit and soft treatment are over. No one should grudge. Competent (and real) entrepreneurs would find the new scenario full of opportunities in terms of better access to new technologies, inputs, rewards of merit, global markets - provided the product is good, marketing is good, prices are competitive. For those who till now could hide their inefficiency and incompetence under large profit margins rising out of protected high profit markets, the days of sleepless nights are here. Many would lose out. They are the ones who do not possess requisite entrepreneurial, managerial capabilities and would not be able to respond to the changing scenario. Their exit is part of the game.

The EDP entrepreneurs, new and old, would be liberated when life is made a lot easier for them to start new enterprises as well as manage the existing ones. For entry, even if interest rates are raised, if credit is extended quickly, decisions are taken fast, 35 forms are reduced to 3 and 40 contact points are reduced to 4 for approvals and clearances, they will feel relieved. These entrepreneurs' energy and time would be increased by 30% since that much will be saved simply because of softening of the earlier hostile system. These will then be available for managing the enterprises, planning for survival and strategies for growth.

For EDP entrepreneurs and trainers both, liberation from shackles of bureaucracy would mean substantial increase in the start up percentages of enterprises and later on performance of busi-

nesses. EDI national studies show that atleast 30 per cent of trained entrepreneurs are not able to start their enterprises because of the "Blocks" in the system. With 35% already started, the EDP performance has potential to reach 60 to 65 per cent.

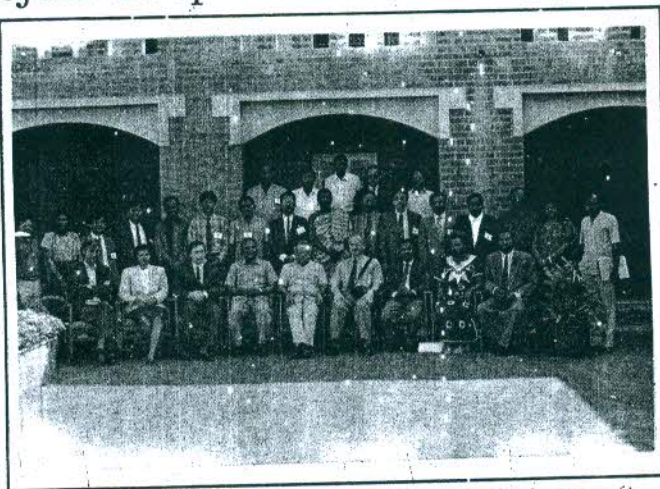
Liberalisation therefore should mean liberation from the shackles which had tied-down, slowed down and weakened the process of entry as well as performance of entrepreneurs. Much is expected therefore from the central as well as State governments in quickly announcing simplification of procedures and formalities and reducing the delays and blocks. With this, money spent on service charges for getting things done will also be saved, if not fully, handsomely.

- V. G. Patel

UNIDO Sponsored An International Programme on 'Project Preparation and Appraisal'

Based on the research undertaken by the UNIDO, it is recognised that shortage of well-studied industrial projects become one of the major constraints for industrial development. UNIDO in the process of promoting industrialization of the developing countries through human and natural resources has found that there is an acute need in these countries for upgradation of local skills and capabilities in preparation of pre-investment studies. It was therefore decided to disseminate the information and methodology contained in the manual for the preparation of industrial feasibility studies by conducting training programmes. It is a matter of pride for the Institute that it was selected for organizing these prestigious programmes.

Mr. Mh. Matial Islam, UNIDO Country Director, New Delhi, inaugurated the first of the two programmes on 18th November, 1991. Mr. Kurowski of Feasibility Analysis Branch of UNIDO, Vienna was also present at the inaugural function. This 4-week training programme on 'Industrial Project Preparation and Appraisal' was organised by



Participants of the UNIDO programme are seen with Mr. Kurowski, UNIDO expert.

UNIDO at EDI campus in cooperation with Government of India. The programme aimed at developing human resources by providing them latest tools and techniques of project preparation and appraisal. The programme was targeted at senior officials engaged in formulation and appraisal of medium and large scale industrial projects. 23 participants from Ministry of industry, development banks, state investment bodies,

Industrial Development Corporations, etc. representing 15 developing countries, viz. Philippines, Afghanistan, Ethiopia, Malaysia, Kenya, Sri Lanka, Ghana, Indonesia, Mauritius, Nepal, Swaziland, Zambia, Zimbabwe and India attended the programme.

Issues of marketing feasibility, financial viability, technical analysis and national cost benefit analysis for preparation of industrial projects and appraisal of the

same were discussed at length. A specially designed computer software, i.e. Computer Model on Feasibility Analysis and Reporting (COMFAR) was introduced to the participants for hands-on working with the computers for preparing the financial statements to study the project feasibility. Internationally known experts were called to throw light on major issues such as technical analysis, financial analysis, COMFAR etc. Field visits to industrial units were organised to give the participants an opportunity to interact with the people involved in project appraisal.

Almost all the participants found the programme inputs upto their expectations. Majority of the participants indicated that the programme was beneficial to them in their professions.

Mr. Koichi Hagiwara, a UNIDO consultant remained present at the valedictory function of the programme and was impressed by the inputs provided to the participants and the infrastructural facilities available at the campus.

The second programme of four weeks' duration is being scheduled from 3 February, 1992.

EDI Floats a Scheme to Develop a Nationwide Cadre of Competent Management Assistants

Competent Management Assistant Programme (COMAP) is specially designed for non-technical unemployed graduates such as BAs, BComs and BScs with a dual purpose. One is to provide trained manpower to the small scale units at a reasonably low price and the second is to alleviate a burning national problem of unemployment among educated youth. Seven such programmes were started at Thane (Maharashtra), Anand and Ahmedabad (Gujarat), Bhopal (Madhya Pradesh), Patna (Bihar), Bangalore (Karnataka) and Madras (Tamil Nadu) under the sponsorship of Friedrich-Naumann-Foundation, Germany and Small Industries Development Bank of India. We reproduce what 'The Hindu', a premier national daily has to say on this programme.

On the job training in small units

BIG industries, it is often said, rarely employ people, they only 'reemploy' those who have been trained at considerable cost by small entrepreneurs and who leave the SSIs in search of greener pastures.

This dictum is particularly true of low and middle-level administrative and technical staff. For the small industrialist whose time and energy are absorbed almost wholly in routine work and who thus has little scope to concentrate on tasks involving decision-making and planning for the growth of his enterprise, losing a trained employee means a new burden by way of recruiting and training a replacement. He cannot take the help of an MBA because MBAs are tailor-made to serve big companies and in any case are



Mr. R. S. Agrawal, M. D., SIDBI Lighting the lamp at the inaugural function of COMAP at Ahmedabad. On his right Dr. V. G. Patel, Director, EDI looks on.

unwilling to start a career with an SSI, not to speak of sticking to it. The present education system offers in reality little job orientation for the graduates and diploma holders who therefore have to be trained on the job before being entrusted with responsibility.

Special course

It is to meet the long-felt need of small industries for suitably trained personnel that the Entrepreneurship Development Institute of India (EDI), Ahmedabad, has designed a course for training unemployed graduates to take up positions in small industry. The first such Competent Management Assistant Programme (COMAP) in Tamil Nadu conducted by the EDI and the Industrial and Technical Consultancy Organisation of Tamil Nadu Ltd. (ITCOT), both promoted by Cen-

tral and State financial institutions and banks, was launched on December 16 in the presence of Dr. V.G. Patel, Director of the EDI.

Assured placements

The most important aspect of COMAP is that placement is nearly guaranteed, since the participants -- unemployed, non-technical, B.A., B.Sc., B.Com. graduates and holders of Diploma in Commercial Practice--are to undergo an intensive on-the-job training with individually assigned small industries for eight weeks (Module II) after an initial five weeks of full-time classroom training in Module I, and will round up the programme with a one-week refresher course in Module III.

A total of 165 candidates were put through a written test and 65 were shortlisted for an interview with the entrepreneurs. After interviews, 31 candidates have been tied up with entrepreneurs for the 14-week programme. The course will conclude on March 18 and the trainees will then report to the respective entrepreneurs. The Tamil Nadu Small Scale Industries Association (TANSSIA), which has closely associated itself with COMAP, has secured finance from the Friedrich Naumann Foundation of Germany to subsidise training costs. Against a cost of Rs. 3,500 involved in training each participant, a fee of only Rs. 900 is collected, that too as an earnest of the candidates' intentions. What is more, entrepreneurs cooperating with the programme have offered to refund the fee paid by participants within a year.

The aim of COMAP, Dr.

Patel pointed out was to help participants work effectively as managerial assistants to entrepreneurs. The programme inputs cover operational skills relevant to SSIs, such as interpersonal and business communication, problem-solving and creativity. While expressing the hope that COMAP would be held in other centres in Tamil Nadu, Dr. Patel said the State Government should in course of time allocate Plan funds for it, while at the same time avoiding the temptation to go in for crash programmes and the 'numbers game' (namely targeting coverage to thousands of people in a short time at the cost of quality) or to set up a new institute for the purpose.

As Mr. C.E. Karunakaran, Managing Director of ITCOT, pointed out, COMAP is of greater relevance in the context of the expected rise in unemployment as a result of the restructuring process in Indian industry and the stagnation in farm production. Such courses would be conducted in Tiruchi, Madurai, Ranipet and other centres in future.

Mr. K.A. Mathew, Chairman and Managing Director of the Tamil Nadu Small Industries Corporation (TANSIDCO), inaugurated the programme. Mr. T.S. Dhanapalan, President of TANSSIA, said that the TANSSIA-FNF Service Centre in Madras will be opened in January next.

R. Gopalakrishnan

THE HINDU
DECEMBER 19, 1991

Training programme to promote entrepreneurs of Assam

Assam Industrial Development Corporation Ltd. (AIDC), Guwahati had decided to train 60 selected entrepreneurs at EDI campus. They were selected by EDI team at Guwahati. The main objective of the training was to develop new entrepreneurs to take up project opportunities arising from the Gas Cracker Project proposed to be set up in the State of Assam. The first batch, consisting of 28 entrepreneurs, attended the one-month training programme at EDI campus in July, '91. The training programme covered selection of projects, preparation for setting up of industry and running the same. After classroom training, the entrepreneurs were placed in CIPET, Ahmedabad for intensive practical training and subsequently in industries where products selected by entre-



Shri Chimanbhai Patel, Hon'ble Chief Minister of the Gujarat State, addressing to the entrepreneurs of Assam.

preneurs, were being manufactured. Providing technical training to the entrepreneurs was a unique feature of this programme.

During their stay at EDI, experts from various plant manufacturers and professionals from down-stream projects from Ahmedabad, Baroda and Bombay were invited to interact with the group. Participants were also taken to Baroda for factory visits at IPCL and GSFC.

On the last day of the classroom training, Chief Minister of Gujarat, Hon'ble Shri Chimanbhai Patel, was the Chief Guest at the valedictory function and gave away certificates. Feedback from the participants show that the programme was successful. Similarly, AIDC also had a meeting in September of the entrepreneurs trained by EDI. Based on very good feedback of the first group, AIDC has decided to send second group of entrepreneurs to EDI for training.

Initiating A New Direction In S & T Institutions

Science and Technical Institutions have introduced 'Entrepreneurship' as a course with an intention to inculcate entrepreneurial values among the students when they are graduating. The idea is to make them aware of entrepreneurship as a possible career opportunity. For effective introduction of entrepreneurship as a course or conducting EDPs in technical institutions, it is felt important to develop human resources- teacher-trainers on the subject. EDI, in this context organises Teachers' Training Programmes (TTPs) to facilitate the S & T institutions in effectively promoting entrepreneurship values among students.

Three such programmes were organised in the states of Orissa, Andhra Pradesh and Gujarat at Bhubaneswar, Hyderabad and Ahmedabad respectively.

Twenty-four teachers from various disciplines of Science, Engineering, Agricultural Engineering, Pharmacy, including those from Polytechnics attended the Bhubaneswar TTP which was organised during July 29 to August 10, 1991.

At Hyderabad, one such programme was conducted during 9 to 21 September, 1991 in which 23 teachers from all over the state attended.

During December 23, 1991 to January 4, 1992, EDI organised the third programme at its campus. Eighteen participants from



Participant of the TTP held at campus expressing his views about the programme.

five states, Rajasthan, Gujarat, Maharashtra, Madhya Pradesh and Punjab attended the programme.

The programmes aimed at developing the skills of the teachers in teaching 'entrepreneurship' as a regular subject as well as counsel students on various aspects of it. Accordingly, emphasis was given on designing the curriculum on entrepreneurship, organising awareness camps and introducing entrepreneurship as a part of their course. The issues on various aspects of entrepreneurship such as identification of opportunity, guidance in project formulation and report preparation, collecting information relating to starting up of a small scale unit, support assistance, etc. were dis-

cussed thoroughly during the programmes. Alongwith the classroom training, participants were asked to prepare outlines indicating as to how entrepreneurship course might be introduced in their respective colleges and the possible problems they were going to encounter, and the role of EDI & DST in successful implementation of Entrepreneurship Development. This exercise helped participants in identifying problems, their solutions and thinking in an entrepreneurial direction.

At the end of all the three programmes, participants felt confident of counselling students in the areas of information input, opportunity guidance and project report preparation.

'Views of a Participant'



Dr. Surinder Bir Singh, holding a Ph.D. in Business Management and working as a Teacher in the Mechanical and Production Engineering Department of Guru Nanak Development Engineering College, Ludhiana since 1971 attended the TTP held at the campus during 23 December, 1991 to 4 January, 1992. He expressed his feelings about the programme..

"It was good, educative and beneficial to the person attending it. The experience of being in the apex institution for entrepreneurship development has provided motivation to do whatever little bit I/we can do in this very important area. I also felt that informal interaction with the faculty members, entrepreneurs and other related institutions would have been an additional advantage in strengthening my knowledge in other areas. We plan to include 'Entrepreneurship' as a regular subject in the curriculum of engineering. The inputs provided in this programme will be useful to me in my active participation in the upcoming Science & Technology Park (STEP) in our Institute."

EDI Launches

THE JOURNAL OF ENTREPRENEURSHIP

Recent decades have witnessed a welcome spurt in scholarly explorations in entrepreneurship, and developing countries like India have mounted a wide range of programmes and activities to develop the latent entrepreneurial capabilities of their people. There are, however, few competent vehicles to disseminate the fruits of research in the field or document various innovative experiments directed to entrepreneurship development. The absence of such a vehicle is particularly noticeable in developing countries like India which stand to gain most by these efforts. The EDI has launched the Journal of Entrepreneurship to fill this vacuum and spread the new knowledge and understanding being de-

veloped in this field.

The principal purpose of the Journal is to provide an avenue for the publication of high quality original contribution, both conceptual and empirical, and serve as a reference medium of fast-growing literature in the theory and practice of entrepreneurship. In addition to the research based papers, the Journal will publish critical reviews of significant books and abstracts of selected papers and articles in other Indian and international journals. At one single place, thus, the reader would find everything necessary to acquaint himself with the changing contours of entrepreneurial research and training. With this comprehensive focus, the Journal of Entrepreneurship will be useful to the

scholar and the researcher, to the policy maker and the practising entrepreneur, and to the teacher and the student of management and development processes. In short, the Journal will serve all those who are interested in the conceptual parameters and the practical aspects of entrepreneurship.

Although the Entrepreneurship Development Institute of India will be the academic home of the Journal of Entrepreneurship, the editorial responsibilities will rest with a group of prominent scholars belonging to premier Indian institutions concerned with research and training in entrepreneurship. In addition, it will have a Board of Advisors, consisting of persons, drawn from across the

world, who have made significant contributions to the understanding of entrepreneurial phenomenon. The Sage Publications (India) Private Limited, New Delhi will produce and distribute the Journal.

The Journal of Entrepreneurship will be published twice a year in March and September. Volume 1, No. 1 will be ready for distribution in March, 1992.

Editorial enquires may be addressed to "The Editor, Journal of Entrepreneurship, C/o. Entrepreneurship Development Institute of India, Bhat, P.O. Chandkheda-382 424, Gujarat, India, and other business details may be had from Sage Publications (India) Private Limited, New Delhi.

Need to Develop Entrepreneurial Competencies in Consultancy Practice' - Says Dr. V.G. Patel, Director, EDI

A one-day seminar on Entrepreneurship Development for Consultancy Practice was organised by the Institute at its Campus on the 26th October, 1991, under the sponsorship of Consultancy Development Centre, (CDC) New Delhi. The Seminar aimed at cultivating interest among young professionals such as Chartered Accountants, Engineers, Technocrats, Management Graduates and existing Management consultants 75 delegates attended the seminar.

In his inaugural speech, Dr. V.G. Patel, Director of the Institute highlighted vast opportunities in consultancy business. He said that it was important that one should possess the soft skills such as initiative, seeing and acting on opportunities, persistence, information seeking, concern for high



Mrs. Nisha Patel is presenting bouquet to Dr. V. G. Patel, Director, EDI. One day Seminar on 'Entrepreneurship Development for Consultancy Practitioners' held at EDI Campus

quality work, commitment, efficiency, systematic planning, problem solving, self confidence, assertiveness, persuasion, etc. apart

from necessary educational background and experience. Upcoming consultants and those already in the field should try to acquire the

above skills.

Mr. J.B. Patel, Senior Faculty Member, EDI welcomed the delegates and explained the programmes and activities of the Institute. In the inaugural function, a representative of CDC, New Delhi, Mr. Rajni Patel, President (WR) described the objective of the seminar briefly as to help young professionals to establish their own consultancy services.

The major issues discussed during the seminar were :

- Promotion of consultancy services for small and medium enterprises.
- Term loan finance for consultancy services for entrepreneurs.
- Preparing directory of recognised consultants in various fields.
- Constituting state level body for the promotion of consultancy.

News in Brief

Best Employees of the year Award'



Mr. S. S. Nadkarni, President, EDI awarding first prize to Mr. Pravin Chavda as Best Employee of the year 1991.

EDI Staff well Being Society declared 'Best Employees of the Year' awards for 1991. The unique feature of the awards was that the decision was taken by all the EDI members themselves in a most democratic manner. Parameters for judging an employee's performance were his/her efficiency at work, innovativeness, initiative,

co-operation, teamspirit, hardwork and sincerity. Mr. Pravin Chavda, Sr. Technician, Mr. Bharat N. Thawani, Manager (P&A) and Mr. T.M. Damodaran, Secretary in the PPP Cell, won the first, second and third prizes respectively. Shri S.S. Nadkarni, President of the Institute gave away the awards and congratulated the winners.



Mr. Bharat Thawani
Second Prize Winner



Mr. T. M. Damodaran
Third Prize Winner

Dignitaries/Delegation Visited EDI



Dr. Patel, Director, EDI with Mr. C. K. Modi, Income Tax Commissioner

* Fifteen Income Tax Officers of the Western Region were invited to the Campus for a half day exposure on entrepreneurial behaviour and extension approach to clients. The group appreciated the activities of the Institute and the relevance of behavioural training to change attitudes of such officers. The Chief Commissioner desired a link up with their officers' training programme.

* Mr. Swarajya Prakash, Industrial Adviser, CFTC visited the Institute to discuss future programmes for Pacific Island countries for both existing and new entrepreneurs. A preparatory assignment of preparing two modules of teaching material has been assigned to the Institute.

* Mr. C.K. Modi, Development Commissioner, Small Scale Industries, Government of India visited EDI on 27 September, 1991 and discussed the programmes undertaken by EDI.

Mr. Jasimuddin from CFTC visited EDI on November 23rd and discussed the possibility of

introducing innovative programmes in African/Asian/Pacific regions. Mr. Jasimuddin was briefed on EDI's activities and some innovative activities were suggested for these regions. In order to help marketing various innovative ideas, he was suggested that CFTC can hold a regional workshop in each of the above-mentioned regions particularly on the theme of Entrepreneurship Development through training and introducing entrepreneurship as a subject in science and polytechnic institutions. He was also briefed on the relevance of new interview technique for financial institutions and skill development programmes for bank officers.

Since Mr. Jasimuddin expressed his interest on development of Women Entrepreneur Trainer-Motivators, he was briefed on the work already done by the Institute in the area of developing Women Entrepreneur Trainer-Motivators (ETMs) and publication of a book on profiles in Women Entrepreneurship.

EDI Publications & Audio Visuals

Publications

1. Entrepreneurship Development Programme in India and its Relevance to Developing Countries - V.G. Patel Rs. 130/- US \$ 25.
2. Developing New Entrepreneurs Rs. 200/- US \$ 40
3. Self-made Impact Making Entrepreneurs Rs. 250/- US \$ 45
4. National Directory of Entrepreneur Trainer-Motivators (1989) Rs. 80/-
5. Entrepreneurship Bibliography Rs. 55/- US \$ 11
6. Strategy of Success in Business and Industry (Hindi) - V.G. Patel (1975) Rs. 50/-
7. A Manual on How to Prepare A Project Report Rs.100/-US \$ 15 - Mr. J.B. Patel & Mr. D.G. Allampalli
8. In Search of Identity (In Print) Successful Women Entrepreneurs of India - Mr. Ajit Kanitkar & Mrs. N. Contractor.
9. The seven Crises & Business Strategy for Survival & Growth - V.G. Patel (In print)

Papers

1. Potentials of Ex-servicemen for Entrepreneurship: A Study - Gautam R. Jain (1989) Rs. 48/- US \$ 4
2. Course for Entrepreneurial Succession in Family Business : A Feasibility Study-Gautam R. Jain (1989) Rs. 43/- US \$ 4
3. The Missionaries : A Study of Entrepreneur Trainer-Motivators in India - Dinesh Awasthi (1989) Rs. 72/- US \$ 6
4. Proceedings of National Workshop on Developing Research Agenda on Entrepreneurship-Gautam R. Jain & Dinesh Awasthi (1989) Rs. 81/- US \$ 7
5. Agenda for Change-Entrepreneurship Education in Management Schools Rs. 75/- US \$ 6

Video Cassettes

1. Five Success Stories of First Generation Entrepreneurs Rs. 1000/- US \$ 100
2. Assessing Entrepreneurial Competencies Rs. 1,000/- US \$ 100
3. Business Opportunity Selection & Guidance Rs. 750/- US \$ 75
4. Cash Crisis in Business Rs. 750/- US \$ 75
5. Delegation Crisis in Business Rs. 750/- US \$ 75
6. Problem Solving-An Entrepreneurial Skill Rs. 750/- US \$ 75
7. Starting Crisis in Business Rs. 750/- US \$ 75
8. Financial Crisis in Business Rs. 750/- US \$ 75
9. Leadership Crisis in Business Rs. 750/- US \$ 75

Kit

1. Achievement Motivation Training (AMT) Kit Rs. 500/- US \$ 75

Clippings

1. Entrepreneurship Newspaper Clippings Year book - 1989 Rs. 120/- US \$ 10
 2. Entrepreneurship Newspaper Clippings Year Book - 1990 Rs. 185/- US \$ 15
- (10% discount is allowed to all Training/Educational Institutions, Government/Semi-Government Organisation and Libraries on all above publications audio-visuals. Postage will be charged extra.)

Textbooks for 11th and 12th Standards



Shri S. S. Nadkarni, President of the Institute presented a text book on Entrepreneurship to Mr. K. Ramamoorthy Additional Chief Secretary Govt. of Gujarat.

The Institute had prepared in the past text-books in vernacular language for 11th and 12th standards in vocational stream. Gujarat State Text-book Board had sent the 11th standard book to the Consultative Committee. In order to make the text-book much simpler for the benefit of the students also to incorporate some of the useful suggestions of the committee, the entire 11th standard text-book has been rewritten. The text-book is now ready for printing. The 12th standard text-book was also reviewed and the same is published and presented to Mr. K. Ramamoorthy, Additional Chief Secretary, Government of Gujarat by Mr. S.S. Nadkarni, President, EDI.

Performance Awards to Children



EDI staff and their sons/daughters are seen after receiving prizes

EDI Staff well Being Society has also declared Performance Awards to the children of the EDI employees to felicitate them on her educational achievements. The Children's Performance Awards were given to nine children who

had scored the highest and second highest marks in their respective examinations. The prizes were given away by Dr. V.G. Patel, Director of the Institute. The Prize winners are :

S.No.	Name	Standard	% obtained	Winner
1.	Raval Niravkumar (S/o. Dr. HC Raval, Sr. Faculty)	SSC	71.0	I
2.	Pillai Priti G. (D/o. Mr. KGK Pillai, Programmes Co-ordinator)	VII	80.00	I
3.	Iyer Deepa K. (D/o. Mrs. Lalita Krishnan, Secretary (S.G.))	VI	77.0	I
4.	Panikar Leena B. (D/o. Mr. Bhargavan, Sr. Secretary)	III	87.00	I
5.	Patel Arpita (D/o. Mr. Chandrakant Patel, Asst. Manager, Accounts)	III	78.00	I
6.	Sareen Arti (D/o Mr. S.B. Sareen, Associate Sr. Faculty)	II	94.00	I
7.	Thawani Arti (D/o. Mr. B.N. Thawani, Manager (P&A))	II	90.00	II
8.	Shah Khushboo M. (D/o. Mr. Mukesh Shah Asst. Manager, Accounts)	I	91.00	I
9.	Soni Harsh K. (S/o. Mr K.K. Soni, Asst. Manager, Admn.)	I	83.00	II

'A Matter of Regret'

Due to some unforeseen circumstances we regret to inform the readers that EDI Report for the period July-August-September, 1991 could not be published. The present EDI Report therefore covers events/activities of this period also.

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